

Citizens Advice – Pensions research

METHODOLOGY NOTE

ComRes interviewed 1,386 UK adults aged 50+, 1,000 of which are nationally representative plus a boost of 350 people with Defined Contribution pensions, between the 14th and 28th August 2015.

All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.

To commission a voting intention poll or a public opinion survey please contact Katharine Peacock:
katharine.peacock@comres.co.uk.

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

Pensions Research

A. Are you male or female?	1
Base: All respondents	
B. Which of the following age bands do you fall into?	4
Base: All respondents	
C. Which of the following best applies to you? Please select one answer only.	7
Base: All respondents	
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Base: All respondents	
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Base: All with a pension plan	
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Base: All with a pension plan	
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Base: All respondents	
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Base: All respondents	
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Base: All respondents	

Pensions Research

Q1_SUM. How frequently or otherwise do you check each of the following?

SUMMARY TABLE

Base: All respondents

										NETS		
	Total	Daily	Weekly	Monthly	A few times a year	Annually	Every 2-4 years	Less frequently than once every 2-4 years	Not applicable	Net: at least weekly	Net: at least monthly	Net: at least annually
Bank statements	1386 100%	218 16%	529 38%	568 41%	45 3%	7 1%	2 *	10 1%	7 1%	747 54%	1315 95%	1367 99%
Utility bills	1386 100%	4 *	70 5%	697 50%	481 35%	80 6%	7 1%	17 1%	30 2%	74 5%	771 56%	1332 96%
Value of your pension	1386 100%	16 1%	29 2%	91 7%	255 18%	507 37%	40 3%	164 12%	284 20%	45 3%	136 10%	898 65%
Value of your house(s)	1386 100%	2 *	10 1%	35 3%	238 17%	220 16%	193 14%	342 25%	346 25%	12 1%	47 3%	505 36%

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Bank statements.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Daily	218 16%	120 16%	98 16%	66 15%	63 14%	52 18%	37 21% d	128 15%	58 16%	5 14%	27 21%	- -	103 18%	133 15%	44 18%	106 15%	63 17%	30 15%	58 21% s	116 13%
Weekly	529 38%	277 36%	252 41%	169 37%	178 38%	113 39%	69 39%	324 38%	142 39%	13 37%	49 38%	1 100%	205 36%	338 38%	99 41%	272 39%	142 38%	71 35%	97 36%	333 38%
Monthly	568 41%	329 43%	239 39%	185 41%	195 42%	117 40%	71 40%	363 42%	145 40%	12 34%	48 37%	- -	246 43% n	363 41%	83 35%	288 41%	149 40%	93 45%	107 39%	378 43%
A few times a year	45 3%	24 3%	21 3%	19 4% f	19 4% f	6 2%	1 1%	26 3%	12 3%	4 11% ghj	3 2%	- -	13 2%	28 3%	8 3%	21 3%	11 3%	6 3%	7 3%	30 3%
Annually	7 1%	5 1%	2 *	5 1% d	- -	2 1%	- -	4 *	2 1%	- -	1 1%	- -	2 *	6 1%	1 *	4 1%	1 *	2 1%	2 1%	4 *
Every 2-4 years	2 *	1 *	1 *	2 *	- -	- -	- -	1 *	- -	1 3% gh	- -	- -	1 *	1 *	1 *	1 *	1 *	- -	- -	1 *
Less frequently than once every 2-4 years	10 1%	7 1%	3 *	3 1%	5 1%	2 1%	- -	9 1%	1 *	- -	- -	- -	4 1%	7 1%	- -	6 1%	2 1%	2 1%	1 *	9 1%
Not applicable	7 1%	4 1%	3 *	3 1%	3 1%	- -	1 1%	4 *	1 *	- -	2 2%	- -	3 1%	3 *	3 1%	3 *	1 *	1 *	1 *	3 *
NETS																				
Net: at least weekly	747 54%	397 52%	350 57%	235 52%	241 52%	165 57%	106 59%	452 53%	200 55%	18 51%	76 58%	1 100%	308 53%	471 54%	143 60%	378 54%	205 55%	101 49%	155 57%	449 51%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Bank statements.

Base: All respondents

Significance Level: 95%

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
							Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work			Work-based, occupational or company						
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over					Student	Personal or private		Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
1315 95%	726 95%	589 95%	420 93%	436 94%	282 97%	177 99%	815 95%	345 96%	30 86%	124 95%	1 100%	554 96%	834 95%	226 95%	666 95%	354 96%	194 95%	262 96%	827 95%
					c	cd	i	i		i									
1367 99%	755 98%	612 99%	444 98%	455 98%	290 99%	178 99%	845 98%	359 99%	34 97%	128 98%	1 100%	569 99%	868 99%	235 98%	691 99%	366 99%	202 99%	271 99%	861 99%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Bank statements.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Daily	218 16%	15 17%	5 13%	19 13%	25 17%	16 13%	29 24% cehk	11 19%	18 14%	27 18% k	34 15%	12 9%	7 29%
Weekly	529 38%	33 37%	21 54% cdfij	55 36%	49 34%	56 46% dfj	37 30%	22 37%	58 44% f	54 36%	77 35%	57 44% f	10 42%
Monthly	568 41%	36 40%	11 28%	69 46%	60 41%	45 37%	51 42%	25 42%	54 41%	61 41%	94 43%	57 44%	5 21%
A few times a year	45 3%	4 4%	1 3%	5 3%	6 4%	3 2%	2 2%	1 2%	3 2%	5 3%	10 5%	4 3%	1 4%
Annually	7 1%	1 1%	1 3%	2 1%	- -	1 1%	- -	- -	- -	- -	2 1%	- -	- -
Every 2-4 years	2 *	- -	- -	- -	1 1%	- -	- -	- -	- -	- -	1 *	- -	- -
Less frequently than once every 2-4 years	10 1%	1 1%	- -	1 1%	3 2%	- -	1 1%	- -	- -	1 1%	2 1%	1 1%	- -
Not applicable	7 1%	- -	- -	- -	1 1%	1 1%	2 2%	- -	- -	1 1%	1 *	- -	1 4%
NETS													
Net: at least weekly	747 54%	48 53%	26 67%	74 49%	74 51%	72 59%	66 54%	33 56%	76 57%	81 54%	111 50%	69 53%	17 71%
Net: at least monthly	1315 95%	84 93%	37 95%	143 95%	134 92%	117 96%	117 96%	58 98%	130 98% dj	142 95%	205 93%	126 96%	22 92%
Net: at least annually	1367 99%	89 99%	39 100%	150 99%	140 97%	121 99%	119 98%	59 100%	133 100% d	147 99%	217 98%	130 99%	23 96%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Bank statements.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Daily	218 16%	19 16%	39 15%	39 15%	36 16%	29 19%	12 14%	10 17%	7 16%	5 17%	4 20%	- -	1 17%	4 40%
Weekly	529 38%	45 38%	86 32%	111 43% bg	81 36%	65 43% bg	38 43%	16 28%	13 30%	13 43%	7 35%	4 67%	1 17%	2 20%
Monthly	568 41%	46 39%	123 46% ce	95 37%	90 40%	52 35%	34 39%	29 50% e	23 53% ce	11 37%	8 40%	2 33%	3 50%	3 30%
A few times a year	45 3%	6 5%	9 3%	8 3%	11 5%	2 1%	2 2%	2 3%	- -	- -	1 5%	- -	1 17%	1 10%
Annually	7 1%	1 1%	2 1%	- -	2 1%	1 1%	1 1%	- -	- -	- -	- -	- -	- -	- -
Every 2-4 years	2 *	- -	- -	1 *	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -
Less frequently than once every 2-4 years	10 1%	- -	2 1%	2 1%	2 1%	1 1%	1 1%	1 2%	- -	1 3% a	- -	- -	- -	- -
Not applicable	7 1%	1 1%	4 2%	1 *	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -
NETS														
Net: at least weekly	747 54%	64 54%	125 47%	150 58% b	117 52%	94 63% bdg	50 57%	26 45%	20 47%	18 60%	11 55%	4 67%	2 33%	6 60%
Net: at least monthly	1315 95%	110 93%	248 94%	245 95%	207 92%	146 97% d	84 95%	55 95%	43 100%	29 97%	19 95%	6 100%	5 83%	9 90%
Net: at least annually	1367 99%	117 99%	259 98%	253 98%	220 98%	149 99%	87 99%	57 98%	43 100%	29 97%	20 100%	6 100%	6 100%	10 100%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Utility bills.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Daily	4 *	3 *	1 *	4 1% d	- -	- -	- -	4 *	- -	- -	- -	- -	3 1%	2 *	1 *	1 *	3 1%	- -	1 *	2 *
Weekly	70 5%	33 4%	37 6%	22 5%	27 6%	14 5%	7 4%	39 5%	17 5%	3 9%	11 8%	- -	26 5%	37 4%	19 8% m	34 5%	15 4%	6 3%	14 5%	37 4%
Monthly	697 50%	407 53% b	290 47%	218 48%	232 50%	157 54%	90 50%	446 52%	174 48%	15 43%	61 47%	1 100%	308 53% n	443 50%	106 44%	365 52%	178 48%	109 53%	147 54%	444 51%
A few times a year	481 35%	257 34%	224 36%	154 34%	160 35%	100 34%	67 37%	291 34%	133 37%	15 43%	42 32%	- -	186 32%	317 36%	82 34%	241 34%	147 40%	65 32%	89 33%	310 35%
Annually	80 6%	41 5%	39 6%	31 7%	26 6%	12 4%	11 6%	50 6%	22 6%	- -	8 6%	- -	31 5%	48 5%	19 8%	38 5%	15 4%	13 6%	13 5%	48 5%
Every 2-4 years	7 1%	4 1%	3 *	2 *	3 1%	1 *	1 1%	4 *	2 1%	- -	1 1%	- -	5 1%	6 1%	- -	5 1%	2 1%	- -	2 1%	5 1%
Less frequently than once every 2-4 years	17 1%	10 1%	7 1%	9 2%	5 1%	2 1%	1 1%	13 2%	2 1%	- -	2 2%	- -	8 1%	9 1%	4 2%	8 1%	4 1%	3 1%	1 *	12 1%
Not applicable	30 2%	12 2%	18 3%	12 3%	10 2%	6 2%	2 1%	12 1%	11 3%	2 6% g	5 4% g	- -	10 2%	17 2%	8 3%	9 1%	6 2%	9 4% op	6 2%	16 2%
NETS																				
Net: at least weekly	74 5%	36 5%	38 6%	26 6%	27 6%	14 5%	7 4%	43 5%	17 5%	3 9%	11 8%	- -	29 5%	39 4%	20 8% m	35 5%	18 5%	6 3%	15 5%	39 4%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Utility bills.

Base: All respondents

Significance Level: 95%

Total

Net: at least monthly

Net: at least annually

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
771	443	328	244	259	171	97	489	191	18	72	1	337	482	126	400	196	115	162	483
56%	58%	53%	54%	56%	59%	54%	57%	53%	51%	55%	100%	58%	55%	53%	57%	53%	56%	59%	55%
1332	741	591	429	445	283	175	830	346	33	122	1	554	847	227	679	358	193	264	841
96%	97%	95%	95%	96%	97%	98%	97%	96%	94%	94%	100%	96%	96%	95%	97%	97%	94%	97%	96%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Utility bills.

Base: All respondents

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	b	c	d	e	f	g	h	i	j	k	l
Significance Level: 95%													
Total	1386	90	39	151	145	122	122	59	133	149	221	131	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Daily	4	-	-	2	-	-	-	-	-	1	-	1	-
	*	-	-	1%	-	-	-	-	-	1%	-	1%	-
Weekly	70	-	3	11	7	8	4	7	6	9	7	6	2
	5%	-	8%	7%	5%	7%	3%	12%	5%	6%	3%	5%	8%
			a	a	a	a		afj	a	a		a	
Monthly	697	48	22	72	73	62	62	34	73	65	115	60	11
	50%	53%	56%	48%	50%	51%	51%	58%	55%	44%	52%	46%	46%
A few times a year	481	38	11	47	51	41	44	14	43	59	75	49	9
	35%	42%	28%	31%	35%	34%	36%	24%	32%	40%	34%	37%	38%
		g								g			
Annually	80	3	1	11	7	10	7	3	5	7	14	11	1
	6%	3%	3%	7%	5%	8%	6%	5%	4%	5%	6%	8%	4%
Every 2-4 years	7	-	-	1	2	-	-	-	-	1	2	1	-
	1%	-	-	1%	1%	-	-	-	-	1%	1%	1%	-
Less frequently than once every 2-4 years	17	-	-	4	3	-	3	-	1	1	4	1	-
	1%	-	-	3%	2%	-	2%	-	1%	1%	2%	1%	-
Not applicable	30	1	2	3	2	1	2	1	5	6	4	2	1
	2%	1%	5%	2%	1%	1%	2%	2%	4%	4%	2%	2%	4%
NETS													
Net: at least weekly	74	-	3	13	7	8	4	7	6	10	7	7	2
	5%	-	8%	9%	5%	7%	3%	12%	5%	7%	3%	5%	8%
			a	aj	a	a		afj	a	a		a	
Net: at least monthly	771	48	25	85	80	70	66	41	79	75	122	67	13
	56%	53%	64%	56%	55%	57%	54%	69%	59%	50%	55%	51%	54%
								fijk					
Net: at least annually	1332	89	37	143	138	121	117	58	127	141	211	127	23
	96%	99%	95%	95%	95%	99%	96%	98%	95%	95%	95%	97%	96%
						ci							

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Utility bills.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Daily	4 *	- -	- -	1 *	1 *	1 1%	1 1%	- -	- -	- -	- -	- -	- -	- -
Weekly	70 5%	10 8% d	18 7% d	10 4%	5 2%	6 4%	4 5%	2 3%	1 2%	3 10% d	1 5%	- -	1 17%	- -
Monthly	697 50%	58 49%	133 50%	130 51%	119 53%	76 51%	37 42%	26 45%	25 58%	14 47%	7 35%	5 83%	3 50%	4 40%
A few times a year	481 35%	41 35%	83 31%	87 34%	83 37%	56 37%	35 40%	28 48% bch	12 28%	9 30%	10 50%	1 17%	1 17%	4 40%
Annually	80 6%	4 3%	17 6%	17 7%	11 5%	9 6%	8 9%	1 2%	4 9%	1 3%	2 10%	- -	- -	1 10%
Every 2-4 years	7 1%	- -	1 *	3 1%	- -	- -	1 1%	- -	- -	1 3% ade	- -	- -	1 17%	- -
Less frequently than once every 2-4 years	17 1%	1 1%	5 2%	3 1%	3 1%	- -	- -	1 2%	1 2%	- -	- -	- -	- -	- -
Not applicable	30 2%	4 3%	8 3%	6 2%	2 1%	2 1%	2 2%	- -	- -	2 7% dg	- -	- -	- -	1 10%
NETS														
Net: at least weekly	74 5%	10 8% d	18 7% d	11 4%	6 3%	7 5%	5 6%	2 3%	1 2%	3 10% d	1 5%	- -	1 17%	- -
Net: at least monthly	771 56%	68 58%	151 57%	141 55%	125 56%	83 55%	42 48%	28 48%	26 60%	17 57%	8 40%	5 83%	4 67%	4 40%
Net: at least annually	1332 96%	113 96%	251 95%	245 95%	219 98% i	148 99% bi	85 97%	57 98%	42 98%	27 90%	20 100%	6 100%	5 83%	9 90%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Daily	16 1%	13 2% b	3 * d	7 2%	2 * d	6 2%	1 1%	15 2% h	1 * mn	- - -	- - -	- - -	16 3% mn	11 1% n	- - -	13 2% q	7 2% q	- - -	6 2%	10 1%
Weekly	29 2%	23 3% b	6 1%	11 2%	9 2%	6 2%	3 2%	19 2%	7 2%	- -	3 2%	- -	24 4% n	21 2% n	- -	21 3%	13 4%	6 3%	8 3%	21 2%
Monthly	91 7%	64 8% b	27 4%	28 6%	27 6%	24 8%	12 7%	70 8% hj	15 4%	3 9%	3 2%	- -	58 10% mn	59 7% n	- -	67 10% q	28 8%	8 4%	29 11%	62 7%
A few times a year	255 18%	171 22% b	84 14%	82 18%	79 17%	55 19%	39 22%	188 22% hj	52 14%	4 11%	11 8%	- -	153 27% mn	189 22% n	2 1%	182 26% q	80 22% q	29 14%	56 21%	197 23%
Annually	507 37%	306 40% b	201 32%	184 41% ef	189 41% ef	83 28%	51 28%	361 42% hij	118 33% j	6 17%	22 17%	- -	244 42% n	388 44% n	6 3%	296 42%	159 43%	94 46%	88 32%	413 47% r
Every 2-4 years	40 3%	18 2%	22 4%	16 4%	14 3%	5 2%	5 3%	25 3%	13 4%	1 3%	1 1%	- -	17 3%	29 3% n	2 1%	19 3%	11 3%	11 5%	7 3%	31 4%
Less frequently than once every 2-4 years	164 12%	66 9%	98 16% a	58 13%	53 11%	35 12%	18 10%	93 11%	54 15% gj	7 20% j	10 8%	- -	39 7%	136 15% ln	9 4%	81 12%	47 13%	38 19% o	31 11%	124 14%
Not applicable	284 20%	106 14%	178 29% a	66 15%	90 19%	78 27% cd	50 28% cd	88 10%	101 28% g	14 40% g	80 62% ghi	1 100%	26 5%	46 5%	220 92% lm	22 3%	25 7% o	19 9% o	48 18% s	16 2%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

Significance Level: 95%

NETS

Net: at least weekly

Net: at least monthly

Net: at least annually

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
							Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work			Work-based, occupational or company						
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over					Student	Personal or private		Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
45 3%	36 5% b	9 1%	18 4%	11 2%	12 4%	4 2%	34 4%	8 2%	- -	3 2%	- -	40 7% mn	32 4% n	- -	34 5%	20 5%	6 3%	14 5%	31 4%
136 10%	100 13% b	36 6%	46 10%	38 8%	36 12%	16 9%	104 12% hj	23 6%	3 9%	6 5%	- -	98 17% mn	91 10% n	- -	101 14% q	48 13% q	14 7%	43 16% s	93 11%
898 65%	577 75% b	321 52%	312 69% ef	306 66%	174 60%	106 59%	653 76% hij	193 53% j	13 37%	39 30%	- -	495 86% mn	668 76% n	8 3%	579 83% pq	287 78% q	137 67%	187 68%	703 80% r

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	b	c	d	e	f	g	h	i	j	k	*l
Significance Level: 95%													
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Daily	16 1%	- -	1 3%	2 1%	1 1%	3 2%	- -	- -	1 1%	5 3% fj	1 *	2 2%	- -
Weekly	29 2%	- -	1 3%	3 2%	3 2%	1 1%	3 2%	1 2%	3 2%	5 3%	6 3%	1 1%	2 8%
Monthly	91 7%	8 9% k	1 3%	9 6%	6 4%	5 4%	9 7%	4 7%	9 7%	7 5%	29 13% cdeik	3 2%	1 4%
A few times a year	255 18%	19 21%	10 26%	32 21%	26 18%	19 16%	21 17%	9 15%	26 20%	26 17%	44 20%	21 16%	2 8%
Annually	507 37%	30 33%	14 36%	42 28%	62 43% cj	52 43% cj	43 35%	24 41%	54 41% cj	63 42% cj	66 30%	49 37%	8 33%
Every 2-4 years	40 3%	3 3% d	1 3%	12 8% dhijk	- -	4 3% d	6 5% dhk	1 2%	1 1%	4 3% d	4 2%	1 1%	3 13%
Less frequently than once every 2-4 years	164 12%	11 12%	4 10%	17 11%	19 13%	12 10%	15 12%	7 12%	12 9%	16 11%	24 11%	25 19% ehij	2 8%
Not applicable	284 20%	19 21%	7 18%	34 23%	28 19%	26 21%	25 20%	13 22%	27 20%	23 15%	47 21%	29 22%	6 25%
NETS													
Net: at least weekly	45 3%	- -	2 5% a	5 3%	4 3%	4 3%	3 2%	1 2%	4 3%	10 7% a	7 3%	3 2%	2 8%
Net: at least monthly	136 10%	8 9%	3 8%	14 9%	10 7%	9 7%	12 10%	5 8%	13 10%	17 11% k	36 16% dek	6 5%	3 13%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

Significance Level: 95%

Total

Net: at least annually

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	b	c	d	e	f	g	h	i	j	k	*l
1386	90	39	151	145	122	122	59	133	149	221	131	24
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
898	57	27	88	98	80	76	38	93	106	146	76	13
65%	63%	69%	58%	68%	66%	62%	64%	70% ck	71% ck	66%	58%	54%

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Daily	16 1%	1 1%	1 *	2 1%	1 *	3 2%	1 1%	1 2%	3 7%	- -	- -	- -	1 17%	- -
									abcd					
Weekly	29 2%	2 2%	2 1%	4 2%	4 2%	4 3%	7 8%	- -	1 2%	2 7%	- -	- -	- -	2 20%
							abcdg			bg				
Monthly	91 7%	4 3%	14 5%	10 4%	14 6%	13 9%	6 7%	6 10%	3 7%	5 17%	1 5%	1 17%	1 17%	- -
						c		c		abcd				
A few times a year	255 18%	8 7%	26 10%	52 20%	46 21%	31 21%	22 25%	23 40%	15 35%	5 17%	7 35%	3 50%	1 17%	2 20%
				ab	ab	ab	ab	abcdei	abcd					
Annually	507 37%	26 22%	88 33%	96 37%	101 45%	62 41%	38 43%	18 31%	14 33%	10 33%	8 40%	2 33%	2 33%	3 30%
			a	a	ab	a	a							
Every 2-4 years	40 3%	3 3%	5 2%	8 3%	8 4%	5 3%	- -	1 2%	3 7%	1 3%	1 5%	- -	- -	1 10%
								f						
Less frequently than once every 2-4 years	164 12%	10 8%	41 15%	41 16%	23 10%	11 7%	9 10%	6 10%	1 2%	5 17%	3 15%	- -	- -	1 10%
			eh	eh						h				
Not applicable	284 20%	64 54%	88 33%	44 17%	27 12%	21 14%	5 6%	3 5%	3 7%	2 7%	- -	- -	1 17%	1 10%
		bcdefghi	cdefghi	fg		f								
NETS														
Net: at least weekly	45 3%	3 3%	3 1%	6 2%	5 2%	7 5%	8 9%	1 2%	4 9%	2 7%	- -	- -	1 17%	2 20%
						b	abcd		bcd	b				
Net: at least monthly	136 10%	7 6%	17 6%	16 6%	19 8%	20 13%	14 16%	7 12%	7 16%	7 23%	1 5%	1 17%	2 33%	2 20%
						abc	abc		abc	abcd				

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your pension.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386	118	265	257	224	150	88	58	43	30	20	6	6	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: at least annually	898	41	131	164	166	113	74	48	36	22	16	6	5	7
	65%	35%	49%	64%	74%	75%	84%	83%	84%	73%	80%	100%	83%	70%
			a	ab	abc	abc	abc	abc	abc	ab				

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

Significance Level: 95%		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s	
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Daily	2 *	1 *	1 *	2 *	- -	- -	- -	2 *	- -	- -	- -	- -	1 *	1 *	1 *	1 *	1 *	- -	- -	1 *
Weekly	10 1%	6 1%	4 1%	4 1%	2 *	3 1%	1 1%	8 1%	1 *	- -	1 1%	- -	7 1%	8 1%	- -	4 1%	8 2% oq	- -	2 1%	8 1%
Monthly	35 3%	18 2%	17 3%	10 2%	10 2%	7 2%	8 4%	22 3%	11 3%	1 3%	1 1%	- -	18 3%	25 3%	2 1%	18 3%	15 4%	6 3%	13 5% s	20 2%
A few times a year	238 17%	130 17%	108 17%	76 17%	74 16%	46 16%	42 23% de	163 19% j	59 16% j	4 11%	12 9%	- -	103 18% n	160 18% n	28 12%	133 19%	73 20%	33 16%	50 18%	160 18%
Annually	220 16%	149 19% b	71 11%	74 16%	59 13%	56 19% d	31 17%	149 17% ij	61 17% ij	- -	10 8%	- -	110 19% n	150 17% n	22 9%	121 17%	67 18%	34 17%	56 21%	142 16%
Every 2-4 years	193 14%	103 13%	90 15%	49 11%	71 15% c	38 13%	35 20% c	114 13%	65 18% gj	3 9%	11 8%	- -	89 15% n	137 16% n	22 9%	100 14%	69 19% q	20 10%	50 18%	121 14%
Less frequently than once every 2-4 years	342 25%	182 24%	160 26%	119 26%	120 26%	64 22%	39 22%	222 26%	89 25%	6 17%	25 19%	- -	152 26% n	237 27% n	41 17%	192 27%	94 25%	58 28%	61 22%	240 27%
Not applicable	346 25%	178 23%	168 27%	118 26% f	127 27% f	78 27% f	23 13%	179 21%	75 21%	21 60% gh	70 54% gh	1 100%	97 17%	161 18%	123 51% lm	132 19% p	43 12%	54 26% op	41 15%	182 21% r

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

Significance Level: 95%

NETS

Net: at least weekly

Net: at least monthly

Net: at least annually

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
12 1%	7 1%	5 1%	6 1%	2 *	3 1%	1 1%	10 1%	1 *	- -	1 1%	- -	8 1%	9 1%	1 *	5 1%	9 2%	- -	2 1%	9 1%
47 3%	25 3%	22 4%	16 4%	12 3%	10 3%	9 5%	32 4%	12 3%	1 3%	2 2%	- -	26 5%	34 4%	3 1%	23 3%	24 6%	6 3%	15 5%	29 3%
505 36%	304 40%	201 32%	166 37%	145 31%	112 38%	82 46%	344 40%	132 37%	5 14%	24 18%	- -	239 41%	344 39%	53 22%	277 40%	164 44%	73 36%	121 44%	331 38%
	b				d	cd	ij	ij				n	n			q			

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	b	c	d	e	f	g	h	i	j	k	*l
Significance Level: 95%													
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Daily	2 *	- -	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	1 1%	- -
Weekly	10 1%	- -	- -	1 1%	1 1%	- -	- -	1 2%	2 2%	2 1%	3 1%	- -	- -
Monthly	35 3%	1 1%	1 3%	3 2%	6 4%	2 2%	1 1%	1 2%	4 3%	3 2%	11 5% f	2 2%	- -
A few times a year	238 17%	10 11%	5 13%	26 17%	22 15%	13 11%	21 17%	11 19%	25 19%	41 28% acdefjk	40 18%	21 16%	3 13%
Annually	220 16%	14 16%	5 13%	14 9%	22 15%	19 16%	18 15%	12 20% c	22 17%	33 22% c	41 19% c	18 14%	2 8%
Every 2-4 years	193 14%	13 14%	6 15%	28 19% dhi	15 10%	19 16% i	22 18% hi	6 10%	12 9%	11 7%	36 16% i	19 15%	6 25%
Less frequently than once every 2-4 years	342 25%	28 31% i	9 23%	37 25%	40 28% i	31 25%	29 24%	15 25%	33 25%	24 16%	50 23%	37 28% i	9 38%
Not applicable	346 25%	24 27%	13 33% j	41 27% j	39 27% j	38 31% j	31 25%	13 22%	35 26%	35 23%	40 18%	33 25%	4 17%
NETS													
Net: at least weekly	12 1%	- -	- -	2 1%	1 1%	- -	- -	1 2%	2 2%	2 1%	3 1%	1 1%	- -
Net: at least monthly	47 3%	1 1%	1 3%	5 3%	7 5%	2 2%	1 1%	2 3%	6 5%	5 3%	14 6% ef	3 2%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

Significance Level: 95%

Total

Net: at least annually

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	b	c	d	e	f	g	h	i	j	k	*l
1386	90	39	151	145	122	122	59	133	149	221	131	24
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
505	25	11	45	51	34	40	25	53	79	95	42	5
36%	28%	28%	30%	35%	28%	33%	42%	40%	53%	43%	32%	21%
								e	abcdehjk	acek		

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Daily	2 *	- -	- -	1 *	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -
Weekly	10 1%	- -	- -	1 *	2 1%	3 2%	4 5%	- -	- -	- -	- -	- -	- -	- -
						b	abcd							
Monthly	35 3%	6 5%	4 2%	8 3%	3 1%	4 3%	1 1%	3 5%	1 2%	- -	- -	- -	1 17%	- -
		bd												
A few times a year	238 17%	6 5%	34 13%	36 14%	47 21%	27 18%	20 23%	13 22%	10 23%	11 37%	6 30%	- -	2 33%	4 40%
			a	a	abc	a	ab	a	a	abce				
Annually	220 16%	8 7%	31 12%	42 16%	40 18%	26 17%	22 25%	15 26%	8 19%	6 20%	2 10%	3 50%	1 17%	3 30%
				a	a	a	ab	ab	a	a				
Every 2-4 years	193 14%	12 10%	33 12%	28 11%	46 21%	21 14%	11 13%	10 17%	6 14%	3 10%	3 15%	2 33%	1 17%	1 10%
					abc									
Less frequently than once every 2-4 years	342 25%	20 17%	54 20%	70 27%	52 23%	44 29%	23 26%	15 26%	13 30%	7 23%	8 40%	1 17%	- -	2 20%
				a		ab								
Not applicable	346 25%	66 56%	109 41%	71 28%	33 15%	25 17%	7 8%	2 3%	5 12%	3 10%	1 5%	- -	1 17%	- -
		bcdefghi	cdefghi	defghi	g	g								
NETS														
Net: at least weekly	12 1%	- -	- -	2 1%	3 1%	3 2%	4 5%	- -	- -	- -	- -	- -	- -	- -
						b	abc							
Net: at least monthly	47 3%	6 5%	4 2%	10 4%	6 3%	7 5%	5 6%	3 5%	1 2%	- -	- -	- -	1 17%	- -
		b					b							

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q1. How frequently or otherwise do you check each of the following?

Value of your house(s).

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386	118	265	257	224	150	88	58	43	30	20	6	6	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: at least annually	505	20	69	88	93	60	47	31	19	17	8	3	4	7
	36%	17%	26%	34%	42%	40%	53%	53%	44%	57%	40%	50%	67%	70%
				ab	ab	ab	abce	abc	ab	abc				

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Have enough income to support the lifestyle I want	819 59%	459 60%	360 58%	283 63%	275 59%	158 54%	103 58%	526 61%	217 60%	19 54%	57 44%	- -	367 64%	553 63%	102 43%	454 65%	225 61%	124 60%	153 56%	564 65%
				e				j	j				n	n					r	r
Take holidays / travel	708 51%	404 53%	304 49%	241 53%	245 53%	136 47%	86 48%	459 53%	195 54%	13 37%	40 31%	1 100%	320 55%	494 56%	79 33%	392 56%	215 58%	93 45%	147 54%	482 55%
								j	j				n	n		q	q			
Keep active	688 50%	390 51%	298 48%	210 46%	219 47%	151 52%	108 60%	427 50%	200 55%	16 46%	44 34%	1 100%	282 49%	440 50%	109 46%	360 51%	186 50%	96 47%	150 55%	429 49%
							cd	j	j											
Relax	355 26%	222 29%	133 21%	132 29%	119 26%	73 25%	31 17%	226 26%	83 23%	7 20%	38 29%	1 100%	141 24%	212 24%	74 31%	162 23%	73 20%	68 33%	64 23%	217 25%
		b		f	f										m			op		
See friends and family	297 21%	118 15%	179 29%	79 17%	105 23%	68 23%	45 25%	164 19%	87 24%	8 23%	38 29%	- -	113 20%	177 20%	62 26%	129 18%	79 21%	45 22%	50 18%	185 21%
			a				c		g		g				l					
Clear my debts	185 13%	105 14%	80 13%	59 13%	55 12%	53 18%	18 10%	125 15%	36 10%	7 20%	17 13%	- -	76 13%	119 14%	33 14%	85 12%	47 13%	35 17%	39 14%	113 13%
						df		h												
Leave money behind for friends / family after I die	164 12%	84 11%	80 13%	54 12%	56 12%	27 9%	27 15%	87 10%	46 13%	4 11%	27 21%	- -	64 11%	104 12%	34 14%	88 13%	42 11%	20 10%	40 15%	90 10%
											gh								s	
Volunteer / give back to society	156 11%	74 10%	82 13%	40 9%	56 12%	39 13%	21 12%	102 12%	41 11%	6 17%	7 5%	- -	68 12%	103 12%	25 10%	83 12%	49 13%	17 8%	28 10%	103 12%
			a					j	j	j										

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Improve my home (e.g add a conservatory, a new bathroom etc)	114 8%	59 8%	55 9%	33 7%	46 10%	23 8%	12 7%	74 9%	30 8%	1 3%	9 7%	- -	46 8%	78 9%	14 6%	62 9%	37 10%	11 5%	25 9%	75 9%
Access culture (including TV and radio)	93 7%	52 7%	41 7%	29 6%	25 5%	26 9%	13 7%	53 6%	27 7%	3 9%	10 8%	- -	34 6%	60 7%	17 7%	44 6%	26 7%	14 7%	19 7%	57 7%
Pay for my care needs	86 6%	46 6%	40 6%	28 6%	29 6%	15 5%	14 8%	57 7%	14 4%	2 6%	13 10% h	- -	38 7%	51 6%	15 6%	45 6%	22 6%	14 7%	10 4%	61 7% r
Offer practical support to my friends and family	64 5%	32 4%	32 5%	15 3%	21 5%	16 5%	12 7%	37 4%	14 4%	2 6%	11 8% gh	- -	22 4%	42 5%	16 7%	26 4%	19 5%	6 3%	19 7% s	29 3%
Offer financial support to my friends and family	52 4%	35 5%	17 3%	19 4%	15 3%	8 3%	10 6%	33 4%	15 4%	- -	4 3% n	- -	29 5% n	35 4%	4 2%	33 5%	24 6% q	5 2%	12 4%	36 4%
Other	35 3%	17 2%	18 3%	7 2%	7 2%	9 3%	12 7% cd	19 2%	10 3%	1 3%	5 4%	- -	12 2%	20 2%	8 3%	15 2%	7 2%	9 4%	14 5% s	13 1%
None of these	30 2%	16 2%	14 2%	13 3%	11 2%	5 2%	1 1%	11 1%	6 2%	2 6% g	11 8% gh	- -	7 1%	8 1%	19 8% lm	6 1%	5 1%	4 2%	2 1%	9 1%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%	
Have enough income to support the lifestyle I want	819 59%	55 61%	21 54%	84 56%	82 57%	70 57%	68 56%	40 68%	76 57%	96 64%	129 58%	83 63%	15 63%	
Take holidays / travel	708 51%	42 47%	25 64%	91 60%	87 60%	60 49%	60 49%	24 41%	77 58%	68 46%	106 48%	58 44%	10 42%	
			gik	agijk	agijk				gik					
Keep active	688 50%	36 40%	22 56%	68 45%	65 45%	69 57%	62 51%	26 44%	65 49%	78 52%	115 52%	73 56%	9 38%	
					a							a		
Relax	355 26%	29 32%	13 33%	42 28%	41 28%	24 20%	28 23%	12 20%	35 26%	37 25%	53 24%	34 26%	7 29%	
		e												
See friends and family	297 21%	20 22%	7 18%	28 19%	33 23%	30 25%	23 19%	9 15%	38 29%	32 21%	44 20%	30 23%	3 13%	
									cg					
Clear my debts	185 13%	14 16%	3 8%	20 13%	12 8%	20 16%	17 14%	16 27%	18 14%	15 10%	26 12%	18 14%	6 25%	
						d		bcdfhijk						
Leave money behind for friends / family after I die	164 12%	14 16%	1 3%	22 15%	14 10%	13 11%	15 12%	5 8%	12 9%	15 10%	31 14%	17 13%	5 21%	
		b		b							b			
Volunteer / give back to society	156 11%	9 10%	3 8%	14 9%	22 15%	16 13%	16 13%	7 12%	9 7%	15 10%	25 11%	19 15%	1 4%	
					h							h		
Improve my home (e.g add a conservatory, a new bathroom etc)	114 8%	10 11%	3 8%	5 3%	15 10%	7 6%	15 12%	5 8%	13 10%	9 6%	23 10%	8 6%	1 4%	
		c			c		c		c		c			

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Access culture (including TV and radio)	93 7%	6 7%	- -	10 7%	13 9% h	10 8%	10 8%	3 5%	4 3%	11 7%	18 8%	7 5%	1 4%
Pay for my care needs	86 6%	4 4%	2 5%	9 6%	9 6%	4 3%	6 5%	5 8%	11 8%	14 9% e	13 6%	7 5%	2 8%
Offer practical support to my friends and family	64 5%	6 7%	- -	6 4%	6 4%	6 5%	4 3%	1 2%	5 4%	11 7%	14 6%	5 4%	- -
Offer financial support to my friends and family	52 4%	5 6% h	2 5%	7 5% h	5 3%	2 2%	3 2%	3 5%	1 1%	8 5% h	10 5% h	3 2%	3 13%
Other	35 3%	1 1%	- -	4 3%	1 1%	4 3%	3 2%	2 3%	6 5% d	4 3%	5 2%	5 4%	- -
None of these	30 2%	- -	2 5% a	4 3%	3 2%	3 2%	5 4%	2 3%	2 2%	4 3%	4 2%	1 1%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Have enough income to support the lifestyle I want	819 59%	57 48%	132 50%	165 64% ab	135 60% ab	96 64% ab	53 60%	36 62%	26 60%	22 73% ab	12 60%	5 83%	5 83%	7 70%
Take holidays / travel	708 51%	38 32%	112 42%	125 49% a	139 62% abc	80 53% ab	61 69% abce	38 66% abc	25 58% a	19 63% ab	7 35%	2 33%	3 50%	6 60%
Keep active	688 50%	46 39%	128 48%	119 46%	118 53% a	73 49%	49 56% a	33 57% a	22 51%	15 50%	10 50%	3 50%	3 50%	6 60%
Relax	355 26%	28 24%	72 27% g	67 26% g	59 26% g	41 27% g	19 22%	7 12%	9 21%	5 17%	5 25%	1 17%	2 33%	1 10%
See friends and family	297 21%	35 30% dgi	72 27% gi	55 21%	45 20%	30 20%	17 19%	8 14%	10 23%	3 10%	3 15%	2 33%	- -	1 10%
Clear my debts	185 13%	22 19% f	36 14%	38 15%	29 13%	20 13%	6 7%	8 14%	5 12%	3 10%	4 20%	- -	- -	1 10%
Leave money behind for friends / family after I die	164 12%	17 14%	41 15%	30 12%	22 10%	16 11%	8 9%	6 10%	7 16%	4 13%	3 15%	1 17%	- -	1 10%
Volunteer / give back to society	156 11%	16 14%	28 11%	29 11%	22 10%	21 14% f	5 6%	6 10%	8 19% f	7 23% bdf	1 5%	- -	2 33%	1 10%
Improve my home (e.g add a conservatory, a new bathroom etc)	114 8%	5 4%	29 11% ah	26 10% h	18 8%	13 9% h	5 6%	3 5%	- -	2 7%	3 15%	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q2. Thinking about your retirement, which of the following, if any, are the things that you would most like to achieve? Please select up to three.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Significance Level: 95%														
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Access culture (including TV and radio)	93 7%	10 8%	22 8%	16 6%	9 4%	11 7%	7 8%	3 5%	1 2%	2 7%	1 5%	1 17%	1 17%	1 10%
Pay for my care needs	86 6%	6 5%	15 6%	17 7%	13 6%	11 7%	8 9%	3 5%	4 9%	1 3%	2 10%	1 17%	1 17%	1 10%
Offer practical support to my friends and family	64 5%	5 4%	13 5%	14 5%	8 4%	8 5%	4 5%	3 5%	- -	1 3%	1 5%	- -	- -	- -
Offer financial support to my friends and family	52 4%	1 1%	6 2%	8 3%	6 3%	5 3%	5 6%	6 10%	4 9%	2 7%	2 10%	2 33%	1 17%	3 30%
Other	35 3%	3 3%	10 4%	4 2%	3 1%	3 2%	3 3%	4 7%	3 7%	- -	- -	- -	- -	- -
None of these	30 2%	7 6%	9 3%	6 2%	3 1%	1 1%	- -	1 2%	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Becoming frail physically	816 59%	433 56%	383 62%	254 56%	278 60%	161 55%	123 69%	487 57%	234 65%	21 60%	73 56%	1 100%	324 56%	516 59%	152 64%	396 56%	226 61%	117 57%	170 62%	494 57%
			a				cde		g						l					
Becoming frail mentally	742 54%	389 51%	353 57%	228 50%	252 54%	156 53%	106 59%	437 51%	214 59%	18 51%	72 55%	1 100%	286 50%	485 55%	133 56%	368 52%	209 56%	98 48%	162 59%	447 51%
			a				c		g						l		q		s	
Not being able to pay the bills	398 29%	197 26%	201 32%	154 34%	128 28%	85 29%	31 17%	248 29%	85 24%	15 43%	50 38%	- -	153 27%	237 27%	87 36%	190 27%	74 20%	71 35%	56 21%	255 29%
			a	df	f	f				h	gh				lm	p		op		r
My pension savings running out	331 24%	200 26%	131 21%	127 28%	112 24%	59 20%	33 18%	246 29%	61 17%	10 29%	14 11%	- -	180 31%	226 26%	18 8%	198 28%	82 22%	64 31%	57 21%	256 29%
		b		ef				hj		j			mn	n		p		p		r
Not being able to stay in my own home	278 20%	132 17%	146 24%	85 19%	88 19%	59 20%	46 26%	158 18%	86 24%	4 11%	30 23%	- -	109 19%	175 20%	50 21%	127 18%	76 21%	46 22%	73 27%	155 18%
			a						g										s	
Being lonely	238 17%	117 15%	121 20%	90 20%	89 19%	35 12%	24 13%	141 16%	63 17%	10 29%	23 18%	1 100%	97 17%	144 16%	46 19%	114 16%	72 19%	34 17%	35 13%	157 18%
			a	e	e														r	
Not being able to pay for care	171 12%	101 13%	70 11%	61 13%	52 11%	35 12%	23 13%	108 13%	39 11%	2 6%	22 17%	- -	83 14%	106 12%	22 9%	86 12%	49 13%	29 14%	27 10%	122 14%
													n							

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
								Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over													
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Not being able to maintain my home in good condition	158 11%	68 9%	90 15%	48 11%	45 10%	42 14%	23 13%	96 11%	39 11%	4 11%	19 15%	- -	58 10%	97 11%	32 13%	79 11%	35 9%	23 11%	35 13%	91 10%
			a																	
Not being able to continue my hobbies	151 11%	96 13%	55 9%	43 10%	60 13%	33 11%	15 8%	96 11%	41 11%	2 6%	12 9%	- -	65 11%	104 12%	17 7%	87 12%	43 12%	18 9%	29 11%	105 12%
			b											n						
Being targeted by scams	63 5%	38 5%	25 4%	24 5%	18 4%	18 6%	3 2%	43 5%	13 4%	1 3%	6 5%	- -	35 6%	46 5%	6 3%	36 5%	23 6%	6 3%	12 4%	45 5%
				f		f														
Other	14 1%	8 1%	6 1%	7 2%	3 1%	2 1%	2 1%	10 1%	3 1%	1 3%	- -	- -	6 1%	12 1%	1 *	10 1%	7 2%	2 1%	1 *	12 1%
None of these	102 7%	73 10%	29 5%	27 6%	32 7%	28 10%	15 8%	71 8%	23 6%	1 3%	7 5%	- -	42 7%	65 7%	21 9%	51 7%	29 8%	13 6%	23 8%	58 7%
			b																	
Not stated	2 *	2 *	- -	- -	2 *	- -	- -	1 *	1 *	- -	- -	- -	2 *	2 *	- -	2 *	1 *	- -	- -	2 *

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%	
Becoming frail physically	816 59%	52 58%	23 59%	84 56%	90 62%	64 52%	74 61%	38 64%	76 57%	85 57%	135 61%	81 62%	14 58%	
Becoming frail mentally	742 54%	54 60%	26 67%	75 50%	85 59%	62 51%	64 52%	33 56%	66 50%	84 56%	115 52%	64 49%	14 58%	
Not being able to pay the bills	398 29%	24 27%	12 31%	43 28%	41 28%	41 34%	28 23%	16 27%	38 29%	44 30%	68 31%	39 30%	4 17%	
My pension savings running out	331 24%	18 20%	4 10%	35 23%	34 23%	29 24%	23 19%	12 20%	39 29%	45 b bfk	58 26% b	26 20%	8 33%	
Not being able to stay in my own home	278 20%	18 20%	4 10%	27 18%	29 20%	25 20%	34 28% bchij	18 31% bchij	17 13%	25 17%	41 19%	35 27% bhi	5 21%	
Being lonely	238 17%	18 20%	6 15%	23 15%	24 17%	20 16%	28 23% h	11 19%	15 11%	26 17%	37 17%	25 19%	5 21%	
Not being able to pay for care	171 12%	14 16% c	2 5%	10 7%	19 13%	10 8%	17 14% c	4 7%	20 15% c	23 15% c	36 16% ce	14 11%	2 8%	
Not being able to maintain my home in good condition	158 11%	11 12% f	6 15% f	15 10%	14 10%	22 18% dfh	5 4%	8 14% f	12 9%	19 13% f	29 13% f	15 11% f	2 8%	
Not being able to continue my hobbies	151 11%	6 7%	3 8%	20 13%	14 10%	16 13%	11 9%	3 5%	21 16% agj	17 11%	17 8%	20 15% gj	3 13%	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Being targeted by scams	63 5%	6 7%	2 5%	6 4%	10 7% fj	7 6%	2 2%	3 5%	4 3%	10 7% fj	5 2%	8 6%	- -
Other	14 1%	- -	- -	- -	3 2%	1 1%	- -	1 2%	1 1%	2 1%	3 1%	2 2%	1 4%
None of these	102 7%	5 6%	4 10%	19 13% djk	7 5%	11 9%	12 10%	5 8%	12 9%	9 6%	11 5%	5 4%	2 8%
Not stated	2 *	- -	- -	1 1%	- -	- -	- -	- -	- -	- -	1 *	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Becoming frail physically	816 59%	74 63%	142 54%	148 58%	133 59%	93 62%	56 64%	38 66%	20 47%	17 57%	13 65%	2 33%	4 67%	6 60%
Becoming frail mentally	742 54%	65 55%	139 52%	136 53%	113 50%	88 59%	53 60%	34 59%	22 51%	14 47%	11 55%	3 50%	2 33%	7 70%
Not being able to pay the bills	398 29%	49 42%	87 33%	76 30%	66 29%	31 21%	17 19%	12 21%	7 16%	10 33%	2 10%	1 17%	1 17%	- -
		cdefgh	efh	e										
My pension savings running out	331 24%	21 18%	60 23%	64 25%	59 26%	34 23%	19 22%	13 22%	7 16%	13 43%	7 35%	3 50%	3 50%	- -
										abcefg				
Not being able to stay in my own home	278 20%	29 25%	50 19%	60 23%	45 20%	28 19%	16 18%	7 12%	7 16%	4 13%	5 25%	1 17%	4 67%	2 20%
Being lonely	238 17%	18 15%	54 20%	45 18%	39 17%	27 18%	18 20%	8 14%	7 16%	1 3%	1 5%	1 17%	1 17%	1 10%
			i	i	i	i	i							
Not being able to pay for care	171 12%	15 13%	34 13%	27 11%	34 15%	18 12%	8 9%	3 5%	8 19%	5 17%	6 30%	3 50%	- -	1 10%
					g				g					
Not being able to maintain my home in good condition	158 11%	14 12%	38 14%	32 12%	25 11%	11 7%	11 13%	7 12%	2 5%	1 3%	1 5%	- -	- -	- -
			e											
Not being able to continue my hobbies	151 11%	12 10%	31 12%	32 12%	18 8%	16 11%	7 8%	12 21%	6 14%	7 23%	1 5%	- -	2 33%	1 10%
							df	df						
Being targeted by scams	63 5%	5 4%	15 6%	11 4%	9 4%	4 3%	4 5%	2 3%	3 7%	3 10%	1 5%	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q3. Thinking about your retirement, what are your main fears? Please select up to three.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%	Total	a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386	118	265	257	224	150	88	58	43	30	20	6	6	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	14	-	2	3	1	2	1	-	2	2	-	-	-	1
	1%	-	1%	1%	*	1%	1%	-	5%	7%	-	-	-	10%
									abd	abcdg				
None of these	102	4	13	17	13	16	7	3	8	2	3	1	-	2
	7%	3%	5%	7%	6%	11%	8%	5%	19%	7%	15%	17%	-	20%
						ab			abcdg					
Not stated	2	-	-	1	1	-	-	-	-	-	-	-	-	-
	*	-	-	*	*	-	-	-	-	-	-	-	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4_SUM. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

SUMMARY TABLE

Base: All respondents

	Ranked 1st	Ranked 2nd	Ranked 3rd
Total	1386 100%	1386 100%	1386 100%
The state pension	388 28%	457 33%	221 16%
My private pension - defined contribution / money purchase	253 18%	195 14%	102 7%
My private pension - defined benefit / final salary	333 24%	138 10%	62 4%
Rental income from property	27 2%	27 2%	27 2%
Income from selling property or downsizing	64 5%	56 4%	104 8%
Support from my children	3 *	16 1%	19 1%
Support from my spouse or partner	35 3%	46 3%	61 4%
Support from my parents	3 *	4 *	4 *
Income from/drawing on other savings	93 7%	139 10%	210 15%
Part-time employment	80 6%	99 7%	181 13%
Other	21 2%	15 1%	12 1%
Don't know	86 6%	64 5%	103 7%

Pensions Research

Q4_SUM. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

SUMMARY TABLE

Base: All respondents

	Ranked 1st	Ranked 2nd	Ranked 3rd
Total	1386 100%	1386 100%	1386 100%
None of the above	- -	44 3%	86 6%
Not stated	- -	86 6%	194 14%

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
The state pension	1066 77%	597 78%	469 76%	332 73%	355 77%	238 82%	141 79%	653 76%	281 78%	30 86%	101 78%	1 100%	419 73%	674 77%	191 80%	534 76%	266 72%	155 76%	208 76%	667 76%
						c									l					
My private pension - defined contribution / money purchase	550 40%	379 49%	171 28%	189 42%	180 39%	116 40%	65 36%	393 46%	127 35%	9 26%	21 16%	- -	346 60%	400 46%	2 1%	414 59%	143 39%	73 36%	134 49%	414 47%
		b						hij	j			-	mn	n		pq				
My private pension - defined benefit / final salary	533 38%	319 42%	214 35%	164 36%	197 43%	102 35%	70 39%	371 43%	134 37%	7 20%	21 16%	- -	234 41%	465 53%	1 *	293 42%	276 75%	61 30%	132 48%	400 46%
		b			e			hij	ij			-	n	ln		q	oq			
Income from/drawing on other savings	442 32%	255 33%	187 30%	135 30%	157 34%	79 27%	71 40%	270 31%	132 37%	3 9%	37 28%	- -	204 35%	272 31%	71 30%	230 33%	129 35%	55 27%	82 30%	289 33%
					e		ce	i	i		i						q			
Part-time employment	360 26%	196 26%	164 26%	109 24%	102 22%	69 24%	80 45%	212 25%	132 37%	10 29%	6 5%	- -	147 25%	218 25%	61 26%	159 23%	86 23%	71 35%	93 34%	206 24%
							cde	j	gj	j							op	s		
Income from selling property or downsizing	224 16%	108 14%	116 19%	83 18%	82 18%	34 12%	25 14%	145 17%	58 16%	4 11%	17 13%	- -	89 15%	142 16%	32 13%	114 16%	63 17%	35 17%	39 14%	153 18%
			a	e	e															
Support from my spouse or partner	142 10%	56 7%	86 14%	43 10%	45 10%	35 12%	19 11%	73 8%	49 14%	1 3%	19 15%	- -	49 8%	88 10%	31 13%	65 9%	36 10%	19 9%	30 11%	81 9%
			a						g		g									

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Rental income from property	81	41	40	29	27	14	11	57	20	1	3	-	47	57	6	48	28	11	14	61
	6%	5%	6%	6%	6%	5%	6%	7%	6%	3%	2%	-	8%	6%	3%	7%	8%	5%	5%	7%
													n	n						
Support from my children	38	18	20	14	14	5	5	27	7	1	3	-	9	21	11	18	6	5	4	23
	3%	2%	3%	3%	3%	2%	3%	3%	2%	3%	2%	-	2%	2%	5% l	3%	2%	2%	1%	3%
Support from my parents	11	6	5	6	3	2	-	4	4	1	2	-	4	6	2	6	2	1	3	6
	1%	1%	1%	1%	1%	1%	-	*	1%	3%	2%	-	1%	1%	1%	1%	1%	*	1%	1%
Other	45	22	23	13	11	11	10	27	12	3	3	-	21	25	8	21	12	9	13	24
	3%	3%	4%	3%	2%	4%	6% d	3%	3%	9%	2%	-	4%	3%	3%	3%	3%	4%	5%	3%
Don't know	253	102	151	94	84	58	17	137	53	10	52	1	62	113	105	79	29	50	30	118
	18%	13%	24% a	21% f	18% f	20% f	9%	16%	15%	29% gh	40% gh	100%	11%	13%	44% lm	11%	8%	24% op	11%	14%
None of the above	130	71	59	32	48	42	8	61	28	9	32	-	35	52	55	44	18	16	15	60
	9%	9%	10%	7%	10% f	14% cf	4%	7%	8%	26% gh	25% gh	-	6%	6%	23% lm	6%	5%	8%	5%	7%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		REGION											
		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	b	c	d	e	f	g	h	i	j	k	*l
Significance Level: 95%													
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
The state pension	1066 77%	68 76%	35 90% ij	117 77% i	113 78% i	100 82% i	93 76%	47 80%	100 75%	99 66%	166 75%	107 82% i	21 88%
My private pension - defined contribution / money purchase	550 40%	40 44%	23 59% cdfhijk	50 33%	54 37%	55 45% c	47 39%	23 39%	51 38%	61 41%	84 38%	49 37%	13 54%
My private pension - defined benefit / final salary	533 38%	32 36%	13 33%	57 38%	65 45% ek	40 33%	48 39%	28 47%	50 38%	64 43%	83 38%	43 33%	10 42%
Income from/drawing on other savings	442 32%	29 32%	14 36%	46 30%	44 30%	32 26%	42 34%	20 34%	40 30%	55 37%	70 32%	42 32%	8 33%
Part-time employment	360 26%	19 21%	8 21%	39 26%	39 27%	30 25%	35 29%	14 24%	48 36% aeij	33 22%	54 24%	36 27%	5 21%
Income from selling property or downsizing	224 16%	13 14%	4 10%	19 13%	23 16%	19 16%	20 16%	11 19%	28 21% k	29 19% k	41 19%	14 11%	3 13%
Support from my spouse or partner	142 10%	6 7%	3 8%	18 12%	15 10%	18 15%	11 9%	5 8%	14 11%	14 9%	24 11%	11 8%	3 13%
Rental income from property	81 6%	5 6%	1 3%	7 5%	7 5%	4 3%	6 5%	4 7%	3 2%	18 12% cdefhk	18 8% h	7 5%	1 4%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386	90	39	151	145	122	122	59	133	149	221	131	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Support from my children	38	2	2	3	3	4	4	4	3	7	3	3	-
	3%	2%	5%	2%	2%	3%	3%	7%	2%	5%	1%	2%	-
							j						
Support from my parents	11	1	-	-	2	1	3	-	-	2	2	-	-
	1%	1%	-	-	1%	1%	2%	-	-	1%	1%	-	-
Other	45	2	-	5	4	3	6	2	5	5	7	6	-
	3%	2%	-	3%	3%	2%	5%	3%	4%	3%	3%	5%	-
Don't know	253	19	4	33	28	24	22	10	19	25	38	27	4
	18%	21%	10%	22%	19%	20%	18%	17%	14%	17%	17%	21%	17%
None of the above	130	9	5	16	14	10	9	3	16	8	25	14	1
	9%	10%	13%	11%	10%	8%	7%	5%	12%	5%	11%	11%	4%
								i			i		

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
The state pension	1066 77%	98 83% fghi	224 85% efghi	212 82% fghi	184 82% fghi	115 77% fhi	56 64%	38 66%	24 56%	17 57%	18 90%	3 50%	3 50%	2 20%
My private pension - defined contribution / money purchase	550 40%	22 19%	72 27%	115 45% ab	100 45% ab	60 40% ab	51 58% abcde	27 47% ab	24 56% ab	15 50% ab	11 55%	5 83%	2 33%	8 80%
My private pension - defined benefit / final salary	533 38%	17 14%	77 29% a	99 39% ab	101 45% ab	76 51% abc	38 43% ab	36 62% abcdf	21 49% ab	14 47% ab	8 40%	3 50%	2 33%	4 40%
Income from/drawing on other savings	442 32%	32 27%	59 22%	76 30%	75 33% b	55 37% b	30 34% b	23 40% b	21 49% abc	19 63% abcdefg	1 5%	1 17%	5 83%	6 60%
Part-time employment	360 26%	22 19%	95 36% acdefi	65 25% f	59 26% f	38 25% f	12 14%	13 22%	11 26%	5 17%	10 50%	1 17%	1 17%	2 20%
Income from selling property or downsizing	224 16%	14 12%	42 16%	34 13%	36 16%	25 17%	23 26% abcd	13 22%	10 23%	8 27% ac	3 15%	1 17%	1 17%	2 20%
Support from my spouse or partner	142 10%	8 7%	17 6%	24 9%	23 10%	21 14% b	17 19% abcd	9 16% b	4 9%	3 10%	1 5%	1 17%	2 33%	2 20%
Rental income from property	81 6%	3 3%	6 2%	12 5%	8 4%	11 7% b	6 7% b	7 12% abcd	6 14% abcd	5 17% abcd	5 25%	1 17%	1 17%	4 40%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

TOP 3 SUMMARY.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Support from my children	38 3%	6 5%	8 3%	8 3%	6 3%	1 1%	3 3%	3 5%	- -	- -	- -	1 17%	1 17%	- -
		e						e						
Support from my parents	11 1%	3 3%	1 *	3 1%	1 *	2 1%	1 1%	- -	- -	- -	- -	- -	- -	- -
Other	45 3%	4 3%	13 5%	11 4%	6 3%	3 2%	3 3%	- -	- -	1 3%	1 5%	1 17%	- -	- -
Don't know	253 18%	40 34%	75 28%	45 18%	25 11%	15 10%	8 9%	2 3%	3 7%	2 7%	1 5%	- -	- -	- -
		cdefghi	cdefghi	deg										
None of the above	130 9%	30 25%	35 13%	18 7%	23 10%	10 7%	3 3%	1 2%	3 7%	- -	- -	- -	- -	- -
		bcdefghi	cefgi		fg									

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
The state pension	388 28%	176 23%	212 34%	109 24%	126 27%	109 37%	44 25%	184 21%	104 29%	22 63%	77 59%	1 100%	118 20%	174 20%	143 60%	137 20%	48 13%	70 34%	71 26%	174 20%
			a			cdf			g	gh	gh				lm	p		op	s	
My private pension - defined benefit / final salary	333 24%	208 27%	125 20%	98 22%	127 27%	62 21%	46 26%	236 27%	84 23%	5 14%	8 6%	- -	138 24%	299 34%	1 *	186 27%	187 51%	24 12%	84 31%	248 28%
		b			c			j	j				n	ln		q	oq			
My private pension - defined contribution / money purchase	253 18%	186 24%	67 11%	93 21%	85 18%	47 16%	28 16%	198 23%	48 13%	1 3%	6 5%	- -	146 25%	186 21%	1 *	197 28%	57 15%	28 14%	48 18%	204 23%
		b						hij	j				n	n		pq				r
Income from/drawing on other savings	93 7%	50 7%	43 7%	36 8%	33 7%	13 4%	11 6%	58 7%	29 8%	- -	6 5%	- -	45 8%	49 6%	18 8%	47 7%	22 6%	14 7%	13 5%	62 7%
Part-time employment	80 6%	39 5%	41 7%	19 4%	25 5%	18 6%	18 10%	43 5%	36 10%	1 3%	- -	- -	33 6%	48 5%	15 6%	36 5%	13 4%	19 9%	21 8%	44 5%
						cd		j	gj								op			
Income from selling property or downsizing	64 5%	27 4%	37 6%	25 6%	22 5%	7 2%	10 6%	42 5%	18 5%	1 3%	3 2%	- -	29 5%	34 4%	11 5%	24 3%	15 4%	16 8%	12 4%	41 5%
			a	e													o			
Support from my spouse or partner	35 3%	9 1%	26 4%	11 2%	12 3%	6 2%	6 3%	10 1%	14 4%	- -	11 8%	- -	15 3%	20 2%	9 4%	15 2%	10 3%	5 2%	8 3%	18 2%
			a						g		gh									

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Rental income from property	27 2%	15 2%	12 2%	11 2%	5 1%	5 2%	6 3% d	17 2%	7 2%	1 3%	2 2%	- -	14 2%	15 2%	4 2%	12 2%	6 2%	6 3%	4 1%	19 2%
Support from my children	3 *	- -	3 *	2 *	1 *	- -	- -	2 *	1 *	- -	- -	- -	1 *	2 *	- -	2 *	1 *	- -	- -	3 *
Support from my parents	3 *	3 *	- -	1 *	1 *	1 *	- -	- -	1 *	- -	2 2% g	- -	2 *	2 *	- -	3 *	- -	- -	1 *	2 *
Other	21 2%	10 1%	11 2%	6 1%	5 1%	5 2%	5 3%	14 2%	5 1%	1 3%	1 1%	- -	9 2%	13 1%	4 2%	12 2%	5 1%	3 1%	5 2%	12 1%
Don't know	86 6%	44 6%	42 7%	41 9% df	21 5%	19 7%	5 3%	55 6%	14 4%	3 9%	14 11% h	- -	27 5%	37 4%	33 14% lm	30 4% p	6 2%	20 10% op	6 2%	47 5% r
None of the above	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%	
The state pension	388 28%	27 30%	11 28%	42 28%	46 32%	39 32%	29 24%	15 25%	37 28%	34 23%	57 26%	45 34% i	6 25%	
My private pension - defined benefit / final salary	333 24%	23 26%	11 28%	42 28%	33 23%	24 20%	22 18%	17 29%	28 21%	37 25%	58 26%	32 24%	6 25%	
My private pension - defined contribution / money purchase	253 18%	20 22%	11 28%	23 15%	27 19%	27 22%	23 19%	12 20%	21 16%	23 15%	38 17%	19 15%	9 38%	
Income from/drawing on other savings	93 7%	5 6%	3 8%	8 5%	9 6%	7 6%	11 9%	7 12% j	9 7%	16 11% j	10 5%	8 6%	- -	
Part-time employment	80 6%	2 2%	2 5%	9 6%	6 4%	11 9% a	13 11% adj	1 2%	11 8%	7 5%	11 5%	6 5%	1 4%	
Income from selling property or downsizing	64 5%	3 3%	1 3%	4 3%	6 4%	4 3%	10 8% ck	2 3%	8 6%	7 5%	16 7% k	2 2%	1 4%	
Support from my spouse or partner	35 3%	1 1%	- -	5 3%	4 3%	3 2%	4 3%	2 3%	7 5% i	1 1%	5 2%	3 2%	- -	
Rental income from property	27 2%	- -	- -	1 1%	3 2%	- -	1 1%	1 2%	2 2%	9 6% acef	7 3% e	2 2%	1 4%	

Columns Tested: a, b, c, d, e, f, g, h, i, j, k, l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

Significance Level: 95%

Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Support from my children	3 *	- -	- -	- -	- -	- -	1 1%	- -	1 1%	1 1%	- -	- -	- -
Support from my parents	3 *	1 1%	- -	- -	- -	- -	1 1%	- -	- -	1 1%	- -	- -	- -
Other	21 2%	- -	- -	3 2%	2 1%	- -	2 2%	1 2%	3 2%	3 2%	3 1%	4 3%	- -
Don't know	86 6%	8 9%	- -	14 9%	9 6%	7 6%	5 4%	1 2%	6 5%	10 7%	16 7%	10 8%	- -
				b									
None of the above	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
The state pension	388 28%	74 63%	125 47%	85 33%	45 20%	15 10%	7 8%	6 10%	1 2%	3 10%	1 5%	1 17%	1 17%	- -
		bcdefghi	cdefghi	defghi	efh									
My private pension - defined benefit / final salary	333 24%	8 7%	42 16%	52 20%	62 28%	61 41%	24 27%	28 48%	14 33%	7 23%	5 25%	1 17%	1 17%	4 40%
			a	a	ab	ab	ab	ab	ab	a				
My private pension - defined contribution / money purchase	253 18%	7 6%	22 8%	48 19%	46 21%	32 21%	28 32%	16 28%	15 35%	5 17%	10 50%	4 67%	1 17%	3 30%
				ab	ab	ab	abcd	ab	abcd					
Income from/drawing on other savings	93 7%	7 6%	12 5%	18 7%	15 7%	14 9%	8 9%	2 3%	2 5%	7 23%	- -	- -	1 17%	1 10%
									abcdefgh					
Part-time employment	80 6%	3 3%	23 9%	12 5%	19 8%	4 3%	1 1%	3 5%	4 9%	- -	1 5%	- -	1 17%	- -
			aef		aef				f					
Income from selling property or downsizing	64 5%	6 5%	10 4%	11 4%	14 6%	6 4%	5 6%	1 2%	2 5%	3 10%	1 5%	- -	- -	1 10%
Support from my spouse or partner	35 3%	2 2%	4 2%	7 3%	5 2%	4 3%	6 7%	- -	1 2%	1 3%	- -	- -	1 17%	- -
							bdg							
Rental income from property	27 2%	- -	3 1%	1 *	4 2%	5 3%	1 1%	1 2%	3 7%	3 10%	1 5%	- -	- -	1 10%
						ac			abc	ab				
Support from my children	3 *	- -	1 *	1 *	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 1st.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Significance Level: 95%														
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Support from my parents	3 *	1 1%	- -	1 *	- -	- -	1 1%	- -	- -	- -	- -	- -	- -	- -
Other	21 2%	1 1%	7 3%	5 2%	3 1%	1 1%	1 1%	- -	- -	1 3%	1 5%	- -	- -	- -
Don't know	86 6%	9 8%	16 6%	16 6%	10 4%	8 5%	6 7%	1 2%	1 2%	- -	- -	- -	- -	- -
None of the above	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The state pension	457	278	179	134	165	93	65	314	121	5	17	-	189	332	38	263	146	50	97	322
	33%	36%	29%	30%	36%	32%	36%	37%	34%	14%	13%	-	33%	38%	16%	38%	39%	24%	36%	37%
		b						ij	ij				n	n		q	q			
My private pension - defined contribution / money purchase	195	125	70	66	56	49	24	129	50	6	10	-	121	141	-	151	43	28	52	143
	14%	16%	11%	15%	12%	17%	13%	15%	14%	17%	8%	-	21%	16%	-	22%	12%	14%	19%	16%
		b						j					mn	n		pq				
Income from/drawing on other savings	139	82	57	46	47	21	25	80	40	2	17	-	64	77	31	64	40	21	24	84
	10%	11%	9%	10%	10%	7%	14%	9%	11%	6%	13%	-	11%	9%	13%	9%	11%	10%	9%	10%
						e														
My private pension - defined benefit / final salary	138	79	59	46	44	30	18	94	34	-	10	-	71	111	-	68	65	30	39	99
	10%	10%	10%	10%	10%	10%	10%	11%	9%	-	8%	-	12%	13%	-	10%	18%	15%	14%	11%
								i					n	n		o	o			
Part-time employment	99	48	51	32	27	16	24	58	35	4	2	-	37	49	28	33	19	22	21	50
	7%	6%	8%	7%	6%	5%	13%	7%	10%	11%	2%	-	6%	6%	12%	5%	5%	11%	8%	6%
						cde		j	j	j					lm			op		
Income from selling property or downsizing	56	28	28	21	23	8	4	35	15	2	4	-	18	41	5	29	18	10	9	42
	4%	4%	5%	5%	5%	3%	2%	4%	4%	6%	3%	-	3%	5%	2%	4%	5%	5%	3%	5%
Support from my spouse or partner	46	15	31	13	17	11	5	17	21	1	7	-	12	26	15	15	12	5	7	24
	3%	2%	5%	3%	4%	4%	3%	2%	6%	3%	5%	-	2%	3%	6%	2%	3%	2%	3%	3%
		a							g		g				lm					

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Rental income from property	27	14	13	11	10	5	1	21	5	-	1	-	17	20	1	19	9	2	3	23
	2%	2%	2%	2%	2%	2%	1%	2%	1%	-	1%	-	3%	2%	*	3%	2%	1%	1%	3%
													n							
Support from my children	16	5	11	3	8	3	2	10	4	-	2	-	4	7	8	6	3	1	1	7
	1%	1%	2%	1%	2%	1%	1%	1%	1%	-	2%	-	1%	1%	3% lm	1%	1%	*	*	1%
Support from my parents	4	1	3	3	1	-	-	2	1	1	-	-	1	2	1	2	-	1	2	1
	*	*	*	1%	*	-	-	*	*	3% gh	-	-	*	*	*	*	-	*	1%	*
Other	15	6	9	5	2	5	3	8	5	1	1	-	6	8	4	4	5	3	4	7
	1%	1%	1%	1%	*	2%	2%	1%	1%	3%	1%	-	1%	1%	2%	1%	1%	1%	1%	1%
Don't know	64	21	43	18	25	18	3	23	13	6	21	1	8	21	39	13	2	10	7	18
	5%	3%	7% a	4%	5% f	6% f	2%	3%	4%	17% gh	16% gh	100%	1%	2%	16% lm	2%	1%	5% op	3%	2%
None of the above	44	21	23	13	17	14	-	13	3	4	24	-	2	7	36	4	2	2	1	7
	3%	3%	4%	3% f	4% f	5% f	-	2%	1%	11% gh	18% gh	-	*	1%	15% lm	1%	1%	1%	*	1%
Not stated	86	44	42	41	21	19	5	55	14	3	14	-	27	37	33	30	6	20	6	47
	6%	6%	7%	9% df	5%	7%	3%	6%	4%	9%	11% h	-	5%	4%	14% lm	4% p	2%	10% op	2%	5% r

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
The state pension	457 33%	29 32%	16 41%	44 29%	49 34%	47 39%	38 31%	22 37%	40 30%	47 32%	76 34%	40 31%	9 38%
My private pension - defined contribution / money purchase	195 14%	11 12%	8 21%	23 15%	14 10%	20 16%	16 13%	8 14%	21 16%	22 15%	29 13%	21 16%	2 8%
Income from/drawing on other savings	139 10%	9 10%	3 8%	16 11%	12 8%	6 5%	14 11%	3 5%	16 12% e	12 8%	27 12% e	18 14% e	3 13%
My private pension - defined benefit / final salary	138 10%	7 8%	2 5%	12 8%	26 18% abcejk	7 6%	16 13% ek	9 15% ek	16 12% k	16 11%	17 8%	6 5%	4 17%
Part-time employment	99 7%	10 11% b	- -	12 8%	10 7%	8 7%	11 9%	2 3%	14 11% b	8 5%	12 5%	11 8%	1 4%
Income from selling property or downsizing	56 4%	1 1%	1 3%	4 3%	8 6%	5 4%	4 3%	3 5%	6 5%	11 7% a	10 5%	3 2%	- -
Support from my spouse or partner	46 3%	2 2%	1 3%	5 3%	7 5%	5 4%	1 1%	2 3%	3 2%	8 5% f	7 3%	3 2%	2 8%
Rental income from property	27 2%	3 3% h	1 3%	4 3%	2 1%	2 2%	2 2%	2 3% h	- -	4 3%	6 3%	1 1%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386	90	39	151	145	122	122	59	133	149	221	131	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Support from my children	16	-	2	1	1	2	3	3	-	1	1	2	-
	1%	-	5%	1%	1%	2%	2%	5%	-	1%	*	2%	-
			achij					acd hij					
Support from my parents	4	-	-	-	1	-	-	-	-	1	2	-	-
	*	-	-	-	1%	-	-	-	-	1%	1%	-	-
Other	15	1	-	1	-	2	2	-	1	3	2	3	-
	1%	1%	-	1%	-	2%	2%	-	1%	2%	1%	2%	-
Don't know	64	4	3	12	2	9	7	3	5	4	5	7	3
	5%	4%	8%	8%	1%	7%	6%	5%	4%	3%	2%	5%	13%
			d	dij		dj							
None of the above	44	5	2	3	4	2	3	1	5	2	11	6	-
	3%	6%	5%	2%	3%	2%	2%	2%	4%	1%	5%	5%	-
Not stated	86	8	-	14	9	7	5	1	6	10	16	10	-
	6%	9%	-	9%	6%	6%	4%	2%	5%	7%	7%	8%	-
				b									

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
The state pension	457 33%	16 14%	81 31%	81 32%	87 39%	68 45%	33 38%	26 45%	16 37%	6 20%	12 60%	2 33%	1 17%	- -
			a	a	ai	abci	a	abi	a					
My private pension - defined contribution / money purchase	195 14%	11 9%	35 13%	46 18%	36 16%	16 11%	13 15%	7 12%	7 16%	7 23%	1 5%	1 17%	1 17%	4 40%
				a						a				
Income from/drawing on other savings	139 10%	13 11%	20 8%	22 9%	24 11%	12 8%	8 9%	7 12%	6 14%	6 20%	- -	1 17%	2 33%	1 10%
										bce				
My private pension - defined benefit / final salary	138 10%	5 4%	23 9%	34 13%	26 12%	14 9%	10 11%	4 7%	6 14%	3 10%	2 10%	1 17%	- -	- -
				a	a				a					
Part-time employment	99 7%	10 8%	30 11%	14 5%	13 6%	11 7%	3 3%	2 3%	3 7%	1 3%	2 10%	- -	- -	- -
			cdf											
Income from selling property or downsizing	56 4%	3 3%	9 3%	9 4%	11 5%	5 3%	5 6%	4 7%	2 5%	3 10%	1 5%	- -	- -	1 10%
Support from my spouse or partner	46 3%	5 4%	6 2%	5 2%	5 2%	7 5%	5 6%	4 7%	2 5%	2 7%	- -	- -	1 17%	1 10%
								c						
Rental income from property	27 2%	2 2%	- -	6 2%	4 2%	4 3%	2 2%	2 3%	- -	1 3%	1 5%	1 17%	- -	3 30%
			b	b	b	b	b	b		b				
Support from my children	16 1%	4 3%	2 1%	3 1%	2 1%	1 1%	1 1%	1 2%	- -	- -	- -	- -	1 17%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 2nd.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Support from my parents	4 *	1 1%	1 *	1 *	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	- -
Other	15 1%	2 2%	4 2%	5 2%	1 *	1 1%	1 1%	- -	- -	- -	- -	- -	- -	- -
Don't know	64 5%	18 15%	27 10%	8 3%	3 1%	- -	1 1%	- -	- -	1 3%	1 5%	- -	- -	- -
		cdefgh	cdefgh	e						e				
None of the above	44 3%	19 16%	11 4%	7 3%	2 1%	2 1%	- -	- -	- -	- -	- -	- -	- -	- -
		bcdefghi	d											
Not stated	86 6%	9 8%	16 6%	16 6%	10 4%	8 5%	6 7%	1 2%	1 2%	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
The state pension	221 16%	143 19%	78 13%	89 20%	64 14%	36 12%	32 18%	155 18%	56 16%	3 9%	7 5%	- -	112 19%	168 19%	10 4%	134 19%	72 19%	35 17%	40 15%	171 20%
		b		de				j	j				n	n						
Income from/drawing on other savings	210 15%	123 16%	87 14%	53 12%	77 17%	45 15%	35 20%	132 15%	63 17%	1 3%	14 11%	- -	95 16%	146 17%	22 9%	119 17%	67 18%	20 10%	45 16%	143 16%
					c		c	i	i				n	n		q	q			
Part-time employment	181 13%	109 14%	72 12%	58 13%	50 11%	35 12%	38 21%	111 13%	61 17%	5 14%	4 3%	- -	77 13%	121 14%	18 8%	90 13%	54 15%	30 15%	51 19%	112 13%
							cde	j	j	j			n	n				s		
Income from selling property or downsizing	104 8%	53 7%	51 8%	37 8%	37 8%	19 7%	11 6%	68 8%	25 7%	1 3%	10 8%	- -	42 7%	67 8%	16 7%	61 9%	30 8%	9 4%	18 7%	70 8%
																q				
My private pension - defined contribution / money purchase	102 7%	68 9%	34 5%	30 7%	39 8%	20 7%	13 7%	66 8%	29 8%	2 6%	5 4%	- -	79 14%	73 8%	1 *	66 9%	43 12%	17 8%	34 12%	67 8%
		b											mn	n				s		
My private pension - defined benefit / final salary	62 4%	32 4%	30 5%	20 4%	26 6%	10 3%	6 3%	41 5%	16 4%	2 6%	3 2%	- -	25 4%	55 6%	- -	39 6%	24 6%	7 3%	9 3%	53 6%
													n	n						
Support from my spouse or partner	61 4%	32 4%	29 5%	19 4%	16 3%	18 6%	8 4%	46 5%	14 4%	- -	1 1%	- -	22 4%	42 5%	7 3%	35 5%	14 4%	9 4%	15 5%	39 4%
								i												

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Rental income from property	27	12	15	7	12	4	4	19	8	-	-	-	16	22	1	17	13	3	7	19
	2%	2%	2%	2%	3%	1%	2%	2%	2%	-	-	-	3%	3%	*	2%	4%	1%	3%	2%
													n	n						
Support from my children	19	13	6	9	5	2	3	15	2	1	1	-	4	12	3	10	2	4	3	13
	1%	2%	1%	2%	1%	1%	2%	2%	1%	3%	1%	-	1%	1%	1%	1%	1%	2%	1%	1%
Support from my parents	4	2	2	2	1	1	-	2	2	-	-	-	1	2	1	1	2	-	-	3
	*	*	*	*	*	*	-	*	1%	-	-	-	*	*	*	*	1%	-	-	*
Other	12	7	5	2	4	2	4	6	4	1	1	-	7	6	-	6	2	5	6	6
	1%	1%	1%	*	1%	1%	2%	1%	1%	3%	1%	-	1%	1%	-	1%	1%	2%	2%	1%
							c											p	s	
Don't know	103	37	66	35	38	21	9	59	26	1	17	-	27	55	33	36	21	20	17	53
	7%	5%	11%	8%	8%	7%	5%	7%	7%	3%	13%	-	5%	6%	14%	5%	6%	10%	6%	6%
			a								gh			lm			o			
None of the above	86	50	36	19	31	28	8	48	25	5	8	-	33	45	19	40	16	14	14	53
	6%	7%	6%	4%	7%	10%	4%	6%	7%	14%	6%	-	6%	5%	8%	6%	4%	7%	5%	6%
						cf				g										
Not stated	194	86	108	72	63	51	8	91	30	13	59	1	37	65	108	47	10	32	14	72
	14%	11%	17%	16%	14%	17%	4%	11%	8%	37%	45%	100%	6%	7%	45%	7%	3%	16%	5%	8%
			a	f	f	f				gh	gh			lm		p	op			

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
The state pension	221 16%	12 13%	8 21%	31 21% ei	18 12%	14 11%	26 21% ei	10 17%	23 17%	18 12%	33 15%	22 17%	6 25%
Income from/drawing on other savings	210 15%	15 17%	8 21%	22 15%	23 16%	19 16%	17 14%	10 17%	15 11%	27 18%	33 15%	16 12%	5 21%
Part-time employment	181 13%	7 8%	6 15%	18 12%	23 16%	11 9%	11 9%	11 19% a	23 17% a	18 12%	31 14%	19 15%	3 13%
Income from selling property or downsizing	104 8%	9 10%	2 5%	11 7%	9 6%	10 8%	6 5%	6 10%	14 11%	11 7%	15 7%	9 7%	2 8%
My private pension - defined contribution / money purchase	102 7%	9 10% c	4 10% c	4 3%	13 9% c	8 7%	8 7%	3 5%	9 7%	16 11% c	17 8% c	9 7%	2 8%
My private pension - defined benefit / final salary	62 4%	2 2%	- -	3 2%	6 4%	9 7% c	10 8% c	2 3%	6 5%	11 7% c	8 4%	5 4%	- -
Support from my spouse or partner	61 4%	3 3%	2 5%	8 5%	4 3%	10 8% d	6 5%	1 2%	4 3%	5 3%	12 5%	5 4%	1 4%
Rental income from property	27 2%	2 2%	- -	2 1%	2 1%	2 2%	3 2%	1 2%	1 1%	5 3%	5 2%	4 3%	- -
Support from my children	19 1%	2 2%	- -	2 1%	2 1%	2 2%	- -	1 2%	2 2%	5 3% f	2 1%	1 1%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

Significance Level: 95%

Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Support from my parents	4 *	- -	- -	- -	1 1%	1 1%	2 2%	- -	- -	- -	- -	- -	- -
Other	12 1%	1 1%	- -	1 1%	2 1%	2 2%	2 2%	1 2%	1 1%	- -	2 1%	- -	- -
Don't know	103 7%	7 8%	1 3%	7 5%	17 12% c	8 7%	10 8%	6 10%	8 6%	11 7%	17 8%	10 8%	1 4%
None of the above	86 6%	4 4%	3 8%	13 9%	10 7%	8 7%	6 5%	2 3%	11 8%	6 4%	14 6%	8 6%	1 4%
Not stated	194 14%	17 19%	5 13%	29 19% di	15 10%	18 15%	15 12%	5 8%	16 12%	16 11%	32 14%	23 18%	3 13%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
The state pension	221 16%	8 7%	18 7%	46 18% ab	52 23% abg	32 21% ab	16 18% ab	6 10%	7 16% b	8 27% ab	5 25%	- -	1 17%	2 20%
Income from/drawing on other savings	210 15%	12 10%	27 10%	36 14%	36 16%	29 19% ab	14 16%	14 24% ab	13 30% abcd	6 20%	1 5%	- -	2 33%	4 40%
Part-time employment	181 13%	9 8%	42 16% a	39 15% a	27 12%	23 15%	8 9%	8 14%	4 9%	4 13%	7 35%	1 17%	- -	2 20%
Income from selling property or downsizing	104 8%	5 4%	23 9%	14 5%	11 5%	14 9%	13 15% acd	8 14% acd	6 14% acd	2 7%	1 5%	1 17%	1 17%	- -
My private pension - defined contribution / money purchase	102 7%	4 3%	15 6%	21 8%	18 8%	12 8%	10 11% a	4 7%	2 5%	3 10%	- -	- -	- -	1 10%
My private pension - defined benefit / final salary	62 4%	4 3%	12 5% e	13 5% e	13 6% e	1 1%	4 5% e	4 7% e	1 2%	4 13% abe	1 5%	1 17%	1 17%	- -
Support from my spouse or partner	61 4%	1 1%	7 3%	12 5%	13 6% a	10 7% ab	6 7% a	5 9% ab	1 2%	- -	1 5%	1 17%	- -	1 10%
Rental income from property	27 2%	1 1%	3 1%	5 2% d	- -	2 1%	3 3% d	4 7% abcde	3 7% abde	1 3% d	3 15%	- -	1 17%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q4. Thinking about your retirement, what do you expect your three most important sources of income to be? Please rank your top three expected sources of income.

Ranked 3rd.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Support from my children	19 1%	2 2%	5 2%	4 2%	3 1%	- -	2 2%	2 3%	- -	- -	- -	1 17%	- -	- -
							e							
Support from my parents	4 *	1 1%	- -	1 *	1 *	1 1%	- -	- -	- -	- -	- -	- -	- -	- -
Other	12 1%	1 1%	3 1%	3 1%	2 1%	1 1%	1 1%	- -	- -	- -	- -	1 17%	- -	- -
Don't know	103 7%	13 11%	32 12%	21 8%	12 5%	7 5%	1 1%	1 2%	2 5%	1 3%	- -	- -	- -	- -
		fg	defg	f										
None of the above	86 6%	11 9%	24 9%	11 4%	21 9%	8 5%	3 3%	1 2%	3 7%	- -	- -	- -	- -	- -
			c		c									
Not stated	194 14%	46 39%	54 20%	31 12%	15 7%	10 7%	7 8%	1 2%	1 2%	1 3%	1 5%	- -	- -	- -
		bcdefghi	cdefghi	dg										

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q5. How confident or otherwise do you feel about planning your finances for your retirement?

Base: All respondents

			GENDER		AGE			WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total		1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Very confident	(4)	150 11%	113 15%	37 6%	42 9%	50 11%	31 11%	27 15%	101 12%	42 12%	1 3%	6 5%	- -	78 14%	105 12%	11 5%	91 13%	55 15%	17 8%	46 17%	93 11%
			b					c	j	j				n	n			q		s	
Fairly confident	(3)	645 47%	378 49%	267 43%	179 40%	216 47%	144 49%	106 59%	414 48%	183 51%	13 37%	35 27%	- -	307 53%	458 52%	57 24%	362 52%	216 58%	86 42%	152 56%	436 50%
			b			c	c	cde	j	j				n	n		q	oq			
Not very confident	(2)	357 26%	182 24%	175 28%	134 30%	117 25%	73 25%	33 18%	202 24%	101 28%	11 31%	43 33%	- -	139 24%	196 22%	83 35%	167 24%	70 19%	58 28%	51 19%	223 26%
					f							g				lm			p	r	
Not at all confident	(1)	170 12%	66 9%	104 17%	71 16%	59 13%	31 11%	9 5%	100 12%	26 7%	10 29%	33 25%	1 100%	37 6%	93 11%	58 24%	62 9%	21 6%	33 16%	21 8%	91 10%
			a		ef	f	f		h		gh	gh			l	lm			op		
Don't know		64 5%	28 4%	36 6%	26 6%	21 5%	13 4%	4 2%	42 5%	9 2%	- -	13 10%	- -	16 3%	27 3%	30 13%	19 3%	8 2%	11 5%	3 1%	31 4%
												gh				lm			p	r	
NETS																					
Net: confident		795 57%	491 64%	304 49%	221 49%	266 57%	175 60%	133 74%	515 60%	225 62%	14 40%	41 32%	- -	385 67%	563 64%	68 28%	453 65%	271 73%	103 50%	198 73%	529 61%
			b			c	c	cde	ij	ij				n	n		q	oq		s	
Net: not confident		527 38%	248 32%	279 45%	205 45%	176 38%	104 36%	42 23%	302 35%	127 35%	21 60%	76 58%	1 100%	176 31%	289 33%	141 59%	229 33%	91 25%	91 44%	72 26%	314 36%
			a		def	f	f				gh	gh				lm	p		op		r
Mean score		2.59	2.73 b	2.41	2.45	2.58 c	2.63 c	2.86 cde	2.63 ij	2.68 ij	2.14	2.12	1.00	2.76 n	2.67 n	2.10	2.71 q	2.84 oq	2.45	2.83 s	2.63
Standard deviation		.85	.83	.85	.88	.86	.83	.73	.85	.78	.88	.88	-	.77	.83	.87	.81	.74	.88	.80	.82
Standard error		.02	.03	.04	.04	.04	.05	.06	.03	.04	.15	.08	-	.03	.03	.06	.03	.04	.06	.05	.03

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q5. How confident or otherwise do you feel about planning your finances for your retirement?

Base: All respondents

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	l
Total		1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Very confident	(4)	150 11%	8 9%	8 21% eik	20 13%	15 10%	9 7%	14 11%	5 8%	20 15%	12 8%	27 12%	10 8%	2 8%
Fairly confident	(3)	645 47%	45 50%	16 41%	67 44%	61 42%	58 48%	56 46%	34 58% d	58 44%	73 49%	105 48%	61 47%	11 46%
Not very confident	(2)	357 26%	24 27%	6 15%	40 26%	45 31% j	33 27%	35 29%	15 25%	33 25%	35 23%	46 21%	37 28%	8 33%
Not at all confident	(1)	170 12%	6 7%	9 23% aefg	18 12%	18 12%	12 10%	9 7%	5 8%	17 13%	21 14%	34 15% af	18 14%	3 13%
Don't know		64 5%	7 8% g	- - g	6 4%	6 4%	10 8% g	8 7% g	- - g	5 4%	8 5%	9 4%	5 4%	- - g
NETS														
Net: confident		795 57%	53 59%	24 62%	87 58%	76 52%	67 55%	70 57%	39 66%	78 59%	85 57%	132 60%	71 54%	13 54%
Net: not confident		527 38%	30 33%	15 38%	58 38%	63 43%	45 37%	44 36%	20 34%	50 38%	56 38%	80 36%	55 42%	11 46%
Mean score		2.59	2.66	2.59	2.61	2.53	2.57	2.66	2.66	2.63	2.54	2.59	2.50	2.50
Standard deviation		.85	.75	1.07	.88	.85	.79	.80	.76	.90	.85	.91	.84	.83
Standard error		.02	.08	.17	.07	.07	.07	.07	.10	.08	.07	.06	.07	.17

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q5. How confident or otherwise do you feel about planning your finances for your retirement?

Base: All respondents

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total		1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Very confident	(4)	150 11%	5 4%	15 6%	20 8%	24 11%	19 13%	17 19%	14 24%	9 21%	6 20%	3 15%	- -	2 33%	6 60%
					ab	ab	abcd	abcde	abc	abc					
Fairly confident	(3)	645 47%	37 31%	99 37%	124 48%	111 50%	81 54%	43 49%	34 59%	25 58%	16 53%	10 50%	4 67%	4 67%	2 20%
					ab	ab	ab	a	ab	ab	a				
Not very confident	(2)	357 26%	41 35%	77 29%	73 28%	57 25%	33 22%	22 25%	9 16%	7 16%	5 17%	3 15%	1 17%	- -	2 20%
			efgh	g	g										
Not at all confident	(1)	170 12%	26 22%	59 22%	28 11%	25 11%	10 7%	4 5%	1 2%	2 5%	3 10%	3 15%	- -	- -	- -
			cdefgh	cdefgh	g	g									
Don't know		64 5%	9 8%	15 6%	12 5%	7 3%	7 5%	2 2%	- -	- -	- -	1 5%	1 17%	- -	- -
			g												
NETS															
Net: confident		795 57%	42 36%	114 43%	144 56%	135 60%	100 67%	60 68%	48 83%	34 79%	22 73%	13 65%	4 67%	6 100%	8 80%
					ab	ab	abc	abc	abcde	abcd	ab				
Net: not confident		527 38%	67 57%	136 51%	101 39%	82 37%	43 29%	26 30%	10 17%	9 21%	8 27%	6 30%	1 17%	- -	2 20%
			cdefghi	cdefghi	efgh	gh									
Mean score		2.59	2.19	2.28	2.56	2.62	2.76	2.85	3.05	2.95	2.83	2.68	2.80	3.33	3.40
					ab	ab	abc	abcd	abcde	abcd	ab				
Standard deviation		.85	.86	.89	.80	.83	.77	.79	.69	.75	.87	.95	.45	.52	.84
Standard error		.02	.08	.06	.05	.06	.06	.09	.09	.12	.16	.22	.20	.21	.27

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q6. To the best of your knowledge, what is the current value of the basic State Pension per week? By basic State Pension we mean the regular payment that you can get from the Government when you reach the state pension age.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Persona or private	Work-based, occupational or compan	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total	1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
£1-100	168 12%	91 12%	77 12%	69 15% f	55 12%	31 11%	13 7%	106 12%	47 13%	3 9%	12 9%	- -	60 10%	114 13%	30 13%	82 12%	52 14%	22 11%	22 8%	116 13% r
£101-110	122 9%	82 11% b	40 6%	37 8%	41 9%	25 9%	19 11%	82 10%	30 8%	2 6%	8 6%	- -	57 10% n	89 10% n	10 4%	65 9%	45 12%	19 9%	30 11%	82 9%
£111-120	249 18%	140 18%	109 18%	66 15%	78 17%	65 22% c	40 22% c	143 17%	86 24% gj	4 11%	16 12%	- -	114 20% n	166 19% n	31 13%	136 19%	73 20%	33 16%	64 23% s	154 18%
£121-130	90 6%	49 6%	41 7%	24 5%	29 6%	18 6%	19 11% c	55 6%	29 8%	1 3%	5 4%	- -	38 7%	60 7%	14 6%	46 7%	25 7%	12 6%	22 8%	54 6%
£131-140	80 6%	47 6%	33 5%	27 6%	23 5%	19 7%	11 6%	45 5%	26 7%	3 9%	6 5%	- -	36 6% n	58 7% n	6 3%	45 6%	31 8%	12 6%	14 5%	60 7%
£141-150	98 7%	57 7%	41 7%	23 5%	38 8%	19 7%	18 10% c	70 8%	19 5%	1 3%	7 5%	1 100%	47 8%	56 6%	17 7%	56 8%	21 6%	12 6%	21 8%	60 7%
£150+	76 5%	45 6%	31 5%	13 3%	15 3%	21 7% cd	27 15% cde	49 6% j	25 7% j	1 3%	1 1%	- -	43 7% n	48 5%	7 3%	42 6%	25 7%	11 5%	31 11% s	38 4%
Don't know	503 36%	256 33%	247 40% a	193 43% ef	184 40% ef	94 32% f	32 18%	309 36% h	99 27%	20 57% gh	75 58% gh	- -	182 32%	288 33%	124 52% lm	229 33% p	98 26%	84 41% op	69 25%	310 35% r
Median	120	120	120	115	120	120	123	120	120	120	115	150	120	116	120	120	116	120	120	116
Mean score	124.59	125.62	123.16	118.57	120.42	128.40	137.97 cd	123.35	129.15	120.67	115.91	150.00	131.69 m	122.10	120.84	125.74	124.12	124.01	132.71 s	122.41
Standard deviation	58.35	58.89	57.65	61.10	40.18	71.89	60.22	53.22	73.25	22.52	23.19	-	79.50	50.22	43.97	60.91	67.42	34.37	75.20	53.59

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q6. To the best of your knowledge, what is the current value of the basic State Pension per week? By basic State Pension we mean the regular payment that you can get from the Government when you reach the state pension age.

Base: All respondents

Significance Level: 95%

Total

Standard error

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
1386	767	619	452	463	292	179	859	361	35	130	1	577	879	239	701	370	205	273	874
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1.96	2.61	2.99	3.80	2.41	5.11	4.97	2.27	4.53	5.81	3.13	-	4.00	2.07	4.10	2.80	4.09	3.12	5.27	2.26

Pensions Research

Q6. To the best of your knowledge, what is the current value of the basic State Pension per week? By basic State Pension we mean the regular payment that you can get from the Government when you reach the state pension age.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	j	k	*l
Total	1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
£1-100	168 12%	12 13%	2 5%	15 10%	24 17% j	19 16% j	12 10%	8 14%	14 11%	30 20% bcfhjk	17 8%	13 10%	2 8%
£101-110	122 9%	7 8%	7 18% ijk	15 10%	13 9%	13 11%	10 8%	7 12%	16 12%	10 7%	16 7%	7 5%	1 4%
£111-120	249 18%	14 16%	12 31% egh	30 20%	31 21%	19 16%	24 20%	6 10%	20 15%	25 17%	39 18%	24 18%	5 21%
£121-130	90 6%	6 7%	4 10% h	15 10% h	9 6%	5 4%	9 7%	4 7%	3 2%	8 5%	15 7%	10 8% h	2 8%
£131-140	80 6%	5 6%	3 8%	10 7%	9 6%	7 6%	9 7%	5 8%	6 5%	9 6%	9 4%	5 4%	3 13%
£141-150	98 7%	4 4%	2 5%	8 5%	8 6%	10 8%	8 7%	5 8%	13 10%	9 6%	16 7%	11 8%	4 17%
£150+	76 5%	6 7%	2 5%	5 3%	5 3%	2 2%	5 4%	4 7%	7 5%	8 5%	19 9% ce	12 9% cde	1 4%
Don't know	503 36%	36 40% b	7 18%	53 35% b	46 32%	47 39% b	45 37% b	20 34%	54 41% b	50 34%	90 41% b	49 37% b	6 25%
Median	120	116	120	116	115	115	117	120	116	116	120	120	128
Mean score	124.59	119.54	135.19	120.20	119.25	115.01	121.12	123.13	135.16 e	124.19	125.40 e	135.91	130.22
Standard deviation	58.35	26.71	86.12	20.76	59.89	24.26	21.41	30.96	83.36	94.02	27.94	90.49	30.83
Standard error	1.96	3.64	15.22	2.10	6.02	2.80	2.44	4.96	9.38	9.45	2.44	9.99	7.27

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q6. To the best of your knowledge, what is the current value of the basic State Pension per week? By basic State Pension we mean the regular payment that you can get from the Government when you reach the state pension age.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total	1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
£1-100	168 12%	15 13%	28 11%	34 13%	31 14%	16 11%	14 16%	6 10%	2 5%	6 20% h	3 15%	1 17%	1 17%	2 20%
£101-110	122 9%	10 8%	17 6%	12 5%	24 11% c	16 11% c	19 22% abcde	7 12% c	6 14% c	2 7%	3 15%	- -	- -	1 10%
£111-120	249 18%	17 14%	48 18%	48 19%	40 18%	29 19%	14 16%	10 17%	10 23%	5 17%	4 20%	2 33%	2 33%	1 10%
£121-130	90 6%	4 3%	17 6%	18 7%	21 9% ah	11 7%	4 5%	4 7%	- -	2 7%	1 5%	- -	- -	1 10%
£131-140	80 6%	4 3%	9 3%	21 8% b	13 6%	12 8% b	5 6%	3 5%	4 9%	4 13% ab	1 5%	- -	- -	- -
£141-150	98 7%	5 4%	20 8%	21 8%	15 7%	15 10%	3 3%	7 12% f	4 9%	- -	- -	- -	1 17%	2 20%
£150+	76 5%	5 4%	7 3%	11 4%	20 9% bcf	8 5%	2 2%	6 10% bf	4 9% b	2 7%	2 10%	1 17%	- -	- -
Don't know	503 36%	58 49% cdefgh	119 45% cdefg	92 36% d	60 27%	43 29%	27 31%	15 26%	13 30%	9 30%	6 30%	2 33%	2 33%	3 30%
Median	120	115	120	120	120	120	110	120	120	115	115	115	116	120
Mean score	124.59	121.23	119.42	129.30	128.05	130.22	109.87	128.98	130.77	115.57	115.57	132.50	119.00	109.71
Standard deviation	58.35	55.68	21.59 f	77.82	64.79 f	88.55	26.81	32.63 bf	37.04 bf	26.72	38.80	45.55	18.81	38.72
Standard error	1.96	7.19	1.79	6.06	5.06	8.56	3.43	4.98	6.76	5.83	10.37	22.78	9.41	14.63

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q7. How confident or otherwise are you that you would know what to do if suspected that you were being (or about to be) affected by a scam targeting your savings?

Base: All respondents

			GENDER		AGE			WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	*k	l	m	n	o	p	q	r	s
Total		1386 100%	767 100%	619 100%	452 100%	463 100%	292 100%	179 100%	859 100%	361 100%	35 100%	130 100%	1 100%	577 100%	879 100%	239 100%	701 100%	370 100%	205 100%	273 100%	874 100%
Very confident		(4) 385 28%	249 32%	136 22%	119 26%	121 26%	97 33%	48 27%	260 30%	83 23%	10 29%	32 25%	- -	176 31%	241 27%	57 24%	196 28%	110 30%	59 29%	84 31%	244 28%
			b				cd		h												
Fairly confident		(3) 706 51%	387 50%	319 52%	219 48%	243 52%	138 47%	106 59%	421 49%	205 57%	17 49%	62 48%	1 100%	286 50%	471 54%	113 47%	363 52%	199 54%	96 47%	149 55%	444 51%
							ce		g												
Not very confident		(2) 172 12%	70 9%	102 16%	62 14%	63 14%	31 11%	16 9%	105 12%	46 13%	5 14%	16 12%	- -	76 13%	104 12%	37 15%	91 13%	39 11%	24 12%	26 10%	109 12%
				a																	
Not at all confident		(1) 52 4%	27 4%	25 4%	22 5%	18 4%	9 3%	3 2%	33 4%	12 3%	- -	7 5%	- -	15 3%	29 3%	13 5%	21 3%	11 3%	11 5%	4 1%	35 4%
												gh				l				r	
Don't know		71 5%	34 4%	37 6%	30 7%	18 4%	17 6%	6 3%	40 5%	15 4%	3 9%	13 10%	- -	24 4%	34 4%	19 8%	30 4%	11 3%	15 7%	10 4%	42 5%
																lm			p		
NETS																					
Net: confident		1091 79%	636 83%	455 74%	338 75%	364 79%	235 80%	154 86%	681 79%	288 80%	27 77%	94 72%	1 100%	462 80%	712 81%	170 71%	559 80%	309 84%	155 76%	233 85%	688 79%
			b				cd							n	n		q		s		
Net: not confident		224 16%	97 13%	127 21%	84 19%	81 17%	40 14%	19 11%	138 16%	58 16%	5 14%	23 18%	- -	91 16%	133 15%	50 21%	112 16%	50 14%	35 17%	30 11%	144 16%
				a	f	f										m				r	
Mean score		3.08	3.17 b	2.97	3.03	3.05	3.17 cd	3.15	3.11	3.04	3.16	3.02	3.00	3.13 n	3.09 n	2.97	3.09	3.14	3.07	3.19 s	3.08
Standard deviation		.76	.74	.76	.80	.76	.75	.65	.77	.72	.68	.81	-	.74	.73	.82	.74	.72	.82	.67	.77
Standard error		.02	.03	.03	.04	.04	.05	.05	.03	.04	.12	.07	-	.03	.03	.06	.03	.04	.06	.04	.03

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q7. How confident or otherwise are you that you would know what to do if suspected that you were being (or about to be) affected by a scam targeting your savings?

Base: All respondents

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	*l
Total		1386 100%	90 100%	39 100%	151 100%	145 100%	122 100%	122 100%	59 100%	133 100%	149 100%	221 100%	131 100%	24 100%
Very confident	(4)	385 28%	18 20%	11 28%	35 23%	41 28%	33 27%	30 25%	21 36% a	39 29%	45 30%	75 34% ac	32 24%	5 21%
Fairly confident	(3)	706 51%	50 56%	19 49%	77 51%	71 49%	61 50%	74 61% ghj	26 44%	64 48%	73 49%	102 46%	77 59% j	12 50%
Not very confident	(2)	172 12%	15 17%	5 13%	22 15%	19 13%	15 12%	10 8%	8 14%	18 14%	18 12%	22 10%	16 12%	4 17%
Not at all confident	(1)	52 4%	4 4%	1 3%	8 5%	6 4%	3 2%	2 2%	3 5%	7 5%	4 3%	8 4%	4 3%	2 8%
Don't know		71 5%	3 3%	3 8% k	9 6%	8 6%	10 8% k	6 5%	1 2%	5 4%	9 6%	14 6% k	2 2%	1 4%
NETS														
Net: confident		1091 79%	68 76%	30 77%	112 74%	112 77%	94 77%	104 85% c	47 80%	103 77%	118 79%	177 80%	109 83%	17 71%
Net: not confident		224 16%	19 21% f	6 15%	30 20% f	25 17%	18 15%	12 10%	11 19%	25 19% f	22 15%	30 14%	20 15%	6 25%
Mean score		3.08	2.94	3.11	2.98	3.07	3.11	3.14 a	3.12	3.05	3.14	3.18 ac	3.06	2.87
Standard deviation		.76	.75	.75	.79	.78	.73	.63	.84	.82	.74	.77	.70	.87
Standard error		.02	.08	.12	.07	.07	.07	.06	.11	.07	.06	.05	.06	.18

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q7. How confident or otherwise are you that you would know what to do if suspected that you were being (or about to be) affected by a scam targeting your savings?

Base: All respondents

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l	*m
Total		1386 100%	118 100%	265 100%	257 100%	224 100%	150 100%	88 100%	58 100%	43 100%	30 100%	20 100%	6 100%	6 100%	10 100%
Very confident	(4)	385 28%	28 24%	74 28%	63 25%	70 31%	50 33%	26 30%	15 26%	16 37%	7 23%	5 25%	3 50%	2 33%	1 10%
Fairly confident	(3)	706 51%	54 46%	126 48%	137 53%	116 52%	73 49%	44 50%	33 57%	19 44%	15 50%	13 65%	2 33%	4 67%	6 60%
Not very confident	(2)	172 12%	22 19% d	34 13%	40 16% d	21 9%	16 11%	10 11%	7 12%	4 9%	4 13%	1 5%	- -	- -	3 30%
Not at all confident	(1)	52 4%	6 5%	14 5% e	10 4%	7 3%	2 1%	4 5%	2 3%	1 2%	3 10% e	- -	- -	- -	- -
Don't know		71 5%	8 7%	17 6% c	7 3%	10 4%	9 6%	4 5%	1 2%	3 7%	1 3%	1 5%	1 17%	- -	- -
NETS															
Net: confident		1091 79%	82 69%	200 75%	200 78%	186 83% ab	123 82% a	70 80%	48 83%	35 81%	22 73%	18 90%	5 83%	6 100%	7 70%
Net: not confident		224 16%	28 24% de	48 18%	50 19% d	28 13%	18 12%	14 16%	9 16%	5 12%	7 23%	1 5%	- -	- -	3 30%
Mean score		3.08	2.95	3.05	3.01	3.16 ac	3.21 abc	3.10	3.07	3.25 a	2.90	3.21	3.60	3.33	2.80
Standard deviation		.76	.82	.81	.76	.73	.69	.79	.73	.74	.90	.54	.55	.52	.63
Standard error		.02	.08	.05	.05	.05	.06	.09	.10	.12	.17	.12	.24	.21	.20

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q8. You have indicated that you have a private pension plan. How well or otherwise do you feel that you understand your pension plan?

Base: All with dc pensions which are not yet in payment

			GENDER		AGE			WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Very well	(4)	106 19%	86 23%	20 10%	42 16%	36 19%	23 24%	5 21%	92 20%	12 13%	1 25%	1 8%	-	59 21%	85 18%	-	106 19%	29 28%	-	-	106 19%
			b															o			
Fairly well	(3)	314 55%	220 58%	94 49%	138 53%	102 53%	57 61%	17 71%	262 57%	43 46%	1 25%	8 67%	-	164 57%	251 54%	-	314 55%	59 57%	-	-	314 55%
			b																		
Not very well	(2)	132 23%	64 17%	68 35%	69 26%	48 25%	13 14%	2 8%	95 21%	32 34%	2 50%	3 25%	-	57 20%	114 24%	-	132 23%	12 12%	-	-	132 23%
				a	e	e				g								p			
Not at all	(1)	20 3%	9 2%	11 6%	13 5%	6 3%	1 1%	-	13 3%	7 7%	-	-	-	7 2%	18 4%	-	20 3%	3 3%	-	-	20 3%
				a						g											
NETS																					
Net: well		420 73%	306 81%	114 59%	180 69%	138 72%	80 85%	22 92%	354 77%	55 59%	2 50%	9 75%	-	223 78%	336 72%	-	420 73%	88 85%	-	-	420 73%
			b				cd		h									o			
Net: not well		152 27%	73 19%	79 41%	82 31%	54 28%	14 15%	2 8%	108 23%	39 41%	2 50%	3 25%	-	64 22%	132 28%	-	152 27%	15 15%	-	-	152 27%
				a	e	e				g								p			
Mean score		2.88	3.01	2.64	2.80	2.88	3.09	3.13	2.94	2.64	2.75	2.83	-	2.96	2.86	-	2.88	3.11	-	-	2.88
			b				cd		h									o			
Standard deviation		.74	.70	.75	.76	.74	.65	.54	.72	.80	.96	.58	-	.71	.75	-	.74	.71	-	-	.74
Standard error		.03	.04	.05	.05	.05	.07	.11	.03	.08	.48	.17	-	.04	.03	-	.03	.07	-	-	.03

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q8. You have indicated that you have a private pension plan. How well or otherwise do you feel that you understand your pension plan?

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Very well	(4)	106 19%	12 26% dj	5 29%	13 20%	6 10%	11 21%	11 22%	7 29%	7 13%	12 19%	10 11%	10 21%	2 25%
Fairly well	(3)	314 55%	23 50%	8 47%	32 50%	28 47%	29 56%	24 49%	16 67%	31 60%	32 51%	61 69% acdfi	26 54%	4 50%
Not very well	(2)	132 23%	8 17%	3 18%	17 27%	24 40% aej	9 17%	11 22%	1 4%	13 25%	18 29%	15 17%	11 23%	2 25%
Not at all	(1)	20 3%	3 7%	1 6%	2 3%	2 3%	3 6%	3 6%	- -	1 2%	1 2%	3 3%	1 2%	- -
NETS														
Net: well		420 73%	35 76% d	13 76%	45 70%	34 57%	40 77% d	35 71%	23 96%	38 73%	44 70%	71 80% d	36 75%	6 75%
Net: not well		152 27%	11 24%	4 24%	19 30%	26 43% aej	12 23%	14 29%	1 4%	14 27%	19 30%	18 20%	12 25%	2 25%
Mean score		2.88	2.96 d	3.00	2.88	2.63	2.92 d	2.88	3.25	2.85	2.87	2.88 d	2.94 d	3.00
Standard deviation		.74	.84	.87	.77	.71	.79	.83	.53	.67	.73	.64	.73	.76
Standard error		.03	.12	.21	.10	.09	.11	.12	.11	.09	.09	.07	.10	.27

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q8. You have indicated that you have a private pension plan. How well or otherwise do you feel that you understand your pension plan?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX													
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%															
Total			*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%	
Very well	(4)	106 19%	3 19%	13 16%	16 15%	16 16%	13 19%	7 15%	8 22%	7 29%	4 22%	5 33%	1 25%	1 25%	3 43%
Fairly well	(3)	314 55%	10 63%	34 42%	51 48%	67 65%	41 61%	32 67%	21 58%	13 54%	10 56%	4 27%	3 75%	3 75%	3 43%
Not very well	(2)	132 23%	3 19%	26 32%	36 34%	18 17%	12 18%	8 17%	4 11%	3 13%	4 22%	6 40%	- -	- -	1 14%
Not at all	(1)	20 3%	- -	8 10%	4 4%	2 2%	1 1%	1 2%	3 8%	1 4%	- -	- -	- -	- -	- -
NETS															
Net: well		420 73%	13 81%	47 58%	67 63%	83 81%	54 81%	39 81%	29 81%	20 83%	14 78%	9 60%	4 100%	4 100%	6 86%
Net: not well		152 27%	3 19%	34 42%	40 37%	20 19%	13 19%	9 19%	7 19%	4 17%	4 22%	6 40%	- -	- -	1 14%
Mean score		2.88	3.00	2.64	2.74	2.94	2.99	2.94	2.94	3.08	3.00	2.93	3.25	3.25	3.29
Standard deviation		.74	.63	.87	.76	.64	.66	.63	.83	.78	.69	.88	.50	.50	.76
Standard error		.03	.16	.10	.07	.06	.08	.09	.14	.16	.16	.23	.25	.25	.29

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q9. You have indicated that you have a Defined Contribution pension. Which of the following best describes your situation in terms of the value of your pension pot(s)? By pot we mean the amount of money saved in your private Defined Contribution (DC) pension.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
							65		Working part time	Not	Not			Work-based,						
	Total	Male	Female	50-54 years	55-59 years	60-64 years	years or over	Working full time (30+ hrs a week)	(fewer than 30 hrs a week)	working but seeking work	working and not seeking work	Student	Personal or private	or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s	
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
I know the exact current value of my pension pot(s)	124 22%	94 25%	30 16%	48 18%	47 24%	24 26%	5 21%	101 22%	17 18%	3 75%	3 25%	- -	73 25%	100 21%	- -	124 22%	30 29%	- -	- -	124 22%
I have a rough idea of the current value of my pension pot(s)	323 56%	223 59%	100 52%	151 58%	101 53%	55 59%	16 67%	270 58%	45 48%	1 25%	7 58%	- -	170 59%	259 55%	- -	323 56%	57 55%	- -	- -	323 56%
I do not know the current value of my pension pot(s)	125 22%	62 16%	63 33%	63 24%	44 23%	15 16%	3 13%	91 20%	32 34%	- -	2 17%	- -	44 15%	109 23%	- -	125 22%	16 16%	- -	- -	125 22%
			a					g					l							

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q9. You have indicated that you have a Defined Contribution pension. Which of the following best describes your situation in terms of the value of your pension pot(s)? By pot we mean the amount of money saved in your private Defined Contribution (DC) pension.

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
I know the exact current value of my pension pot(s)	124 22%	12 26%	3 18%	12 19%	11 18%	14 27%	11 22%	8 33%	11 21%	14 22%	20 22%	6 13%	2 25%
I have a rough idea of the current value of my pension pot(s)	323 56%	22 48%	10 59%	38 59%	31 52%	30 58%	27 55%	11 46%	32 62%	38 60%	52 58%	28 58%	4 50%
I do not know the current value of my pension pot(s)	125 22%	12 26%	4 24%	14 22%	18 30%	8 15%	11 22%	5 21%	9 17%	11 17%	17 19%	14 29%	2 25%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q9. You have indicated that you have a Defined Contribution pension. Which of the following best describes your situation in terms of the value of your pension pot(s)? By pot we mean the amount of money saved in your private Defined Contribution (DC) pension.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
I know the exact current value of my pension pot(s)	124 22%	7 44%	12 15%	18 17%	22 21%	13 19%	14 29%	13 36% bc	6 25%	2 11%	2 13%	2 50%	- -	4 57%
I have a rough idea of the current value of my pension pot(s)	323 56%	4 25%	45 56%	53 50%	60 58%	47 70% cfg	24 50%	17 47%	16 67%	11 61%	11 73%	2 50%	4 100%	2 29%
I do not know the current value of my pension pot(s)	125 22%	5 31%	24 30% e	36 34% de	21 20%	7 10%	10 21%	6 17%	2 8%	5 28%	2 13%	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total		447 100%	317 100%	130 100%	199 100%	148 100%	79 100%	21 100%	371 100%	62 100%	4 100%	10 100%	-	243 100%	359 100%	-	447 100%	87 100%	-	-	447 100%
£1 - £10,000	(5.0)	25 6%	11 3%	14 11% a	13 7%	6 4%	5 6%	1 5%	16 4%	8 13%	-	1 10%	-	4 2%	22 6%	-	25 6%	2 2%	-	-	25 6%
£10,001 - £20,000	(15.0)	38 9%	22 7%	16 12%	20 10%	9 6%	8 10%	1 5%	30 8%	7 11%	-	1 10%	-	15 6%	34 9%	-	38 9%	7 8%	-	-	38 9%
£20,001 - £30,000	(25.0)	26 6%	20 6%	6 5%	11 6%	13 9%	2 3%	-	22 6%	3 5%	-	1 10%	-	13 5%	20 6%	-	26 6%	3 3%	-	-	26 6%
£30,001 - £50,000	(40.0)	46 10%	32 10%	14 11%	23 12%	13 9%	7 9%	3 14%	39 11%	5 8%	2 50%	-	-	22 9%	41 11%	-	46 10%	9 10%	-	-	46 10%
£50,001 - £75,000	(62.5)	34 8%	27 9%	7 5%	13 7%	12 8%	8 10%	1 5%	28 8%	4 6%	1 25%	1 10%	-	21 9%	25 7%	-	34 8%	6 7%	-	-	34 8%
£75,001 - £100,000	(87.5)	33 7%	22 7%	11 8%	16 8%	10 7%	5 6%	2 10%	27 7%	3 5%	-	3 30%	-	22 9%	26 7%	-	33 7%	5 6%	-	-	33 7%
£100,001 - £150,000	(125.0)	43 10%	35 11%	8 6%	18 9%	13 9%	8 10%	4 19%	39 11%	3 5%	-	1 10%	-	26 11%	35 10%	-	43 10%	9 10%	-	-	43 10%
£150,001 - £200,000	(175.0)	39 9%	29 9%	10 8%	17 9%	14 9%	5 6%	3 14%	35 9%	4 6%	-	-	-	23 9%	34 9%	-	39 9%	9 10%	-	-	39 9%
£200,001 - £300,000	(250.0)	40 9%	36 11% b	4 3%	17 9%	13 9%	9 11%	1 5%	37 10%	3 5%	-	-	-	33 14% m	28 8%	-	40 9%	15 17% o	-	-	40 9%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

			GENDER		AGE			WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Persona or private	Work-based, occupational or compan	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total		447	317	130	199	148	79	21	371	62	4	10	-	243	359	-	447	87	-	-	447
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
£300,001 - £500,000	(400.0)	15	14	1	4	5	3	3	13	2	-	-	-	10	10	-	15	3	-	-	15
		3%	4%	1%	2%	3%	4%	14%	4%	3%	-	-	-	4%	3%	-	3%	3%	-	-	3%
£500,001+	(750.0)	8	7	1	2	5	-	1	6	1	-	1	-	7	4	-	8	1	-	-	8
		2%	2%	1%	1%	3%	-	5%	2%	2%	-	10%	-	3%	1%	-	2%	1%	-	-	2%
Prefer not to say		100	62	38	45	35	19	1	79	19	1	1	-	47	80	-	100	18	-	-	100
		22%	20%	29%	23%	24%	24%	5%	21%	31%	25%	10%	-	19%	22%	-	22%	21%	-	-	22%
			a																		
Mean score		122.18	137.56	79.57	106.15	139.03	112.29	180.13	125.69	100.17	47.50	138.33	-	150.32	110.83	-	122.18	141.49	-	-	122.18
			b										m								
Standard deviation		137.80	145.54	102.87	117.60	164.41	104.80	182.78	134.12	142.94	12.99	232.82	-	153.24	122.09	-	137.80	126.88	-	-	137.80
Standard error		7.40	9.11	10.73	9.48	15.47	13.53	40.87	7.85	21.80	7.50	77.61	-	10.95	7.31	-	7.40	15.27	-	-	7.40

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		447 100%	34 100%	13 100%	50 100%	42 100%	44 100%	38 100%	19 100%	43 100%	52 100%	72 100%	34 100%	6 100%
£1 - £10,000	(5.0)	25 6%	- -	2 15%	4 8%	3 7%	5 11% af	- -	2 11%	3 7%	1 2%	2 3%	3 9%	- -
£10,001 - £20,000	(15.0)	38 9%	1 3%	1 8%	3 6%	7 17% h	4 9%	6 16% h	1 5%	1 2%	6 12%	4 6%	4 12%	- -
£20,001 - £30,000	(25.0)	26 6%	3 9%	- -	1 2%	3 7%	3 7%	2 5%	1 5%	3 7%	5 10%	2 3%	3 9%	- -
£30,001 - £50,000	(40.0)	46 10%	3 9%	- -	7 14%	4 10%	3 7%	2 5%	3 16%	7 16%	5 10%	7 10%	4 12%	1 17%
£50,001 - £75,000	(62.5)	34 8%	4 12%	- -	3 6%	3 7%	7 16% i	2 5%	3 16%	5 12%	1 2%	5 7%	1 3%	- -
£75,001 - £100,000	(87.5)	33 7%	6 18% j	2 15%	5 10%	2 5%	2 5%	4 11%	1 5%	2 5%	5 10%	2 3%	1 3%	1 17%
£100,001 - £150,000	(125.0)	43 10%	3 9%	3 23%	1 2%	- -	2 5%	6 16% cd	1 5%	8 19% cde	7 13% cd	9 13% cd	2 6%	1 17%
£150,001 - £200,000	(175.0)	39 9%	- -	2 15%	4 8%	8 19% aei	2 5%	3 8%	3 16%	4 9%	2 4%	9 13% a	2 6%	- -
£200,001 - £300,000	(250.0)	40 9%	3 9%	- -	5 10%	3 7%	3 7%	1 3%	1 5%	2 5%	8 15% f	12 17% fk	1 3%	1 17%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		447	34	13	50	42	44	38	19	43	52	72	34	6
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£300,001 - £500,000	(400.0)	15	1	-	2	-	3	1	-	1	1	5	1	-
		3%	3%	-	4%	-	7%	3%	-	2%	2%	7%	3%	-
£500,001+	(750.0)	8	-	-	3	-	-	1	-	1	2	-	-	1
		2%	-	-	6%	-	-	3%	-	2%	4%	-	-	17%
					j									
Prefer not to say		100	10	3	12	9	10	10	3	6	9	15	12	1
		22%	29%	23%	24%	21%	23%	26%	16%	14%	17%	21%	35% h	17%
Mean score		122.18	104.58	92.50	161.05	86.89	101.25	120.36	84.06	114.12	140.58	150.66 d	77.73 h	250.50
Standard deviation		137.80	93.33	65.11	203.69	82.97	118.30	150.22	73.94	135.54	166.23	113.45	98.29	289.88
Standard error		7.40	19.05	20.59	33.04	14.44	20.29	28.39	18.49	22.28	25.35	15.03	20.96	129.64

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%															
Total		447 100%	11 100%	57 100%	71 100%	82 100%	60 100%	38 100%	30 100%	22 100%	13 100%	13 100%	4 100%	4 100%	6 100%
£1 - £10,000 (5.0)		25 6%	1 9%	14 25%	2 3%	3 4%	- -	2 5%	- -	- -	1 8%	- -	1 25%	- -	- -
			cdefg												
£10,001 - £20,000 (15.0)		38 9%	2 18%	6 11%	11 15%	6 7%	3 5%	6 16%	1 3%	1 5%	1 8%	- -	- -	- -	- -
£20,001 - £30,000 (25.0)		26 6%	2 18%	7 12%	3 4%	4 5%	2 3%	1 3%	3 10%	3 14%	- -	1 8%	- -	- -	- -
£30,001 - £50,000 (40.0)		46 10%	1 9%	4 7%	16 23%	6 7%	11 18%	2 5%	2 7%	1 5%	1 8%	- -	- -	- -	- -
			bdf d												
£50,001 - £75,000 (62.5)		34 8%	- -	7 12%	8 11%	10 12%	4 7%	3 8%	2 7%	- -	- -	- -	- -	- -	- -
£75,001 - £100,000 (87.5)		33 7%	2 18%	6 11%	6 8%	2 2%	6 10%	5 13%	3 10%	- -	1 8%	- -	1 25%	- -	- -
			d												
£100,001 - £150,000 (125.0)		43 10%	1 9%	- -	4 6%	13 16%	10 17%	2 5%	5 17%	3 14%	- -	3 23%	1 25%	- -	- -
			bc bc												
£150,001 - £200,000 (175.0)		39 9%	- -	2 4%	7 10%	9 11%	7 12%	5 13%	3 10%	5 23%	- -	1 8%	- -	- -	- -
£200,001 - £300,000 (250.0)		40 9%	- -	- -	4 6%	7 9%	3 5%	3 8%	4 13%	6 27%	3 23%	4 31%	1 25%	3 75%	2 33%
			b b												
£300,001 - £500,000 (400.0)		15 3%	- -	- -	- -	3 4%	3 5%	2 5%	2 7%	1 5%	1 8%	- -	- -	1 25%	1 17%
			c												

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q10. What is the total value of your pension pot(s)?

Base: All who know the value of their pension pot

		HOUSEHOLD INCOME BEFORE TAX												
		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%	Total	*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	447	11	57	71	82	60	38	30	22	13	13	4	4	6
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
£500,001+ (750.0)	8	-	-	1	-	-	-	1	-	2	1	-	-	3
	2%	-	-	1%	-	-	-	3%	-	15%	8%	-	-	50%
Prefer not to say	100	2	11	9	19	11	7	4	2	3	3	-	-	-
	22%	18%	19%	13%	23%	18%	18%	13%	9%	23%	23%	-	-	-
Mean score	122.18	47.22	39.29	86.94	117.38	117.04	113.06	163.75	164.00	279.75	232.50	116.88	287.50	525.00
				b	b	b	b							
Standard deviation	137.80	42.12	41.09	109.24	98.06	96.61	108.14	160.18	102.80	278.77	197.22	101.93	75.00	252.49
Standard error	7.40	14.04	6.06	13.87	12.35	13.80	19.42	31.41	22.99	88.15	62.37	50.96	37.50	103.08

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q11. Which of the following best explains why you do not know the current value of your pension pot?

Base: All who do not know the value of their pension pot

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	*e	*f	g	h	*i	*j	*k	l	m	*n	o	*p	*q	*r	s
Total	125 100%	62 100%	63 100%	63 100%	44 100%	15 100%	3 100%	91 100%	32 100%	- -	2 100%	- -	44 100%	109 100%	- -	125 100%	16 100%	- -	- -	125 100%
I don't want to think about it because it I think my pot is too small	26 21%	12 19%	14 22%	13 21%	11 25%	2 13%	- -	21 23%	4 13%	- -	1 50%	- -	10 23%	21 19%	- -	26 21%	1 6%	- -	- -	26 21%
I am not interested in my DC savings at the moment	24 19%	11 18%	13 21%	13 21%	9 20%	2 13%	- -	18 20%	6 19%	- -	- -	- -	7 16%	23 21%	- -	24 19%	4 25%	- -	- -	24 19%
I don't know how to find out	23 18%	11 18%	12 19%	13 21%	6 14%	4 27%	- -	13 14%	10 31%	- -	- -	- -	3 7%	23 21%	- -	23 18%	3 19%	- -	- -	23 18%
								g						l						
I have lots of different pots and it's complicated to work their value out	22 18%	11 18%	11 17%	11 17%	8 18%	3 20%	- -	16 18%	6 19%	- -	- -	- -	14 32%	19 17%	- -	22 18%	6 38%	- -	- -	22 18%
I don't want to think about it because I don't want to think about my retirement	19 15%	10 16%	9 14%	8 13%	6 14%	3 20%	2 67%	16 18%	3 9%	- -	- -	- -	7 16%	15 14%	- -	19 15%	1 6%	- -	- -	19 15%
Other (please specify)	11 9%	7 11%	4 6%	5 8%	4 9%	1 7%	1 33%	7 8%	3 9%	- -	1 50%	- -	3 7%	8 7%	- -	11 9%	1 6%	- -	- -	11 9%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q11. Which of the following best explains why you do not know the current value of your pension pot?

Base: All who do not know the value of their pension pot

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k	*l
Total	125 100%	12 100%	4 100%	14 100%	18 100%	8 100%	11 100%	5 100%	9 100%	11 100%	17 100%	14 100%	2 100%
I don't want to think about it because it I think my pot is too small	26 21%	2 17%	- -	3 21%	4 22%	2 25%	- -	- -	2 22%	2 18%	9 53%	2 14%	- -
I am not interested in my DC savings at the moment	24 19%	2 17%	1 25%	1 7%	5 28%	1 13%	3 27%	- -	1 11%	2 18%	3 18%	5 36%	- -
I don't know how to find out	23 18%	2 17%	2 50%	3 21%	2 11%	2 25%	2 18%	2 40%	1 11%	3 27%	2 12%	1 7%	1 50%
I have lots of different pots and it's complicated to work their value out	22 18%	3 25%	1 25%	3 21%	4 22%	2 25%	3 27%	- -	2 22%	- -	1 6%	2 14%	1 50%
I don't want to think about it because I don't want to think about my retirement	19 15%	3 25%	- -	4 29%	2 11%	1 13%	1 9%	1 20%	2 22%	3 27%	1 6%	1 7%	- -
Other (please specify)	11 9%	- -	- -	- -	1 6%	- -	2 18%	2 40%	1 11%	1 9%	1 6%	3 21%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q11. Which of the following best explains why you do not know the current value of your pension pot?

Base: All who do not know the value of their pension pot

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	*b	c	*d	*e	*f	*g	*h	*i	*j	*k	*l	*m
Total	125	5	24	36	21	7	10	6	2	5	2	-	-	1
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	100%
I don't want to think about it because it I think my pot is too small	26	-	8	7	3	1	1	2	1	1	1	-	-	-
	21%	-	33%	19%	14%	14%	10%	33%	50%	20%	50%	-	-	-
I am not interested in my DC savings at the moment	24	3	-	9	6	2	2	1	-	-	-	-	-	-
	19%	60%	-	25%	29%	29%	20%	17%	-	-	-	-	-	-
I don't know how to find out	23	1	6	5	3	3	3	-	-	-	-	-	-	1
	18%	20%	25%	14%	14%	43%	30%	-	-	-	-	-	-	100%
I have lots of different pots and it's complicated to work their value out	22	1	4	7	4	-	3	1	-	1	1	-	-	-
	18%	20%	17%	19%	19%	-	30%	17%	-	20%	50%	-	-	-
I don't want to think about it because I don't want to think about my retirement	19	-	2	5	3	1	-	2	-	3	-	-	-	-
	15%	-	8%	14%	14%	14%	-	33%	-	60%	-	-	-	-
Other (please specify)	11	-	4	3	2	-	1	-	1	-	-	-	-	-
	9%	-	17%	8%	10%	-	10%	-	50%	-	-	-	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q12. Reforms announced by the Government earlier this year have changed the rules on pensions.

The new rules allow people to access their entire pension pot from age 55 onwards whether they are retired or not. The new rules also provide people with options regarding what to do with their pension once retired – including removing the maximum cap on withdrawals and allowing people to withdraw their entire pension pot as a one-off lump sum.

How familiar or otherwise are you with these reforms?

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
									Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student		Work-based, occupational or company	Do not have				Have already started	Have not started
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over						Personal or private			DC	DB	Don't know		
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
Very familiar	(4)	110 19%	87 23%	23 12%	39 15%	43 22%	22 23%	6 25%	91 20%	14 15%	1 25%	4 33%	- -	73 25%	76 16%	- -	110 19%	17 17%	- -	- -	110 19%
			b			c								m							
Fairly familiar	(3)	340 59%	226 60%	114 59%	158 60%	106 55%	60 64%	16 67%	280 61%	55 59%	2 50%	3 25%	- -	161 56%	288 62%	- -	340 59%	68 66%	- -	- -	340 59%
Not very familiar	(2)	104 18%	57 15%	47 24%	54 21%	38 20%	10 11%	2 8%	79 17%	19 20%	1 25%	5 42%	- -	49 17%	87 19%	- -	104 18%	16 16%	- -	- -	104 18%
			a		e																
Not at all familiar	(1)	18 3%	9 2%	9 5%	11 4%	5 3%	2 2%	- -	12 3%	6 6%	- -	- -	- -	4 1%	17 4%	- -	18 3%	2 2%	- -	- -	18 3%
NETS																					
Net: familiar		450 79%	313 83%	137 71%	197 75%	149 78%	82 87%	22 92%	371 80%	69 73%	3 75%	7 58%	- -	234 82%	364 78%	- -	450 79%	85 83%	- -	- -	450 79%
			b			c															
Net: not familiar		122 21%	66 17%	56 29%	65 25%	43 22%	12 13%	2 8%	91 20%	25 27%	1 25%	5 42%	- -	53 18%	104 22%	- -	122 21%	18 17%	- -	- -	122 21%
			a		e																
Mean score		2.95	3.03	2.78	2.86	2.97	3.09	3.17	2.97	2.82	3.00	2.92	-	3.06	2.90	-	2.95	2.97	-	-	2.95
			b			c								m							
Standard deviation		.71	.69	.71	.71	.73	.65	.56	.69	.76	.82	.90	-	.69	.70	-	.71	.63	-	-	.71
Standard error		.03	.04	.05	.04	.05	.07	.12	.03	.08	.41	.26	-	.04	.03	-	.03	.06	-	-	.03

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q12. Reforms announced by the Government earlier this year have changed the rules on pensions.

The new rules allow people to access their entire pension pot from age 55 onwards whether they are retired or not. The new rules also provide people with options regarding what to do with their pension once retired – including removing the maximum cap on withdrawals and allowing people to withdraw their entire pension pot as a one-off lump sum.

How familiar or otherwise are you with these reforms?

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Very familiar	(4)	110 19%	13 28% d	4 24%	11 17% d	3 5%	13 25% d	13 27% d	8 33%	9 17% d	9 14%	17 19% d	9 19% d	1 13%
Fairly familiar	(3)	340 59%	19 41%	10 59%	39 61% a	39 65% a	29 56%	30 61%	13 54%	29 56%	37 59%	58 65% a	30 63% a	7 88%
Not very familiar	(2)	104 18%	11 24%	3 18%	10 16% fj	16 27% fj	9 17%	5 10%	3 13%	13 25% j	15 24% j	10 11%	9 19%	- -
Not at all familiar	(1)	18 3%	3 7%	- -	4 6%	2 3%	1 2%	1 2%	- -	1 2%	2 3%	4 4%	- -	- -
NETS														
Net: familiar		450 79%	32 70%	14 82%	50 78%	42 70%	42 81%	43 88% ad	21 88%	38 73%	46 73%	75 84% ad	39 81%	8 100%
Net: not familiar		122 21%	14 30% fj	3 18%	14 22%	18 30% fj	10 19%	6 12%	3 13%	14 27%	17 27%	14 16%	9 19%	- -
Mean score		2.95	2.91	3.06	2.89	2.72	3.04 d	3.12 di	3.21	2.88	2.84	2.99 d	3.00 d	3.13
Standard deviation		.71	.89	.66	.76	.61	.71	.67	.66	.70	.70	.70	.62	.35
Standard error		.03	.13	.16	.09	.08	.10	.10	.13	.10	.09	.07	.09	.13

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q12. Reforms announced by the Government earlier this year have changed the rules on pensions.

The new rules allow people to access their entire pension pot from age 55 onwards whether they are retired or not. The new rules also provide people with options regarding what to do with their pension once retired – including removing the maximum cap on withdrawals and allowing people to withdraw their entire pension pot as a one-off lump sum.

How familiar or otherwise are you with these reforms?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX													
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%															
Total			*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%	
Very familiar	(4)	110 19%	2 13%	15 19%	14 13%	20 19%	16 24%	7 15%	9 25%	8 33%	3 17%	4 27%	1 25%	1 25%	1 14%
Fairly familiar	(3)	340 59%	9 56%	41 51%	66 62%	68 66%	39 58%	33 69%	21 58%	12 50%	9 50%	8 53%	2 50%	3 75%	5 71%
Not very familiar	(2)	104 18%	4 25%	20 25%	23 21%	14 14%	10 15%	8 17%	3 8%	4 17%	6 33%	2 13%	1 25%	- -	1 14%
Not at all familiar	(1)	18 3%	1 6%	5 6%	4 4%	1 1%	2 3%	- -	3 8%	- -	- -	1 7%	- -	- -	- -
NETS															
Net: familiar		450 79%	11 69%	56 69%	80 75%	88 85%	55 82%	40 83%	30 83%	20 83%	12 67%	12 80%	3 75%	4 100%	6 86%
Net: not familiar		122 21%	5 31%	25 31%	27 25%	15 15%	12 18%	8 17%	6 17%	4 17%	6 33%	3 20%	1 25%	- -	1 14%
Mean score		2.95	2.75	2.81	2.84	3.04 bc	3.03	2.98	3.00	3.17	2.83	3.00	3.00	3.25	3.00
Standard deviation		.71	.77	.81	.69	.61	.72	.56	.83	.70	.71	.85	.82	.50	.58
Standard error		.03	.19	.09	.07	.06	.09	.08	.14	.14	.17	.22	.41	.25	.22

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q12b. How well or otherwise do you feel that you understand what these new reforms mean for you?

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572
Very well	94 16%	76 20%	18 9%	39 15%	30 16%	21 22%	4 17%	80 17%	11 12%	1 25%	2 17%	-	60 21%	69 15%	-	94 16%	16 16%	-	-	94
		b											m							
Fairly well	312 55%	215 57%	97 50%	137 52%	102 53%	57 61%	16 67%	255 55%	49 52%	2 50%	6 50%	-	160 56%	257 55%	-	312 55%	65 63%	-	-	312
Not very well	132 23%	72 19%	60 31%	65 25%	49 26%	14 15%	4 17%	103 22%	24 26%	1 25%	4 33%	-	57 20%	110 24%	-	132 23%	19 18%	-	-	132
		a		e	e															
Not at all well	16 3%	7 2%	9 5%	10 4%	6 3%	-	-	12 3%	4 4%	-	-	-	6 2%	15 3%	-	16 3%	1 1%	-	-	16
NETS																				
Net: well	406 71%	291 77%	115 60%	176 67%	132 69%	78 83%	20 83%	335 73%	60 64%	3 75%	8 67%	-	220 77%	326 70%	-	406 71%	81 79%	-	-	406
		b				cd							m							
Net: not well	148 26%	79 21%	69 36%	75 29%	55 29%	14 15%	4 17%	115 25%	28 30%	1 25%	4 33%	-	63 22%	125 27%	-	148 26%	20 19%	-	-	148
		a		e	e															

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q12b. How well or otherwise do you feel that you understand what these new reforms mean for you?

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Very well	94 16%	11 24% d	5 29%	8 13%	5 8%	10 19%	11 22% d	5 21%	10 19%	10 16%	11 12%	7 15%	1 13%
Fairly well	312 55%	20 43%	6 35%	36 56%	32 53%	30 58%	28 57%	14 58%	26 50%	32 51%	56 63% a	28 58%	4 50%
Not very well	132 23%	9 20%	4 24%	14 22%	21 35% efj	8 15%	8 16%	5 21%	13 25%	18 29%	17 19%	12 25%	3 38%
Not at all well	16 3%	3 7% d	2 12%	2 3%	- -	3 6%	1 2%	- -	2 4%	1 2%	1 1%	1 2%	- -
NETS													
Net: well	406 71%	31 67%	11 65%	44 69%	37 62%	40 77%	39 80% d	19 79%	36 69%	42 67%	67 75%	35 73%	5 63%
Net: not well	148 26%	12 26%	6 35%	16 25%	21 35% j	11 21%	9 18%	5 21%	15 29%	19 30%	18 20%	13 27%	3 38%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q12b. How well or otherwise do you feel that you understand what these new reforms mean for you?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very well	94	2	14	13	13	13	7	8	7	3	3	1	-	1
	16%	13%	17%	12%	13%	19%	15%	22%	29%	17%	20%	25%	-	14%
Fairly well	312	10	38	57	65	34	30	18	11	12	7	2	4	3
	55%	63%	47%	53%	63%	51%	63%	50%	46%	67%	47%	50%	100%	43%
				b										
Not very well	132	3	20	30	22	16	10	7	5	2	3	1	-	3
	23%	19%	25%	28%	21%	24%	21%	19%	21%	11%	20%	25%	-	43%
Not at all well	16	-	4	3	2	2	1	-	1	1	1	-	-	-
	3%	-	5%	3%	2%	3%	2%	-	4%	6%	7%	-	-	-
NETS														
Net: well	406	12	52	70	78	47	37	26	18	15	10	3	4	4
	71%	75%	64%	65%	76%	70%	77%	72%	75%	83%	67%	75%	100%	57%
Net: not well	148	3	24	33	24	18	11	7	6	3	4	1	-	3
	26%	19%	30%	31%	23%	27%	23%	19%	25%	17%	27%	25%	-	43%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Retiring from work	193 34%	130 34%	63 33%	88 34%	61 32%	34 36%	10 42%	154 33%	38 40%	1 25%	-	-	103 36%	160 34%	-	193 34%	42 41%	-	-	193 34%
Change in health circumstances	149 26%	97 26%	52 27%	65 25%	55 29%	24 26%	5 21%	118 26%	26 28%	1 25%	4 33%	-	78 27%	118 25%	-	149 26%	30 29%	-	-	149 26%
Losing my job	115 20%	74 20%	41 21%	61 23%	34 18%	18 19%	2 8%	98 21%	17 18%	-	-	-	55 19%	90 19%	-	115 20%	23 22%	-	-	115 20%
Wanting to top up income / cut down my working hours	67 12%	39 10%	28 15%	29 11%	27 14%	9 10%	2 8%	52 11%	13 14%	2 50%	-	-	35 12%	55 12%	-	67 12%	18 17%	-	-	67 12%
Wanting to pay off debt	61 11%	41 11%	20 10%	39 15% d	11 6%	10 11%	1 4%	57 12% h	4 4%	-	-	-	29 10%	51 11%	-	61 11%	15 15%	-	-	61 11%
Wanting to pay for essential costs, e.g. home repairs	58 10%	37 10%	21 11%	29 11%	16 8%	10 11%	3 13%	47 10%	9 10%	-	2 17%	-	30 10%	49 10%	-	58 10%	15 15%	-	-	58 10%
Wanting to pay for non-essential expenditure, e.g. holiday, new car	58 10%	46 12% b	12 6%	31 12%	17 9%	8 9%	2 8%	47 10%	8 9%	-	3 25%	-	38 13%	46 10%	-	58 10%	14 14%	-	-	58 10%
Seeing a good investment opportunity	58 10%	44 12%	14 7%	24 9%	24 13%	7 7%	3 13%	47 10%	9 10%	1 25%	1 8%	-	37 13%	44 9%	-	58 10%	13 13%	-	-	58 10%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Partner retiring from work / losing job	43 8%	32 8%	11 6%	20 8%	14 7%	8 9%	1 4%	34 7%	9 10%	-	-	-	17 6%	34 7%	-	43 8%	10 10%	-	-	43 8%
Change in family circumstances, e.g. divorce	25 4%	19 5%	6 3%	11 4%	12 6% e	1 1%	1 4%	18 4%	6 6%	-	1 8%	-	11 4%	21 4%	-	25 4%	5 5%	-	-	25 4%
Wanting to become self-employed / start my own business	22 4%	14 4%	8 4%	10 4%	9 5%	3 3%	- -	22 5% h	- -	-	-	-	11 4%	19 4%	-	22 4%	10 10% o	-	-	22 4%
Being contacted by a pension provider	8 1%	6 2%	2 1%	6 2%	1 1%	1 1%	- -	5 1%	2 2%	-	1 8%	-	4 1%	8 2%	-	8 1%	1 1%	-	-	8 1%
Other	11 2%	6 2%	5 3%	6 2%	2 1%	2 2%	1 4%	7 2%	1 1%	1 25%	2 17%	-	6 2%	10 2%	-	11 2%	4 4%	-	-	11 2%
I would not withdraw money from my pension pot under any circumstances	186 33%	123 32%	63 33%	78 30%	68 35%	31 33%	9 38%	148 32%	33 35%	-	5 42%	-	82 29%	150 32%	-	186 33%	27 26%	-	-	186 33%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%	
Retiring from work	193 34%	9 20%	7 41%	30 47% ai	20 33%	18 35%	16 33%	8 33%	20 38% a	14 22%	33 37% a	17 35%	1 13%	
Change in health circumstances	149 26%	10 22%	2 12%	18 28% k	20 33% k	12 23%	15 31% k	7 29%	21 40% jk	16 25%	19 21%	6 13%	3 38%	
Losing my job	115 20%	5 11%	3 18%	14 22%	13 22%	8 15%	9 18%	8 33%	11 21%	17 27% a	19 21%	8 17%	- -	
Wanting to top up income / cut down my working hours	67 12%	3 7%	4 24%	10 16% j	10 17% jk	8 15%	6 12%	5 21%	9 17% jk	5 8%	5 6%	2 4%	- -	
Wanting to pay off debt	61 11%	3 7%	2 12%	6 9%	7 12%	7 13%	7 14%	4 17%	8 15%	4 6%	8 9%	4 8%	1 13%	
Wanting to pay for essential costs, e.g. home repairs	58 10%	6 13%	- -	4 6%	8 13%	7 13%	5 10%	2 8%	5 10%	5 8%	11 12%	4 8%	1 13%	
Wanting to pay for non-essential expenditure, e.g. holiday, new car	58 10%	4 9%	4 24%	7 11%	5 8%	7 13%	7 14%	3 13%	6 12%	4 6%	6 7%	5 10%	- -	
Seeing a good investment opportunity	58 10%	5 11%	1 6%	6 9%	3 5%	3 6%	11 22% dehjk	3 13%	3 6%	10 16%	8 9%	3 6%	2 25%	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Partner retiring from work / losing job	43 8%	4 9% k	1 6%	8 13% k	5 8% k	3 6%	2 4%	4 17%	5 10% k	3 5%	7 8% k	- -	1 13%
Change in family circumstances, e.g. divorce	25 4%	1 2%	2 12%	5 8%	1 2%	2 4%	3 6%	- -	2 4%	4 6%	3 3%	2 4%	- -
Wanting to become self-employed / start my own business	22 4%	2 4%	1 6%	7 11% dk	1 2%	2 4%	1 2%	1 4%	2 4%	2 3%	3 3%	- -	- -
Being contacted by a pension provider	8 1%	1 2%	1 6%	1 2%	- -	1 2%	- -	1 4%	1 2%	1 2%	1 1%	- -	- -
Other	11 2%	- -	- -	- -	1 2%	1 2%	1 2%	1 4%	1 2%	1 2%	2 2%	1 2%	2 25%
I would not withdraw money from my pension pot under any circumstances	186 33%	20 43%	7 41%	19 30%	17 28%	18 35%	16 33%	7 29%	13 25%	21 33%	28 31%	18 38%	2 25%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Retiring from work	193 34%	2 13%	22 27%	39 36%	42 41%	22 33%	15 31%	11 31%	8 33%	6 33%	5 33%	2 50%	2 50%	1 14%
Change in health circumstances	149 26%	5 31%	27 33%	17 16%	32 31%	14 21%	14 29%	7 19%	10 42%	6 33%	2 13%	3 75%	1 25%	3 43%
Losing my job	115 20%	1 6%	17 21%	13 12%	24 23%	21 31%	14 29%	4 11%	6 25%	2 11%	2 13%	1 25%	1 25%	1 14%
Wanting to top up income / cut down my working hours	67 12%	2 13%	12 15%	10 9%	13 13%	8 12%	7 15%	2 6%	4 17%	1 6%	2 13%	1 25%	- -	2 29%
Wanting to pay off debt	61 11%	- -	12 15%	11 10%	13 13%	11 16%	4 8%	3 8%	2 8%	- -	- -	1 25%	- -	- -
Wanting to pay for essential costs, e.g. home repairs	58 10%	2 13%	11 14%	7 7%	13 13%	7 10%	6 13%	2 6%	2 8%	1 6%	- -	1 25%	- -	1 14%
Wanting to pay for non-essential expenditure, e.g. holiday, new car	58 10%	3 19%	9 11%	7 7%	14 14%	6 9%	5 10%	2 6%	3 13%	3 17%	1 7%	- -	1 25%	1 14%
Seeing a good investment opportunity	58 10%	3 19%	5 6%	11 10%	11 11%	7 10%	3 6%	4 11%	3 13%	3 17%	1 7%	1 25%	- -	3 43%
Partner retiring from work / losing job	43 8%	- -	2 2%	2 2%	15 15%	9 13%	5 10%	1 3%	1 4%	2 11%	- -	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q13. As mentioned earlier, the new freedoms allow you the option of withdrawing money from your Defined Contribution pension pot at any time, even before retiring.

Which of the following, if any, would make you want to start withdrawing money from your Defined Contribution pension pot?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Change in family circumstances, e.g. divorce	25 4%	1 6%	- -	5 5%	5 5%	4 6%	5 10%	1 3%	- -	1 6%	- -	1 25%	- -	- -
Wanting to become self-employed / start my own business	22 4%	- -	6 7%	3 3%	1 1%	2 3%	2 4%	1 3%	1 4%	- -	- -	1 25%	1 25%	3 43%
Being contacted by a pension provider	8 1%	- -	3 4%	1 1%	- -	1 1%	- -	1 3%	1 4%	1 6%	- -	- -	- -	- -
Other	11 2%	- -	3 4%	3 3%	- -	1 1%	2 4%	1 3%	- -	- -	- -	- -	- -	- -
I would not withdraw money from my pension pot under any circumstances	186 33%	6 38%	26 32%	45 42%	30 29%	18 27%	8 17%	16 44%	7 29%	5 28%	8 53%	- -	1 25%	3 43%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14_SUM. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

SUMMARY TABLE

Base: All with dc pensions which are not yet in payment

														NETS			
	Total	0 = not at all	1	2	3	4	5	6	7	8	9	10 = to a very great extent	Don't know	Net: would not want support (0-3)	Net: indifferent (4-6)	Net: would want support (7-10)	Mean
Buying a house	572 100%	142 25%	42 7%	42 7%	34 6%	24 4%	75 13%	42 7%	38 7%	51 9%	19 3%	40 7%	23 4%	260 45%	141 25%	148 26%	4.00
Withdrawing my pensions	572 100%	66 12%	12 2%	20 3%	13 2%	25 4%	61 11%	38 7%	61 11%	92 16%	48 8%	104 18%	32 6%	111 19%	124 22%	305 53%	6.22
Investing in the stock market	572 100%	109 19%	19 3%	21 4%	18 3%	17 3%	74 13%	35 6%	46 8%	66 12%	39 7%	87 15%	41 7%	167 29%	126 22%	238 42%	5.34
Buying a car	572 100%	226 40%	50 9%	61 11%	48 8%	32 6%	55 10%	19 3%	24 4%	17 3%	5 1%	12 2%	23 4%	385 67%	106 19%	58 10%	2.37

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started	
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s	
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%	
0 = not at all		(0)	142 25%	101 27%	41 21%	61 23%	39 20%	35 37% cd	7 29%	122 26% h	14 15%	2 50%	4 33%	-	66 23%	112 24%	-	142 25%	20 19%	-	-	142 25%
1		(1)	42 7%	28 7%	14 7%	16 6%	14 7%	10 11%	2 8%	33 7%	6 6%	-	3 25%	-	23 8%	32 7%	-	42 7%	8 8%	-	-	42 7%
2		(2)	42 7%	27 7%	15 8%	20 8%	14 7%	5 5%	3 13%	37 8%	4 4%	-	1 8%	-	25 9%	33 7%	-	42 7%	8 8%	-	-	42 7%
3		(3)	34 6%	22 6%	12 6%	19 7%	8 4%	7 7%	-	27 6%	7 7%	-	-	-	22 8%	27 6%	-	34 6%	8 8%	-	-	34 6%
4		(4)	24 4%	15 4%	9 5%	12 5%	9 5%	1 1%	2 8%	19 4%	4 4%	1 25%	-	-	14 5%	23 5%	-	24 4%	5 5%	-	-	24 4%
5		(5)	75 13%	48 13%	27 14%	32 12%	29 15%	13 14%	1 4%	59 13%	14 15%	-	2 17%	-	41 14%	60 13%	-	75 13%	19 18%	-	-	75 13%
6		(6)	42 7%	28 7%	14 7%	16 6%	16 8%	8 9%	2 8%	30 6%	12 13% g	-	-	-	22 8%	31 7%	-	42 7%	9 9%	-	-	42 7%
7		(7)	38 7%	26 7%	12 6%	20 8%	14 7%	3 3%	1 4%	28 6%	8 9%	-	2 17%	-	13 5%	34 7%	-	38 7%	6 6%	-	-	38 7%
8		(8)	51 9%	27 7%	24 12% a	25 10%	19 10%	5 5%	2 8%	39 8%	12 13%	-	-	-	24 8%	46 10%	-	51 9%	11 11%	-	-	51 9%
9		(9)	19 3%	13 3%	6 3%	11 4%	7 4%	1 1%	-	16 3%	3 3%	-	-	-	9 3%	16 3%	-	19 3%	1 1%	-	-	19 3%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total		572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
10 = to a very great extent		(10)	40	31	9	19	13	5	3	35	4	1	-	17	36	-	40	6	-	-	40
		7%	8%	5%	7%	7%	5%	13%	8%	4%	25%	-	-	6%	8%	-	7%	6%	-	-	7%
Don't know		23	13	10	11	10	1	1	17	6	-	-	-	11	18	-	23	2	-	-	23
		4%	3%	5%	4%	5%	1%	4%	4%	6%	-	-	-	4%	4%	-	4%	2%	-	-	4%
NETS																					
Net: would not want support (0-3)		260	178	82	116	75	57	12	219	31	2	8	-	136	204	-	260	44	-	-	260
		45%	47%	42%	44%	39%	61%	50%	47%	33%	50%	67%	-	47%	44%	-	45%	43%	-	-	45%
							cd		h												
Net: indifferent (4-6)		141	91	50	60	54	22	5	108	30	1	2	-	77	114	-	141	33	-	-	141
		25%	24%	26%	23%	28%	23%	21%	23%	32%	25%	17%	-	27%	24%	-	25%	32%	-	-	25%
Net: would want support (7-10)		148	97	51	75	53	14	6	118	27	1	2	-	63	132	-	148	24	-	-	148
		26%	26%	26%	29%	28%	15%	25%	26%	29%	25%	17%	-	22%	28%	-	26%	23%	-	-	26%
					e	e															
Mean score		4.00	3.94	4.13	4.17	4.32	2.99	3.74	3.91	4.68	3.50	2.42	-	3.86	4.15	-	4.00	4.12	-	-	4.00
					e	e				g											
Standard deviation		3.35	3.42	3.23	3.37	3.29	3.19	3.68	3.40	3.04	4.73	2.78	-	3.22	3.39	-	3.35	3.09	-	-	3.35
Standard error		.14	.18	.24	.21	.24	.33	.77	.16	.32	2.36	.80	-	.19	.16	-	.14	.31	-	-	.14

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
0 = not at all	(0)	142 25%	7 15%	5 29%	17 27%	11 18%	12 23%	12 24%	7 29%	16 31%	18 29%	22 25%	12 25%	3 38%
1	(1)	42 7%	4 9%	2 12%	6 9%	2 3%	8 15% d	2 4%	1 4%	4 8%	3 5%	6 7%	2 4%	2 25%
2	(2)	42 7%	3 7%	- -	3 5%	4 7%	5 10%	2 4%	2 8%	5 10%	6 10%	8 9%	3 6%	1 13%
3	(3)	34 6%	1 2%	1 6%	4 6%	2 3%	2 4%	3 6%	1 4%	4 8%	5 8%	7 8%	4 8%	- -
4	(4)	24 4%	1 2%	- -	5 8%	4 7%	1 2%	3 6%	- -	1 2%	1 2%	5 6%	3 6%	- -
5	(5)	75 13%	6 13%	1 6%	11 17% h	9 15%	6 12%	9 18% h	4 17%	2 4%	5 8%	18 20% hik	3 6%	1 13%
6	(6)	42 7%	4 9%	2 12%	4 6%	4 7%	3 6%	2 4%	- -	8 15%	7 11%	6 7%	2 4%	- -
7	(7)	38 7%	5 11% c	1 6%	1 2%	4 7%	3 6%	6 12% c	2 8%	4 8%	3 5%	4 4%	5 10% c	- -
8	(8)	51 9%	4 9%	2 12%	4 6%	10 17% hj	5 10%	3 6%	3 13%	2 4%	6 10%	5 6%	6 13%	1 13%
9	(9)	19 3%	2 4%	- -	3 5%	2 3%	3 6%	2 4%	1 4%	2 4%	2 3%	1 1%	1 2%	- -
10 = to a very great extent	(10)	40 7%	6 13%	3 18%	3 5%	4 7%	3 6%	3 6%	3 13%	2 4%	5 8%	5 6%	3 6%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572	46	17	64	60	52	49	24	52	63	89	48	8
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	23	3	-	3	4	1	2	-	2	2	2	4	-
	4%	7%	-	5%	7%	2%	4%	-	4%	3%	2%	8%	-
NETS													
Net: would not want support (0-3)	260	15	8	30	19	27	19	11	29	32	43	21	6
	45%	33%	47%	47%	32%	52%	39%	46%	56%	51%	48%	44%	75%
					d	d			ad	d	d		
Net: indifferent (4-6)	141	11	3	20	17	10	14	4	11	13	29	8	1
	25%	24%	18%	31%	28%	19%	29%	17%	21%	21%	33%	17%	13%
											k		
Net: would want support (7-10)	148	17	6	11	20	14	14	9	10	16	15	15	1
	26%	37%	35%	17%	33%	27%	29%	38%	19%	25%	17%	31%	13%
		cj			cj								
Mean score	4.00	5.02	4.41	3.59	4.77	3.80	4.21	4.38	3.40	3.90	3.63	4.11	2.13
		chj			hj								
Standard deviation	3.35	3.49	3.99	3.20	3.29	3.44	3.28	3.79	3.26	3.49	3.04	3.45	2.90
Standard error	.14	.53	.97	.41	.44	.48	.48	.77	.46	.45	.33	.52	1.03

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%															
			*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total		572	16	81	107	103	67	48	36	24	18	15	4	4	7
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0 = not at all	(0)	142	7	23	26	23	14	11	10	8	3	1	-	1	3
		25%	44%	28%	24%	22%	21%	23%	28%	33%	17%	7%	-	25%	43%
1	(1)	42	1	5	3	7	7	5	2	4	2	3	-	-	1
		7%	6%	6%	3%	7%	10% c	10% c	6%	17%	11%	20%	-	-	14%
2	(2)	42	1	1	8	8	3	3	4	2	1	2	-	-	1
		7%	6%	1%	7% b	8% b	4%	6%	11% b	8%	6%	13%	-	-	14%
3	(3)	34	-	3	6	8	2	4	2	1	2	1	1	-	-
		6%	-	4%	6%	8%	3%	8%	6%	4%	11%	7%	25%	-	-
4	(4)	24	-	2	6	9	2	1	2	1	-	1	-	-	-
		4%	-	2%	6%	9%	3%	2%	6%	4%	-	7%	-	-	-
5	(5)	75	1	9	20	19	8	4	6	1	2	2	1	-	-
		13%	6%	11%	19%	18%	12%	8%	17%	4%	11%	13%	25%	-	-
6	(6)	42	2	4	7	5	6	5	1	1	4	2	1	-	1
		7%	13%	5%	7%	5%	9%	10%	3%	4%	22%	13%	25%	-	14%
7	(7)	38	2	7	3	3	7	5	2	4	2	-	1	1	-
		7%	13%	9%	3%	3%	10% cd	10% c	6%	17%	11%	-	25%	25%	-
8	(8)	51	-	10	12	7	7	6	1	-	-	1	-	1	1
		9%	-	12%	11%	7%	10%	13%	3%	-	-	7%	-	25%	14%
9	(9)	19	-	5	5	3	3	-	2	1	-	-	-	-	-
		3%	-	6%	5%	3%	4%	-	6%	4%	-	-	-	-	-
10 = to a very great extent	(10)	40	1	6	5	10	8	3	2	-	1	2	-	1	-
		7%	6%	7%	5%	10%	12%	6%	6%	-	6%	13%	-	25%	-
Don't know		23	1	6	6	1	-	1	2	1	1	-	-	-	-
		4%	6%	7% de	6%	1%	-	2%	6%	4%	6%	-	-	-	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a house.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NETS														
Net: would not want support (0-3)	260	9	32	43	46	26	23	18	15	8	7	1	1	5
	45%	56%	40%	40%	45%	39%	48%	50%	63%	44%	47%	25%	25%	71%
Net: indifferent (4-6)	141	3	15	33	33	16	10	9	3	6	5	2	-	1
	25%	19%	19%	31%	32% b	24%	21%	25%	13%	33%	33%	50%	-	14%
Net: would want support (7-10)	148	3	28	25	23	25	14	7	5	3	3	1	3	1
	26%	19%	35%	23%	22%	37% cd	29%	19%	21%	17%	20%	25%	75%	14%
Mean score	4.00	2.93	4.36	4.11	4.04	4.70	4.04	3.53	2.74	4.00	4.27	5.25	6.25	2.43
Standard deviation	3.35	3.49	3.67	3.24	3.28	3.56	3.33	3.28	3.03	3.00	3.26	1.71	4.35	3.26
Standard error	.14	.90	.42	.32	.32	.44	.49	.56	.63	.73	.84	.85	2.17	1.23

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started	
Significance Level: 95%			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%	
0 = not at all		(0)	66 12%	48 13%	18 9%	32 12%	18 9%	13 14%	3 13%	54 12%	8 9%	1 25%	3 25%	-	28 10%	50 11%	-	66 12%	8 8%	-	-	66 12%
1		(1)	12 2%	9 2%	3 2%	4 2%	4 2%	3 3%	1 4%	9 2%	2 2%	-	1 8%	-	6 2%	12 3%	-	12 2%	4 4%	-	-	12 2%
2		(2)	20 3%	10 3%	10 5%	7 3%	5 3%	7 7%	1 4%	17 4%	3 3%	-	-	-	10 3%	15 3%	-	20 3%	4 4%	-	-	20 3%
								c														
3		(3)	13 2%	9 2%	4 2%	4 2%	5 3%	2 2%	2 8%	9 2%	4 4%	-	-	-	6 2%	12 3%	-	13 2%	4 4%	-	-	13 2%
4		(4)	25 4%	23 6%	2 1%	18 7%	3 2%	3 3%	1 4%	23 5%	1 1%	-	1 8%	-	14 5%	22 5%	-	25 4%	4 4%	-	-	25 4%
				b	d																	
5		(5)	61 11%	40 11%	21 11%	31 12%	17 9%	12 13%	1 4%	55 12%	5 5%	-	1 8%	-	32 11%	46 10%	-	61 11%	11 11%	-	-	61 11%
6		(6)	38 7%	26 7%	12 6%	17 6%	13 7%	8 9%	-	33 7%	5 5%	-	-	-	25 9%	29 6%	-	38 7%	8 8%	-	-	38 7%
7		(7)	61 11%	43 11%	18 9%	24 9%	25 13%	9 10%	3 13%	50 11%	9 10%	1 25%	1 8%	-	27 9%	50 11%	-	61 11%	16 16%	-	-	61 11%
8		(8)	92 16%	62 16%	30 16%	43 16%	35 18%	10 11%	4 17%	66 14%	22 23%	1 25%	3 25%	-	47 16%	76 16%	-	92 16%	15 15%	-	-	92 16%
									g													
9		(9)	48 8%	26 7%	22 11%	25 10%	17 9%	5 5%	1 4%	42 9%	6 6%	-	-	-	22 8%	44 9%	-	48 8%	10 10%	-	-	48 8%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total		Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
10 = to a very great extent (10)	104	65	39	44	39	16	5	80	21	1	2	-	56	86	-	104	15	-	-	104
	18%	17%	20%	17%	20%	17%	21%	17%	22%	25%	17%	-	20%	18%	-	18%	15%	-	-	18%
Don't know	32	18	14	13	11	6	2	24	8	-	-	-	14	26	-	32	4	-	-	32
	6%	5%	7%	5%	6%	6%	8%	5%	9%	-	-	-	5%	6%	-	6%	4%	-	-	6%
NETS																				
Net: would not want support (0-3)	111	76	35	47	32	25	7	89	17	1	4	-	50	89	-	111	20	-	-	111
	19%	20%	18%	18%	17%	27%	29%	19%	18%	25%	33%	-	17%	19%	-	19%	19%	-	-	19%
Net: indifferent (4-6)	124	89	35	66	33	23	2	111	11	-	2	-	71	97	-	124	23	-	-	124
	22%	23%	18%	25%	17%	24%	8%	24%	12%	-	17%	-	25%	21%	-	22%	22%	-	-	22%
Net: would want support (7-10)	305	196	109	136	116	40	13	238	58	3	6	-	152	256	-	305	56	-	-	305
	53%	52%	56%	52%	60%	43%	54%	52%	62%	75%	50%	-	53%	55%	-	53%	54%	-	-	53%
Mean score	6.22	6.05	6.56	6.17	6.64	5.58	5.91	6.14	6.77	6.25	5.08	-	6.35	6.30	-	6.22	6.21	-	-	6.22
Standard deviation	3.27	3.29	3.23	3.25	3.14	3.44	3.65	3.26	3.19	4.35	3.96	-	3.17	3.25	-	3.27	3.06	-	-	3.27
Standard error	.14	.17	.24	.21	.23	.37	.78	.16	.34	2.17	1.14	-	.19	.15	-	.14	.31	-	-	.14

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
0 = not at all	(0)	66 12%	6 13%	3 18%	5 8%	5 8%	7 13%	8 16%	4 17%	8 15%	7 11%	10 11%	3 6%	- -
1	(1)	12 2%	- -	- -	2 3%	- -	- -	3 6% i	- -	3 6%	- -	2 2%	1 2%	1 13%
2	(2)	20 3%	- -	2 12%	1 2%	1 2%	2 4%	- -	- -	3 6%	6 10% af	3 3%	2 4%	- -
3	(3)	13 2%	1 2%	- -	1 2%	- -	- -	3 6%	2 8%	1 2%	1 2%	1 1%	2 4%	1 13%
4	(4)	25 4%	4 9% e	1 6%	3 5%	4 7%	- -	1 2%	1 4%	2 4%	3 5%	5 6%	1 2%	- -
5	(5)	61 11%	5 11%	1 6%	7 11%	4 7%	12 23% dhik	7 14%	2 8%	3 6%	3 5%	12 13%	4 8%	1 13%
6	(6)	38 7%	3 7%	- -	4 6%	5 8%	2 4%	4 8%	1 4%	4 8%	4 6%	9 10%	2 4%	- -
7	(7)	61 11%	3 7%	1 6%	8 13%	10 17% fi	6 12%	2 4%	3 13%	5 10%	2 3%	15 17% fi	5 10%	1 13%
8	(8)	92 16%	6 13%	2 12%	14 22% j	8 13%	9 17%	9 18%	4 17%	7 13%	14 22% j	7 8%	11 23% j	1 13%
9	(9)	48 8%	4 9%	1 6%	9 14% d	2 3%	5 10%	3 6%	3 13%	2 4%	7 11%	9 10%	2 4%	1 13%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572	46	17	64	60	52	49	24	52	63	89	48	8
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
10 = to a very great extent	(10)	104	10	6	7	14	8	7	3	11	11	14	11	2
		18%	22%	35%	11%	23%	15%	14%	13%	21%	17%	16%	23%	25%
Don't know		32	4	-	3	7	1	2	1	3	5	2	4	-
		6%	9%	-	5%	12%	2%	4%	4%	6%	8%	2%	8%	-
						ej								
NETS														
Net: would not want support (0-3)		111	7	5	9	6	9	14	6	15	14	16	8	2
		19%	15%	29%	14%	10%	17%	29%	25%	29%	22%	18%	17%	25%
								d		d				
Net: indifferent (4-6)		124	12	2	14	13	14	12	4	9	10	26	7	1
		22%	26%	12%	22%	22%	27%	24%	17%	17%	16%	29%	15%	13%
Net: would want support (7-10)		305	23	10	38	34	28	21	13	25	34	45	29	5
		53%	50%	59%	59%	57%	54%	43%	54%	48%	54%	51%	60%	63%
Mean score		6.22	6.36	6.18	6.51	6.79	6.18	5.49	5.91	5.67	6.29	6.06	6.77	6.63
						f								
Standard deviation		3.27	3.36	4.02	2.93	3.00	3.19	3.51	3.45	3.69	3.41	3.14	3.08	3.34
Standard error		.14	.52	.97	.38	.41	.45	.51	.72	.53	.45	.34	.46	1.18

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

			HOUSEHOLD INCOME BEFORE TAX												
			Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
		Total													
Significance Level: 95%															
Total		572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
0 = not at all	(0)	66 12%	3 19%	11 14%	11 10%	7 7%	10 15%	5 10%	8 22% d	5 21%	- -	- -	- -	- -	1 14%
1	(1)	12 2%	1 6%	3 4%	2 2%	1 1%	- -	1 2%	2 6%	- -	- -	- -	- -	- -	2 29%
2	(2)	20 3%	1 6%	3 4%	3 3%	2 2%	2 3%	1 2%	- -	2 8%	2 11%	2 13%	- -	- -	- -
3	(3)	13 2%	1 6%	1 1%	1 1%	2 2%	3 4%	1 2%	1 3%	2 8%	- -	- -	- -	- -	- -
4	(4)	25 4%	- -	3 4%	1 1%	12 12% ce	1 1%	3 6%	2 6%	- -	- -	1 7%	- -	- -	- -
5	(5)	61 11%	1 6%	6 7%	12 11%	17 17% g	12 18% g	4 8%	1 3%	1 4%	2 11%	- -	- -	- -	- -
6	(6)	38 7%	1 6%	3 4%	9 8%	8 8%	2 3%	3 6%	4 11%	2 8%	2 11%	2 13%	- -	- -	- -
7	(7)	61 11%	1 6%	6 7%	15 14%	11 11%	7 10%	4 8%	3 8%	2 8%	1 6%	1 7%	1 25%	1 25%	- -
8	(8)	92 16%	2 13%	12 15%	15 14%	16 16%	15 22%	11 23%	6 17%	2 8%	4 22%	1 7%	- -	1 25%	- -
9	(9)	48 8%	1 6%	8 10%	8 7%	6 6%	5 7%	4 8%	4 11%	5 21%	2 11%	1 7%	- -	1 25%	2 29%
10 = to a very great extent	(10)	104 18%	2 13%	19 23%	20 19%	18 17%	9 13%	9 19%	3 8%	3 13%	4 22%	7 47%	3 75%	1 25%	2 29%
Don't know		32 6%	2 13%	6 7%	10 9% e	3 3%	1 1%	2 4%	2 6%	- -	1 6%	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Withdrawing my pensions.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NETS														
Net: would not want support (0-3)	111	6	18	17	12	15	8	11	9	2	2	-	-	3
	19%	38%	22%	16%	12%	22%	17%	31% d	38%	11%	13%	-	-	43%
Net: indifferent (4-6)	124	2	12	22	37	15	10	7	3	4	3	-	-	-
	22%	13%	15%	21%	36% bc	22%	21%	19%	13%	22%	20%	-	-	-
Net: would want support (7-10)	305	6	45	58	51	36	28	16	12	11	10	4	4	4
	53%	38%	56%	54%	50%	54%	58%	44%	50%	61%	67%	100%	100%	57%
Mean score	6.22	4.93	6.29	6.45	6.31	5.95	6.48	5.21	5.50	7.24	7.60	9.25	8.50	5.71
Standard deviation	3.27	3.85	3.62	3.17	2.84	3.26	3.21	3.67	3.78	2.59	2.97	1.50	1.29	4.75
Standard error	.14	1.03	.42	.32	.28	.40	.47	.63	.77	.63	.77	.75	.65	1.80

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS						PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started	
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s	
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%	
0 = not at all	(0)	109 19%	73 19%	36 19%	55 21%	31 16%	20 21%	3 13%	93 20%	11 12%	2 50%	3 25%	-	40 14%	88 19%	-	109 19%	16 16%	-	-	109 19%	
1	(1)	19 3%	14 4%	5 3%	9 3%	7 4%	3 3%	-	13 3%	4 4%	-	2 17%	-	13 5%	14 3%	-	19 3%	5 5%	-	-	19 3%	
2	(2)	21 4%	14 4%	7 4%	8 3%	4 2%	7 7% d	2 8%	20 4%	1 1%	-	-	-	10 3%	19 4%	-	21 4%	5 5%	-	-	21 4%	
3	(3)	18 3%	13 3%	5 3%	7 3%	7 4%	3 3%	1 4%	16 3%	2 2%	-	-	-	12 4%	15 3%	-	18 3%	4 4%	-	-	18 3%	
4	(4)	17 3%	12 3%	5 3%	6 2%	6 3%	4 4%	1 4%	13 3%	4 4%	-	-	-	10 3%	14 3%	-	17 3%	4 4%	-	-	17 3%	
5	(5)	74 13%	53 14%	21 11%	37 14%	23 12%	13 14%	1 4%	62 13%	11 12%	-	1 8%	-	37 13%	61 13%	-	74 13%	15 15%	-	-	74 13%	
6	(6)	35 6%	24 6%	11 6%	19 7%	12 6%	2 2%	2 8%	29 6%	6 6%	-	-	-	19 7%	28 6%	-	35 6%	7 7%	-	-	35 6%	
7	(7)	46 8%	31 8%	15 8%	21 8%	19 10%	5 5%	1 4%	36 8%	9 10%	-	1 8%	-	32 11%	34 7%	-	46 8%	10 10%	-	-	46 8%	
8	(8)	66 12%	43 11%	23 12%	30 11%	26 14%	8 9%	2 8%	50 11%	13 14%	1 25%	2 17%	-	37 13%	59 13%	-	66 12%	16 16%	-	-	66 12%	
9	(9)	39 7%	24 6%	15 8%	16 6%	18 9%	3 3%	2 8%	35 8%	3 3%	1 25%	-	-	12 4%	33 7%	-	39 7%	4 4%	-	-	39 7%	

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
									Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work			Work-based, occupational or company	Do not have				Have already started	Have not started	
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)			Student	Personal or private			DC	DB	Don't know			
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
10 = to a very great extent (10)		87 15%	54 14%	33 17%	36 14%	23 12%	22 23% cd	6 25%	64 14%	20 21%	- -	3 25%	- -	45 16%	69 15%	- -	87 15%	11 11%	- -	- -	87 15%
Don't know		41 7%	24 6%	17 9%	18 7%	16 8%	4 4%	3 13%	31 7%	10 11%	- -	- -	- -	20 7%	34 7%	- -	41 7%	6 6%	- -	- -	41 7%
NETS																					
Net: would not want support (0-3)		167 29%	114 30%	53 27%	79 30%	49 26%	33 35%	6 25%	142 31% h	18 19%	2 50%	5 42%	- -	75 26%	136 29%	- -	167 29%	30 29%	- -	- -	167 29%
Net: indifferent (4-6)		126 22%	89 23%	37 19%	62 24%	41 21%	19 20%	4 17%	104 23%	21 22%	- -	1 8%	- -	66 23%	103 22%	- -	126 22%	26 25%	- -	- -	126 22%
Net: would want support (7-10)		238 42%	152 40%	86 45%	103 39%	86 45%	38 40%	11 46%	185 40%	45 48%	2 50%	6 50%	- -	126 44%	195 42%	- -	238 42%	41 40%	- -	- -	238 42%
Mean score		5.34	5.23	5.56	5.16	5.57	5.17	6.14	5.21	6.11	4.25	5.00	-	5.57	5.35	-	5.34	5.20	-	-	5.34
Standard deviation		3.60	3.56	3.67	3.60	3.45	3.85	3.72	3.59	3.41	4.92	4.31	-	3.40	3.58	-	3.60	3.34	-	-	3.60
Standard error		.16	.19	.28	.23	.26	.41	.81	.17	.37	2.46	1.24	-	.21	.17	-	.16	.34	-	-	.16

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
0 = not at all	(0)	109 19%	7 15%	5 29%	13 20%	10 17%	14 27% k	7 14%	7 29%	11 21%	10 16%	17 19%	5 10%	3 38%
1	(1)	19 3%	1 2%	1 6%	4 6%	1 2%	4 8% j	3 6%	- -	2 4%	2 3%	1 1%	- -	- -
2	(2)	21 4%	- -	- -	2 3%	3 5%	2 4%	1 2%	- -	5 10% a	3 5%	3 3%	1 2%	1 13%
3	(3)	18 3%	1 2%	- -	1 2%	4 7%	1 2%	2 4%	2 8%	1 2%	2 3%	1 1%	2 4%	1 13%
4	(4)	17 3%	4 9% e	1 6%	1 2%	2 3%	- -	1 2%	- -	1 2%	2 3%	3 3%	2 4%	- -
5	(5)	74 13%	7 15%	2 12%	12 19% h	7 12%	5 10%	8 16% h	- -	2 4%	6 10%	22 25% ehik	3 6%	- -
6	(6)	35 6%	4 9%	- -	7 11% d	1 2%	1 2%	1 2%	3 13%	2 4%	3 5%	7 8%	6 13% def	- -
7	(7)	46 8%	1 2%	- -	6 9%	6 10%	3 6%	5 10%	3 13%	7 13% a	4 6%	6 7%	4 8%	1 13%
8	(8)	66 12%	2 4%	3 18%	6 9%	11 18% ahk	8 15%	7 14%	2 8%	3 6%	12 19% ahk	9 10%	2 4%	1 13%
9	(9)	39 7%	4 9%	1 6%	5 8%	3 5%	5 10%	5 10%	4 17%	3 6%	5 8%	3 3%	1 2%	-

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572	46	17	64	60	52	49	24	52	63	89	48	8
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
10 = to a very great extent	(10)	87	11	4	3	8	7	4	3	11	10	11	14	1
		15%	24%	24%	5%	13%	13%	8%	13%	21%	16%	12%	29%	13%
			cf							c	c		cdj	
Don't know		41	4	-	4	4	2	5	-	4	4	6	8	-
		7%	9%	-	6%	7%	4%	10%	-	8%	6%	7%	17%	-
													e	
NETS														
Net: would not want support (0-3)		167	9	6	20	18	21	13	9	19	17	22	8	5
		29%	20%	35%	31%	30%	40%	27%	38%	37%	27%	25%	17%	63%
							ak			k				
Net: indifferent (4-6)		126	15	3	20	10	6	10	3	5	11	32	11	-
		22%	33%	18%	31%	17%	12%	20%	13%	10%	17%	36%	23%	-
			eh		eh							dehi		
Net: would want support (7-10)		238	18	8	20	28	23	21	12	24	31	29	21	3
		42%	39%	47%	31%	47%	44%	43%	50%	46%	49%	33%	44%	38%
											cj			
Mean score		5.34	5.90	5.18	4.70	5.45	4.84	5.39	5.29	5.23	5.75	5.12	6.50	3.75
													cej	
Standard deviation		3.60	3.59	4.22	3.31	3.50	3.98	3.40	3.92	3.95	3.58	3.33	3.43	4.03
Standard error		.16	.55	1.02	.43	.47	.56	.51	.80	.57	.47	.37	.54	1.42

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%															
Total		572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
0 = not at all	(0)	109 19%	6 38%	22 27% e	17 16%	16 16%	9 13%	9 19%	11 31% e	9 38%	2 11%	- -	- -	- -	1 14%
1	(1)	19 3%	1 6%	2 2%	6 6%	2 2%	1 1%	1 2%	- -	- -	4 22%	- -	- -	- -	2 29%
2	(2)	21 4%	- -	1 1%	1 1%	6 6% c	4 6%	2 4%	1 3%	- -	- -	2 13%	- -	- -	1 14%
3	(3)	18 3%	- -	- -	1 1%	7 7% bc	3 4%	- -	3 8% bcf	1 4%	2 11%	- -	- -	- -	- -
4	(4)	17 3%	- -	4 5%	3 3%	4 4%	2 3%	- -	1 3%	1 4%	- -	- -	- -	- -	- -
5	(5)	74 13%	2 13%	7 9%	14 13%	15 15%	9 13%	7 15%	5 14%	2 8%	3 17%	2 13%	1 25%	1 25%	- -
6	(6)	35 6%	1 6%	4 5%	2 2%	5 5%	6 9% c	3 6%	2 6%	2 8%	1 6%	2 13%	1 25%	- -	2 29%
7	(7)	46 8%	- -	3 4%	6 6%	10 10%	11 16% bc	4 8%	4 11%	2 8%	- -	3 20%	1 25%	- -	- -
8	(8)	66 12%	3 19%	8 10%	16 15%	10 10%	5 7%	10 21% e	4 11%	2 8%	1 6%	1 7%	- -	2 50%	- -
9	(9)	39 7%	1 6%	2 2%	8 7%	9 9%	6 9%	2 4%	3 8%	2 8%	2 11%	- -	- -	1 25%	- -
10 = to a very great extent	(10)	87 15%	1 6%	21 26% eg	16 15% g	16 16% g	8 12% g	9 19% g	- -	2 8%	2 11%	5 33%	1 25%	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Investing in the stock market.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	41	1	7	17	3	3	1	2	1	1	-	-	-	-
	7%	6%	9%	16% def	3%	4%	2%	6%	4%	6%	-	-	-	-
NETS														
Net: would not want support (0-3)	167	7	25	25	31	17	12	15	10	8	2	-	-	4
	29%	44%	31%	23%	30%	25%	25%	42% c	42%	44%	13%	-	-	57%
Net: indifferent (4-6)	126	3	15	19	24	17	10	8	5	4	4	2	1	2
	22%	19%	19%	18%	23%	25%	21%	22%	21%	22%	27%	50%	25%	29%
Net: would want support (7-10)	238	5	34	46	45	30	25	11	8	5	9	2	3	1
	42%	31%	42%	43%	44%	45%	52%	31%	33%	28%	60%	50%	75%	14%
Mean score	5.34	4.00	5.30	5.63	5.47	5.59	5.83	4.09	4.22	4.53	7.00	7.00	7.50	3.71
Standard deviation	3.60	3.96	4.11	g	g	g	g	3.35	3.85	3.62	2.75	2.16	1.73	3.68
Standard error	.16	1.02	.48	.39	.34	.40	.52	.57	.80	.88	.71	1.08	.87	1.39

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

			GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN		
		Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started	
Significance Level: 95%			a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s	
Total		572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%	
0 = not at all		(0)	226 40%	161 42%	65 34%	108 41%	64 33%	46 49%	8 33%	198 43%	22 23%	1 25%	5 42%	-	102 36%	183 39%	-	226 40%	33 32%	-	-	226 40%
			b				d		h													
1		(1)	50 9%	31 8%	19 10%	24 9%	15 8%	9 10%	2 8%	39 8%	8 9%	- -	3 25%	-	28 10%	38 8%	-	50 9%	11 11%	-	-	50 9%
2		(2)	61 11%	37 10%	24 12%	27 10%	24 13%	7 7%	3 13%	45 10%	13 14%	2 50%	1 8%	-	39 14%	51 11%	-	61 11%	12 12%	-	-	61 11%
3		(3)	48 8%	34 9%	14 7%	23 9%	17 9%	7 7%	1 4%	38 8%	9 10%	- -	1 8%	-	28 10%	35 7%	-	48 8%	8 8%	-	-	48 8%
4		(4)	32 6%	21 6%	11 6%	15 6%	13 7%	3 3%	1 4%	24 5%	8 9%	- -	- -	-	18 6%	28 6%	-	32 6%	5 5%	-	-	32 6%
5		(5)	55 10%	39 10%	16 8%	24 9%	15 8%	14 15%	2 8%	43 9%	10 11%	1 25%	1 8%	-	28 10%	45 10%	-	55 10%	15 15%	-	-	55 10%
6		(6)	19 3%	11 3%	8 4%	8 3%	8 4%	3 3%	-	15 3%	3 3%	-	1 8%	-	10 3%	16 3%	-	19 3%	5 5%	-	-	19 3%
7		(7)	24 4%	12 3%	12 6%	11 4%	8 4%	3 3%	2 8%	16 3%	8 9%	- -	- -	-	12 4%	20 4%	-	24 4%	6 6%	-	-	24 4%
										g												
8		(8)	17 3%	12 3%	5 3%	8 3%	9 5%	- -	-	14 3%	3 3%	- -	- -	-	8 3%	15 3%	-	17 3%	3 3%	-	-	17 3%
							e															
9		(9)	5 1%	3 1%	2 1%	- -	4 2%	1 1%	-	4 1%	1 1%	- -	- -	-	1 *	5 1%	-	5 1%	1 1%	-	-	5 1%
							c															

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total		Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
10 = to a very great extent (10)	12	4	8	3	7	-	2	10	2	-	-	-	5	12	-	12	2	-	-	12
	2%	1%	4%	1%	4%	-	8%	2%	2%	-	-	-	2%	3%	-	2%	2%	-	-	2%
			a																	
Don't know	23	14	9	11	8	1	3	16	7	-	-	-	8	20	-	23	2	-	-	23
	4%	4%	5%	4%	4%	1%	13%	3%	7%	-	-	-	3%	4%	-	4%	2%	-	-	4%
NETS																				
Net: would not want support (0-3)	385	263	122	182	120	69	14	320	52	3	10	-	197	307	-	385	64	-	-	385
	67%	69%	63%	69%	63%	73%	58%	69%	55%	75%	83%	-	69%	66%	-	67%	62%	-	-	67%
								h												
Net: indifferent (4-6)	106	71	35	47	36	20	3	82	21	1	2	-	56	89	-	106	25	-	-	106
	19%	19%	18%	18%	19%	21%	13%	18%	22%	25%	17%	-	20%	19%	-	19%	24%	-	-	19%
Net: would want support (7-10)	58	31	27	22	28	4	4	44	14	-	-	-	26	52	-	58	12	-	-	58
	10%	8%	14%	8%	15%	4%	17%	10%	15%	-	-	-	9%	11%	-	10%	12%	-	-	10%
			a		ce															
Mean score	2.37	2.19	2.73	2.18	2.84	1.87	2.81	2.25	3.10	2.25	1.58	-	2.40	2.46	-	2.37	2.76	-	-	2.37
			a		ce				g											
Standard deviation	2.73	2.59	2.96	2.55	2.99	2.35	3.33	2.72	2.76	2.06	2.07	-	2.59	2.81	-	2.73	2.76	-	-	2.73
Standard error	.12	.14	.22	.16	.22	.24	.73	.13	.30	1.03	.60	-	.15	.13	-	.12	.27	-	-	.12

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

			REGION											
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total		572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
0 = not at all	(0)	226 40%	11 24%	9 53%	27 42% a	21 35%	21 40%	16 33%	11 46%	25 48% a	25 40%	35 39%	21 44% a	4 50%
1	(1)	50 9%	6 13%	2 12%	7 11%	4 7%	4 8%	2 4%	2 8%	5 10%	5 8%	9 10%	3 6%	1 13%
2	(2)	61 11%	5 11%	1 6%	8 13%	11 18%	4 8%	5 10%	2 8%	4 8%	6 10%	11 12%	3 6%	1 13%
3	(3)	48 8%	5 11%	1 6%	3 5%	2 3%	2 4%	4 8%	3 13%	6 12%	9 14% d	11 12%	2 4%	- -
4	(4)	32 6%	3 7%	- -	2 3%	3 5%	3 6%	4 8%	2 8%	2 4%	5 8%	4 4%	3 6%	1 13%
5	(5)	55 10%	6 13% i	2 12%	4 6%	9 15% i	6 12% i	5 10% i	3 13%	6 12% i	1 2%	8 9%	4 8%	1 13%
6	(6)	19 3%	2 4%	1 6%	2 3%	1 2%	2 4%	3 6%	- -	3 6%	2 3%	2 2%	1 2%	- -
7	(7)	24 4%	1 2%	- -	1 2%	3 5%	5 10% h	4 8% h	- -	- -	4 6%	3 3%	3 6%	- -
8	(8)	17 3%	3 7%	1 6%	5 8% h	2 3%	1 2%	2 4%	- -	- -	1 2%	2 2%	- -	- -
9	(9)	5 1%	- -	- -	1 2%	1 2%	- -	- -	- -	- -	2 3%	- -	1 2%	- -
10 = to a very great extent	(10)	12 2%	1 2%	- -	1 2%	- -	3 6%	2 4%	1 4%	- -	- -	2 2%	2 4%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

	Total	REGION											
		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572	46	17	64	60	52	49	24	52	63	89	48	8
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	23	3	-	3	3	1	2	-	1	3	2	5	-
	4%	7%	-	5%	5%	2%	4%	-	2%	5%	2%	10% j	-
NETS													
Net: would not want support (0-3)	385	27	13	45	38	31	27	18	40	45	66	29	6
	67%	59%	76%	70%	63%	60%	55%	75%	f 77%	71%	f 74%	60%	75%
Net: indifferent (4-6)	106	11	3	8	13	11	12	5	11	8	14	8	2
	19%	24%	18%	13%	22%	21%	24%	21%	21%	13%	16%	17%	25%
Net: would want support (7-10)	58	5	1	8	6	9	8	1	-	7	7	6	-
	10%	11% h	6% h	13% h	10% h	17% h	16% h	4% h	- h	11% h	8% h	13% h	-
Mean score	2.37	2.93 h	1.82	2.26	2.47	2.84 h	3.13 h	2.00	1.71	2.25	2.17	2.40	1.50
Standard deviation	2.73	2.73	2.60	2.91	2.61	3.18	3.02	2.54	2.08	2.62	2.53	3.08	2.00
Standard error	.12	.42	.63	.37	.35	.44	.44	.52	.29	.34	.27	.47	.71

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

			HOUSEHOLD INCOME BEFORE TAX												
		Total	Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%			*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total		572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
0 = not at all	(0)	226 40%	7 44%	31 38%	36 34%	38 37%	32 48%	21 44%	12 33%	10 42%	8 44%	5 33%	2 50%	2 50%	4 57%
1	(1)	50 9%	1 6%	8 10%	7 7%	8 8%	6 9%	6 13%	2 6%	2 8%	3 17%	2 13%	- -	1 25%	2 29%
2	(2)	61 11%	3 19%	4 5%	15 14% b	15 15% b	4 6%	3 6%	5 14%	2 8%	1 6%	2 13%	1 25%	- -	- -
3	(3)	48 8%	1 6%	7 9%	8 7%	8 8%	7 10%	4 8%	5 14%	2 8%	- -	4 27%	- -	- -	- -
4	(4)	32 6%	- -	2 2%	2 2%	11 11% bc	3 4%	4 8%	2 6%	1 4%	2 11%	1 7%	1 25%	- -	- -
5	(5)	55 10%	1 6%	10 12% f	15 14% f	7 7%	5 7%	1 2%	5 14% f	4 17%	2 11%	- -	- -	- -	- -
6	(6)	19 3%	2 13%	1 1%	2 2%	6 6%	4 6%	1 2%	- -	1 4%	- -	1 7%	- -	- -	- -
7	(7)	24 4%	- -	6 7%	4 4%	4 4%	3 4%	4 8%	2 6%	1 4%	- -	- -	- -	- -	- -
8	(8)	17 3%	- -	2 2%	7 7%	2 2%	1 1%	3 6%	- -	- -	- -	- -	- -	- -	1 14%
9	(9)	5 1%	- -	1 1%	- -	1 1%	1 1%	- -	- -	- -	1 6%	- -	- -	- -	- -
10 = to a very great extent	(10)	12 2%	- -	3 4%	3 3%	2 2%	1 1%	- -	1 3%	- -	- -	- -	- -	1 25%	- -
Don't know		23 4%	1 6%	6 7% de	8 7% de	1 1%	- -	1 2%	2 6%	1 4%	1 6%	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q14. To what extent, if at all, would you want support from an expert when considering the following transactions? Please give your answer on a 0-10 scale, where 0 = not at all and 10 = to a very great extent.

Buying a car.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NETS														
Net: would not want support (0-3)	385	12	50	66	69	49	34	24	16	12	13	3	3	6
	67%	75%	62%	62%	67%	73%	71%	67%	67%	67%	87%	75%	75%	86%
Net: indifferent (4-6)	106	3	13	19	24	12	6	7	6	4	2	1	-	-
	19%	19%	16%	18%	23%	18%	13%	19%	25%	22%	13%	25%	-	-
Net: would want support (7-10)	58	-	12	14	9	6	7	3	1	1	-	-	1	1
	10%	-	15%	13%	9%	9%	15%	8%	4%	6%	-	-	25%	14%
Mean score	2.37	1.80	2.64	2.73	2.45	2.15	2.19	2.47	2.13	1.88	1.87	1.50	2.75	1.43
Standard deviation	2.73	2.24	3.04	2.90	2.63	2.71	2.72	2.55	2.38	2.62	1.81	1.91	4.86	2.94
Standard error	.12	.58	.35	.29	.26	.33	.40	.44	.50	.64	.47	.96	2.43	1.11

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Pension Wise (service provided by the government)	227 40%	136 36%	91 47% a	105 40%	80 42%	31 33%	11 46%	175 38%	45 48%	2 50%	5 42%	-	109 38%	197 42%	-	227 40%	46 45%	-	-	227 40%
Independent financial adviser	224 39%	163 43% b	61 32%	104 40%	77 40%	31 33%	12 50%	187 40%	31 33%	2 50%	4 33%	-	131 46% m	178 38%	-	224 39%	50 49%	-	-	224 39%
Pension provider	196 34%	131 35%	65 34%	98 37% e	62 32%	23 24%	13 54%	164 35%	24 26%	3 75%	5 42%	-	94 33%	166 35%	-	196 34%	42 41%	-	-	196 34%
Consumer advice organisation (e.g. Money Advice Service)	140 24%	82 22%	58 30% a	75 29%	41 21%	18 19%	6 25%	111 24%	26 28%	2 50%	1 8%	-	67 23%	123 26%	-	140 24%	27 26%	-	-	140 24%
Family and friends	77 13%	46 12%	31 16%	37 14%	20 10%	11 12%	9 38%	61 13%	14 15%	2 50%	- -	-	32 11%	65 14%	-	77 13%	15 15%	-	-	77 13%
Employer	76 13%	44 12%	32 17%	37 14%	26 14%	10 11%	3 13%	63 14%	13 14%	- -	- -	-	25 9%	72 15% l	-	76 13%	17 17%	-	-	76 13%
Bank	57 10%	41 11%	16 8%	26 10%	18 9%	8 9%	5 21%	52 11% h	3 3%	- -	2 17%	-	28 10%	50 11%	-	57 10%	14 14%	-	-	57 10%
Other	7 1%	5 1%	2 1%	3 1%	- -	3 3% d	1 4%	6 1%	1 1%	- -	- -	-	1 *	6 1%	-	7 1%	1 1%	-	-	7 1%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Don't know	47 8%	26 7%	21 11%	23 9%	18 9%	5 5%	1 4%	40 9%	6 6%	-	1 8%	-	19 7%	42 9%	-	47 8%	10 10%	-	-	47 8%
I know enough already	29 5%	25 7%	4 2%	13 5%	11 6%	5 5%	- -	23 5%	4 4%	1 25%	1 8%	-	16 6%	18 4%	-	29 5%	3 3%	-	-	29 5%
I will do my own research	60 10%	46 12%	14 7%	26 10%	21 11%	13 14%	- -	51 11%	8 9%	-	1 8%	-	25 9%	51 11%	-	60 10%	8 8%	-	-	60 10%
NET																				
Net: Independent financial advisor AND Pension wise in their response	98 17%	67 18%	31 16%	48 18%	34 18%	9 10%	7 29%	83 18%	13 14%	1 25%	1 8%	-	51 18%	83 18%	-	98 17%	24 23%	-	-	98 17%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%	
Pension Wise (service provided by the government)	227 40%	18 39%	10 59%	18 28%	21 35%	23 44%	19 39%	11 46%	15 29%	32 51% ch	34 38%	22 46%	4 50%	
Independent financial adviser	224 39%	20 43%	4 24%	25 39%	26 43%	17 33%	15 31%	10 42%	20 38%	26 41%	38 43%	18 38%	5 63%	
Pension provider	196 34%	13 28%	7 41%	20 31%	25 42%	20 38%	17 35%	8 33%	17 33%	21 33%	33 37%	12 25%	3 38%	
Consumer advice organisation (e.g. Money Advice Service)	140 24%	10 22%	3 18%	13 20%	13 22%	16 31%	9 18%	8 33%	11 21%	17 27%	24 27%	15 31%	1 13%	
Family and friends	77 13%	3 7%	1 6%	16 25% ade	5 8%	4 8%	6 12%	2 8%	8 15%	13 21% a	12 13%	6 13%	1 13%	
Employer	76 13%	5 11%	5 29%	9 14%	7 12%	10 19%	8 16%	3 13%	4 8%	6 10%	9 10%	8 17%	2 25%	
Bank	57 10%	3 7%	1 6%	9 14%	3 5%	7 13%	6 12%	5 21%	4 8%	6 10%	7 8%	5 10%	1 13%	
Other	7 1%	- -	- -	- -	- -	- -	- -	- -	- -	3 5%	2 2%	1 2%	1 13%	
Don't know	47 8%	4 9%	1 6%	3 5%	8 13%	2 4%	5 10%	- -	2 4%	6 10%	8 9%	8 17% ceh	- -	
I know enough already	29 5%	4 9%	2 12%	4 6%	1 2%	4 8%	3 6%	1 4%	4 8%	- -	5 6%	1 2%	- -	
		i		i		i	i		i					

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

Total

I will do my own research

NET

Net: Independent financial advisor
AND Pension wise in their response

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	*b	c	d	e	f	*g	h	i	j	k	*l
572	46	17	64	60	52	49	24	52	63	89	48	8
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
60	5	1	9	3	8	8	2	10	4	8	2	-
10%	11%	6%	14%	5%	15%	16%	8%	19% dik	6%	9%	4%	-
98	9	3	7	9	10	7	3	6	12	20	9	3
17%	20%	18%	11%	15%	19%	14%	13%	12%	19%	22%	19%	38%

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Pension Wise (service provided by the government)	227 40%	8 50%	30 37%	51 48% d	35 34%	33 49% d	17 35%	15 42%	9 38%	6 33%	5 33%	1 25%	- -	2 29%
Independent financial adviser	224 39%	3 19%	22 27%	34 32%	44 43% b	26 39%	20 42%	18 50% b	12 50%	11 61%	10 67%	4 100%	3 75%	4 57%
Pension provider	196 34%	4 25%	28 35%	38 36%	37 36%	28 42%	17 35%	12 33%	9 38%	5 28%	4 27%	3 75%	1 25%	2 29%
Consumer advice organisation (e.g. Money Advice Service)	140 24%	3 19%	22 27%	30 28%	25 24%	16 24%	9 19%	10 28%	6 25%	8 44%	4 27%	1 25%	1 25%	- -
Family and friends	77 13%	1 6%	13 16%	23 21%	13 13%	9 13%	5 10%	5 14%	2 8%	- -	2 13%	- -	- -	2 29%
Employer	76 13%	1 6%	10 12%	18 17%	10 10%	17 25% bd	6 13%	5 14%	1 4%	1 6%	- -	1 25%	1 25%	2 29%
Bank	57 10%	1 6%	16 20% e	12 11%	10 10%	3 4%	5 10%	4 11%	1 4%	1 6%	- -	- -	1 25%	- -
Other	7 1%	- -	2 2%	- -	1 1%	- -	1 2%	- -	1 4%	1 6%	1 7%	- -	- -	- -
Don't know	47 8%	2 13%	10 12% e	8 7%	11 11%	2 3%	2 4%	1 3%	1 4%	2 11%	2 13%	- -	- -	- -
I know enough already	29 5%	2 13%	1 1%	4 4%	4 4%	4 6%	4 8%	4 11% b	1 4%	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q15. Which of the following, if any, do you think that you will approach for advice when you make a decision about how to withdraw your pension savings?

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I will do my own research	60	2	9	13	11	5	4	5	2	1	-	-	-	2
	10%	13%	11%	12%	11%	7%	8%	14%	8%	6%	-	-	-	29%
NET														
Net: Independent financial advisor AND Pension wise in their response	98	2	9	16	19	14	5	12	3	5	4	1	-	1
	17%	13%	11%	15%	18%	21%	10%	33% bcf	13%	28%	27%	25%	-	14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q16_SUM. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

SUMMARY TABLE

Base: All with dc pensions which are not yet in payment

	Ranked 1st	Ranked 2nd	Ranked 3rd
Total	572 100%	572 100%	572 100%
Clear information about my basic options	152 27%	101 18%	72 13%
Personalised projections about how taking my pension in different ways could affect my income over time	144 25%	98 17%	77 13%
Ability to check my own plans with an expert	58 10%	57 10%	60 10%
Help finding the best value product when I've decided how I want to take my savings	76 13%	98 17%	118 21%
Advice on the products that that would be good for someone in my position	67 12%	112 20%	113 20%
Help with admin / paperwork	14 2%	32 6%	44 8%
Other (please specify)	3 1%	- -	- -
None of the above	58 10%	74 13%	88 15%

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

Significance Level: 95%

Total

Clear information about my basic options

Personalised projections about how taking my pension in different ways could affect my income over time

Ability to check my own plans with an expert

Help finding the best value product when I've decided how I want to take my savings

Advice on the products that that would be good for someone in my position

Help with admin / paperwork

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
325 57%	200 53%	125 65% a	150 57%	109 57%	54 57%	12 50%	260 56%	56 60%	2 50%	7 58%	-	151 53%	271 58%	-	325 57%	53 51%	-	-	325 57%
319 56%	206 54%	113 59%	154 59%	102 53%	52 55%	11 46%	258 56%	54 57%	2 50%	5 42%	-	165 57%	271 58%	-	319 56%	66 64%	-	-	319 56%
175 31%	127 34%	48 25% b	76 29%	65 34%	23 24%	11 46%	147 32%	24 26%	1 25%	3 25%	-	102 36%	137 29%	-	175 31%	34 33%	-	-	175 31%
292 51%	201 53%	91 47%	130 50%	97 51%	46 49%	19 79%	235 51%	47 50%	3 75%	7 58%	-	154 54%	239 51%	-	292 51%	53 51%	-	-	292 51%
292 51%	195 51%	97 50%	134 51%	98 51%	50 53%	10 42%	237 51%	50 53%	1 25%	4 33%	-	155 54%	239 51%	-	292 51%	63 61%	-	-	292 51%
90 16%	56 15%	34 18%	43 16%	27 14%	14 15%	6 25%	71 15%	15 16%	-	4 33%	-	38 13%	76 16%	-	90 16%	9 9%	-	-	90 16%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

Significance Level: 95%

Total

Other (please specify)

NETS

Net:a) Clear information about my basic options AND b) Personalised projections about how taking my pension in different ways could affect my income over time AND d) Help finding the best value product

No top 3 chosen

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
3	2	1	1	-	2	-	3	-	-	-	-	1	2	-	3	-	-	-	3
1%	1%	1%	*	-	2%	-	1%	-	-	-	-	*	*	-	1%	-	-	-	1%
					d														
65	42	23	33	19	11	2	51	11	1	2	-	34	54	-	65	8	-	-	65
11%	11%	12%	13%	10%	12%	8%	11%	12%	25%	17%	-	12%	12%	-	11%	8%	-	-	11%
58	41	17	27	18	12	1	47	9	1	1	-	24	44	-	58	8	-	-	58
10%	11%	9%	10%	9%	13%	4%	10%	10%	25%	8%	-	8%	9%	-	10%	8%	-	-	10%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Clear information about my basic options	325 57%	25 54%	8 47%	39 61%	28 47%	31 60%	27 55%	12 50%	28 54%	33 52%	55 62%	34 71% d	5 63%
Personalised projections about how taking my pension in different ways could affect my income over time	319 56%	30 65% c	7 41%	25 39%	35 58% c	28 54%	29 59% c	10 42%	28 54%	42 67% c	54 61% c	28 58% c	3 38%
Ability to check my own plans with an expert	175 31%	15 33% k	8 47%	22 34% k	20 33% k	14 27%	19 39% k	6 25%	14 27%	22 35% k	26 29% k	6 13%	3 38%
Help finding the best value product when I've decided how I want to take my savings	292 51%	20 43%	8 47%	33 52%	38 63% aej	20 38%	26 53%	15 63%	27 52%	36 57% e	39 44%	24 50%	6 75%
Advice on the products that that would be good for someone in my position	292 51%	22 48%	7 41%	32 50%	34 57%	29 56%	20 41%	15 63%	25 48%	34 54%	47 53%	22 46%	5 63%
Help with admin / paperwork	90 16%	9 20%	2 12%	12 19%	8 13%	7 13%	6 12%	5 21%	9 17%	5 8%	15 17%	10 21%	2 25%
Other (please specify)	3 1%	- -	- -	- -	- -	1 2%	1 2%	- -	- -	- -	- -	1 2%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

Significance Level: 95%

Total

NETS

Net:a) Clear information about my basic options AND b) Personalised projections about how taking my pension in different ways could affect my income over time AND d) Help finding the best value product

No top 3 chosen

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	*b	c	d	e	f	*g	h	i	j	k	*l
572	46	17	64	60	52	49	24	52	63	89	48	8
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
65	5	1	4	8	4	8	2	5	10	10	7	1
11%	11%	6%	6%	13%	8%	16%	8%	10%	16%	11%	15%	13%
58	4	3	9	3	7	6	3	7	5	7	4	-
10%	9%	18%	14%	5%	13%	12%	13%	13%	8%	8%	8%	-

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Clear information about my basic options	325 57%	10 63%	55 68% f	60 56%	61 59%	39 58%	22 46%	19 53%	13 54%	9 50%	5 33%	1 25%	3 75%	4 57%
Personalised projections about how taking my pension in different ways could affect my income over time	319 56%	7 44%	39 48%	63 59%	58 56%	40 60%	32 67% b	17 47%	12 50%	11 61%	11 73%	3 75%	2 50%	4 57%
Ability to check my own plans with an expert	175 31%	3 19%	16 20%	31 29%	37 36% b	23 34% b	14 29%	15 42% b	9 38%	6 33%	5 33%	1 25%	1 25%	3 43%
Help finding the best value product when I've decided how I want to take my savings	292 51%	6 38%	36 44%	55 51%	47 46%	39 58%	29 60%	15 42%	14 58%	12 67%	10 67%	4 100%	4 100%	3 43%
Advice on the products that that would be good for someone in my position	292 51%	6 38%	41 51%	60 56% g	53 51%	31 46%	29 60% g	12 33%	14 58%	12 67%	9 60%	3 75%	2 50%	3 43%
Help with admin / paperwork	90 16%	3 19%	24 30% cdef	17 16%	16 16%	9 13%	4 8%	7 19%	2 8%	1 6%	2 13%	- -	- -	1 14%
Other (please specify)	3 1%	- -	2 2%	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Top 3 rank.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Significance Level: 95%														
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NETS														
Net:a) Clear information about my basic options AND b) Personalised projections about how taking my pension in different ways could affect my income over time AND d) Help finding the best value product														
	65	1	10	12	12	7	6	3	3	1	1	1	1	1
	11%	6%	12%	11%	12%	10%	13%	8%	13%	6%	7%	25%	25%	14%
No top 3 chosen	58	4	8	9	9	5	4	5	2	1	1	-	-	1
	10%	25%	10%	8%	9%	7%	8%	14%	8%	6%	7%	-	-	14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
Clear information about my basic options	152 27%	96 25%	56 29%	59 23%	64 33% c	24 26%	5 21%	120 26%	28 30%	1 25%	3 25%	- -	59 21%	129 28% l	- -	152 27%	18 17%	- -	- -	152 27%
Personalised projections about how taking my pension in different ways could affect my income over time	144 25%	97 26%	47 24%	72 27% e	49 26%	16 17%	7 29%	117 25%	22 23%	2 50%	3 25%	- -	87 30%	122 26%	- -	144 25%	36 35% o	- -	- -	144 25%
Ability to check my own plans with an expert	58 10%	42 11%	16 8%	33 13%	16 8%	7 7%	2 8%	50 11%	7 7%	- -	1 8%	- -	37 13%	46 10%	- -	58 10%	13 13%	- -	- -	58 10%
Help finding the best value product when I've decided how I want to take my savings	76 13%	52 14%	24 12%	31 12%	23 12%	16 17%	6 25%	59 13%	15 16%	- -	2 17%	- -	39 14%	61 13%	- -	76 13%	12 12%	- -	- -	76 13%
Advice on the products that that would be good for someone in my position	67 12%	39 10%	28 15%	35 13%	19 10%	12 13%	1 4%	55 12%	11 12%	- -	1 8%	- -	34 12%	53 11%	- -	67 12%	15 15%	- -	- -	67 12%
Help with admin / paperwork	14 2%	10 3%	4 2%	4 2%	3 2%	5 5% c	2 8%	11 2%	2 2%	- -	1 8%	- -	6 2%	11 2%	- -	14 2%	1 1%	- -	- -	14 2%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
								Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work			Work-based, occupational or company						
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)				Student	Personal or private		Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
3 1%	2 1%	1 1%	1 *	- -	2 2%	- -	3 1%	- -	- -	- -	- -	1 *	2 *	- -	3 1%	- -	- -	- -	3 1%
					d														
58 10%	41 11%	17 9%	27 10%	18 9%	12 13%	1 4%	47 10%	9 10%	1 25%	1 8%	- -	24 8%	44 9%	- -	58 10%	8 8%	- -	- -	58 10%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Clear information about my basic options	152 27%	10 22%	4 24%	20 31%	15 25%	16 31%	16 33%	5 21%	12 23%	13 21%	24 27%	15 31%	2 25%
Personalised projections about how taking my pension in different ways could affect my income over time	144 25%	15 33% ch	2 12%	9 14%	17 28%	10 19%	10 20%	6 25%	7 13%	25 40% cefh	29 33% ch	11 23%	3 38%
Ability to check my own plans with an expert	58 10%	6 13%	4 24%	8 13%	5 8%	4 8%	6 12%	2 8%	8 15%	4 6%	7 8%	3 6%	1 13%
Help finding the best value product when I've decided how I want to take my savings	76 13%	5 11%	1 6%	11 17%	10 17%	4 8%	7 14%	5 21%	10 19%	7 11%	9 10%	5 10%	2 25%
Advice on the products that that would be good for someone in my position	67 12%	6 13%	2 12%	7 11%	8 13%	9 17%	3 6%	2 8%	7 13%	8 13%	9 10%	6 13%	- -
Help with admin / paperwork	14 2%	- -	1 6%	- -	2 3%	1 2%	- -	1 4%	1 2%	1 2%	4 4%	3 6% c	- -
Other (please specify)	3 1%	- -	- -	- -	- -	1 2%	1 2%	- -	- -	- -	- -	1 2%	- -
None of the above	58 10%	4 9%	3 18%	9 14%	3 5%	7 13%	6 12%	3 13%	7 13%	5 8%	7 8%	4 8%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Clear information about my basic options	152 27%	7 44%	30 37% c	24 22%	25 24%	21 31%	10 21%	9 25%	6 25%	2 11%	3 20%	1 25%	2 50%	- -
Personalised projections about how taking my pension in different ways could affect my income over time	144 25%	2 13%	12 15%	34 32% b	28 27% b	20 30% b	12 25%	7 19%	4 17%	7 39%	7 47%	2 50%	- -	3 43%
Ability to check my own plans with an expert	58 10%	1 6%	5 6%	12 11%	11 11%	8 12%	4 8%	4 11%	5 21%	2 11%	2 13%	- -	- -	1 14%
Help finding the best value product when I've decided how I want to take my savings	76 13%	1 6%	11 14%	13 12%	10 10%	5 7%	10 21% e	6 17%	4 17%	5 28%	- -	1 25%	2 50%	1 14%
Advice on the products that that would be good for someone in my position	67 12%	- -	10 12%	12 11%	18 17%	7 10%	7 15%	4 11%	2 8%	1 6%	2 13%	- -	- -	1 14%
Help with admin / paperwork	14 2%	1 6%	3 4%	2 2%	2 2%	1 1%	1 2%	1 3%	1 4%	- -	- -	- -	- -	- -
Other (please specify)	3 1%	- -	2 2%	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
None of the above	58 10%	4 25%	8 10%	9 8%	9 9%	5 7%	4 8%	5 14%	2 8%	1 6%	1 7%	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Clear information about my basic options	101 18%	59 16%	42 22%	53 20% d	22 11%	20 21% d	6 25%	80 17%	17 18%	1 25%	3 25%	-	53 18%	80 17%	-	101 18%	20 19%	-	-	101 18%
Personalised projections about how taking my pension in different ways could affect my income over time	98 17%	66 17%	32 17%	45 17%	31 16%	19 20%	3 13%	74 16%	23 24% g	-	1 8%	-	44 15%	83 18%	-	98 17%	16 16%	-	-	98 17%
Ability to check my own plans with an expert	57 10%	43 11%	14 7%	17 6%	31 16% ce	5 5%	4 17%	52 11% h	4 4%	-	1 8%	-	32 11%	45 10%	-	57 10%	12 12%	-	-	57 10%
Help finding the best value product when I've decided how I want to take my savings	98 17%	63 17%	35 18%	50 19%	29 15%	15 16%	4 17%	81 18%	16 17%	1 25%	-	-	50 17%	81 17%	-	98 17%	21 20%	-	-	98 17%
Advice on the products that that would be good for someone in my position	112 20%	80 21%	32 17%	48 18%	40 21%	19 20%	5 21%	95 21%	14 15%	1 25%	2 17%	-	63 22%	94 20%	-	112 20%	22 21%	-	-	112 20%
Help with admin / paperwork	32 6%	18 5%	14 7%	15 6%	13 7%	3 3%	1 4%	22 5%	7 7%	-	3 25%	-	13 5%	28 6%	-	32 6%	2 2%	-	-	32 6%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

Total

Other (please specify)

None of the above

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	50	24	34	26	13	1	58	13	1	2	-	32	57	-	74	10	-	-	74
13%	13%	12%	13%	14%	14%	4%	13%	14%	25%	17%	-	11%	12%	-	13%	10%	-	-	13%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%	
Clear information about my basic options	101 18%	9 20%	3 18%	7 11%	9 15%	9 17%	5 10%	6 25%	10 19%	10 16%	19 21%	13 27% cf	1 13%	
Personalised projections about how taking my pension in different ways could affect my income over time	98 17%	9 20%	2 12%	6 9%	11 18%	10 19%	12 24% c	1 4%	12 23% c	10 16%	14 16%	11 23%	- -	
Ability to check my own plans with an expert	57 10%	3 7%	- -	10 16% k	6 10%	8 15% k	5 10%	2 8%	3 6%	9 14% k	8 9%	1 2%	2 25%	
Help finding the best value product when I've decided how I want to take my savings	98 17%	7 15%	3 18%	11 17%	12 20%	5 10%	9 18%	4 17%	9 17%	12 19%	19 21%	7 15%	- -	
Advice on the products that that would be good for someone in my position	112 20%	9 20%	4 24%	17 27% h	13 22%	9 17%	10 20%	5 21%	6 12%	16 25%	13 15%	6 13%	4 50%	
Help with admin / paperwork	32 6%	3 7% i	1 6%	4 6% i	3 5%	2 4%	2 4%	3 13%	4 8% i	- -	5 6%	4 8% i	1 13%	
Other (please specify)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

Total

None of the above

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	*b	c	d	e	f	*g	h	i	j	k	*l
572	46	17	64	60	52	49	24	52	63	89	48	8
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
74	6	4	9	6	9	6	3	8	6	11	6	-
13%	13%	24%	14%	10%	17%	12%	13%	15%	10%	12%	13%	-

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Clear information about my basic options	101 18%	3 19%	18 22%	20 19%	20 19%	11 16%	5 10%	7 19%	3 13%	3 17%	2 13%	- -	- -	4 57%
Personalised projections about how taking my pension in different ways could affect my income over time	98 17%	4 25%	17 21%	14 13%	15 15%	15 22%	10 21%	3 8%	4 17%	4 22%	3 20%	1 25%	1 25%	- -
Ability to check my own plans with an expert	57 10%	- -	4 5%	9 8%	12 12%	6 9%	5 10%	7 19% b	4 17%	1 6%	1 7%	- -	1 25%	1 14%
Help finding the best value product when I've decided how I want to take my savings	98 17%	3 19%	8 10%	20 19%	19 18%	14 21%	9 19%	6 17%	2 8%	3 17%	4 27%	2 50%	- -	1 14%
Advice on the products that that would be good for someone in my position	112 20%	1 6%	14 17%	25 23%	16 16%	13 19%	14 29% g	4 11%	8 33%	5 28%	3 20%	1 25%	2 50%	- -
Help with admin / paperwork	32 6%	1 6%	10 12% f	7 7%	8 8% f	3 4%	- -	1 3%	- -	1 6%	1 7%	- -	- -	- -
Other (please specify)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
None of the above	74 13%	4 25%	10 12%	12 11%	13 13%	5 7%	5 10%	8 22% e	3 13%	1 6%	1 7%	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 3rd.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Clear information about my basic options	72 13%	45 12%	27 14%	38 15%	23 12%	10 11%	1 4%	60 13%	11 12%	-	1 8%	-	39 14%	62 13%	-	72 13%	15 15%	-	-	72 13%
Personalised projections about how taking my pension in different ways could affect my income over time	77 13%	43 11%	34 18% a	37 14%	22 11%	17 18%	1 4%	67 15%	9 10%	-	1 8%	-	34 12%	66 14%	-	77 13%	14 14%	-	-	77 13%
Ability to check my own plans with an expert	60 10%	42 11%	18 9%	26 10%	18 9%	11 12%	5 21%	45 10%	13 14%	1 25%	1 8%	-	33 11%	46 10%	-	60 10%	9 9%	-	-	60 10%
Help finding the best value product when I've decided how I want to take my savings	118 21%	86 23%	32 17%	49 19%	45 23%	15 16%	9 38%	95 21%	16 17%	2 50%	5 42%	-	65 23%	97 21%	-	118 21%	20 19%	-	-	118 21%
Advice on the products that that would be good for someone in my position	113 20%	76 20%	37 19%	51 19%	39 20%	19 20%	4 17%	87 19%	25 27%	-	1 8%	-	58 20%	92 20%	-	113 20%	26 25%	-	-	113 20%
Help with admin / paperwork	44 8%	28 7%	16 8%	24 9%	11 6%	6 6%	3 13%	38 8%	6 6%	-	-	-	19 7%	37 8%	-	44 8%	6 6%	-	-	44 8%
Other (please specify)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 3rd.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

Total

None of the above

	GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
	a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
572	379	193	262	192	94	24	462	94	4	12	-	287	468	-	572	103	-	-	572
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	-	100%	100%	-	-	100%
88	59	29	37	34	16	1	70	14	1	3	-	39	68	-	88	13	-	-	88
15%	16%	15%	14%	18%	17%	4%	15%	15%	25%	25%	-	14%	15%	-	15%	13%	-	-	15%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 3rd.

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Clear information about my basic options	72 13%	6 13%	1 6%	12 19% d	4 7%	6 12%	6 12%	1 4%	6 12%	10 16%	12 13%	6 13%	2 25%
Personalised projections about how taking my pension in different ways could affect my income over time	77 13%	6 13%	3 18%	10 16%	7 12%	8 15%	7 14%	3 13%	9 17%	7 11%	11 12%	6 13%	- -
Ability to check my own plans with an expert	60 10%	6 13%	4 24%	4 6%	9 15%	2 4%	8 16% e	2 8%	3 6%	9 14%	11 12%	2 4%	- -
Help finding the best value product when I've decided how I want to take my savings	118 21%	8 17%	4 24%	11 17%	16 27% j	11 21%	10 20%	6 25%	8 15%	17 27% j	11 12%	12 25%	4 50%
Advice on the products that that would be good for someone in my position	113 20%	7 15%	1 6%	8 13%	13 22%	11 21%	7 14%	8 33%	12 23%	10 16%	25 28% c	10 21%	1 13%
Help with admin / paperwork	44 8%	6 13%	- -	8 13%	3 5%	4 8%	4 8%	1 4%	4 8%	4 6%	6 7%	3 6%	1 13%
Other (please specify)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 3rd.

Base: All with dc pensions which are not yet in payment

Significance Level: 95%

Total

None of the above

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

	REGION											
Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
	a	*b	c	d	e	f	*g	h	i	j	k	*l
572	46	17	64	60	52	49	24	52	63	89	48	8
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
88	7	4	11	8	10	7	3	10	6	13	9	-
15%	15%	24%	17%	13%	19%	14%	13%	19%	10%	15%	19%	-

Pensions Research

Q16. What would you value most if you were getting support from a specialist about Defined Contribution (DC) pensions?

Ranked 3rd.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Clear information about my basic options	72 13%	- -	7 9%	16 15%	16 16%	7 10%	7 15%	3 8%	4 17%	4 22%	- -	- -	1 25%	- -
Personalised projections about how taking my pension in different ways could affect my income over time	77 13%	1 6%	10 12%	15 14%	15 15%	5 7%	10 21% e	7 19%	4 17%	- -	1 7%	- -	1 25%	1 14%
Ability to check my own plans with an expert	60 10%	2 13%	7 9%	10 9%	14 14%	9 13%	5 10%	4 11%	- -	3 17%	2 13%	1 25%	- -	1 14%
Help finding the best value product when I've decided how I want to take my savings	118 21%	2 13%	17 21%	22 21%	18 17%	20 30% g	10 21%	3 8%	8 33%	4 22%	6 40%	1 25%	2 50%	1 14%
Advice on the products that that would be good for someone in my position	113 20%	5 31%	17 21%	23 21%	19 18%	11 16%	8 17%	4 11%	4 17%	6 33%	4 27%	2 50%	- -	2 29%
Help with admin / paperwork	44 8%	1 6%	11 14%	8 7%	6 6%	5 7%	3 6%	5 14%	1 4%	- -	1 7%	- -	- -	1 14%
Other (please specify)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
None of the above	88 15%	5 31%	12 15%	13 12%	15 15%	10 15%	5 10%	10 28% cf	3 13%	1 6%	1 7%	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q17_SUM. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

SUMMARY TABLE

Base: All with dc pensions which are not yet in payment

	Ranked 1st	Ranked 2nd
Total	572 100%	572 100%
Talking to a real person	81 14%	76 13%
Trusting the person / organisation providing support	200 35%	126 22%
Affordability / price	78 14%	82 14%
Convenience	13 2%	21 4%
Independence of the advice	111 19%	143 25%
Having a back-up / access to an ombudsman if something goes wrong	48 8%	72 13%
None of the above	41 7%	11 2%
Not stated	- -	41 7%

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

TOP 2 SUMMARY.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Talking to a real person	157 27%	94 25%	63 33%	67 26%	50 26%	30 32%	10 42%	131 28%	23 24%	- -	3 25%	-	80 28%	129 28%	-	157 27%	30 29%	-	-	157 27%
			a																	
Trusting the person / organisation providing support	326 57%	214 56%	112 58%	142 54%	120 63%	49 52%	15 63%	258 56%	59 63%	2 50%	7 58%	-	165 57%	267 57%	-	326 57%	60 58%	-	-	326 57%
Affordability / price	160 28%	111 29%	49 25%	81 31%	51 27%	24 26%	4 17%	124 27%	28 30%	3 75%	5 42%	-	70 24%	140 30%	-	160 28%	28 27%	-	-	160 28%
Convenience	34 6%	23 6%	11 6%	17 6%	9 5%	7 7%	1 4%	29 6%	4 4%	- -	1 8%	-	14 5%	28 6%	-	34 6%	8 8%	-	-	34 6%
Independence of the advice	254 44%	166 44%	88 46%	115 44%	89 46%	36 38%	14 58%	211 46%	40 43%	1 25%	2 17%	-	140 49%	208 44%	-	254 44%	55 53%	-	-	254 44%
Having a back-up / access to an ombudsman if something goes wrong	120 21%	79 21%	41 21%	59 23%	35 18%	22 23%	4 17%	100 22%	16 17%	- -	4 33%	-	61 21%	90 19%	-	120 21%	10 10%	-	-	120 21%
				p																
None of the above	52 9%	39 10%	13 7%	23 9%	18 9%	11 12%	- -	40 9%	10 11%	1 25%	1 8%	-	24 8%	42 9%	-	52 9%	8 8%	-	-	52 9%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

TOP 2 SUMMARY.

Base: All respondents

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Talking to a real person	157 27%	11 24%	4 24%	21 33% f	23 38% fhi	15 29% f	5 10%	10 42%	10 19%	12 19%	27 30% f	17 35% f	2 25%
Trusting the person / organisation providing support	326 57%	27 59%	7 41%	36 56%	37 62%	23 44%	25 51%	13 54%	29 56%	44 70% ef	51 57%	30 63%	4 50%
Affordability / price	160 28%	9 20%	5 29%	19 30%	19 32%	18 35% k	19 39% aik	7 29%	16 31%	12 19%	26 29%	8 17%	2 25%
Convenience	34 6%	5 11% d	- -	6 9%	1 2%	1 2%	5 10%	2 8%	4 8%	3 5%	6 7%	1 2%	- -
Independence of the advice	254 44%	18 39%	9 53%	26 41%	30 50%	21 40%	22 45%	7 29%	22 42%	39 62% acehjk	37 42%	18 38%	5 63%
Having a back-up / access to an ombudsman if something goes wrong	120 21%	9 20%	6 35%	10 16%	8 13%	15 29% d	12 24%	5 21%	11 21%	11 17%	16 18%	14 29% d	3 38%
None of the above	52 9%	7 15% d	2 12%	6 9%	1 2%	6 12% d	6 12% d	2 8%	7 13% d	3 5%	8 9%	4 8%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

TOP 2 SUMMARY.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Talking to a real person	157 27%	1 6%	23 28%	32 30%	29 28%	21 31%	13 27%	12 33%	5 21%	5 28%	2 13%	1 25%	2 50%	1 14%
Trusting the person / organisation providing support	326 57%	8 50%	42 52%	63 59%	57 55%	43 64%	27 56%	18 50%	14 58%	11 61%	10 67%	3 75%	3 75%	5 71%
Affordability / price	160 28%	6 38%	29 36% eg	39 36% eg	29 28% g	13 19%	11 23%	4 11%	14 58%	1 6%	5 33%	- -	- -	- -
Convenience	34 6%	- -	4 5%	5 5%	5 5%	4 6%	5 10%	4 11%	2 8%	- -	1 7%	- -	1 25%	- -
Independence of the advice	254 44%	4 25%	31 38%	45 42%	45 44%	31 46%	24 50%	15 42%	8 33%	12 67%	11 73%	3 75%	2 50%	5 71%
Having a back-up / access to an ombudsman if something goes wrong	120 21%	5 31%	20 25%	19 18%	25 24%	15 22%	8 17%	10 28%	3 13%	5 28%	1 7%	1 25%	- -	- -
None of the above	52 9%	4 25%	8 10%	6 6%	9 9%	4 6%	5 10%	5 14%	1 4%	1 6%	- -	- -	- -	2 29%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Talking to a real person	81 14%	52 14%	29 15%	40 15%	23 12%	12 13%	6 25%	72 16%	8 9%	-	1 8%	-	44 15%	68 15%	-	81 14%	11 11%	-	-	81 14%
Trusting the person / organisation providing support	200 35%	128 34%	72 37%	86 33%	78 41%	29 31%	7 29%	150 32%	43 46%	2 50%	5 42%	-	102 36%	162 35%	-	200 35%	37 36%	-	-	200 35%
Affordability / price	78 14%	56 15%	22 11%	39 15%	25 13%	11 12%	3 13%	61 13%	13 14%	1 25%	3 25%	-	33 11%	67 14%	-	78 14%	12 12%	-	-	78 14%
Convenience	13 2%	9 2%	4 2%	7 3%	3 2%	2 2%	1 4%	12 3%	1 1%	-	-	-	4 1%	11 2%	-	13 2%	4 4%	-	-	13 2%
Independence of the advice	111 19%	73 19%	38 20%	48 18%	37 19%	20 21%	6 25%	95 21%	15 16%	-	1 8%	-	62 22%	89 19%	-	111 19%	26 25%	-	-	111 19%
Having a back-up / access to an ombudsman if something goes wrong	48 8%	29 8%	19 10%	22 8%	14 7%	11 12%	1 4%	41 9%	6 6%	-	1 8%	-	22 8%	39 8%	-	48 8%	6 6%	-	-	48 8%
None of the above	41 7%	32 8%	9 5%	20 8%	12 6%	9 10%	-	31 7%	8 9%	1 25%	1 8%	-	20 7%	32 7%	-	41 7%	7 7%	-	-	41 7%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%	
Talking to a real person	81 14%	6 13%	3 18%	10 16%	12 20%	6 12%	4 8%	5 21%	5 10%	5 8%	15 17%	8 17%	2 25%	
Trusting the person / organisation providing support	200 35%	18 39%	5 29%	19 30%	22 37%	17 33%	16 33%	9 38%	20 38%	24 38%	32 36%	15 31%	3 38%	
Affordability / price	78 14%	7 15%	1 6%	10 16%	8 13%	9 17%	9 18%	4 17%	9 17%	7 11%	10 11%	3 6%	1 13%	
Convenience	13 2%	1 2%	- -	2 3%	- -	1 2%	3 6%	1 4%	3 6%	- -	2 2%	- -	- -	
Independence of the advice	111 19%	6 13%	4 24%	12 19%	13 22%	7 13%	11 22%	2 8%	8 15%	23 37%	15 17%	8 17%	2 25%	
Having a back-up / access to an ombudsman if something goes wrong	48 8%	2 4%	3 18%	7 11%	4 7%	7 13%	2 4%	1 4%	2 4%	2 3%	8 9%	10 21%	- -	
None of the above	41 7%	6 13%	1 6%	4 6%	1 2%	5 10%	4 8%	2 8%	5 10%	2 3%	7 8%	4 8%	- -	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Talking to a real person	81 14%	1 6%	10 12%	13 12%	15 15%	9 13%	9 19%	8 22%	4 17%	4 22%	- -	1 25%	1 25%	- -
Trusting the person / organisation providing support	200 35%	2 13%	30 37%	39 36%	39 38%	26 39%	12 25%	9 25%	9 38%	6 33%	7 47%	3 75%	2 50%	1 14%
Affordability / price	78 14%	5 31%	11 14%	20 19%	16 16%	8 12%	6 13%	1 3%	3 13%	- -	3 20%	- -	- -	- -
Convenience	13 2%	- -	2 2%	2 2%	2 2%	2 3%	1 2%	2 6%	1 4%	- -	- -	- -	1 25%	- -
Independence of the advice	111 19%	3 19%	13 16%	17 16%	19 18%	12 18%	14 29%	10 28%	4 17%	5 28%	5 33%	- -	- -	5 71%
Having a back-up / access to an ombudsman if something goes wrong	48 8%	1 6%	10 12%	11 10%	5 5%	7 10%	3 6%	2 6%	2 8%	2 11%	- -	- -	- -	- -
None of the above	41 7%	4 25%	5 6%	5 5%	7 7%	3 4%	3 6%	4 11%	1 4%	1 6%	- -	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Talking to a real person	76 13%	42 11%	34 18%	27 10%	27 14%	18 19%	4 17%	59 13%	15 16%	-	2 17%	-	36 13%	61 13%	-	76 13%	19 18%	-	-	76 13%
			a				c													
Trusting the person / organisation providing support	126 22%	86 23%	40 21%	56 21%	42 22%	20 21%	8 33%	108 23%	16 17%	-	2 17%	-	63 22%	105 22%	-	126 22%	23 22%	-	-	126 22%
Affordability / price	82 14%	55 15%	27 14%	42 16%	26 14%	13 14%	1 4%	63 14%	15 16%	2 50%	2 17%	-	37 13%	73 16%	-	82 14%	16 16%	-	-	82 14%
Convenience	21 4%	14 4%	7 4%	10 4%	6 3%	5 5%	-	17 4%	3 3%	-	1 8%	-	10 3%	17 4%	-	21 4%	4 4%	-	-	21 4%
Independence of the advice	143 25%	93 25%	50 26%	67 26%	52 27%	16 17%	8 33%	116 25%	25 27%	1 25%	1 8%	-	78 27%	119 25%	-	143 25%	29 28%	-	-	143 25%
Having a back-up / access to an ombudsman if something goes wrong	72 13%	50 13%	22 11%	37 14%	21 11%	11 12%	3 13%	59 13%	10 11%	-	3 25%	-	39 14%	51 11%	-	72 13%	4 4%	-	-	72 13%
																p				
None of the above	11 2%	7 2%	4 2%	3 1%	6 3%	2 2%	-	9 2%	2 2%	-	-	-	4 1%	10 2%	-	11 2%	1 1%	-	-	11 2%
Not stated	41 7%	32 8%	9 5%	20 8%	12 6%	9 10%	-	31 7%	8 9%	1 25%	1 8%	-	20 7%	32 7%	-	41 7%	7 7%	-	-	41 7%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		REGION												
		Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%			a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%	
Talking to a real person	76 13%	5 11%	1 6%	11 17% f	11 18% f	9 17% f	1 2%	5 21%	5 10%	7 11%	12 13% f	9 19% f	- -	
Trusting the person / organisation providing support	126 22%	9 20%	2 12%	17 27% e	15 25%	6 12%	9 18%	4 17%	9 17%	20 32% e	19 21%	15 31% e	1 13%	
Affordability / price	82 14%	2 4%	4 24%	9 14%	11 18% a	9 17% a	10 20% a	3 13%	7 13%	5 8%	16 18% a	5 10%	1 13%	
Convenience	21 4%	4 9% e	- -	4 6%	1 2%	- -	2 4%	1 4%	1 2%	3 5%	4 4%	1 2%	- -	
Independence of the advice	143 25%	12 26%	5 29%	14 22%	17 28%	14 27%	11 22%	5 21%	14 27%	16 25%	22 25%	10 21%	3 38%	
Having a back-up / access to an ombudsman if something goes wrong	72 13%	7 15%	3 18%	3 5%	4 7%	8 15%	10 20% cd	4 17%	9 17% c	9 14%	8 9%	4 8%	3 38%	
None of the above	11 2%	1 2%	1 6%	2 3%	- -	1 2%	2 4%	- -	2 4%	1 2%	1 1%	- -	- -	
Not stated	41 7%	6 13% d	1 6%	4 6%	1 2%	5 10%	4 8%	2 8%	5 10%	2 3%	7 8%	4 8%	- -	

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q17. In terms of receiving advice about withdrawing your Defined Contribution (DC) pension, which of the following are the most important factors for you?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572 100%	16 100%	81 100%	107 100%	103 100%	67 100%	48 100%	36 100%	24 100%	18 100%	15 100%	4 100%	4 100%	7 100%
Talking to a real person	76 13%	- -	13 16%	19 18%	14 14%	12 18%	4 8%	4 11%	1 4%	1 6%	2 13%	- -	1 25%	1 14%
Trusting the person / organisation providing support	126 22%	6 38%	12 15%	24 22%	18 17%	17 25%	15 31%	9 25%	5 21%	5 28%	3 20%	- -	1 25%	4 57%
Affordability / price	82 14%	1 6%	18 22%	19 18%	13 13%	5 7%	5 10%	3 8%	11 46%	1 6%	2 13%	- -	- -	- -
Convenience	21 4%	- -	2 2%	3 3%	3 3%	2 3%	4 8%	2 6%	1 4%	- -	1 7%	- -	- -	- -
Independence of the advice	143 25%	1 6%	18 22%	28 26%	26 25%	19 28%	10 21%	5 14%	4 17%	7 39%	6 40%	3 75%	2 50%	- -
Having a back-up / access to an ombudsman if something goes wrong	72 13%	4 25%	10 12%	8 7%	20 19%	8 12%	5 10%	8 22%	1 4%	3 17%	1 7%	1 25%	- -	- -
None of the above	11 2%	- -	3 4%	1 1%	2 2%	1 1%	2 4%	1 3%	- -	- -	- -	- -	- -	1 14%
Not stated	41 7%	4 25%	5 6%	5 5%	7 7%	3 4%	3 6%	4 11%	1 4%	1 6%	- -	- -	- -	1 14%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q18_SUM. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

SUMMARY TABLE

Base: All with dc pensions which are not yet in payment

	Ranked 1st	Ranked 2nd
Total	572 100%	572 100%
Face-to-face (in person)	406 71%	44 8%
On the phone	22 4%	217 38%
Over a video web chat tool	2 *	50 9%
On a website	53 9%	80 14%
Over email or live text chat	35 6%	90 16%
I would not want advice or guidance about withdrawing my pension	54 9%	37 6%
Not stated	- -	54 9%

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

TOP 2 SUMMARY.

Base: All respondents

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	- -	287 100%	468 100%	- -	572 100%	103 100%	- -	- -	572 100%
Face-to-face (in person)	450 79%	297 78%	153 79%	206 79%	151 79%	71 76%	22 92%	369 80%	70 74%	2 50%	9 75%	- -	228 79%	364 78%	- -	450 79%	76 74%	- -	- -	450 79%
On the phone	239 42%	164 43%	75 39%	116 44%	64 33%	44 47%	15 63%	192 42%	38 40%	1 25%	8 67%	- -	132 46%	187 40%	- -	239 42%	38 37%	- -	- -	239 42%
Over a video web chat tool	52 9%	36 9%	16 8%	25 10%	20 10%	5 5%	2 8%	44 10%	6 6%	2 50%	- -	- -	24 8%	42 9%	- -	52 9%	13 13%	- -	- -	52 9%
On a website	133 23%	78 21%	55 28%	64 24%	49 26%	17 18%	3 13%	111 24%	20 21%	1 25%	1 8%	- -	63 22%	118 25%	- -	133 23%	28 27%	- -	- -	133 23%
Over email or live text chat	125 22%	79 21%	46 24%	57 22%	46 24%	16 17%	6 25%	97 21%	26 28%	- -	2 17%	- -	62 22%	108 23%	- -	125 22%	24 23%	- -	- -	125 22%
I would not want advice or guidance about withdrawing my pension	91 16%	62 16%	29 15%	34 13%	35 18%	22 23%	- -	72 16%	16 17%	1 25%	2 17%	- -	41 14%	74 16%	- -	91 16%	19 18%	- -	- -	91 16%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

TOP 2 SUMMARY.

Base: All respondents

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Face-to-face (in person)	450 79%	39 85%	13 76%	53 83%	50 83%	40 77%	31 63%	18 75%	38 73%	55 87%	66 74%	39 81%	8 100%
		f		f	f					fj			
On the phone	239 42%	24 52%	4 24%	26 41%	25 42%	20 38%	17 35%	10 42%	22 42%	33 52%	32 36%	22 46%	4 50%
										j			
Over a video web chat tool	52 9%	3 7%	3 18%	8 13%	5 8%	4 8%	4 8%	3 13%	3 6%	5 8%	8 9%	6 13%	- -
On a website	133 23%	7 15%	4 24%	16 25%	20 33%	12 23%	18 37%	7 29%	11 21%	12 19%	18 20%	8 17%	- -
				a			aijk						
Over email or live text chat	125 22%	5 11%	6 35%	12 19%	10 17%	9 17%	13 27%	8 33%	8 15%	15 24%	28 31%	8 17%	3 38%
										adh			
I would not want advice or guidance about withdrawing my pension	91 16%	9 20%	3 18%	8 13%	8 13%	11 21%	9 18%	1 4%	13 25%	4 6%	16 18%	8 17%	1 13%
		i				i			i		i		

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

TOP 2 SUMMARY.

Base: All respondents

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Face-to-face (in person)	450	9	64	85	78	52	34	28	23	17	14	4	4	5
	79%	56%	79%	79%	76%	78%	71%	78%	96%	94%	93%	100%	100%	71%
On the phone	239	7	30	48	44	27	17	19	7	8	6	1	4	1
	42%	44%	37%	45%	43%	40%	35%	53%	29%	44%	40%	25%	100%	14%
Over a video web chat tool	52	1	6	9	9	8	3	5	4	2	2	1	-	1
	9%	6%	7%	8%	9%	12%	6%	14%	17%	11%	13%	25%	-	14%
On a website	133	5	14	28	29	14	16	5	4	6	4	-	-	-
	23%	31%	17%	26%	28%	21%	33%	14%	17%	33%	27%	-	-	-
						bg								
Over email or live text chat	125	3	20	16	28	19	12	5	5	3	3	2	-	2
	22%	19%	25%	15%	27%	28%	25%	14%	21%	17%	20%	50%	-	29%
				c	c									
I would not want advice or guidance about withdrawing my pension	91	4	16	18	11	9	8	7	4	-	1	-	-	3
	16%	25%	20%	17%	11%	13%	17%	19%	17%	-	7%	-	-	43%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Face-to-face (in person)	406 71%	266 70%	140 73%	183 70%	136 71%	65 69%	22 92%	331 72%	65 69%	2 50%	8 67%	-	210 73%	325 69%	-	406 71%	70 68%	-	-	406 71%
On the phone	22 4%	14 4%	8 4%	10 4%	7 4%	5 5%	- -	17 4%	4 4%	- -	1 8%	-	10 3%	19 4%	-	22 4%	4 4%	-	-	22 4%
Over a video web chat tool	2 *	1 *	1 1%	1 *	1 1%	- -	- -	1 *	1 1%	- -	- -	-	1 *	2 *	-	2 *	- -	- -	-	2 *
On a website	53 9%	34 9%	19 10%	24 9%	19 10%	8 9%	2 8%	46 10%	6 6%	1 25%	- -	-	22 8%	49 10%	-	53 9%	14 14%	-	-	53 9%
Over email or live text chat	35 6%	22 6%	13 7%	22 8%	10 5%	3 3%	- -	28 6%	6 6%	- -	1 8%	-	20 7%	30 6%	-	35 6%	7 7%	-	-	35 6%
I would not want advice or guidance about withdrawing my pension	54 9%	42 11%	12 6%	22 8%	19 10%	13 14%	- -	39 8%	12 13%	1 25%	2 17%	-	24 8%	43 9%	-	54 9%	8 8%	-	-	54 9%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		REGION											
	Total	Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
Significance Level: 95%		a	*b	c	d	e	f	*g	h	i	j	k	*l
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Face-to-face (in person)	406 71%	37 80%	12 71%	48 75%	44 73%	37 71%	26 53%	16 67%	36 69%	51 81%	57 64%	35 73%	7 88%
		f		f	f					fj		f	
On the phone	22 4%	1 2%	- -	3 5%	- -	2 4%	3 6%	1 4%	1 2%	3 5%	6 7%	2 4%	- -
											d		
Over a video web chat tool	2 *	- -	- -	- -	- -	- -	- -	1 4%	- -	1 2%	- -	- -	- -
On a website	53 9%	2 4%	1 6%	6 9%	12 20% aij	4 8%	11 22% aeij	3 13%	5 10%	2 3%	3 3%	4 8%	- -
Over email or live text chat	35 6%	1 2%	3 18%	2 3%	2 3%	1 2%	3 6%	2 8%	1 2%	4 6%	13 15% acdeh	2 4%	1 13%
I would not want advice or guidance about withdrawing my pension	54 9%	5 11%	1 6%	5 8%	2 3%	8 15% di	6 12%	1 4%	9 17% di	2 3%	10 11%	5 10%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 1st.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Face-to-face (in person)	406	7	57	79	70	47	30	26	20	13	13	3	4	5
	71%	44%	70%	74%	68%	70%	63%	72%	83%	72%	87%	75%	100%	71%
On the phone	22	1	1	2	7	2	2	2	1	2	-	-	-	-
	4%	6%	1%	2%	7%	3%	4%	6%	4%	11%	-	-	-	-
Over a video web chat tool	2	-	-	-	-	1	-	1	-	-	-	-	-	-
	*	-	-	-	-	1%	-	3%	-	-	-	-	-	-
On a website	53	4	4	15	10	7	6	3	1	1	1	-	-	-
	9%	25%	5%	14%	10%	10%	13%	8%	4%	6%	7%	-	-	-
Over email or live text chat	35	1	7	1	9	5	4	1	1	2	1	1	-	-
	6%	6%	9%	1%	9%	7%	8%	3%	4%	11%	7%	25%	-	-
I would not want advice or guidance about withdrawing my pension	54	3	12	10	7	5	6	3	1	-	-	-	-	2
	9%	19%	15%	9%	7%	7%	13%	8%	4%	-	-	-	-	29%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		GENDER		AGE				WORKING STATUS					PENSION PLAN			DB OR DC PENSION PLAN			DRAWING MONEY FROM PENSION PLAN	
	Total	Male	Female	50-54 years	55-59 years	60-64 years	65 years or over	Working full time (30+ hrs a week)	Working part time (fewer than 30 hrs a week)	Not working but seeking work	Not working and not seeking work	Student	Personal or private	Work-based, occupational or company	Do not have	DC	DB	Don't know	Have already started	Have not started
Significance Level: 95%		a	b	c	d	e	*f	g	h	*i	*j	*k	l	m	*n	o	p	*q	*r	s
Total	572 100%	379 100%	193 100%	262 100%	192 100%	94 100%	24 100%	462 100%	94 100%	4 100%	12 100%	-	287 100%	468 100%	-	572 100%	103 100%	-	-	572 100%
Face-to-face (in person)	44 8%	31 8%	13 7%	23 9%	15 8%	6 6%	- -	38 8%	5 5%	- -	1 8%	-	18 6%	39 8%	-	44 8%	6 6%	-	-	44 8%
On the phone	217 38%	150 40%	67 35%	106 40%	57 30%	39 41%	15 63%	175 38%	34 36%	1 25%	7 58%	-	122 43%	168 36%	-	217 38%	34 33%	-	-	217 38%
Over a video web chat tool	50 9%	35 9%	15 8%	24 9%	19 10%	5 5%	2 8%	43 9%	5 5%	2 50%	- -	-	23 8%	40 9%	-	50 9%	13 13%	-	-	50 9%
On a website	80 14%	44 12%	36 19%	40 15%	30 16%	9 10%	1 4%	65 14%	14 15%	- -	1 8%	-	41 14%	69 15%	-	80 14%	14 14%	-	-	80 14%
Over email or live text chat	90 16%	57 15%	33 17%	35 13%	36 19%	13 14%	6 25%	69 15%	20 21%	- -	1 8%	-	42 15%	78 17%	-	90 16%	17 17%	-	-	90 16%
I would not want advice or guidance about withdrawing my pension	37 6%	20 5%	17 9%	12 5%	16 8%	9 10%	- -	33 7%	4 4%	- -	- -	-	17 6%	31 7%	-	37 6%	11 11%	-	-	37 6%
Not stated	54 9%	42 11%	12 6%	22 8%	19 10%	13 14%	- -	39 8%	12 13%	1 25%	2 17%	-	24 8%	43 9%	-	54 9%	8 8%	-	-	54 9%

Columns Tested: a,b - c,d,e,f - g,h,i,j,k - l,m,n - o,p,q - r,s

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		REGION											
Total		Scotland	North East	North West	Yorkshire and the Humberside	East Midlands	West Midlands	Wales	East of England	London (greater and central)	South East (excluding London)	South West	Northern Ireland
		a	*b	c	d	e	f	*g	h	i	j	k	*l
Significance Level: 95%													
Total	572 100%	46 100%	17 100%	64 100%	60 100%	52 100%	49 100%	24 100%	52 100%	63 100%	89 100%	48 100%	8 100%
Face-to-face (in person)	44 8%	2 4%	1 6%	5 8%	6 10%	3 6%	5 10%	2 8%	2 4%	4 6%	9 10%	4 8%	1 13%
On the phone	217 38%	23 50% fj	4 24%	23 36%	25 42%	18 35%	14 29%	9 38%	21 40%	30 48% fj	26 29%	20 42%	4 50%
Over a video web chat tool	50 9%	3 7%	3 18%	8 13%	5 8%	4 8%	4 8%	2 8%	3 6%	4 6%	8 9%	6 13%	- -
On a website	80 14%	5 11%	3 18%	10 16%	8 13%	8 15%	7 14%	4 17%	6 12%	10 16%	15 17%	4 8%	- -
Over email or live text chat	90 16%	4 9%	3 18%	10 16%	8 13%	8 15%	10 20%	6 25%	7 13%	11 17%	15 17%	6 13%	2 25%
I would not want advice or guidance about withdrawing my pension	37 6%	4 9%	2 12%	3 5%	6 10%	3 6%	3 6%	- -	4 8%	2 3%	6 7%	3 6%	1 13%
Not stated	54 9%	5 11%	1 6%	5 8%	2 3%	8 15% di	6 12%	1 4%	9 17% di	2 3%	10 11%	5 10%	- -

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l

Pensions Research

Q18. How would you most want to receive advice or guidance about withdrawing your Defined Contribution (DC) pension?

Ranked 2nd.

Base: All with dc pensions which are not yet in payment

		HOUSEHOLD INCOME BEFORE TAX												
Total		Up to £10,000	£10,001- £20,000	£20,001- £30,000	£30,001- £40,000	£40,001- £50,000	£50,001- £60,000	£60,001- £70,000	£70,001- £80,000	£80,001- £90,000	£90,001- £100,000	£100,001- £110,000	£110,001- £120,000	More than £120,000
Significance Level: 95%		*a	b	c	d	e	f	g	*h	*i	*j	*k	*l	*m
Total	572	16	81	107	103	67	48	36	24	18	15	4	4	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Face-to-face (in person)	44	2	7	6	8	5	4	2	3	4	1	1	-	-
	8%	13%	9%	6%	8%	7%	8%	6%	13%	22%	7%	25%	-	-
On the phone	217	6	29	46	37	25	15	17	6	6	6	1	4	1
	38%	38%	36%	43%	36%	37%	31%	47%	25%	33%	40%	25%	100%	14%
Over a video web chat tool	50	1	6	9	9	7	3	4	4	2	2	1	-	1
	9%	6%	7%	8%	9%	10%	6%	11%	17%	11%	13%	25%	-	14%
On a website	80	1	10	13	19	7	10	2	3	5	3	-	-	-
	14%	6%	12%	12%	18%	10%	21%	6%	13%	28%	20%	-	-	-
Over email or live text chat	90	2	13	15	19	14	8	4	4	1	2	1	-	2
	16%	13%	16%	14%	18%	21%	17%	11%	17%	6%	13%	25%	-	29%
I would not want advice or guidance about withdrawing my pension	37	1	4	8	4	4	2	4	3	-	1	-	-	1
	6%	6%	5%	7%	4%	6%	4%	11%	13%	-	7%	-	-	14%
Not stated	54	3	12	10	7	5	6	3	1	-	-	-	-	2
	9%	19%	15%	9%	7%	7%	13%	8%	4%	-	-	-	-	29%

Columns Tested: a,b,c,d,e,f,g,h,i,j,k,l,m