



Legal & General – Pensions research

METHODOLOGY NOTE

ComRes interviewed 2,059 GB adults online between 2nd and 3rd September 2015. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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 Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 1

Q.1 Thinking about your retirement, roughly how much money do you currently have set aside for when you are retired (e.g. in a pension or in the form of other savings)?
Base: All respondents who are not retired

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	1466	723	743	250	338	327	335	165	51	386	423	285	372	229	823
Weighted base	1528	740	788	239	357	337	350	193	52*	384	419	361	364	255	910
£1-£10,000	348 23%	166 22%	181 23%	64 27%FGH	109 30%FGH	84 25%FGH	58 16%	29 15%	3 7%	70 18%	114 27%Ik	72 20%	93 25%l	58 23%	227 25%
£10,001-50,000	248 16%	143 19%B	105 13%	18 8%	55 15%C	64 19%C	68 20%C	32 17%C	10 19%C	77 20%L	65 16%	62 17%	44 12%	52 20%	174 19%
£50,001-100,000	94 6%	54 7%b	39 5%	6 2%	14 4%	27 8%Cd	28 8%Cd	15 5%C	4 8%	46 12%JKL	25 6%L	16 4%	7 2%	20 8%	69 8%
£100,001-200,000	51 3%	40 5%B	12 1%	1 *	8 2%	9 3%c	16 4%C	16 8%CDE	1 3%	20 5%L	16 4%	9 3%	7 2%	13 5%	32 4%
More than £200,000	38 (220) 2%	25 3%b	13 2%	1 *	3 1%	4 1%	14 4%CDE	11 5%CDE	6 12%CDEF	15 4%	9 2%	8 2%	7 2%	7 3%	24 3%
I do not currently have any money set aside for my retirement (e.g. in a pension or in the form of other savings)	417 (0) 27%	153 21%	265 34%A	104 44%DEFGH	104 29%fGH	87 26%	76 22%	38 20%	8 16%	71 19%	85 20%	111 31%J	150 41%JK	31 12%	196 22%M
Prefer not to say	123 8%	58 8%	65 8%	18 8%	15 4%	21 6%	28 8%d	28 14%cDEF	13 24%CDEF	35 9%L	44 10%L	26 7%	17 5%	25 10%	68 8%
Don't know	209 14%	102 14%	107 14%	27 11%	48 14%	41 12%	63 18%Ce	24 12%	6 12%	50 13%	62 15%	58 16%l	39 11%	50 20%N	119 13%
Mean (£'000s) - including those that have no money set aside	26.938	35.409B	18.954	8.189	17.401C	23.559Cd	37.864CDE	49.396CDE	67.349	41.135JKL	27.776L	23.241l	15.617	37.786	29.854
Standard deviation	49.036	55.644	40.312	21.487	35.074	39.726	57.984	67.721	83.345	57.293	48.672	45.449	39.734	54.227	49.584
Mean (£'000s) - excluding those that have no money set aside	41.373	48.052B	33.238	17.698	26.958c	34.454C	53.561CDE	67.566CDE	89.165	54.088JKL	38.125	38.732	30.524	45.577	40.997
Standard deviation	55.648	59.962	48.756	28.872	40.625	43.982	62.596	71.063	85.228	60.141	53.471	53.358	51.357	56.511	54.040

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n
 * small base

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 1

Q.1 Thinking about your retirement, roughly how much money do you currently have set aside for when you are retired (e.g. in a pension or in the form of other savings)?

Base: All respondents who are not retired

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	1466	139	64	1263	57	166	139	133	104	135	195	200	134	321	231	85	50	35	423	-	1466
Weighted base	1528	132	78*	1318	58*	169	135	145	110*	142	217	209	133	348	248	94*	51*	38**	417	**	1528
£1-£10,000	348 23%	38 29% ^{dijk}	21 27%	289 22%	18 32% ^{ijk}	42 25%	27 20%	31 21%	20 19%	26 18%	44 20%	45 22%	36 27%	348 100% ^{OPQS}	-	-	-	-	-	-	348 23%
£10,001-50,000	248 16%	14 11%	6 8%	228 17% ^{ab}	8 14%	20 12%	31 23% ^{ABFL}	26 18% ^b	21 19% ^b	26 18% ^b	49 22% ^{ABFL}	27 13%	21 16%	-	248 100% ^{NPQS}	-	-	-	-	-	248 16%
£50,001-100,000	94 6%	7 5%	1 2%	85 6%	1 2%	13 7% ^g	3 2%	11 7% ^g	7 6%	8 6%	20 9% ^{bG}	16 7% ^g	8 6%	-	-	94 100% ^{NOQS}	-	-	-	-	94 6%
£100,001-200,000	51 3%	5 4%	4 6%	42 3%	1 2%	4 2%	2 2%	6 4%	4 4%	3 2%	9 4%	8 4%	4 3%	-	-	-	51 100% ^{NOPS}	-	-	-	51 3%
More than £200,000 (220)	38 2%	3 2%	-	35 3%	-	2 1%	5 4%	4 3%	1 1%	2 1%	10 5% ^f	6 3%	4 3%	-	-	-	-	38 100%	-	-	38 2%
I do not currently have any money set aside for my retirement (e.g. in a pension or in the form of other savings) (0)	417 27%	45 34% ^{dIK}	24 31%	348 26%	14 24%	55 33% ^{IK}	35 26%	37 25%	22 20%	47 33% ^{IK}	47 22%	56 27%	35 26%	-	-	-	-	-	417 100% ^{NOPQ}	-	417 27%
Prefer not to say	123 8%	9 7%	3 4%	111 8%	5 9%	14 9%	8 6%	11 8%	14 13% ^{bg}	10 7%	15 7%	23 11%	11 8%	-	-	-	-	-	-	-	123 8%
Don't know	209 14%	12 9%	18 23% ^{dAFKM}	179 4%	10 18% ^a	19 11%	24 18% ^{AK}	20 14%	20 18% ^a	20 14%	23 11%	29 14%	14 11%	-	-	-	-	-	-	-	209 14%
Mean (£'000s) - including those that have no money set aside	26.938	22.071	18.414	27.938	13.894	19.869	26.526	31.353 ^{ef}	28.703 ^e	21.780	38.385 ^{AB}	29.726 ^e	27.165	5.000	30.000	75.000	150.000	220.000	0.000	-	26.938
Standard deviation	49.036	46.563	40.789	49.672	27.430	39.044	51.414	52.635	45.984	40.777	58.493	52.611	51.541	0.000	0.000	0.000	0.000	0.000	0.000	-	49.036
Mean (£'000s) - excluding those that have no money set aside	41.373	36.882	32.110	42.258	20.513	33.590	40.436	46.132	40.480	37.381	52.130 ^F	46.254	40.148	5.000	30.000	75.000	150.000	220.000	-	-	41.373

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 1

Q.1 Thinking about your retirement, roughly how much money do you currently have set aside for when you are retired (e.g. in a pension or in the form of other savings)?

Base: All respondents who are not retired

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?					Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Weighted base	1528	132	78*	1318	58*	169	135	145	110*	142	217	209	133	348	248	94*	51*	38**	417	-**	1528
Standard deviation	55.648	55.592	49.868	55.927	31.355	46.084	58.987	58.332	50.128	47.751	62.721	59.583	58.440	0.000	0.000	0.000	0.000	0.000	-	-	55.648

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 2

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Summary Table

Base: All respondents

	Products				
	Cash ISAs	Stocks & Shares ISAs	Pensions	Credit cards	Premium bonds
Unweighted base	2059	2059	2059	2059	2059
Weighted base	2059	2059	2059	2059	2059
Difficult to understand	230 11%	771 37%	687 33%	116 6%	328 16%
Tax-free	1078 52%	445 22%	117 6%	66 3%	623 30%
Good investment	798 39%	388 19%	618 30%	50 2%	377 18%
Risky	83 4%	1137 55%	243 12%	452 22%	169 8%
Easy to open an account	959 47%	319 15%	222 11%	804 39%	624 30%
I currently hold this financial product	806 39%	339 16%	832 40%	1135 55%	543 26%
None of the above	262 13%	299 15%	365 18%	331 16%	456 22%

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 3
Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?
Cash ISAs
Base: All respondents

	Gender		Age							Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
Tax-free	1078 52%	556 55%B	522 49%	62 26%	148 41%C	169 50%CD	198 54%CD	186 63%CDEF	315 68%CDEF	333 60%KL	313 57%KL	217 48%	214 43%	116 45%	446 49%
Easy to open an account	959 47%	484 48%	475 45%	74 31%	151 42%C	143 42%C	160 44%C	148 50%Cde	283 61%CDEFG	288 52%L	284 51%L	208 46%L	179 36%	107 42%	394 43%
I currently hold this financial product	806 39%	407 41%	399 38%	49 21%	131 37%C	118 35%C	127 35%C	132 44%CdEF	248 54%CDEFG	268 48%JKL	231 42%L	179 40%L	128 26%	90 35%	356 39%
Good investment	798 39%	409 41%b	389 37%	74 31%	108 30%	131 39%cd	139 38%d	121 41%CD	225 49%CDEFG	221 40%l	213 38%	191 43%L	173 35%	94 37%	341 38%
Difficult to understand	230 11%	98 10%	132 12%a	43 18%dfGH	44 12%gH	53 16%GH	44 12%gH	22 7%	23 5%	48 9%	62 11%	57 13%i	63 13%i	42 16%n	104 11%
Risky	83 4%	46 5%	38 4%	10 4%h	22 6%H	13 4%	17 5%H	12 4%	9 2%	22 4%	14 2%	14 3%	34 7%lJK	13 5%	37 4%
None of the above	262 13%	107 11%	155 15%A	62 26%DEFGH	59 17%fGH	47 14%GH	41 11%H	24 8%	29 6%	42 8%	62 11%l	53 12%l	104 21%lJK	27 11%	123 14%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 3

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Cash ISAs

Base: All respondents

	Region												Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
Tax-free	1078 52%	92 51%	51 49%	935 53%	47 54%	123 52%	93 53%	97 53%	94 62%abfjK	101 51%	131 48%	148 51%	101 56%	180 52%S	130 52%S	51 54%S	33 64%S	26 69%	129 31%	364 69%U	714 47%
Easy to open an account	959 47%	76 42%	52 50%	831 47%	42 49%	113 48%	74 43%	89 48%	83 54%AgK	103 52%aK	111 41%	133 46%	83 46%	156 45%S	105 42%S	47 50%S	30 58%oS	20 53%	134 32%	328 62%U	631 41%
I currently hold this financial product	806 39%	69 38%	43 41%	695 39%	29 34%	96 41%	64 37%	72 39%	65 43%	84 42%	94 34%	105 37%	85 47%egKL	113 33%S	107 43%NS	52 56%NoS	29 56%NS	23 61%	77 19%	283 53%U	523 34%
Good investment	798 39%	63 35%	45 43%	690 39%	40 46%	96 41%	70 40%	68 37%	62 41%	77 39%	96 35%	105 37%	77 43%	135 39%S	103 41%S	41 44%S	27 52%nS	20 54%	98 24%	254 48%U	544 36%
Difficult to understand	230 11%	21 12%h	8 8%	201 11%	12 14%H	33 14%H	19 11%	11 6%	16 11%	20 10%	36 13%H	35 12%H	18 10%	43 12%pq	36 15%PQ	5 5%	2 3%	1 2%	87 21%NoPQ	27 5%	203 13%T
Risky	83 4%	5 3%	4 4%	74 4%	2 3%	11 5%	7 4%	8 4%	5 4%	9 5%	10 4%	10 4%	11 6%	14 4%	16 6%q	7 8%q	-	1 3%	23 6%	15 3%	68 4%
None of the above	262 13%	22 12%	16 15%	224 13%	12 14%	27 11%	22 12%	25 13%	16 10%	26 13%	38 14%	38 13%	20 11%	53 15%OPQ	14 6%	4 4%	1 1%	3 8%	94 23%NOPQ	30 6%	232 15%T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 4

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Stocks & Shares ISAs

Base: All respondents

	Gender		Age							Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
Risky	1137 55%	544 54%	592 56%	87 36%	161 45% ^c	170 50% ^C	224 61% ^{CDE}	199 67% ^{CDE}	295 64% ^{CDE}	288 52%	325 59% ⁱ	251 56%	273 54%	128 50%	474 52%
Difficult to understand	771 37%	323 32%	448 42% ^A	86 36%	148 41% ^e	116 34%	140 38%	105 35%	177 38%	192 35%	207 37%	183 41% ⁱ	188 37%	96 38%	324 36%
Tax-free	445 22%	280 28% ^B	164 16%	28 12%	54 15%	64 19% ^C	80 22% ^{CD}	72 24% ^{CD}	147 32% ^{CDEFG}	163 29% ^{KL}	141 25% ^{KL}	66 15%	74 15%	63 25% ⁿ	175 19%
Good investment	388 19%	247 25% ^B	141 13%	35 14%	59 17%	54 16%	58 16%	63 21% ^c	119 26% ^{CDEF}	141 25% ^{JKL}	111 20% ^L	73 16%	63 13%	46 18%	166 18%
I currently hold this financial product	339 16%	226 23% ^B	112 11%	8 3%	37 11% ^C	37 11% ^C	50 14% ^C	72 24% ^{CDEF}	134 29% ^{CDEF}	130 23% ^{KL}	106 19% ^{KL}	58 13% ⁱ	45 9%	31 12%	135 15%
Easy to open an account	319 15%	213 21% ^B	106 10%	19 8%	29 8%	66 19% ^{CD}	53 14% ^{CD}	51 17% ^{CD}	102 22% ^{CDF}	108 19% ^{KL}	94 17% ^L	63 14%	54 11%	37 14%	134 15%
None of the above	299 15%	120 12%	179 17% ^A	70 29% ^{DEFGH}	73 20% ^{FGH}	56 17% ^{GH}	50 14% ^{GH}	22 8%	28 6%	58 10%	68 12%	66 15% ⁱ	107 21% ^{IJK}	36 14%	152 17%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 4

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Stocks & Shares ISAs

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber-side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
Risky	1137 55%	96 54%	61 58%	980 55%	47 55%	136 57%	98 56%	99 54%	80 52%	112 56%	145 53%	163 57%	99 55%	193 55% _S	135 54% _s	46 49%	32 62% _s	23 62%	192 46%	352 66% _U	784 51%
Difficult to understand	771 37%	69 39%	34 32%	668 38%	37 43% _m	94 40%	71 40%	66 36%	63 42% _m	67 33%	96 35%	116 40%	58 32%	135 39%	79 32%	31 34%	15 29%	8 20%	186 45% _{Opq}	205 39%	566 37%
Tax-free	445 22%	35 19%	17 16%	393 22%	18 21%	50 21%	34 20%	41 22%	40 27% _b	51 26% _b	58 21%	57 20%	44 24%	54 16% _S	60 24% _{NS}	29 31% _{NS}	19 37% _{NoS}	18 47%	27 6%	166 31% _U	278 18%
Good investment	388 19%	34 19%	19 18%	335 19%	18 21%	41 17%	30 17%	35 19%	37 24%	40 20%	50 18%	52 18%	32 18%	58 17% _S	44 18% _S	25 26% _{nS}	19 36% _{NOS}	21 55%	36 9%	128 24% _U	260 17%
I currently hold this financial product	339 16%	32 18%	15 15%	291 16%	9 11%	34 14%	28 16%	25 14%	26 17%	38 19%	47 17%	47 16%	38 21% _{eh}	29 8% _S	54 22% _{NS}	23 25% _{NS}	18 35% _{NoS}	19 51%	6 2%	149 28% _U	190 12%
Easy to open an account	319 15%	27 15%	9 8%	283 16% _b	17 20% _{Bg}	35 15%	19 11%	29 15%	28 18% _{Bg}	36 18% _{bg}	48 18% _{bg}	38 13%	34 19% _{Bg}	38 11% _S	42 17% _{nS}	27 29% _{NOS}	9 18% _S	14 38%	25 6%	117 22% _U	201 13%
None of the above	299 15%	24 13%	21 20%	254 14%	11 12%	31 13%	28 16%	26 14%	18 12%	32 16%	41 15%	40 14%	27 15%	62 18% _{oPQ}	29 12%	6 6%	2 4%	1 3%	106 25% _{NOPQ}	30 6%	269 18% _T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 5
Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?
Pensions
Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
I currently hold this financial product	832 40%	500 50%B	332 31%	33 14%	112 31%C	136 40%CD	156 43%CD	162 55%CDEF	234 51%CDEF	285 51%jKL	254 46%KL	160 36%L	133 27%	123 48%	378 42%
Difficult to understand	687 33%	316 32%	371 35%	72 30%	122 34%	116 34%	131 36%	99 33%	147 32%	187 34%	190 34%	153 34%	157 31%	89 35%	314 34%
Good investment	618 30%	358 36%B	261 25%	72 30%	112 31%	96 28%	112 30%	74 25%	153 33%G	186 34%L	176 32%L	139 31%L	117 23%	94 37%n	275 30%
Risky	243 12%	136 14%B	107 10%	14 6%	54 15%CH	44 13%C	53 14%CH	35 12%C	43 9%	59 11%	59 11%	54 12%	72 14%ij	25 10%	120 13%
Easy to open an account	222 11%	151 15%B	70 7%	24 10%	38 11%	58 17%CDFGH	35 10%	28 9%	39 9%	70 13%L	57 10%	57 13%L	36 7%	25 10%	122 13%
Tax-free	117 6%	63 6%	53 5%	10 4%	27 8%h	26 8%h	20 5%	15 5%	20 4%	47 8%jKL	31 6%	21 5%	19 4%	18 7%	63 7%
None of the above	365 18%	127 13%	238 22%A	70 29%DEFGH	74 21%GH	55 16%	61 17%	41 14%	63 14%	68 12%	78 14%	82 18%I	136 27%IJK	37 14%	145 16%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 5

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Pensions

Base: All respondents

	Region												Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
I currently hold this financial product	832 40%	67 37%	34 33%	731 41%	26 30%	102 43%E	62 36%	79 43%e	70 46%bEgk	82 41%e	97 36%	132 46%aBEgk	82 45%bEgk	131 38%S	132 53%NS	61 65%NoS	43 83%NOPS	28 73%	14 3%	279 53%U	553 36%
Difficult to understand	687 33%	68 38%h	38 36%	581 33%	29 33%	79 33%	71 41%HKm	53 29%	51 33%	66 33%	81 30%	95 33%	56 31%	121 35%	87 35%	31 34%	17 32%	6 15%	156 37%	159 30%	528 35%t
Good investment	618 30%	51 29%J	28 27%	539 30%	34 39%Jl	71 30%J	49 28%j	58 31%J	60 40%AbfGJ	38 19%	83 30%J	81 28%J	64 35%J	112 32%S	76 31%S	36 39%S	23 44%oS	21 56%	84 20%	168 32%	451 29%
Risky	243 12%	24 13%	11 11%	209 12%	12 14%	26 11%	19 11%	25 13%	15 10%	22 11%	38 14%	26 9%	26 14%	49 14%	31 12%	11 12%	8 16%	4 11%	55 13%	52 10%	192 13%t
Easy to open an account	222 11%	17 10%g	6 6%	198 11%	14 16%BG	23 10%G	7 4%	27 14%bG	21 14%bG	25 12%G	27 10%G	35 12%G	20 11%G	38 11%S	39 16%S	18 19%nS	8 16%S	5 14%	25 6%	51 10%	170 11%
Tax-free	117 6%	10 6%	6 6%	101 6%	5 6%	10 4%	8 4%	11 6%	12 8%	11 5%	23 9%fl	13 4%	9 5%	17 5%	16 6%	14 15%NOS	7 14%NoS	7 19%	15 4%	18 3%	99 6%T
None of the above	365 18%	30 17%	34 33%DAEFGI7% Hijklm	301 17%	11 13%	35 15%	27 15%	26 14%	22 15%	44 22%fh	55 20%	50 17%	30 16%	56 16%oP	26 11%	4 5%	4 7%	1 2%	134 32%NOPQ	76 14%	288 19%T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 6

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Credit cards

Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
I currently hold this financial product	1135 55%	585 58%B	550 52%	58 24%	173 48%C	172 51%C	210 57%CD	187 63%CDE	334 72%CDEFG	345 62%kL	338 61%L	252 56%L	200 40%	148 58%	496 55%
Easy to open an account	804 39%	443 44%B	361 34%	65 27%	131 37%C	123 36%C	152 42%C	121 41%C	212 46%CDE	248 45%KL	235 42%L	165 37%	156 31%	98 38%	338 37%
Risky	452 22%	226 23%	226 21%	88 37% ^d DEFGH	105 29%FGH	79 23%H	71 19%H	54 18%H	55 12%	101 18%	120 22%	107 24% ⁱ	124 25% ^l	64 25%	203 22%
Difficult to understand	116 6%	54 5%	62 6%	33 14% ^d DEFGH	27 8%FGH	22 7% ^g H	14 4%	9 3%	12 3%	25 5%	40 7% ⁱ	28 6%	24 5%	21 8%	61 7%
Tax-free	66 3%	30 3%	36 3%	7 3%	12 3%	15 4% ^F	5 1%	9 3%	19 4% ^F	27 5% ^{JL}	12 2%	21 5% ^{jL}	7 1%	11 4%	24 3%
Good investment	50 2%	22 2%	28 3%	7 3% ^F	13 4% ^F	11 3% ^F	2 *	7 2% ^f	10 2% ^F	21 4% ^L	14 2% ^l	11 2% ^l	4 1%	11 4%	27 3%
None of the above	331 16%	133 13%	199 19%A	60 25% ^d DEFGH	59 17% ^h	58 17% ^h	64 17% ^{gH}	35 12%	55 12%	70 13%	72 13%	62 14%	128 25% ^{IJK}	29 11%	148 16%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 6

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Credit cards

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
I currently hold this financial product	1135 55%	93 52%e	54 51%	988 56%	33 38%	137 58% Eg	85 49%	105 57% E	88 58% E	125 62% aEG	157 58% Eg	162 56% E	96 53% E	170 49% S	134 54% S	67 72% NOS	39 75% NOS	30 79%	143 34%	379 71% U	756 49%
Easy to open an account	804 39%	66 37%	32 30%	706 40%	35 41%	102 43% bk	60 34%	72 39%	65 43% b	80 40%	93 34%	121 42% bk	79 44% bk	127 37% S	98 40% S	40 42% S	25 48% S	18 48%	110 26%	256 48% U	548 36%
Risky	452 22%	41 23%	22 21%	389 22%	24 28% f	42 18%	37 21%	49 27% F	31 20%	38 19%	55 20%	57 20%	55 20% L	104 30% FgijK	55 30% oPQ	15 22% q	6 16%	5 11%	119 28% PQ	79 15%	373 24% T
Difficult to understand	116 6%	8 4%	8 8% m	100 6%	5 6%	13 6%	13 8% lm	9 5%	5 3%	16 8% iLM	21 8% lm	10 4%	5 3%	27 8%	13 5%	7 7%	1 1%	2 6%	42 10% oq	10 2%	106 7% T
Tax-free	66 3%	5 3%	4 4%	57 3%	2 3%	8 3%	3 2%	3 2%	4 3%	5 2%	15 5% gh	12 4%	5 3%	17 5% S	5 2%	6 7% oS	7 13% NOS	-	7 2%	20 4%	46 3%
Good investment	50 2%	5 3%	3 3%	42 2%	-	7 3%	4 2%	2 1%	2 1%	2 1%	6 2%	14 5% eHIJ	6 3%	7 2%	10 4% S	8 8% NS	2 3%	1 2%	5 1%	11 2%	40 3%
None of the above	331 16%	25 14%	29 28% DAFHJ KIM	277 16%	17 20% h	32 13%	32 19% h	21 11%	28 19% h	31 15%	34 13%	53 18% h	28 16%	61 18% PQ	31 13%	6 7%	2 4%	3 8%	110 26% NOPQ	55 10%	277 18% T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 7

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Premium bonds

Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
Easy to open an account	624 30%	347 35%B	277 26%	21 9%	57 16%C	77 23%CD	116 32%CDE	119 40%CDEF	234 51%CDEFG	221 40%JKL	169 31%L	121 27%	113 22%	71 28%	224 25%
Tax-free	623 30%	352 35%B	271 26%	17 7%	43 12%c	89 26%CD	104 28%CD	114 38%CDEF	255 55%CDEFG	184 33%L	183 33%L	127 28%	129 26%	58 23%	218 24%
I currently hold this financial product	543 26%	289 29%B	254 24%	21 9%	48 13%	58 17%C	78 21%CD	108 37%CDEF	229 50%CDEFG	189 34%JKL	153 28%L	108 24%l	92 18%	58 23%	196 22%
Good investment	377 18%	188 19%	189 18%	47 20%	55 16%	65 19%	68 19%	41 14%	100 22%DG	110 20%	114 21%l	74 17%	79 16%	45 18%	158 17%
Difficult to understand	328 16%	148 15%	181 17%	75 32%eFGH	106 30%FGH	80 24%FGH	35 10%H	18 6%h	13 3%	72 13%	93 17%i	93 21%IL	70 14%	41 16%	193 21%
Risky	169 8%	91 9%	78 7%	29 12%GH	51 14%FGH	32 10%H	32 9%H	18 6%H	7 1%	36 7%	50 9%	36 8%	47 9%	24 10%	87 10%
None of the above	456 22%	181 18%	275 26%A	76 32%FGH	105 29%GH	89 26%GH	87 24%GH	48 16%h	51 11%	98 18%	109 20%	98 22%	150 30%IJK	59 23%	219 24%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 7

Q.2 Which of the following words or phrases, if any, do you associate with each of the financial products listed below?

Premium bonds

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber-side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
Easy to open an account	624 30%	44 25%	36 34%	544 31%	21 24%	69 29%	45 26%	58 31%	50 33%	70 35%AegK	66 24%	98 34%agK	67 37%AEgK	61 18%	76 31%NS	37 39%NS	17 33%NS	18 47%	59 14%	257 48%U	368 24%
Tax-free	623 30%	50 28%	33 32%	540 30%	21 25%	69 29%	56 32%	52 28%	39 26%	62 31%	80 30%	96 33%	65 36%i	78 23%S	75 30%npS	18 19%	18 35%npS	17 45%	53 13%	277 52%U	346 23%
I currently hold this financial product	543 26%	44 25%	35 33%EG	464 26%	16 18%	57 24%	35 20%	42 23%	46 30%eG	52 26%	68 25%	89 31%EGh	60 33%EFgh	58 17%S	61 24%NS	28 30%NS	22 42%NOS	21 55%	38 9%	244 46%U	299 20%
Good investment	377 18%	24 14%	20 19%	333 19%	14 16%	40 17%	31 18%	41 22%A	33 22%a	31 15%	58 21%a	49 17%	36 20%	68 20%S	54 22%S	26 27%S	10 20%	6 16%	59 14%	107 20%	270 18%
Difficult to understand	328 16%	41 23%Dghij IM	16 15%	271 15%	17 20%JM	42 18%jm	27 15%	27 14%	23 15%	21 10%	51 19%JM	45 16%	19 11%	103 30%OPQ	35 14%	16 17%	4 8%	-	106 25%OQ	16 3%	312 20%T
Risky	169 8%	11 6%	9 9%	149 8%	9 11%l	22 9%	13 8%	17 9%	11 7%	19 10%l	28 10%L	15 5%	13 7%	37 11%	29 12%	9 9%	5 10%	2 6%	53 13%	14 3%	156 10%T
None of the above	456 22%	42 24%	28 26%	386 22%	23 26%	46 19%	45 26%	36 19%	30 20%	46 23%	54 20%	64 22%	43 24%	89 26%OP	38 15%	12 13%	12 22%	2 5%	141 34%NOP	71 13%	384 25%T

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/gh/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 8

Q.3 Thinking about pensions, which of the following statements is true?**Base: All respondents**

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
Tax is paid when you withdraw money from a pension scheme (i.e. in retirement)	1190 58%	633 63%B	558 53%	80 34%	179 50%C	158 47%C	237 65%CDE	201 68%CDE	335 73%CDEF	337 61%k	315 57%	245 55%	294 58%	138 54%	495 54%
Tax is paid when you put money into a pension scheme	411 20%	177 18%	234 22%A	75 32%EFGH	90 25%FGH	72 21%Gh	65 18%G	34 11%	74 16%g	105 19%	108 20%	97 22%	100 20%	41 16%	201 22%m
Pensions are taxed while the money is in a pension scheme	375 18%	146 15%	228 22%A	52 22%g	63 18%	55 16%	70 19%	46 15%	89 19%	96 17%	100 18%	86 19%	92 18%	44 17%	154 17%
Pensions are tax-free	310 15%	151 15%	159 15%	46 19%FgH	59 17%H	78 23%dFGH	47 13%	38 13%	42 9%	79 14%	84 15%	68 15%	80 16%	48 19%	151 17%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 8

Q.3 Thinking about pensions, which of the following statements is true?**Base: All respondents**

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
Tax is paid when you withdraw money from a pension scheme (i.e. in retirement)	1190 58%	96 53%	63 60%k	1032 58%	54 62%K	145 61%Kl	98 56%k	117 63%aKL	103 68%AgKL	117 58%K	128 47%	152 53%	117 65%AKL	179 51%S	139 56%S	52 55%S	35 69%NS	26 69%	174 42%	392 74%U	798 52%
Tax is paid when you put money into a pension scheme	411 20%	41 23%hl	25 24%i	344 19%	22 26%hl	43 18%	42 24%hl	29 16%	21 14%	41 20%	64 23%hl	51 18%	33 18%	76 22%	50 20%	22 24%	10 20%	1 4%	109 26%	81 15%	330 22%T
Pensions are taxed while the money is in a pension scheme	375 18%	28 15%	14 13%	333 19%	12 14%	41 17%	41 24%abeL	34 18%	31 20%	34 17%	58 21%l	43 15%	39 22%l	50 14%	50 20%	12 12%	7 14%	6 15%	94 22%Np	98 18%	277 18%
Pensions are tax-free	310 15%	33 18%g	12 12%	265 15%	15 18%	30 13%	19 11%	23 12%	20 13%	28 14%	42 15%	66 23%BFGHIJKM	23 12%	65 19%	38 15%	17 18%	7 14%	6 17%	82 20%	46 9%	264 17%T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 9

Q.4 Thinking about ISAs, which of the following statements is true?**Base: All respondents**

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
ISAs are tax-free	1668 81%	830 83%b	838 79%	143 60%	260 73% ^C	277 82% ^{CD}	310 84% ^{CD}	263 89% ^{CDE}	415 90% ^{CDEF}	458 83% ^K	469 85% ^{KL}	344 77%	396 79%	204 80%	720 79%
The money already in ISAs are taxed	162 8%	68 7%	93 9%	40 17% ^{EFGH}	43 12% ^{EFGH}	22 6%	21 6%	15 5%	21 5%	37 7%	45 8%	42 9%	37 7%	15 6%	79 9%
Tax is paid when you withdraw money from an ISA	141 7%	71 7%	70 7%	33 14% ^{dEFGH}	29 8% ^{gH}	25 7% ^H	25 7% ^H	13 4%	15 3%	41 7% ^J	21 4%	35 8% ^J	43 9% ^J	25 10%	64 7%
Tax is paid when you put money into an ISA	112 5%	47 5%	65 6%	31 13% ^{dEFGH}	29 8% ^{fGH}	19 6% ^H	15 4%	8 3%	10 2%	26 5%	22 4%	31 7% ^j	34 7% ^j	14 5%	56 6%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 9

Q.4 Thinking about ISAs, which of the following statements is true?**Base: All respondents**

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
ISAs are tax-free	1668 81%	139 78%	82 79%	1446 81%	68 79%	196 83%k	141 80%	152 82%	123 81%	169 85%K	206 76%	235 82%	157 87%AK	277 80%S	187 76%	71 76%	43 83% <small>s</small>	33 87%	297 71%	483 91%U	1184 78%
The money already in ISAs are taxed	162 8%	13 7%	12 11% <small>fj</small>	137 8%	4 5%	11 5%	12 7%	18 10% <small>f</small>	12 8%	10 5%	33 12% <small>eFgJM</small>	27 9% <small>f</small>	11 6%	29 8%	33 13% <small>n</small>	9 10%	4 7%	3 8%	47 11%	20 4%	142 9% <small>T</small>
Tax is paid when you withdraw money from an ISA	141 7%	15 8% <small>h</small>	7 7%	119 7%	12 13% <small>gHjkl</small>	18 7%	11 6%	7 4%	11 7%	13 6%	17 6%	19 7%	13 7%	19 6%	21 8%	9 10%	2 4%	2 5%	47 11% <small>N</small>	17 3%	123 8% <small>T</small>
Tax is paid when you put money into an ISA	112 5%	14 8% <small>L</small>	4 4%	94 5%	3 4%	14 6%	12 7% <small>l</small>	8 4%	8 5%	13 7% <small>l</small>	20 7% <small>L</small>	9 3%	7 4%	25 7%	10 4%	6 6%	3 6%	3 8%	35 8% <small>o</small>	11 2%	101 7% <small>T</small>

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 10

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

Summary Table

Base: All respondents/respondents who are not retired

	Statements					
	Pensions should not be taxed	There need to be changes to the way that pensions are taxed	I have a good understanding of the way that my pension is taxed	I want the pensions system to stay the same until I retire	The way that pensions are currently taxed is fair for the whole of society	The Government will keep changing the tax system for pensions in the future
Unweighted base	2059	2059	2059	1466	2059	2059
Weighted base	2059	2059	2059	1528	2059	2059
NET: Agree	1501 73%	1008 49%	546 26%	393 26%	262 13%	1303 63%
Strongly agree (+2)	983 48%	483 23%	159 8%	145 9%	82 4%	513 25%
Tend to agree (+1)	518 25%	524 25%	386 19%	248 16%	180 9%	790 38%
Neither agree nor disagree (0)	229 11%	444 22%	423 21%	455 30%	540 26%	331 16%
Tend to disagree (-1)	113 6%	87 4%	410 20%	144 9%	427 21%	29 1%
Strongly disagree (-2)	39 2%	44 2%	359 17%	85 6%	289 14%	16 1%
NET: Disagree	153 7%	131 6%	768 37%	229 15%	716 35%	45 2%
Don't know	176 9%	477 23%	322 16%	450 29%	542 26%	381 18%
Mean	1.22	0.83	-0.24	0.21	-0.44	1.05
Standard deviation	1.01	1.01	1.26	1.08	1.09	0.81
Standard error	0.02	0.03	0.03	0.03	0.03	0.02

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 11

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

Pensions should not be taxed

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1501 73%	716 71%	785 74%	142 59%	259 73% C	235 69% C	284 77% CE	233 78% CE	348 76% Ce	386 70%	414 75% i	328 73%	373 74%	191 75%	660 72%
Strongly agree (+2)	983 48%	473 47%	510 48%	92 39%	176 49% C	153 45%	190 52% C	140 47% c	232 50% C	247 45%	257 46%	235 52% l	244 49%	116 45%	438 48%
Tend to agree (+1)	518 25%	243 24%	275 26%	50 21%	83 23%	82 24%	94 26%	93 31% CDe	117 25%	139 25%	157 28% K	93 21%	129 26%	75 29%	222 24%
Neither agree nor disagree (0)	229 11%	124 12%	105 10%	31 13% f	47 13% F	46 14% F	28 8%	28 10%	50 11%	81 15% JkL	54 10%	47 11%	47 9%	24 9%	114 13%
Tend to disagree (-1)	113 6%	70 7% B	43 4%	10 4%	9 2%	11 3%	25 7% De	18 6% D	40 9% CDE	39 7% K	37 7% K	14 3%	24 5%	14 6%	40 4%
Strongly disagree (-2)	39 2%	26 3% b	14 1%	1 *	12 3% Cf	6 2%	4 1%	3 1%	13 3% Cf	11 2%	13 2%	5 1%	10 2%	3 1%	15 2%
NET: Disagree	153 7%	96 10% B	57 5%	11 5%	21 6%	17 5%	29 8%	22 7%	54 12% CDEfg	50 9% K	50 9% K	19 4%	34 7%	17 7%	56 6%
Don't know	176 9%	67 7%	109 10% A	55 23% DEFGH	30 8% GH	41 12% fGH	27 7% H	14 5% h	10 2%	37 7%	36 6%	55 12% IJ	48 10% ij	24 9%	81 9%
Mean	1.22	1.14	1.29 A	1.21	1.23	1.23	1.30 H	1.23	1.14	1.11	1.17	1.37 IJ	1.26 l	1.24	1.24
Standard deviation	1.01	1.08	0.94	0.95	1.03	0.97	0.97	0.96	1.11	1.06	1.04	0.92	0.99	0.95	0.98
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.06	0.05	0.04	0.04	0.05	0.05	0.07	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 11

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

Pensions should not be taxed

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1501 73%	128 72%	74 71%	1299 73%	64 74%	172 73%	121 69%	135 73%	116 76%	141 71%	190 70%	230 80%afGJKm	130 72%	259 74% ^s	193 78% ^s	71 76%	43 84% ^s	19 52%	280 67%	406 76% ^U	1095 72%
Strongly agree (+2)	983 48%	86 48%	48 46%	850 48%	45 52%	120 51% ^{jk}	85 49%	91 49%	75 49%	83 42%	112 41%	157 55% ^{JKm}	82 45%	179 52% ^s	128 52% ^s	43 46%	25 49%	13 35%	183 44%	265 50%	718 47%
Tend to agree (+1)	518 25%	42 24%	26 25%	449 25%	19 22%	52 22%	36 21%	45 24%	41 27%	58 29% ^g	78 29% ^g	72 25%	48 27%	79 23%	65 26%	28 30%	18 34%	6 17%	97 23%	141 26%	377 25%
Neither agree nor disagree (0)	229 11%	21 12%	16 16% ^{hl}	192 11%	9 10%	28 12%	18 11%	14 7%	15 10%	24 12%	35 13% ^h	25 9%	23 13%	46 13% ^S	32 13% ^S	14 15% ^S	5 10%	8 21%	32 8%	54 10%	175 11%
Tend to disagree (-1)	113 6%	10 6%	2 2%	101 6%	9 10% ^{BkL}	12 5%	11 6%	11 6%	9 6%	18 9% ^{BkL}	12 4%	9 3%	11 6%	13 4%	13 5%	7 7%	2 4%	7 18%	15 4%	46 9% ^U	67 4%
Strongly disagree (-2)	39 2%	1 *	2 1%	37 2%	3 4% ^{AL}	6 2% ^l	3 2%	5 2%	4 2%	5 2%	7 3% ^{al}	2 1%	3 2%	9 2%	4 2%	- -	1 1%	1 2%	8 2%	13 2%	27 2%
NET: Disagree	153 7%	11 6%	4 3%	139 8%	12 14% ^{ABfkL}	18 8% ^l	14 8% ^l	15 8% ^l	13 8% ^l	23 11% ^{aBL}	19 7%	11 4%	14 8% ^l	21 6%	17 7%	7 7%	2 5%	8 21%	24 6%	59 11% ^U	94 6%
Don't know	176 9%	19 11% ^E	11 10% ^E	146 8%	1 1%	19 8% ^e	21 12% ^{Eij}	21 11% ^{Eij}	8 5%	12 6%	28 10% ^E	23 8% ^e	14 7% ^e	22 6% ^O	6 2%	2 2%	1 2%	3 7%	82 20% ^{NOQP}	12 2%	163 11% ^T
Mean	1.22	1.27 ^j	1.24	1.21	1.09	1.23	1.23	1.26 ^j	1.22	1.05	1.13	1.41 ^{EfgiJKM}	1.16	1.25	1.24	1.17	1.29	0.68	1.28	1.16	1.24
Standard deviation	1.01	0.94	0.93	1.02	1.19	1.05	1.05	1.04	1.03	1.09	1.02	0.84	1.02	1.01	0.99	0.94	0.88	1.24	0.98	1.08	0.99
Standard error	0.02	0.07	0.10	0.03	0.13	0.07	0.08	0.08	0.09	0.08	0.07	0.05	0.08	0.06	0.07	0.10	0.13	0.22	0.05	0.04	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 12

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

There need to be changes to the way that pensions are taxed

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1008 49%	487 49%	520 49%	84 35%	136 38%	156 46%Cd	182 50%CD	168 57%CDE	280 61%CDEF	283 51%	269 49%	218 49%	237 47%	121 47%	408 45%
Strongly agree (+2)	483 23%	240 24%	243 23%	34 14%	73 21%c	69 20%c	88 24%C	80 27%Cde	139 30%CDef	118 21%	120 22%	112 25%	134 27%ij	46 18%	201 22%
Tend to agree (+1)	524 25%	247 25%	277 26%	50 21%	63 18%	87 26%D	94 26%D	88 30%CD	142 31%CD	165 30%kL	149 27%L	106 24%	103 21%	75 29%n	207 23%
Neither agree nor disagree (0)	444 22%	247 25%B	197 19%	47 20%	84 24%	78 23%	75 21%	66 22%	93 20%	121 22%	119 21%	96 21%	108 22%	61 24%	197 22%
Tend to disagree (-1)	87 4%	56 6%B	30 3%	7 3%	16 5%	12 4%	14 4%	16 5%	21 5%	31 6%L	28 5%l	14 3%	14 3%	10 4%	47 5%
Strongly disagree (-2)	44 2%	30 3%B	14 1%	3 1%	14 4%cf	7 2%	5 1%	5 2%	10 2%	13 2%	7 1%	11 2%	12 2%	5 2%	17 2%
NET: Disagree	131 6%	87 9%B	44 4%	10 4%	30 8%c	19 6%	19 5%	21 7%	32 7%	44 8%l	35 6%	25 6%	26 5%	15 6%	64 7%
Don't know	477 23%	182 18%	295 28%A	98 41%DEFGH	107 30%GH	85 25%GH	90 24%GH	41 14%	57 12%	105 19%	131 24%i	110 24%i	131 26%l	58 23%	241 27%
Mean	0.83	0.74	0.93A	0.75	0.66	0.79	0.89D	0.87d	0.93cDe	0.77	0.82	0.87	0.90i	0.74	0.79
Standard deviation	1.01	1.07	0.95	0.95	1.13	0.99	0.97	1.00	1.00	1.01	0.98	1.03	1.04	0.96	1.03
Standard error	0.03	0.04	0.03	0.08	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.06	0.05	0.07	0.04

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 12

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

There need to be changes to the way that pensions are taxed

Base: All respondents

	Region												Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1008 49%	96 54%M	50 47%	862 49%	42 48%	120 51%	87 50%	87 47%	85 56%M	98 49%	131 48%	135 47%	77 42%	157 45%S	133 53%nS	51 55%S	22 44%	15 39%	154 37%	323 61%U	685 45%
Strongly agree (+2)	483 23%	48 27%	24 22%	412 23%	18 21%	62 26%	48 28%	40 22%	41 27%	40 20%	56 21%	70 24%	38 21%	78 22%	65 26%S	24 25%	14 26%	11 30%	74 18%	154 29%U	329 22%
Tend to agree (+1)	524 25%	48 27%	26 25%	450 25%	24 27%	59 25%	39 22%	46 25%	44 29%	58 29%	75 28%	65 23%	39 22%	79 23%	67 27%S	28 30%S	9 17%	4 9%	80 19%	168 32%U	356 23%
Neither agree nor disagree (0)	444 22%	32 18%	24 23%	388 22%	19 22%	53 22%	33 19%	41 22%	27 18%	54 27%agik	53 19%	60 21%	49 27%agi	81 23%S	62 25%S	23 24%	22 42%NOPS	7 20%	71 17%	115 22%	329 22%
Tend to disagree (-1)	87 4%	7 4%b	-	79 4%b	6 7%Bj	9 4%b	9 5%B	6 3%	6 4%b	4 2%	15 5%B	15 5%B	10 6%B	13 4%	16 6%S	6 7%S	2 4%	8 21%	7 2%	23 4%	63 4%
Strongly disagree (-2)	44 2%	3 2%	3 3%	38 2%	3 3%l	5 2%	2 1%	8 4%gL	7 5%agjL	3 1%	5 2%	2 1%	3 2%	5 2%	9 4%S	2 2%	2 4%	2 5%	5 1%	14 3%	30 2%
NET: Disagree	131 6%	10 6%	3 3%	117 7%	9 10%bj	13 6%	10 6%	14 7%	14 9%bj	7 4%	20 7%	17 6%	13 7%	18 5%	25 10%NS	8 9%S	4 8%	10 26%	12 3%	38 7%	93 6%
Don't know	477 23%	41 23%	28 27%	408 23%	17 20%	50 21%	44 25%	43 23%	26 17%	41 20%	68 25%	76 26%i	43 23%	92 26%OPQ	28 11%	11 12%	3 6%	6 15%	180 43%NOPQ	57 11%	421 28%T
Mean	0.83	0.95m	0.87	0.82	0.70	0.88	0.94m	0.74	0.83	0.80	0.80	0.88	0.71	0.83	0.75	0.79	0.63	0.44	0.89	0.90	0.81
Standard deviation	1.01	0.99	0.99	1.02	1.08	1.01	1.01	1.09	1.12	0.91	1.00	0.98	1.02	0.99	1.09	1.02	1.07	1.36	0.96	1.01	1.01
Standard error	0.03	0.08	0.12	0.03	0.13	0.07	0.08	0.09	0.10	0.07	0.07	0.07	0.09	0.06	0.08	0.12	0.16	0.25	0.06	0.04	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 13

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

I have a good understanding of the way that my pension is taxed

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	546 26%	327 33%B	219 21%	25 11%	65 18%C	59 17%C	71 19%C	96 32%CDEF	230 50%CDEFG	201 36%JKL	150 27%L	110 24%L	84 17%	46 18%	182 20%
Strongly agree (+2)	159 8%	105 10%B	54 5%	8 3%	19 5%	11 3%	24 7%e	29 10%CdE	68 15%CDEFG	56 10%L	49 9%L	33 7%l	21 4%	15 6%	42 5%
Tend to agree (+1)	386 19%	222 22%B	164 16%	17 7%	46 13%c	48 14%C	47 13%C	67 23%CDEF	161 35%CDEFG	146 26%JKL	101 18%L	77 17%l	63 13%	31 12%	141 15%
Neither agree nor disagree (0)	423 21%	213 21%	210 20%	38 16%	80 22%c	75 22%c	71 19%	76 26%CFH	85 18%	109 20%	118 21%	92 21%	104 21%	65 26%	197 22%
Tend to disagree (-1)	410 20%	191 19%	219 21%	46 19%	75 21%H	76 22%H	88 24%H	59 20%h	66 14%	112 20%	113 20%	84 19%	100 20%	59 23%	203 22%
Strongly disagree (-2)	359 17%	154 15%	204 19%A	54 23%GH	75 21%GH	76 23%GH	81 22%GH	33 11%	38 8%	76 14%	100 18%i	80 18%	103 21%l	48 19%	180 20%
NET: Disagree	768 37%	345 34%	423 40%A	100 42%GH	150 42%GH	152 45%GH	169 46%GH	93 31%H	105 23%	188 34%	213 38%	164 37%	204 41%l	107 42%	383 42%
Don't know	322 16%	118 12%	205 19%A	77 32%DEFGH	62 17%GH	52 15%H	57 15%H	32 11%	43 9%	56 10%	73 13%	83 18%lj	110 22%lJ	38 15%	147 16%
Mean	-0.24	-0.08B	-0.42	-0.74	-0.48C	-0.56	-0.50c	*CDEF	0.37CDEFG	-0.01JKL	-0.24L	-0.28L	-0.52	-0.44	-0.44
Standard deviation	1.26	1.28	1.22	1.18	1.21	1.16	1.24	1.19	1.20	1.26	1.28	1.27	1.19	1.18	1.19
Standard error	0.03	0.04	0.04	0.09	0.07	0.07	0.07	0.08	0.06	0.05	0.06	0.07	0.06	0.08	0.05

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 13

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

I have a good understanding of the way that my pension is taxed

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	546 26%	47 26%j	21 20%	477 27%	26 31%J	79 33%BGJ	40 23%	52 28%J	49 32%bgJ	36 18%	73 27%j	72 25%	50 28%J	47 14%S	76 31%NS	43 46%NOS	21 40%NS	23 60%	32 8%	269 51%U	276 18%
Strongly agree (+2)	159 8%	14 8%	9 8%	136 8%	10 12%jl	19 8%	10 5%	22 12%gJL	15 10%l	11 5%	20 7%	15 5%	15 8%	11 3%	21 8%NS	7 7%S	7 14%NS	6 15%	9 2%	87 16%U	72 5%
Tend to agree (+1)	386 19%	33 18%	13 12%	341 19%	16 19%	60 25%BgHJ	31 18%	30 16%	33 22%bJ	26 13%	53 19%j	57 20%j	35 19%	36 10%S	55 22%NS	37 39%NOS	14 26%NS	17 45%	23 6%	182 34%U	204 13%
Neither agree nor disagree (0)	423 21%	44 24%bm	15 14%	364 21%	15 17%	41 17%	32 18%	43 23%	30 20%	45 23%	61 22%	68 23% <i>m</i>	29 16%	70 20%	74 30%NS	19 21%	11 21%	10 26%	72 17%	92 17%	331 22%T
Tend to disagree (-1)	410 20%	32 18%	26 24%h	352 20%	13 15%	38 16%	38 22%	27 15%	38 25%fH	49 25%FH	55 20%	59 20%	36 20%	88 25%S	54 22% <i>s</i>	17 18%	7 14%	2 4%	65 16%	85 16%	325 21%T
Strongly disagree (-2)	359 17%	23 13%	22 21%	314 18%	15 18%	48 20%aik	42 24%AIKL	31 17%	19 13%	36 18%	37 14%	42 15%	43 24%AIKL	98 28%OPq	33 13%p	5 5%	8 15%p	2 5%	106 25%OP	43 8%	316 21%T
NET: Disagree	768 37%	55 31%	48 45%AHk	666 38%a	28 33%	86 36%	80 46%AefHK	58 31%	57 37%	86 43%AHk	92 34%	101 35%	79 43%AHkl	186 53%OPQS	86 35%p	22 23%	15 29%	4 10%	170 41%P	128 24%	641 42%T
Don't know	322 16%	34 19%i	21 20%i	268 15%	17 19%i	30 13%	23 13%	33 18%i	16 11%	32 16%	46 17%	48 17%	23 13%	45 13%O	12 5%	9 10%	5 10%	2 5%	142 34%NOPQ	42 8%	280 18%T
Mean	-0.24	-0.11bGJ	-0.48	-0.24	-0.10gj	-0.17Gj	-0.47	-0.10bGJ	-0.08BGJ	-0.45	-0.16bGJ	-0.23gj	-0.36	-0.75	-0.09NS	0.27NOS	0.12NS	0.63	-0.85	0.38U	-0.49
Standard deviation	1.26	1.21	1.31	1.26	1.37	1.32	1.26	1.32	1.24	1.17	1.21	1.18	1.34	1.14	1.17	1.06	1.32	1.00	1.12	1.21	1.20
Standard error	0.03	0.10	0.15	0.03	0.16	0.09	0.10	0.11	0.11	0.09	0.08	0.07	0.11	0.07	0.08	0.12	0.20	0.17	0.07	0.05	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 14

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

I want the pensions system to stay the same until I retire

Base: All respondents who are not retired

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	1466	723	743	250	338	327	335	165	51	386	423	285	372	229	823
Weighted base	1528	740	788	239	357	337	350	193	52*	384	419	361	364	255	910
NET: Agree	393 26%	221 30%B	172 22%	40 17%	101 28%C	89 26%C	97 28%C	50 26% <i>c</i>	17 32% <i>C</i>	115 30% <i>l</i>	106 25%	86 24%	86 24%	92 36% <i>N</i>	231 25%
Strongly agree	(+2) 145 9%	91 12%B	53 7%	16 7%	32 9%	40 12% <i>c</i>	34 10%	21 11%	2 4%	43 11%	36 9%	31 8%	34 9%	37 15% <i>N</i>	84 9%
Tend to agree	(+1) 248 16%	130 18%	119 15%	24 10%	69 19% <i>C</i>	49 14%	63 18% <i>C</i>	29 15%	14 28% <i>CEg</i>	71 19%	70 17%	56 15%	51 14%	55 21% <i>n</i>	146 16%
Neither agree nor disagree	(0) 455 30%	247 33%B	208 26%	55 23%	111 31% <i>c</i>	105 31% <i>c</i>	98 28%	62 32% <i>c</i>	23 44% <i>CF</i>	122 32%	114 27%	116 32%	103 28%	64 25%	288 32% <i>m</i>
Tend to disagree	(-1) 144 9%	64 9%	80 10%	32 13% <i>D</i>	22 6%	30 9%	38 11% <i>D</i>	20 10%	2 4%	32 8%	54 13% <i>iKl</i>	27 8%	30 8%	17 7%	91 10%
Strongly disagree	(-2) 85 6%	42 6%	43 5%	10 4%	21 6%	16 5%	20 6%	15 8%	3 5%	26 7%	26 6%	17 5%	17 5%	14 6%	47 5%
NET: Disagree	229 15%	107 14%	123 16%	42 18%	43 12%	46 14%	58 17%	35 18%	5 10%	58 15%	80 19% <i>KL</i>	44 12%	47 13%	32 12%	138 15%
Don't know	450 29%	166 22%	285 36%A	101 42% <i>DEFGH</i>	102 28% <i>h</i>	97 29% <i>h</i>	97 28% <i>h</i>	46 24%	8 14%	89 23%	119 28%	114 32% <i>l</i>	128 35% <i>lj</i>	68 26%	253 28%
Mean	0.21	0.28 <i>B</i>	0.12	0.03	0.27 <i>c</i>	0.28 <i>c</i>	0.21	0.14	0.24	0.25	0.12	0.23	0.24	0.44 <i>N</i>	0.20
Standard deviation	1.08	1.09	1.07	1.09	1.06	1.09	1.10	1.13	0.88	1.11	1.11	1.03	1.08	1.14	1.06
Standard error	0.03	0.05	0.05	0.09	0.07	0.07	0.07	0.10	0.14	0.06	0.06	0.07	0.07	0.09	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

*** small base**

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 14

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

I want the pensions system to stay the same until I retire

Base: All respondents who are not retired

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-200,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	1466	139	64	1263	57	166	139	133	104	135	195	200	134	321	231	85	50	35	423	-	1466
Weighted base	1528	132	78*	1318	58*	169	135	145	110*	142	217	209	133	348	248	94*	51*	38**	417	-**	1528
NET: Agree	393 26%	30 23%b	8 10%	355 27%B	17 29%Bg	46 27%BGj	23 17%	38 26%Bg	35 32%BGJ	25 18%	70 32%aBGJ	60 29%BGj	40 30%BGJ	93 27%S	93 37%NS	44 47%NS	22 44%NS	16 43%	62 15%	-	393 26%
Strongly agree (+2)	145 9%	10 7%	1 1%	134 10%B	9 16%aBg	13 8%b	10 7%	17 11%B	13 12%B	11 8%b	30 14%aBg	20 9%B	12 9%b	30 9%	30 12%ns	14 15%ns	12 23%NoS	5 15%	30 7%	-	145 9%
Tend to agree (+1)	248 16%	20 15%	7 9%	221 17%	8 14%	33 20%bGJ	13 10%	21 15%	22 20%bGJ	14 10%	40 18%gj	40 19%Gj	28 21%bGJ	62 18%S	63 25%ns	29 31%NS	11 21%S	11 29%	33 8%	-	248 16%
Neither agree nor disagree (0)	455 30%	41 31%	31 39%hKM	383 29%	17 30%	57 34%kM	47 35%KM	37 25%	30 27%	51 36%hKM	51 23%	65 31%ms	29 22%	98 28%	80 32%	25 26%	18 35%	10 26%	116 28%	-	455 30%
Tend to disagree (-1)	144 9%	23 17%DBEFhK4 Lm	3 4%	118 9%	* 1%	8 4%	14 10%Ef	13 9%e	16 15%BEF	21 15%BEFK	18 8%e	18 9%e	11 9%e	34 10%	25 10%	10 10%	5 10%	5 13%	33 8%	-	144 9%
Strongly disagree (-2)	85 6%	6 5%	3 4%	77 6%	5 9%J	8 5%j	9 6%J	11 7%J	6 5%j	1 1%	16 7%J	16 8%J	5 4%	29 8%S	19 7%S	4 4%	2 5%	3 8%	10 2%	-	85 6%
NET: Disagree	229 15%	29 22%DBeFm	6 7%	195 15%	6 10%	16 9%	22 16%f	23 16%	22 20%BF	22 16%	33 15%	34 16%f	17 13%	64 18%S	43 17%S	14 15%	8 15%	8 21%	43 10%	-	229 15%
Don't know	450 29%	32 24%	33 43%DAfik L	385 29%	18 31%	50 30%	43 32%i	47 33%i	23 21%	43 31%	63 29%	50 24%	47 35%aIL	93 27%OPQ	31 13%	11 12%	4 7%	4 10%	196 47%NOPQ	-	450 29%
Mean	0.21	0.05	0.01	0.23	0.38	0.30ag	0.02	0.21	0.23	0.13	0.33ag	0.19	0.35ag	0.12	0.28	0.49NS	0.51ns	0.32	0.17	-	0.21
Standard deviation	1.08	1.03	0.76	1.10	1.24	0.99	1.04	1.20	1.12	0.93	1.21	1.11	1.07	1.14	1.11	1.07	1.14	1.18	1.00	-	1.08
Standard error	0.03	0.10	0.12	0.04	0.20	0.09	0.11	0.13	0.13	0.10	0.10	0.09	0.12	0.08	0.08	0.12	0.17	0.21	0.07	-	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 15

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

The way that pensions are currently taxed is fair for the whole of society

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	262 13%	170 17%B	92 9%	20 9%	65 18%CFg	46 14%cf	33 9%	35 12%	63 14%cf	98 18%JL	57 10%	60 13%l	47 9%	39 15%	127 14%
Strongly agree (+2)	82 4%	55 6%B	26 3%	5 2%	28 8%CFGH	24 7%CFGH	9 3%	9 3%	7 2%	26 5%l	19 3%	25 5%L	13 3%	15 6%	50 6%
Tend to agree (+1)	180 9%	114 11%B	66 6%	15 6%	37 10%f	22 7%	24 6%	26 9%	56 12%CEF	72 13%JKL	39 7%	36 8%	34 7%	24 9%	77 8%
Neither agree nor disagree (0)	540 26%	267 27%	273 26%	61 25%	89 25%	83 25%	88 24%	87 29%	131 28%	153 28%	156 28%	109 24%	123 24%	72 28%	224 25%
Tend to disagree (-1)	427 21%	218 22%	209 20%	36 15%	56 16%	59 17%	87 24%CD	72 24%CD	117 25%CD	122 22%	125 23%	81 18%	98 20%	41 16%	189 21%
Strongly disagree (-2)	289 14%	144 14%	144 14%	18 8%	38 11%	38 11%	51 14%C	56 19%CD	89 19%CD	67 12%	73 13%	72 16%	76 15%	29 11%	109 12%
NET: Disagree	716 35%	362 36%	353 33%	55 23%	94 26%	96 29%	137 37%CD	127 43%CD	206 45%CD	189 34%	199 36%	153 34%	175 35%	69 27%	299 33%
Don't know	542 26%	204 20%	338 32%A	103 43%DEFGH	109 31%GH	112 33%GH	108 30%GH	47 16%	62 13%	114 21%	143 26%i	127 28%l	158 31%lj	75 29%	260 29%
Mean	-0.44	-0.35B	-0.53	-0.35fgH	-0.16FGH	-0.28FGH	-0.56	-0.56	-0.56	-0.30JL	-0.48	-0.43	-0.56	-0.24	-0.36
Standard deviation	1.09	1.14	1.03	0.98	1.19	1.17	1.02	1.06	1.04	1.09	1.03	1.17	1.06	1.13	1.13
Standard error	0.03	0.04	0.04	0.08	0.08	0.08	0.06	0.07	0.05	0.05	0.05	0.07	0.06	0.09	0.05

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 15

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

The way that pensions are currently taxed is fair for the whole of society

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	262 13%	21 12%	10 9%	231 13%	13 15%	30 13%	16 9%	33 18% b GJL	20 13%	19 9%	46 17% G Jl	31 11%	25 14%	34 10%	55 22% NS	29 31% NS	16 30% NS	12 31%	34 8%	70 13%	192 13%
Strongly agree (+2)	82 4%	7 4%	4 3%	71 4%	4 4%	5 2%	3 2%	13 7% F GI	9 6% f g	6 3%	16 6% F G	8 3%	6 3%	18 5% S	21 8% S	9 9% S	8 15% NS	3 8%	8 2%	9 2%	73 5% T
Tend to agree (+1)	180 9%	13 7%	6 6%	161 9%	9 11%	25 11%	14 8%	20 11%	10 7%	12 6%	29 11%	22 8%	19 10%	16 4%	34 14% NS	20 22% NS	8 16% NS	9 23%	26 6%	61 11% U	119 8%
Neither agree nor disagree (0)	540 26%	48 27%	23 22%	469 26%	19 22%	63 27%	49 28%	44 24%	45 29% m	66 33% beh lM	75 28%	71 25%	38 21%	87 25%	74 30% S	20 21%	13 24%	11 30%	89 21%	160 30% U	380 25%
Tend to disagree (-1)	427 21%	46 26% b K	16 15%	365 21%	20 23% k	46 19%	33 19%	36 19%	44 29% B F G h <i>j</i>	39 20% K l	38 14%	59 21% k	50 28% B f g h <i>j</i> K	66 19%	47 19%	21 22%	14 28% S	8 22%	61 15%	135 25% U	292 19%
Strongly disagree (-2)	289 14%	22 12%	15 15%	252 14%	15 17%	40 17% i	34 20% a l J K m	24 13%	14 9%	23 11%	32 12%	49 17% l	21 11%	55 16% S	36 15%	10 11%	6 12%	2 5%	43 10%	99 19% U	190 12%
NET: Disagree	716 35%	68 38% K	32 30%	616 35%	35 40% K	86 36% K	67 39% K	60 32%	58 38% K	62 31%	70 26%	108 37% K	70 39% K	121 35% S	83 34% S	31 33%	20 40% S	10 27%	104 25%	234 44% U	481 32%
Don't know	542 26%	43 24%	41 39% D A E F G h <i>j</i> h i j l m	458 26%	20 23%	58 24%	42 24%	48 26%	30 19%	53 27%	81 30% l	78 27% i	48 27%	106 30% O P Q	36 14%	13 14%	3 6%	4 12%	191 46% N O P Q	67 13%	474 31% T
Mean	-0.44	-0.45	-0.52	-0.43	-0.50	-0.51	-0.62	-0.27 f g l	-0.36 g	-0.41	-0.21 a f g L m	-0.56	-0.45	-0.51	-0.21 NS	-0.05 NS	-0.07 NS	0.08	-0.46	-0.55	-0.39 T
Standard deviation	1.09	1.05	1.13	1.09	1.15	1.07	1.04	1.19	1.04	1.00	1.15	1.08	1.06	1.14	1.19	1.22	1.28	1.06	1.03	1.03	1.11
Standard error	0.03	0.09	0.15	0.03	0.14	0.08	0.09	0.10	0.09	0.08	0.09	0.07	0.09	0.08	0.09	0.14	0.19	0.19	0.07	0.04	0.04

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 16

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

The Government will keep changing the tax system for pensions in the future

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1303 63%	672 67%B	631 60%	110 46%	222 62%C	230 68%C	252 69%Ch	203 68%C	287 62%C	373 67%KL	367 66%KL	265 59%	298 59%	161 63%	591 65%
Strongly agree	(+2) 513 25%	298 30%B	216 20%	41 17%	100 28%CH	98 29%CH	107 29%CH	75 25%C	92 20%	142 26%	138 25%	114 25%	120 24%	57 22%	247 27%
Tend to agree	(+1) 790 38%	374 37%	415 39%	69 29%	121 34%	132 39%C	145 40%C	127 43%CD	195 42%CD	231 42%KI	229 41%KI	151 34%	179 36%	104 41%	344 38%
Neither agree nor disagree	(0) 331 16%	173 17%	157 15%	41 17%F	67 19%F	48 14%	39 11%	47 16%f	89 19%eF	81 15%	80 14%	80 18%	89 18%	47 19%	142 16%
Tend to disagree	(-1) 29 1%	17 2%	12 1%	5 2%	3 1%	3 1%	3 1%	8 3%	7 1%	13 2%j	5 1%	5 1%	6 1%	3 1%	15 2%
Strongly disagree	(-2) 16 1%	5 1%	11 1%	2 1%	4 1%	1 *	2 1%	2 1%	5 1%	3 1%	2 *	6 1%	6 1%	1 1%	5 *
NET: Disagree	45 2%	22 2%	23 2%	7 3%	8 2%	4 1%	5 1%	9 3%	11 2%	15 3%j	7 1%	11 2%	11 2%	5 2%	19 2%
Don't know	381 18%	136 14%	245 23%A	81 34%DEFGH	60 17%	56 17%	71 19%g	38 13%	75 16%	84 15%	100 18%	93 21%l	103 21%l	42 17%	158 17%
Mean	1.05	1.09b	1.00	0.90	1.05	1.14CH	1.19CdGH	1.03	0.94	1.06	1.09	1.02	1.01	0.99	1.08
Standard deviation	0.81	0.82	0.80	0.87	0.86	0.75	0.75	0.81	0.80	0.80	0.74	0.87	0.84	0.78	0.80
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.04	0.05	0.04	0.04	0.03	0.05	0.04	0.06	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 16

Q.5 To what extent, if at all, do you agree or disagree with each of the following statements?

The Government will keep changing the tax system for pensions in the future

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1303 63%	117 65%k	62 59%	1124 63%	61 70%K	151 64%	111 64%	115 62%	107 71%K	128 64%	153 56%	179 62%	119 66%k	238 68%S	177 71%S	71 76%S	39 76%S	25 67%	218 52%	347 65%	956 63%
Strongly agree (+2)	513 25%	50 28%H	30 28%H	434 24%	27 31%HK	67 28%HK	49 28%H	30 16%	46 31%HKl	49 25%h	57 21%	64 22%	46 25%h	96 28%S	79 32%S	28 30%S	14 27%	11 30%	86 21%	125 24%	388 25%
Tend to agree (+1)	790 38%	67 38%	33 31%	690 39%	34 39%	84 36%	62 36%	85 46%BfgK	61 40%	79 40%	96 35%	115 40%	74 41%	142 41%S	98 40%S	43 46%S	25 49%S	14 37%	132 32%	222 42%u	568 37%
Neither agree nor disagree (0)	331 16%	29 16%	24 23%ilm	277 16%	13 15%	41 17%	29 17%	29 16%	20 13%	32 16%	49 18%	42 14%	24 13%	52 15%	47 19%	11 12%	7 14%	5 14%	60 14%	86 16%	244 16%
Tend to disagree (-1)	29 1%	1 *	-	28 2%	-	1 *	1 1%	2 1%	2 1%	8 4%AbeFGH2%	5 2%	6 2%	3 2%	3 1%	4 2%	1 1%	3 6%NoS	2 7%	3 1%	8 2%	21 1%
Strongly disagree (-2)	16 1%	2 1%	-	14 1%	-	3 1%	* *	3 2%j	3 2%jm	-	1 *	4 1%	-	3 1%	4 2%	-	-	-	4 1%	4 1%	12 1%
NET: Disagree	45 2%	3 1%	-	42 2%	-	4 2%	1 1%	5 3%	5 3%	8 4%beg	6 2%	10 3%	3 2%	6 2%	8 3%	1 1%	3 6%ns	2 7%	7 2%	12 2%	33 2%
Don't know	381 18%	30 17%	19 18%	332 19%	13 15%	42 18%	33 19%	37 20%	20 13%	32 16%	64 24%lj	58 20%i	35 19%	52 15%Oq	16 6%	11 11%	2 4%	5 12%	132 32%NOPQ	86 16%	295 19%
Mean	1.05	1.09h	1.07	1.04	1.19Hkl	1.08h	1.11h	0.92	1.10	1.00	0.98	0.99	1.11h	1.09	1.05	1.18	1.01	1.04	1.02	1.03	1.05
Standard deviation	0.81	0.81	0.79	0.81	0.71	0.83	0.77	0.80	0.88	0.82	0.80	0.85	0.74	0.79	0.87	0.70	0.84	0.91	0.83	0.79	0.82
Standard error	0.02	0.06	0.09	0.02	0.08	0.06	0.06	0.07	0.08	0.06	0.06	0.06	0.06	0.05	0.06	0.08	0.12	0.16	0.05	0.04	0.02

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 17

Q.6 How likely or unlikely do you think it is that the way that pensions are taxed will stay the same between now and your retirement?**Base: All respondents who are not retired**

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	1466	723	743	250	338	327	335	165	51	386	423	285	372	229	823
Weighted base	1528	740	788	239	357	337	350	193	52*	384	419	361	364	255	910
NET: Likely	312 20%	171 23%B	142 18%	37 16%	77 22%ceF	53 16%	51 15%	76 40%CDEF	17 33%CEF	81 21%	89 21%	74 20%	68 19%	55 22%	200 22%
Very likely	(4) 96 6%	59 8%B	37 5%	10 4%	20 6%	19 6%	22 6%	19 10%c	5 10%	20 5%	27 7%	26 7%	22 6%	12 5%	62 7%
Fairly likely	(3) 216 14%	111 15%	105 13%	27 11%	57 16%EF	34 10%	29 8%	57 30%CDEF	12 24%CEF	60 16%	62 15%	48 13%	46 13%	43 17%	138 15%
Fairly unlikely	(2) 357 23%	176 24%	180 23%	52 22%	64 18%	94 28%D	96 27%D	41 21%	10 19%	102 27%l	92 22%	88 24%	75 20%	61 24%	218 24%
Very unlikely	(1) 518 34%	265 36%	253 32%	84 35%GH	144 40%GH	121 36%GH	121 34%GH	41 21%	8 15%	142 37%	140 33%	113 31%	123 34%	84 33%	305 34%
NET: Unlikely	875 57%	441 60%	433 55%	136 57%GH	208 58%GH	215 64%GH	216 62%GH	82 42%	18 34%	245 64%JKL	232 55%	201 56%	197 54%	144 56%	523 57%
Don't know	341 22%	128 17%	213 27%A	66 28%deG	71 20%	69 20%	83 24%	35 18%	17 33%deG	59 15%	98 23%l	86 24%l	98 27%l	56 22%	187 21%
Mean	1.91	1.94	1.87	1.79	1.84	1.82	1.82	2.34CDEF	2.42	1.87	1.93	1.95	1.88	1.92	1.94
Standard deviation	0.97	1.00	0.93	0.92	0.98	0.91	0.93	0.99	1.00	0.93	0.98	0.98	0.98	0.94	0.98
Standard error	0.03	0.04	0.04	0.07	0.06	0.06	0.06	0.08	0.17	0.05	0.06	0.07	0.06	0.07	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

*** small base**

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 17

Q.6 How likely or unlikely do you think it is that the way that pensions are taxed will stay the same between now and your retirement?

Base: All respondents who are not retired

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	1466	139	64	1263	57	166	139	133	104	135	195	200	134	321	231	85	50	35	423	-	1466
Weighted base	1528	132	78*	1318	58*	169	135	145	110*	142	217	209	133	348	248	94*	51*	38**	417	-**	1528
NET: Likely	312 20%	27 20%	8 10%	277 21%b	12 21%	35 21%b	23 17%	29 20%	22 20%	26 18%	56 26%BgM	54 26%BgM	20 15%	54 16% <i>s</i>	79 32%NS	40 43%NoS	22 43%NS	15 39%	46 11%	-	312 20%
Very likely	(4) 96 6%	11 8% <i>j</i>	3 3%	82 6%	2 4%	10 6%	8 6%	8 6%	6 6%	4 3%	20 9% <i>J</i>	17 8% <i>j</i>	7 5%	18 5%	22 9% <i>S</i>	12 13%NS	5 11% <i>s</i>	4 11%	18 4%	-	96 6%
Fairly likely	(3) 216 14%	16 12%	5 7%	195 15%	10 17%	25 15%	15 11%	21 14%	16 14%	22 16%	36 17% <i>b</i>	37 18% <i>bm</i>	13 10%	36 10%	57 23%NS	28 30%NS	17 32%NS	11 29%	27 7%	-	216 14%
Fairly unlikely	(2) 357 23%	28 21%	29 38% <i>DAFgi</i> JKIM	299 23%	14 23%	28 17%	32 24%	38 27% <i>f</i>	26 24%	29 21%	50 23%	54 26% <i>f</i>	28 21%	92 26% <i>S</i>	65 26% <i>s</i>	20 21%	12 24%	8 22%	79 19%	-	357 23%
Very unlikely	(1) 518 34%	50 37% <i>k</i>	24 31%	444 34%	23 40% <i>k</i>	68 40% <i>hKL</i>	47 35%	43 30%	45 41% <i>KL</i>	50 36%	59 27%	58 28%	51 38% <i>KI</i>	148 43% <i>Opqs</i>	71 29%	28 30%	14 27%	8 21%	150 36% <i>o</i>	-	518 34%
NET: Unlikely	875 57%	77 58%	53 69% <i>dKI</i>	744 56%	37 63%	96 57%	79 58%	82 56%	71 65% <i>iKI</i>	80 56%	109 50%	112 54%	79 59%	240 69% <i>OPQS</i>	136 55%	48 51%	26 51%	16 42%	229 55%	-	875 57%
Don't know	341 22%	28 21%	16 21%	296 22%	9 15%	38 23%	33 25% <i>i</i>	34 24%	16 15%	36 25% <i>i</i>	53 24% <i>i</i>	42 20%	34 26% <i>i</i>	53 15% <i>P</i>	33 13%	6 6%	3 6%	7 19%	143 34% <i>NOPQ</i>	-	341 22%
Mean	1.91	1.88	1.78	1.92	1.83	1.83	1.85	1.94	1.83	1.81	2.10 f <i>gij</i> JM	2.08 bf <i>gij</i> jM	1.75	1.74	2.14NS	2.28NS	2.28NS	2.36	1.69	-	1.91
Standard deviation	0.97	1.02	0.78	0.97	0.93	1.00	0.95	0.94	0.95	0.90	1.03	0.99	0.94	0.90	0.99	1.06	1.01	1.02	0.90	-	0.97
Standard error	0.03	0.10	0.11	0.03	0.14	0.09	0.09	0.10	0.10	0.09	0.08	0.08	0.10	0.06	0.07	0.12	0.15	0.19	0.05	-	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 18

**Q.7 Thinking about your pension, would you prefer to pay tax when saving up for your retirement or when your pension is paying out?
Imagine that you were equally financially well off under each scenario.**

Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
When saving up for retirement	1026 50%	484 48%	542 51%	137 57%efGh	181 51%	165 49%	180 49%	131 44%	231 50%	323 58%JKL	279 50%L	227 51%L	197 39%	143 56%	464 51%
When the pension is paying out	303 15%	183 18%B	120 11%	16 7%	59 17% Cf	52 15% C	41 11% c	60 20% CF	75 16% Cf	93 17% KI	99 18% KL	51 11%	61 12%	31 12%	136 15%
No preference	730 35%	335 33%	395 37%a	86 36%	117 33%	120 36%	145 40% d	106 36%	156 34%	139 25%	176 32% I	171 38% lj	244 49% IJK	81 32%	309 34%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 18

**Q.7 Thinking about your pension, would you prefer to pay tax when saving up for your retirement or when your pension is paying out?
Imagine that you were equally financially well off under each scenario.**

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?					Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
When saving up for retirement	1026 50%	103 58% K	57 DfHIJ 54%	866 49%	41 47%	115 48%	89 51%	84 45%	69 45%	92 46%	121 45%	151 52%	104 57% fHIJK	202 58% S	156 63% S	49 53%	32 62% S	15 39%	180 43%	259 49%	767 50%
When the pension is paying out	303 15%	16 9%	11 10%	276 16% A	10 12%	38 16% A	21 12%	25 14%	39 25% ABEFG HJLM	28 14%	52 19% Abgl	36 13%	26 15%	54 16% S	38 15% S	17 18% S	12 22% S	13 34%	32 8%	94 18% U	209 14%
No preference	730 35%	59 33%	37 35%	633 36%	35 41% im	84 35%	64 37% m	76 41% IM	45 29%	80 40% iM	98 36%	101 35%	51 28%	92 26%	54 22%	27 29%	8 16%	10 26%	204 49% NOPQ	178 33%	552 36%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 19
Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?
Summary Table
Base: All respondents

	Statements					
	The way that pensions are taxed seems of little relevance to me at the moment	I like the current pensions system	I would prefer to have an ISA than a pension providing my income in retirement	Changing the tax system on pensions now is just a stepping stone to increasing the tax that people pay on their pensions in the future	I am worried that future pensions reform will leave me worse off than under current rules	Any changes to the pensions system would need to apply equally to all pensions (including public sector pensions)
Unweighted base	2059	2059	2059	2059	2059	2059
Weighted base	2059	2059	2059	2059	2059	2059
NET: Agree	652 32%	280 14%	513 25%	1116 54%	1115 54%	1308 64%
Strongly agree (+2)	190 9%	67 3%	173 8%	380 18%	490 24%	622 30%
Tend to agree (+1)	463 22%	213 10%	339 16%	736 36%	626 30%	686 33%
Neither agree nor disagree (0)	516 25%	868 42%	584 28%	403 20%	435 21%	339 16%
Tend to disagree (-1)	335 16%	247 12%	290 14%	56 3%	101 5%	63 3%
Strongly disagree (-2)	246 12%	148 7%	138 7%	17 1%	52 3%	21 1%
NET: Disagree	581 28%	395 19%	428 21%	73 4%	153 7%	84 4%
Don't know	310 15%	516 25%	534 26%	468 23%	356 17%	328 16%
Mean	0.01	-0.13	0.08	0.88	0.82	1.05
Standard deviation	1.21	0.92	1.11	0.85	1.01	0.90
Standard error	0.03	0.02	0.03	0.02	0.02	0.02

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 20

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

The way that pensions are taxed seems of little relevance to me at the moment

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	652 32%	323 32%	329 31%	93 39%FGH	141 40%FGH	118 35%fGH	100 27%	78 26%	122 27%	171 31%	166 30%	123 27%	193 38%lJK	75 29%	294 32%
Strongly agree (+2)	190 9%	100 10%	90 9%	35 15%FGH	39 11%FG	36 11%fG	22 6%	15 5%	42 9%g	54 10%j	35 6%	41 9%	60 12%J	17 7%	79 9%
Tend to agree (+1)	463 22%	223 22%	239 23%	58 24%H	102 29%FgH	82 24%H	78 21%	62 21%	80 17%	117 21%	130 24%k	81 18%	134 27%iK	58 23%	215 24%
Neither agree nor disagree (0)	516 25%	246 25%	269 25%	59 25%	94 26%h	96 28%H	97 27%h	74 25%	94 20%	132 24%	140 25%	135 30%iL	109 22%	66 26%	252 28%
Tend to disagree (-1)	335 16%	167 17%	168 16%	15 6%	30 9%	40 12%C	78 21%CDE	72 24%CDE	100 22%CDE	104 19%L	97 17%l	70 16%	64 13%	49 19%n	127 14%
Strongly disagree (-2)	246 12%	142 14%B	104 10%	7 3%	22 6%	17 5%	36 10%CE	53 18%CDEF	111 24%CDEFg	85 15%KL	82 15%KL	41 9%	39 8%	26 10%	81 9%
NET: Disagree	581 28%	309 31%B	271 26%	22 9%	52 15%c	57 17%C	114 31%CDE	125 42%CDEF	211 46%CDEF	189 34%KL	179 32%KL	111 25%	103 20%	75 29%n	208 23%
Don't know	310 15%	124 12%	186 18%A	65 27%DeFGH	68 19%GH	67 20%GH	55 15%GH	20 7%	34 7%	63 11%	70 13%	81 18%IJ	97 19%IJ	40 16%	156 17%
Mean	0.01	-0.03	0.05	0.57dEFGH	0.37FGH	0.29FGH	-0.09GH	-0.31	-0.37	-0.10	-0.12	0.03j	0.28lJK	-0.04	0.11
Standard deviation	1.21	1.24	1.17	1.03	1.09	1.07	1.11	1.18	1.31	1.25	1.19	1.14	1.18	1.13	1.14
Standard error	0.03	0.04	0.04	0.08	0.07	0.07	0.06	0.07	0.06	0.05	0.05	0.06	0.06	0.08	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 20

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

The way that pensions are taxed seems of little relevance to me at the moment

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	652 32%	53 29%	35 34%	565 32%	35 40%ajL	79 33%	58 33%	55 29%	44 29%	58 29%	87 32%	79 27%	70 38%ajL	135 39%	80 32%	30 32%	16 31%	7 20%	171 41%O	139 26%	513 34%T
Strongly agree (+2)	190 9%	19 10%i	7 6%	165 9%	11 13%i	30 13%II	16 9%	21 11%i	8 5%	17 9%	25 9%	22 8%	16 9%	37 11%	21 8%	9 10%	6 11%	3 8%	61 15%O	46 9%	144 9%
Tend to agree (+1)	463 22%	34 19%	29 27%	400 23%	24 28%	49 21%	43 24%	34 18%	37 24%	40 20%	63 23%	57 20%	53 30%AfHjL	98 28%	59 24%	21 22%	10 20%	5 12%	110 26%	93 18%	370 24%T
Neither agree nor disagree (0)	516 25%	39 22%	26 25%	450 25%	15 17%	62 26%	47 27%	45 24%	37 24%	64 32%AEkM	63 23%	79 28%e	38 21%	93 27%	89 36%NPQS	21 23%	10 19%	8 21%	89 21%	114 21%	402 26%T
Tend to disagree (-1)	335 16%	39 22%dBfLm	10 9%	286 16%	14 17%	36 15%	31 18%b	30 16%	35 23%BfLm	34 17%	40 15%	40 14%	26 14%	44 13%S	42 17%S	23 24%NS	17 33%NOS	9 24%	26 6%	118 22%U	216 14%
Strongly disagree (-2)	246 12%	19 11%	13 12%	214 12%	11 13%	31 13%	17 10%	26 14%	17 11%	18 9%	29 11%	44 15%j	21 11%	29 8%S	24 9%S	11 12%S	5 10%S	10 28%	6 1%	126 24%U	120 8%
NET: Disagree	581 28%	59 33%b	23 22%	500 28%	26 30%	67 28%	48 27%	56 30%	52 34%bk	52 26%	69 25%	84 29%	46 26%	73 21%S	65 26%S	34 36%NS	22 43%NOS	20 52%	32 8%	244 46%U	337 22%
Don't know	310 15%	29 16%	21 20%	261 15%	11 13%	28 12%	22 12%	30 16%	19 12%	25 13%	53 19%Fgj	46 16%	27 15%	47 13%O	15 6%	9 10%	4 7%	3 7%	125 30%NOPQ	34 6%	276 18%T
Mean	0.01	-0.04	0.08	0.01	0.12	0.06	0.06	-0.04	-0.12	0.03	0.06	-0.11	0.12I	0.23pq	0.05	-0.07	-0.11	-0.56	0.67NOP	-0.37	0.16T
Standard deviation	1.21	1.23	1.18	1.21	1.30	1.25	1.16	1.28	1.13	1.12	1.20	1.22	1.21	1.14	1.09	1.21	1.22	1.29	0.97	1.29	1.13
Standard error	0.03	0.10	0.14	0.03	0.15	0.09	0.09	0.10	0.10	0.09	0.08	0.08	0.10	0.07	0.07	0.14	0.18	0.22	0.06	0.05	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 21

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I like the current pensions system

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	280 14%	173 17%B	107 10%	21 9%	54 15%C	46 14%	42 12%	42 14%c	75 16% Cf	109 20% JKL	73 13% l	51 11%	47 9%	47 18%	125 14%
Strongly agree	(+2) 67 3%	45 5%B	22 2%	6 2%	16 4% H	19 6% cgH	12 3%	7 2%	8 2%	29 5% JL	8 1%	21 5% JL	9 2%	15 6%	37 4%
Tend to agree	(+1) 213 10%	128 13%B	85 8%	15 6%	38 11%	27 8%	30 8%	36 12% c	67 14% CEF	80 14% KL	66 12% KL	29 7%	38 8%	32 12%	88 10%
Neither agree nor disagree	(0) 868 42%	444 44% b	424 40%	74 31%	128 36%	124 37%	152 41% C	152 51% CDEF	239 52% CDEF	240 43%	228 41%	192 43%	208 41%	110 43%	345 38%
Tend to disagree	(-1) 247 12%	126 13%	121 11%	26 11%	33 9%	46 14%	45 12%	33 11%	64 14% d	67 12%	78 14%	48 11%	53 11%	21 8%	116 13% m
Strongly disagree	(-2) 148 7%	80 8%	68 6%	9 4%	26 7%	18 5%	26 7%	34 12% CEf	35 8% c	34 6%	37 7%	37 8%	40 8%	9 4%	73 8% M
NET: Disagree	395 19%	206 21%	189 18%	35 14%	59 16%	64 19%	71 19%	67 23% Cd	99 22% Cd	102 18%	115 21%	85 19%	93 19%	30 12%	189 21% M
Don't know	516 25%	180 18%	337 32% A	110 46% DEFGH	117 33% GH	104 31% GH	102 28% GH	35 12%	48 10%	103 19%	138 25% l	121 27% l	154 31% lj	68 27%	251 28%
Mean	-0.13	-0.08 b	-0.18	-0.13	-0.06	-0.07	-0.16	-0.20	-0.13	0.01 JKL	-0.17	-0.15	-0.22	0.12 N	-0.15
Standard deviation	0.92	0.95	0.87	0.87	0.99	0.97	0.91	0.92	0.85	0.94	0.86	0.96	0.88	0.89	0.98
Standard error	0.02	0.03	0.03	0.08	0.07	0.06	0.06	0.06	0.04	0.04	0.04	0.06	0.05	0.07	0.04

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 21

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I like the current pensions system

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	280 14%	26 15%	9 8%	245 14%	11 12%	29 12%	19 11%	29 16%	21 14%	22 11%	53 19% m	38 13%	22 12%	36 10% S	57 23% NS	31 33% NS	18 34% NS	12 33%	21 5%	83 16%	197 13%
Strongly agree (+2)	67 3%	4 2%	3 3%	61 3%	4 5%	4 2%	3 2%	11 6% aFgM	5 3%	8 4%	15 6% aFgM	8 3%	3 1%	10 3%	11 4% S	14 15% NOS	10 19% NOS	4 10%	5 1%	8 2%	59 4% T
Tend to agree (+1)	213 10%	23 13% bj	6 6%	184 10%	7 8%	26 11%	16 9%	19 10%	16 11%	14 7%	38 14% bJ	29 10%	20 11%	26 8% S	46 19% NS	17 18% NS	8 16% nS	8 22%	16 4%	75 14% U	138 9%
Neither agree nor disagree (0)	868 42%	68 38%	40 38%	760 43%	35 41%	107 45% k	73 41%	72 39%	68 45% k	101 50% AbHK	97 36%	126 44% k	81 45% k	134 39% s	113 45% S	34 37%	18 35%	14 37%	130 31%	287 54% U	582 38%
Tend to disagree (-1)	247 12%	30 17% dK	13 13%	204 11%	12 14%	29 12%	19 11%	19 10%	17 11%	27 14% k	22 8%	36 13%	21 12%	47 13%	26 11%	12 13%	7 14%	6 16%	41 10%	71 13%	176 12%
Strongly disagree (-2)	148 7%	10 6%	3 2%	135 8% b	4 4%	23 10% Bjm	16 9% bj	18 10% bjm	12 8%	9 4%	23 8% b	22 8%	8 5%	30 9%	22 9%	6 6%	3 6%	2 4%	28 7%	40 7%	108 7%
NET: Disagree	395 19%	40 22%	16 15%	339 19%	16 18%	52 22%	35 20%	37 20%	30 19%	36 18%	45 17%	59 20%	29 16%	77 22% s	48 19%	18 19%	10 20%	8 21%	69 16%	110 21%	284 19%
Don't know	516 25%	45 25%	40 39% DAFHJ JKLm	431 24%	25 29%	48 20%	49 28%	47 25%	33 22%	41 20%	76 28% fj	66 23%	48 27%	101 29% OPQ	30 12%	10 11%	5 10%	3 9%	198 47% NOPQ	51 10%	466 30% T
Mean	-0.13	-0.15	-0.11	-0.12	-0.08	-0.22	-0.22	-0.11	-0.13	-0.09	*Fg	-0.16	-0.09	-0.25	-0.01 NS	0.25 NoS	0.30 NoS	0.20	-0.32	-0.12	-0.13
Standard deviation	0.92	0.88	0.79	0.93	0.90	0.90	0.91	1.05	0.92	0.82	1.05	0.91	0.79	0.94	0.97	1.12	1.17	1.03	0.87	0.83	0.95
Standard error	0.02	0.07	0.10	0.03	0.11	0.07	0.08	0.09	0.08	0.07	0.08	0.06	0.07	0.06	0.07	0.13	0.17	0.18	0.06	0.04	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 22

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I would prefer to have an ISA than a pension providing my income in retirement

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	513 25%	251 25%	262 25%	40 17%	116 32%CFGH	104 31%CGH	91 25%C	61 21%	101 22%	149 27%J	116 21%	106 24%	141 28%J	57 23%	253 28%
Strongly agree (+2)	173 8%	82 8%	91 9%	13 5%	52 15%CeFGH	31 9%	30 8%	18 6%	29 6%	52 9%	36 6%	38 9%	48 9%j	23 9%	90 10%
Tend to agree (+1)	339 16%	169 17%	171 16%	27 11%	64 18%c	73 22%CGH	61 17%	43 14%	72 16%	98 18%	80 15%	68 15%	93 19%	35 14%	164 18%
Neither agree nor disagree (0)	584 28%	295 29%	290 27%	59 25%	96 27%	90 27%	91 25%	108 36%CDEF	140 30%	149 27%	173 31%l	131 29%	131 26%	69 27%	276 30%
Tend to disagree (-1)	290 14%	161 16%B	129 12%	26 11%	35 10%	31 9%	53 14%e	48 16%DE	98 21%CDEF	94 17%L	86 15%L	61 14%	49 10%	32 13%	114 13%
Strongly disagree (-2)	138 7%	87 9%B	51 5%	11 5%	11 3%	19 6%	21 6%	27 9%cD	49 11%CDEF	52 9%KL	49 9%KL	16 4%	20 4%	22 9%N	35 4%
NET: Disagree	428 21%	248 25%B	180 17%	37 15%	47 13%	50 15%	73 20%De	75 25%CDE	147 32%CDEFg	146 26%KL	135 24%KL	77 17%	69 14%	54 21%	149 16%
Don't know	534 26%	210 21%	324 31%A	103 43%DEFGH	99 28%GH	94 28%GH	111 30%GH	53 18%	73 16%	110 20%	129 23%	134 30%IJ	161 32%IJ	75 29%	232 25%
Mean	0.08	*	0.17A	0.03h	0.43CFGH	0.28cGH	0.10gH	-0.09	-0.17	0.01	-0.08	0.16iJ	0.29IJ	0.02	0.23M
Standard deviation	1.11	1.13	1.08	1.05	1.09	1.09	1.11	1.05	1.10	1.17	1.09	1.04	1.06	1.17	1.04
Standard error	0.03	0.04	0.04	0.09	0.07	0.07	0.07	0.07	0.05	0.05	0.05	0.06	0.06	0.09	0.04

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 22

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I would prefer to have an ISA than a pension providing my income in retirement

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	513 25%	41 23%	28 27%	444 25%	20 23%	72 30%L	40 23%	42 23%	34 22%	48 24%	79 29%L	59 20%	50 27%	99 28%	73 30% _s	41 44%NOS	19 36% _s	15 40%	95 23%	119 22%	394 26%
Strongly agree (+2)	173 8%	7 4%	7 7%	159 9%A	11 12%AM	31 13%AghLM	13 8%	13 7%	14 9%a	21 10%AM	30 11%AIM	19 6%	8 4%	32 9%	28 11%	15 16% _s	9 18% _s	6 16%	38 9%	29 5%	144 9%T
Tend to agree (+1)	339 16%	34 19%	21 20%	285 16%	9 11%	41 17%	27 15%	29 16%	20 13%	28 14%	49 18%	40 14%	42 23%EgJL	66 19% _s	45 18%	27 29%noS	10 19%	9 24%	57 14%	90 17%	249 16%
Neither agree nor disagree (0)	584 28%	59 33%fk	28 27%	497 28%	20 23%	58 25%	55 32%	50 27%	41 27%	71 36%eFK	68 25%	80 28%	53 29%	106 31%S	80 32%S	27 29%	12 23%	13 33%	89 21%	150 28%	434 28%
Tend to disagree (-1)	290 14%	21 12%	12 11%	257 14%	10 12%	31 13%	25 14%	25 13%	28 19%	25 13%	33 12%	58 20%Abfhj KM	21 12%	46 13%S	47 19%npS	10 10%	14 26%NPS	5 12%	26 6%	117 22%U	173 11%
Strongly disagree (-2)	138 7%	11 6%	6 6%	121 7%	11 12%aGKIM	17 7%	9 5%	18 10%k	13 9%	14 7%	13 5%	18 6%	9 5%	16 5%	11 4%	8 8%S	3 5%	1 2%	13 3%	67 13%U	71 5%
NET: Disagree	428 21%	32 18%	18 17%	378 21%	21 24%	48 20%	33 19%	42 23%	41 27%abKM	40 20%	46 17%	76 26%AbgKM	30 17%	62 18%S	58 23%S	17 19%S	16 31%NS	5 15%	39 9%	183 35%U	245 16%
Don't know	534 26%	47 26%	31 29%	456 26%	25 29%	59 25%	46 26%	50 27%	36 24%	41 20%	78 29%j	72 25%	48 27%	81 23%OPq	37 15%	8 8%	5 10%	5 12%	195 47%NOPQ	78 15%	455 30%T
Mean	0.08	0.04	0.16	0.08	-0.02	0.22hiL	0.09	-0.03	-0.06	0.09	0.26aHI L	-0.08	0.14i	0.20	0.16	0.36	0.19	0.44	0.37o	-0.22	0.21T
Standard deviation	1.11	0.98	1.07	1.12	1.32	1.20	1.04	1.15	1.16	1.10	1.12	1.07	0.98	1.06	1.08	1.16	1.23	1.03	1.07	1.12	1.08
Standard error	0.03	0.08	0.13	0.03	0.16	0.09	0.09	0.10	0.11	0.09	0.08	0.07	0.09	0.07	0.08	0.13	0.18	0.19	0.07	0.05	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 23

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

Changing the tax system on pensions now is just a stepping stone to increasing the tax that people pay on their pensions in the future

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1116 54%	589 59%B	526 50%	73 30%	170 48%C	178 53%C	198 54%C	208 70%CDEFh	289 63%CDEF	329 59%KL	300 54%	233 52%	253 50%	142 56%	470 52%
Strongly agree	(+2) 380 18%	230 23%B	149 14%	20 8%	68 19%C	62 18%C	75 20%C	71 24%C	84 18%C	108 19%	94 17%	71 16%	107 21%k	50 19%	158 17%
Tend to agree	(+1) 736 36%	359 36%	377 36%	53 22%	102 28%	116 34%C	124 34%C	138 46%CDEF	204 44%CDEF	222 40%L	206 37%L	162 36%L	146 29%	92 36%	312 34%
Neither agree nor disagree	(0) 403 20%	213 21%b	190 18%	50 21%	75 21%	69 20%	70 19%	45 15%	94 20%	95 17%	115 21%	93 21%	100 20%	47 18%	195 21%
Tend to disagree	(-1) 56 3%	35 3%b	21 2%	5 2%	12 3%	11 3%	8 2%	4 1%	14 3%	18 3%	13 2%	11 2%	13 3%	3 1%	27 3%
Strongly disagree	(-2) 17 1%	6 1%	11 1%	1 1%	4 1%	2 1%	3 1%	3 1%	4 1%	5 1%	3 1%	4 1%	5 1%	4 1%	5 *
NET: Disagree	73 4%	41 4%	32 3%	7 3%	16 4%	14 4%	12 3%	7 2%	18 4%	23 4%	17 3%	15 3%	18 4%	6 2%	31 3%
Don't know	468 23%	160 16%	308 29%A	109 46%DEFGH	96 27%GH	77 23%GH	87 24%GH	36 12%	61 13%	107 19%	122 22%	108 24%	131 26%l	60 24%	214 24%
Mean	0.88	0.92	0.84	0.65	0.84c	0.86C	0.92C	1.04CDEH	0.88C	0.91	0.87	0.83	0.91	0.93	0.85
Standard deviation	0.85	0.86	0.82	0.83	0.92	0.86	0.86	0.77	0.81	0.84	0.81	0.84	0.90	0.84	0.84
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.05	0.05	0.06	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 23

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

Changing the tax system on pensions now is just a stepping stone to increasing the tax that people pay on their pensions in the future

Base: All respondents

	Region												Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired		
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1116 54%	92 51%	53 50%	971 55%	51 59%	142 60%hk	96 55%	92 50%	90 59%	112 56%	137 50%	153 53%	99 55%	185 53%S	144 58%S	70 75%NOS	32 63%S	25 66%	166 40%	341 64%U	775 51%
Strongly agree (+2)	380 18%	27 15%	12 12%	340 19%	19 21%	53 22%aBl	33 19%	34 19%	31 21%	37 18%	51 19%	43 15%	39 22%b	71 20%S	50 20%S	23 24%S	13 25%S	10 26%	58 14%	116 22%U	263 17%
Tend to agree (+1)	736 36%	65 36%	40 38%	631 36%	32 38%	89 38%	62 36%	58 31%	58 38%	75 38%	86 32%	110 38%	60 33%	115 33%S	95 38%S	48 51%NoS	20 38%	15 40%	108 26%	225 42%U	511 33%
Neither agree nor disagree (0)	403 20%	43 24%M	18 17%	341 19%	14 17%	46 20%	34 19%	44 24%M	29 19%	41 21%	52 19%	54 19%	27 15%	73 21%	59 24%S	14 15%	10 19%	9 23%	70 17%	98 19%	305 20%
Tend to disagree (-1)	56 3%	5 3%	1 1%	49 3%	- -	4 2%	3 2%	1 1%	7 5%eH	8 4%eh	8 3%	11 4%eh	7 4%eh	8 2%	14 6%NS	2 2%	2 4%	1 2%	9 2%	18 3%	38 2%
Strongly disagree (-2)	17 1%	- -	3 3%DfG	14 1%	- -	1 *	- -	3 2%	1 *	3 2%	3 1%	2 1%	1 *	1 *	3 1%	- -	2 3%n	- -	5 1%	5 1%	12 1%
NET: Disagree	73 4%	5 3%	4 4%e	63 4%	- -	5 2%	3 2%	4 2%	8 5%e	12 6%Efg	12 4%e	12 4%e	7 4%e	9 3%	18 7%Ns	2 2%	3 7%	1 2%	14 3%	23 4%	50 3%
Don't know	468 23%	39 22%	30 28%fij	400 23%	21 24%	44 18%	42 24%	44 24%	26 17%	35 17%	71 26%fjJ	69 24%	48 26%fij	80 23%OPq	27 11%	7 7%	6 11%	3 9%	166 40%NOPQ	69 13%	399 26%T
Mean	0.88	0.81	0.76	0.90	1.06Abjl	0.98abj	0.95	0.85	0.89	0.81	0.86	0.83	0.98	0.92	0.78	1.04Os	0.88	0.99	0.81	0.93	0.87
Standard deviation	0.85	0.78	0.90	0.85	0.71	0.80	0.78	0.88	0.86	0.91	0.90	0.83	0.86	0.83	0.91	0.73	0.98	0.80	0.90	0.85	0.84
Standard error	0.02	0.06	0.11	0.02	0.09	0.06	0.06	0.07	0.08	0.07	0.07	0.06	0.08	0.05	0.06	0.08	0.15	0.14	0.06	0.04	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

*** small base; ** very small base (under 30) ineligible for sig testing**

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 24

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I am worried that future pensions reform will leave me worse off than under current rules

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1115 54%	552 55%	563 53%	96 40%	206 58%CH	198 59%CH	230 63%CH	183 62%CH	202 44%	324 59%KL	310 56%k	222 49%	259 52%	162 63%	518 57%
Strongly agree (+2)	490 24%	257 26%b	233 22%	41 17%	106 30%CH	86 25%CH	106 29%CH	78 26%CH	72 16%	131 24%	130 23%	101 22%	129 26%	73 29%	231 25%
Tend to agree (+1)	626 30%	296 30%	330 31%	54 23%	101 28%	113 33%C	124 34%C	105 35%CDh	130 28%	193 35%KL	180 33%kL	121 27%	131 26%	88 35%	287 32%
Neither agree nor disagree (0)	435 21%	226 23%	209 20%	50 21%	68 19%	64 19%	62 17%	64 22%	127 28%cDEF	107 19%	110 20%	108 24%	110 22%	38 15%	192 21% ^m
Tend to disagree (-1)	101 5%	52 5%	49 5%	7 3%	12 3%	9 3%	11 3%	20 7%cdEF	41 9%CDEF	34 6%	23 4%	21 5%	23 5%	7 3%	29 3%
Strongly disagree (-2)	52 3%	28 3%	24 2%	3 1%	7 2%	2 *	4 1%	8 3%E	29 6%CDEFG	17 3%l	21 4%L	8 2%	6 1%	-	14 2% ^m
NET: Disagree	153 7%	80 8%	73 7%	9 4%	19 5%	11 3%	14 4%	28 10%CdEF	71 15%CDEFG	50 9%l	43 8%	30 7%	29 6%	7 3%	44 5%
Don't know	356 17%	144 14%	212 20%A	85 35%DEFGH	63 18%G	65 19%GH	61 17%G	21 7%	61 13%G	72 13%	91 16%	89 20%l	104 21%l	49 19%	156 17%
Mean	0.82	0.81	0.83	0.81H	0.97H	0.99cgH	1.04CGH	0.82H	0.44	0.81	0.81	0.79	0.88	1.11N	0.92
Standard deviation	1.01	1.03	0.99	0.94	0.99	0.86	0.89	1.02	1.12	1.02	1.04	0.99	0.98	0.81	0.94
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.06	0.05	0.05	0.05	0.06	0.05	0.06	0.04

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 24

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

I am worried that future pensions reform will leave me worse off than under current rules

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1115 54%	107 60%Jk	60 57%	949 53%	45 52%	129 55%	91 52%	95 51%	94 62%hJk	95 48%	138 51%	157 55%	103 57%	221 64%S	142 57%S	72 76%NOS	35 69%S	24 64%	192 46%	245 46%	870 57%T
Strongly agree (+2)	490 24%	41 23%	26 24%	423 24%	21 24%	64 27%L	47 27%l	46 25%	42 27%l	42 21%	70 26%l	54 19%	38 21%	112 32%S	65 26%S	31 33%S	18 35%S	14 36%	81 19%	91 17%	398 26%T
Tend to agree (+1)	626 30%	66 37%dfGHjK	34 33%	526 30%	24 28%	65 27%	44 25%	49 26%	52 34%gk	53 27%	69 25%	104 36%fGHjK	65 36%fGhjK	110 32%	77 31%	40 43%noS	18 34%	11 28%	111 27%	154 29%	472 31%
Neither agree nor disagree (0)	435 21%	39 22%i	14 14%	381 21%	20 23%i	56 24%bl	36 21%	32 17%	21 14%	58 29%BgHIM	61 22%i	63 22%i	34 19%	64 18%	65 26%Nps	16 17%	9 17%	5 14%	82 20%	137 26%U	297 19%
Tend to disagree (-1)	101 5%	7 4%	2 2%	92 5%	4 5%	7 3%	11 6%	9 5%	13 9%aBFI	9 5%	15 5%	11 4%	13 7%bf	8 2%	17 7%NS	3 3%	4 7%nS	4 11%	8 2%	52 10%U	49 3%
Strongly disagree (-2)	52 3%	2 1%	5 5%aL	45 3%	4 5%aLm	8 3%l	5 3%	5 3%	2 1%	8 4%al	9 3%	3 1%	2 1%	4 1%	5 2%	2 2%	1 1%	1 2%	5 1%	34 6%U	18 1%
NET: Disagree	153 7%	9 5%	7 6%	138 8%	9 10%	15 6%	16 9%	13 7%	15 10%al	17 8%	23 9%	14 5%	15 8%	12 3%	22 9%NS	4 5%	4 9%S	5 13%	13 3%	86 16%U	67 4%
Don't know	356 17%	24 13%	24 23%a	308 17%	13 15%	36 15%	32 18%	45 24%AFIJm	22 14%	29 15%	49 18%	53 18%	29 16%	51 15%OP	19 8%	2 2%	3 6%	3 9%	131 31%NOPQ	63 12%	293 19%T
Mean	0.82	0.89j	0.91	0.81	0.72	0.85	0.82	0.88	0.91j	0.66	0.79	0.83	0.82	1.07OS	0.79	1.06o	1.00	0.93	0.89	0.46	0.96T
Standard deviation	1.01	0.89	1.07	1.02	1.11	1.04	1.08	1.05	1.02	1.05	1.08	0.88	0.96	0.90	1.01	0.89	1.00	1.13	0.90	1.14	0.92
Standard error	0.02	0.07	0.13	0.03	0.13	0.07	0.09	0.09	0.09	0.08	0.08	0.06	0.08	0.06	0.07	0.10	0.14	0.20	0.05	0.05	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/ef/gh/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 25

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

Any changes to the pensions system would need to apply equally to all pensions (including public sector pensions)

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
NET: Agree	1308 64%	657 66%b	651 62%	97 41%	213 60%C	195 58%C	236 64%C	223 75%CDEF	343 74%CDEF	372 67%K	356 64%	263 59%	317 63%	146 57%	553 61%
Strongly agree (+2)	622 30%	354 35%B	268 25%	39 16%	103 29%C	90 27%C	110 30%C	113 38%CDEf	166 36%CdEf	183 33%K	166 30%	113 25%	159 32%k	54 21%	267 29%M
Tend to agree (+1)	686 33%	303 30%	383 36%A	58 24%	109 31%	105 31%c	127 34%C	109 37%C	178 39%CDE	189 34%	190 34%	150 33%	157 31%	92 36%	286 31%
Neither agree nor disagree (0)	339 16%	181 18%b	158 15%	47 20%gh	69 19%gh	66 19%Gh	53 15%	38 13%	66 14%	85 15%	98 18%	85 19%	72 14%	53 21%	170 19%
Tend to disagree (-1)	63 3%	37 4%	26 2%	14 6%DGH	4 1%	14 4%D	15 4%D	5 2%	12 3%	26 5%jL	14 2%	15 3%	9 2%	17 7%N	24 3%
Strongly disagree (-2)	21 1%	9 1%	12 1%	2 1%	2 1%	2 1%	3 1%	5 2%	5 1%	6 1%	6 1%	3 1%	5 1%	2 1%	6 1%
NET: Disagree	84 4%	46 5%	38 4%	16 7%Dh	7 2%	16 5%d	18 5%D	10 3%	17 4%	32 6%L	20 4%	18 4%	15 3%	19 7%N	30 3%
Don't know	328 16%	119 12%	208 20%A	79 33%DEFGH	68 19%GH	61 18%GH	59 16%GH	26 9%	35 8%	66 12%	81 15%	83 18%I	99 20%J	38 15%	157 17%
Mean	1.05	1.08	1.02	0.74	1.07C	0.96C	1.06C	1.18CE	1.14CE	1.06	1.05	0.97	1.13K	0.82	1.04M
Standard deviation	0.90	0.92	0.87	0.97	0.85	0.91	0.90	0.88	0.87	0.93	0.89	0.89	0.88	0.93	0.88
Standard error	0.02	0.03	0.03	0.08	0.05	0.06	0.05	0.06	0.04	0.04	0.04	0.05	0.04	0.07	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 25

Q.8 To what extent, if at all, do you agree or disagree with each of the following statements?

Any changes to the pensions system would need to apply equally to all pensions (including public sector pensions)

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001 - 200,000 (q)	More than £200,000 (r)	None (s)	Ret-ired (t)	Not Ret-ired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
NET: Agree	1308 64%	112 63%	62 59%	1134 64%	60 69%k	156 66%k	109 62%	110 59%	102 67%k	129 65%	156 57%	182 63%	131 72%aB gHK	238 68%S	159 64%S	69 73%S	36 69%S	28 74%	197 47%	403 76%U	905 59%
Strongly agree	(+2) 622 30%	47 26%	25 24%	550 31%	33 38%abklm	80 34%k	49 28%	58 31%	58 38%ABgKl m	71 36%abkl	71 26%	80 28%	50 27%	118 34%S	75 30%S	26 28%	20 39%S	16 43%	90 22%	200 38%U	421 28%
Tend to agree	(+1) 686 33%	65 36%	37 35%	584 33%	27 31%	76 32%	59 34%	52 28%	45 29%	58 29%	85 31%	102 36%	81 45%EFgHI JKI	120 34%S	85 34%S	43 46%noS	16 31%	12 31%	107 26%	203 38%U	484 32%
Neither agree nor disagree	(0) 339 16%	35 20%M	16 15%	288 16%	14 16%	45 19%M	27 16%	28 15%	20 13%	36 18%M	46 17% m	53 18%M	19 10%	59 17%	59 24% nS	17 18%	8 16%	3 8%	60 14%	70 13%	269 18% T
Tend to disagree	(-1) 63 3%	3 2%	3 3% f	57 3%	4 4% F	1 *	3 2%	8 5% F	11 7% AFGkLm	9 5% F	9 3% F	6 2%	5 3% f	6 2%	10 4%	1 1%	4 8% Nps	3 8%	12 3%	13 2%	51 3%
Strongly disagree	(-2) 21 1%	-	1 1%	20 1%	3 4% AJLm	2 1%	2 1%	2 1%	2 1%	-	6 2% aj	2 1%	1 1%	2 *	4 2%	-	1 1%	-	6 1%	8 2%	13 1%
NET: Disagree	84 4%	3 2%	4 4%	77 4%	7 8% AFgl	3 1%	5 3%	10 5% aF	13 9% AFGLM	9 5% f	16 6% aF	8 3%	6 3%	8 2%	14 6% n	1 1%	5 9% NP	3 8%	18 4%	21 4%	63 4%
Don't know	328 16%	28 16% e	23 22% Elj	276 16%	6 7%	33 14%	34 20% Elj	38 20% Elj	16 11%	25 12%	54 20% Elj	44 15% e	26 14%	43 12% O	16 6%	7 8%	3 5%	3 9%	142 34% NOPQ	38 7%	290 19% T
Mean	1.05	1.03	0.99	1.06	1.03	1.13k	1.08	1.06	1.06	1.09	0.95	1.04	1.12	1.14OS	0.93	1.08	1.04	1.20	0.96	1.16U	1.01
Standard deviation	0.90	0.80	0.88	0.91	1.06	0.84	0.86	0.95	1.03	0.91	0.99	0.85	0.78	0.83	0.95	0.73	1.01	0.95	0.96	0.88	0.90
Standard error	0.02	0.06	0.10	0.02	0.12	0.06	0.07	0.08	0.09	0.07	0.07	0.05	0.06	0.05	0.06	0.08	0.15	0.17	0.06	0.04	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing

Pensions Survey
ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 26

Q.9 Which of the following groups and organisations, if anyone, do you think should be in charge of changing the pensions system?**Base: All respondents**

	Gender		Age						Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2059	1043	1016	250	338	328	356	278	509	593	579	375	512	229	823
Weighted base	2059	1003	1056	239	357	338	367	297	461	554	554	449	502	255	910
An independent body chosen by the public	679 33%	361 36%B	319 30%	55 23%	106 30% <i>cE</i>	76 22%	121 33% <i>CE</i>	133 45% <i>CDEF</i>	189 41% <i>CDEF</i>	193 35% <i>K</i>	199 36% <i>K</i>	125 28%	162 32%	89 35%	270 30%
The Government	486 24%	248 25%	238 23%	61 25% <i>G</i>	96 27% <i>G</i>	86 25% <i>G</i>	91 25% <i>G</i>	49 17%	103 22% <i>g</i>	137 25% <i>L</i>	141 25% <i>L</i>	112 25% <i>l</i>	96 19%	61 24%	225 25%
Consumer groups, e.g. Which?	150 7%	77 8%	73 7%	8 3%	21 6%	34 10% <i>Cdf</i>	22 6%	25 8% <i>C</i>	41 9% <i>C</i>	49 9%	35 6%	33 7%	33 7%	15 6%	70 8%
The Bank of England	127 6%	80 8%B	47 4%	12 5%	22 6%	28 8%	22 6%	17 6%	26 6%	36 7% <i>L</i>	39 7% <i>L</i>	33 7% <i>L</i>	18 4%	18 7%	70 8%
Pension companies	104 5%	52 5%	52 5%	10 4%	17 5%	22 6%	24 6%	11 4%	20 4%	27 5%	19 4%	29 6% <i>j</i>	29 6%	8 3%	53 6%
Other	17 1%	11 1%	6 1%	4 1%	5 1%	5 1% <i>h</i>	1 *	1 *	2 *	4 1%	9 2% <i>K</i>	1 *	4 1%	2 1%	8 1%
Don't know	495 24%	174 17%	321 30%A	90 38% <i>DEFGH</i>	89 25% <i>H</i>	88 26% <i>H</i>	86 23% <i>h</i>	60 20%	82 18%	108 19%	111 20%	116 26% <i>lj</i>	160 32% <i>lJK</i>	62 24%	214 24%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Pensions Survey

ONLINE Fieldwork: 2nd - 3rd September 2015

Absolutes/col percents

Table 26

Q.9 Which of the following groups and organisations, if anyone, do you think should be in charge of changing the pensions system?

Base: All respondents

	Region													Q.1 Roughly how much money do you currently have set aside for when you are retired?						Retired	
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	York-shire & Humber -side (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	£1-£10,000 (n)	£10,001-50,000 (o)	£50,001-100,000 (p)	£100,001-200,000 (q)	More than £200,000 (r)	None (s)	Retired (t)	Not Retired (u)
Unweighted base	2059	195	91	1773	88	243	185	182	152	198	248	293	184	321	231	85	50	35	423	593	1466
Weighted base	2059	179	105*	1775	86*	237	175	185	152	200	272	288	181	348	248	94*	51*	38**	417	531	1528
An independent body chosen by the public	679 33%	55 31%	40 38%jk	584 33%	35 41%JK	79 33%	55 32%	61 33%	53 35%k	52 26%	72 26%	111 39%JK	66 36%jK	119 34%S	86 35%S	24 26%	19 37%S	13 34%	89 21%	225 42%U	454 30%
The Government	486 24%	46 26%h	19 18%	421 24%	22 26%	55 23%	41 24%	32 17%	38 25%	49 25%	90 33%BFgHjLM	57 20%	35 20%	99 28%	66 27%	28 30%	16 30%	11 28%	95 23%	113 21%	373 24%
Consumer groups, e.g. Which?	150 7%	12 7%	7 7%	132 7%	2 2%	24 10%Ei	11 6%	16 8%e	7 5%	15 7%	21 8%e	17 6%	19 11%Eil	23 7%	25 10%	10 11%	4 7%	2 5%	27 7%	43 8%	107 7%
The Bank of England	127 6%	9 5%	6 6%	112 6%	2 2%	18 8%e	10 6%	15 8%e	6 4%	18 9%ei	14 5%	21 7%	8 5%	19 5%	21 8%S	13 13%NS	4 7%	2 5%	14 3%	28 5%	99 6%
Pension companies	104 5%	9 5%	7 6%	88 5%	3 3%	10 4%	11 6%	8 4%	13 8%	10 5%	15 5%	13 4%	7 4%	21 6%	15 6%	7 7%	4 9%	2 6%	19 4%	25 5%	79 5%
Other	17 1%	2 1%	2 2%	14 1%	-	3 1%	1 1%	1 1%	2 1%	2 1%	1 1%	2 1%	1 1%	4 1%	1 *	-	2 4%Op	-	5 1%	3 *	15 1%
Don't know	495 24%	46 26%	24 23%	425 24%	23 26%	48 20%	46 26%	52 28%f	33 22%	54 27%	59 22%	67 23%	44 24%	64 18%q	33 13%	12 13%	3 6%	8 21%	168 40%NOPQ	95 18%	400 26%T

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m - n/o/p/q/r/s - t/u

* small base; ** very small base (under 30) ineligible for sig testing