

**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**QA. Gender**  
**Base: All respondents**

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupat- -ional (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Male	470 47%	470 <b>100%B</b>	-	286 46%	98 45%	86 <b>54%c</b>	424 <b>50%GIK</b>	46 32%	317 <b>57%FGIK</b>	108 <b>36%K</b>	19 <b>51%GIK</b>	27 25%	261 <b>54%M</b>	327 46%	119 <b>60%M</b>
Female	530 53%	-	530 <b>100%A</b>	338 <b>54%e</b>	117 55%	75 46%	431 <b>50%H</b>	99 <b>68%FHJ</b>	237 43%	194 <b>64%FHj</b>	18 49%	81 <b>75%FHJ</b>	226 46%	382 <b>54%LN</b>	79 40%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
 \* small base



**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**QA. Gender**  
**Base: All respondents**

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Male	470	7	59	44	44	33	47	55	71	45	21	34	11	96	184	93	47	18	14
	47%	34%	<b>54%ACe</b>	40%	49%	41%	47%	50%	44%	45%	51%	<b>56%ACe</b>	54%	37%	<b>48%M</b>	<b>58%MN</b>	<b>69%MN</b>	<b>53%am</b>	67%
Female	530	13	51	66	46	47	53	55	89	55	19	26	9	166	202	67	21	15	7
	53%	<b>66%BK</b>	46%	<b>60%BK</b>	51%	<b>59%bk</b>	53%	50%	56%	55%	49%	44%	46%	<b>63%NOPq</b>	<b>52%OP</b>	42%	31%	47%	33%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QA. Gender

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Male	470 47%	273 <b>51%B</b>	195 44%	2 11%	128 51%	318 46%	156 54%	89 56%	19 62%	73 55%	76 57%	294 49%	292 <b>51%<i>m</i></b>	153 44%	300 46%	145 52%
Female	530 53%	263 49%	252 <b>56%A</b>	15 89%	123 49%	366 54%	133 46%	71 44%	12 38%	58 45%	58 43%	305 51%	282 49%	193 <b>56%<i>l</i></b>	347 54%	132 48%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**QB. Age**  
**Base: All respondents**

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Under 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 - 59 years	624 62%	286 61%	338 64%	624 100%DE	-	-	506 59%I	118 82%FHI	377 68%FI	130 43%	31 86%FHI	87 80%FHI	295 61%	446 63%	117 59%
60 - 64 years	215 21%	98 21%	117 22%	-	215 100%CE	-	195 23%GJ	20 14%	122 22%GJ	73 24%GJk	3 8%	17 16%	102 21%	160 23%	47 24%
65 years or over	161 16%	86 18%b	75 14%	-	-	161 100%CD	154 18%GHJK	7 5%	54 10%gk	100 33%FGHJK	2 6%	4 4%	91 19%am	103 15%	33 17%

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 Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**QB. Age**  
**Base: All respondents**

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Under 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 - 59 years	624	14	63	72	59	54	60	64	99	61	24	39	15	172	233	104	40	22	13
	62%	71%	57%	66%	66%	67%	60%	59%	62%	61%	59%	65%	75%	66%	60%	65%	58%	68%	63%
60 - 64 years	215	4	26	20	19	20	28	21	31	20	11	13	3	51	88	29	18	7	5
	21%	18%	24%	18%	21%	25%	28%	19%	19%	20%	27%	21%	16%	20%	23%	18%	26%	20%	23%
65 years or over	161	2	21	18	12	6	12	25	30	18	5	8	2	38	65	27	11	4	3
	16%	11%	19%E	16%	14%	8%	12%	22%Ef	19%E	18%E	13%	14%	10%	15%	17%	17%	16%	12%	14%

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

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**QB. Age**  
**Base: All respondents**

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Under 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 - 59 years	624	355	259	10	99	496	151	104	18	82	88	356	349	225	416	153
	62%	<b>66%B</b>	58%	59%	39%	<b>72%D</b>	52%	<b>65%F</b>	56%	<b>63%F</b>	66%	59%	61%	65%	<b>64%O</b>	55%
60 - 64 years	215	101	111	3	75	123	78	30	4	27	33	129	130	61	132	70
	21%	19%	<b>25%A</b>	21%	<b>30%E</b>	18%	<b>27%gh</b>	19%	12%	21%	25%	21%	<b>23%m</b>	18%	20%	<b>25%an</b>
65 years or over	161	80	77	3	76	66	59	26	10	21	12	115	95	59	100	55
	16%	15%	17%	20%	<b>31%E</b>	10%	21%	16%	<b>32%Gi</b>	16%	9%	<b>19%J</b>	17%	17%	15%	20%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
\* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QC. Employment

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Working full time (30+ hrs a week)	553 55%	317 67%B	237 45%	377 60%E	122 57%E	54 34%	553 65%GIJK	-	553 100%FGIJK	-	-	-	274 56%	404 57%	124 63%
Working part time (fewer than 30 hrs a week)	302 30%	108 23%	194 37%A	130 21%	73 34%C	100 62%CD	302 35%GHJK	-	-	302 100%FGHJK	-	-	134 27%	225 32%	57 29%
Not working but seeking work	36 4%	19 4%	18 3%	31 5%DE	3 1%	2 1%	-	36 25%FHIK	-	-	36 100%FGHIK	-	24 5%am	20 3%	7 4%
Not working and not seeking work	108 11%	27 6%	81 15%A	87 14%DE	17 8%E	4 3%	-	108 75%FHJ	-	-	-	108 100%FGHIJ	57 12%amN	61 9%an	9 5%
Retired on a pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prefer not to say	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Working	855 86%	424 90%B	431 81%	506 81%	195 91%C	154 96%Cd	855 100%GJK	-	553 100%GJK	302 100%GJK	-	-	407 84%	629 89%L	181 92%L
NET: Not working	145 14%	46 10%	99 19%A	118 19%DE	20 9%e	7 4%	-	145 100%FHI	-	-	36 100%FHI	108 100%FHI	80 16%Mn	81 11%	17 8%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



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#### QC. Employment

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Working full time (30+ hrs a week)	553 55%	11 56%	56 51%	61 56% <b>l</b>	52 58% <b>l</b>	44 55% <b>i</b>	54 54% <b>i</b>	62 57% <b>l</b>	91 57% <b>l</b>	41 41%	24 59% <b>l</b>	39 66% <b>bl</b>	18 88%	93 35%	238 62% <b>M</b>	99 62% <b>M</b>	53 78% <b>MNO</b>	26 78% <b>Mno</b>	18 86%
Working part time (fewer than 30 hrs a week)	302 30%	8 38% <b>k</b>	35 32% <b>k</b>	34 31%	25 27%	21 27%	30 30%	33 30%	48 30%	43 43% <b>cDEfg</b> <b>HJK</b>	11 28%	12 21%	1 6%	102 39% <b>NoPq</b>	102 27%	49 30% <b>P</b>	12 18%	7 22%	3 14%
Not working but seeking work	36 4%	1 3% <b>F</b>	7 6% <b>F</b>	4 4% <b>f</b>	5 5% <b>F</b>	3 3% <b>f</b>	-	5 5% <b>F</b>	6 4% <b>F</b>	3 3% <b>f</b>	1 2%	2 3% <b>f</b>	-	21 8% <b>NOPq</b>	8 2%	5 3%	-	-	-
Not working and not seeking work	108 11%	1 3%	12 11%	11 10%	9 10%	12 15% <b>a</b>	16 16% <b>Agh</b>	9 8%	14 9%	13 13%	5 11%	6 11%	1 6%	45 17% <b>NOPQ</b>	37 10% <b>oq</b>	8 5%	3 5%	-	-
Retired on a pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prefer not to say	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Working	855 86%	19 95% <b>be</b>	91 83%	95 86%	77 85%	65 82%	84 84%	96 87%	140 87%	84 84%	35 87%	52 86%	19 94%	195 74%	341 88% <b>M</b>	148 92% <b>M</b>	65 95% <b>Mn</b>	33 100% <b>MNo</b>	21 100%
NET: Not working	145 14%	1 5%	19 17% <b>a</b>	15 14%	13 15%	15 18% <b>a</b>	16 16%	14 13%	20 13%	16 16%	5 13%	8 14%	1 6%	67 26% <b>NOPQ</b>	45 12% <b>pQ</b>	13 8% <b>q</b>	3 5%	-	-

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## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QC. Employment

Base: All respondents

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		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Working full time (30+ hrs a week)	553 55%	336 <b>63%B</b>	210 47%	7 44%	103 41%	437 <b>64%D</b>	167 <b>58%H</b>	92 <b>58%H</b>	8 25%	75 <b>57%h</b>	84 <b>63%k</b>	329 55%	322 56%	192 56%	370 <b>57%o</b>	141 51%
Working part time (fewer than 30 hrs a week)	302 30%	136 25%	159 <b>35%A</b>	7 42%	109 <b>43%E</b>	173 25%	92 32%	46 29%	16 <b>51%FGI</b>	36 28%	31 23%	198 <b>33%J</b>	175 31%	103 30%	189 29%	95 34%
Not working but seeking work	36 4%	21 4%	16 4%	- -	8 3%	26 4%	6 2%	9 <b>6%F</b>	3 <b>8%FI</b>	3 2%	7 5%	17 3%	19 3%	12 3%	21 3%	12 4%
Not working and not seeking work	108 11%	43 8%	63 <b>14%A</b>	2 14%	31 <b>12%E</b>	49 7%	24 8%	13 8%	5 15%	17 13%	12 9%	57 9%	57 10%	38 11%	67 10%	29 11%
Retired on a pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prefer not to say	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Working	855 86%	472 <b>88%B</b>	369 82%	15 86%	212 85%	610 <b>89%d</b>	259 <b>90%H</b>	138 86%	24 76%	111 85%	114 86%	527 88%	498 87%	295 86%	560 86%	236 85%
NET: Not working	145 14%	63 12%	79 <b>18%A</b>	2 14%	39 <b>15%e</b>	75 11%	30 10%	22 14%	8 <b>24%F</b>	20 15%	19 14%	73 12%	76 13%	50 14%	88 14%	42 15%

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## Pensions Policy Research

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Absolutes/col percents

#### QD. Pension status

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
I have a personal or private pension plan	487 49%	261 56%B	226 43%	295 47%	102 47%	91 56% <b>Cd</b>	407 48%	80 56% <b>fl</b>	274 49%	134 44%	24 65% <b>Fhl</b>	57 52%	487 100% <b>M</b>	197 28%	197 100% <b>M</b>
I have a work-based, occupational or company pension plan	710 71%	327 70%	382 72%	446 71% <b>e</b>	160 75% <b>E</b>	103 64%	629 74% <b>GJK</b>	81 56%	404 73% <b>GJK</b>	225 75% <b>GJK</b>	20 54%	61 56%	197 40%	710 100% <b>L</b>	197 100% <b>L</b>
I do not have any form of private or occupational pension plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Both	197 20%	119 25% <b>B</b>	79 15%	117 19%	47 22%	33 20%	181 21% <b>GK</b>	17 12%	124 22% <b>GK</b>	57 19% <b>gK</b>	7 20% <b>k</b>	9 9%	197 40% <b>M</b>	197 28%	197 100% <b>LM</b>

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QD. Pension status

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	Region												Household income						
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Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
I have a personal or private pension plan	487 49%	8 41%	45 40%	54 49%	44 49%	39 48%	48 48%	57 52% <b>bk</b>	87 55% <b>BJK</b>	60 60% <b>aBJK</b>	16 40%	23 38%	7 36%	125 48%	196 51%	73 46%	35 51%	16 50%	13 65%
I have a work-based, occupational or company pension plan	710 71%	15 76%	82 75% <b>d</b>	78 71%	61 68%	62 78% <b>d</b>	71 71%	77 70%	110 69%	62 62%	30 76% <b>d</b>	45 75% <b>d</b>	17 84%	169 65%	271 70%	131 81% <b>MN</b>	53 78% <b>M</b>	28 85% <b>Mn</b>	10 49%
I do not have any form of private or occupational pension plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Both	197 20%	3 17%	17 15%	22 20%	15 17%	21 26% <b>bk</b>	19 19%	24 22%	37 23%	21 21%	6 16%	8 14%	4 20%	32 12%	81 21% <b>M</b>	43 27% <b>M</b>	20 29% <b>M</b>	11 35% <b>Mn</b>	3 14%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QD. Pension status

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
I have a personal or private pension plan	487 49%	281 <b>52%B</b>	198 44%	9 52%	125 50%	327 48%	159 <b>55%Gi</b>	68 43%	23 <b>72%fGI</b>	59 45%	90 <b>68%K</b>	266 44%	300 <b>52%M</b>	152 44%	317 49%	136 49%
I have a work-based, occupational or company pension plan	710 71%	374 70%	324 72%	11 66%	178 71%	495 72%	195 68%	114 72%	25 79%	97 74%	82 62%	440 <b>73%J</b>	386 67%	264 <b>76%L</b>	462 71%	197 71%
I do not have any form of private or occupational pension plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Both	197 20%	120 <b>22%B</b>	74 17%	3 18%	52 21%	137 20%	66 <b>23%G</b>	23 14%	16 <b>51%FGI</b>	26 20%	39 <b>29%K</b>	106 18%	112 19%	71 21%	132 20%	56 20%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QE. Region

##### Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Scotland	60 6%	34 7%	26 5%	39 6%	13 6%	8 5%	52 6%	8 6%	39 7% <b>d</b>	12 4%	2 5%	6 6%	23 5%	45 6%	8 4%
North East	20 2%	7 1%	13 2%	14 2%	4 2%	2 1%	19 2%	1 1%	11 2%	8 3%	1 1%	1 *	8 2%	15 2%	3 2%
North West	110 11%	59 13%	51 10%	63 10%	26 12%	21 13%	91 11%	19 13%	56 10%	35 12%	7 19% <b>h</b>	12 11%	45 9%	82 12%	17 9%
Yorkshire and the Humber	110 11%	44 9%	66 12%	72 12%	20 9%	18 11%	95 11%	15 10%	61 11%	34 11%	4 12%	11 10%	54 11%	78 11%	22 11%
East Midlands	90 9%	44 9%	46 9%	59 9%	19 9%	12 8%	77 9%	13 9%	52 9%	25 8%	5 13%	9 8%	44 9%	61 9%	15 8%
West Midlands	80 8%	33 7%	47 9%	54 9% <b>e</b>	20 9% <b>E</b>	6 4%	65 8%	15 10%	44 8%	21 7%	3 8%	12 11%	39 8%	62 9%	21 10%
Wales	40 4%	21 4%	19 4%	24 4%	11 5%	5 3%	35 4%	5 4%	24 4%	11 4%	1 2%	5 4%	16 3%	30 4%	6 3%
East of England	100 10%	47 10%	53 10%	60 10%	28 13%	12 8%	84 10% <b>j</b>	16 11% <b>J</b>	54 10% <b>j</b>	30 10% <b>j</b>	-	16 15% <b>JJ</b>	48 10%	71 10%	19 10%
London	110 11%	55 12%	55 10%	64 10%	21 10%	25 15% <b>c</b>	96 11%	14 10%	62 11%	33 11%	5 14%	9 8%	57 12%	77 11%	24 12%
South East	160 16%	71 15%	89 17%	99 16%	31 14%	30 19%	140 16%	20 14%	91 16%	48 16%	6 17%	14 13%	87 18%	110 15%	37 19%
South West	100 10%	45 10%	55 10%	61 10%	20 9%	18 11%	84 10%	16 11%	41 7%	43 14% <b>FH</b>	3 8%	13 12%	60 12% <b>M</b>	62 9%	21 11%
Northern Ireland	20 2%	11 2%	9 2%	15 2%	3 1%	2 1%	19 2% <b>d</b>	1 1%	18 3% <b>d</b>	1 *	-	1 1%	7 1%	17 2%	4 2%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

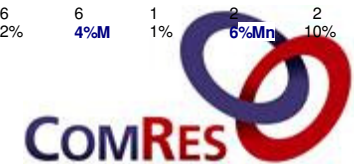
Absolutes/col percents

#### QE. Region

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	>£100,000 (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Scotland	60 6%	-	-	-	-	-	-	-	-	-	-	60 100% GHUJ	-	15 6%	27 7%	9 6%	3 4%	1 2%	1 4%
North East	20 2%	20 100% BCDEFG HIJK	-	-	-	-	-	-	-	-	-	-	-	7 3%	6 2%	3 2%	1 1%	-	-
North West	110 11%	-	110 100% ACDEFGH IJK	-	-	-	-	-	-	-	-	-	-	33 13%	46 12%	15 9%	4 6%	4 12%	-
Yorkshire and the Humber	110 11%	-	-	110 100% ABDEFG HIJK	-	-	-	-	-	-	-	-	-	26 10%	51 13%	16 10%	4 6%	3 10%	-
East Midlands	90 9%	-	-	-	90 100% ABCEFG HIJK	-	-	-	-	-	-	-	-	27 10% q	37 10% q	10 6%	8 11% q	-	1 5%
West Midlands	80 8%	-	-	-	-	80 100% ABCDFG HIJK	-	-	-	-	-	-	-	23 9% n	20 5%	23 14% mN	5 7%	3 11%	1 4%
Wales	40 4%	-	-	-	-	-	-	-	-	40 100% ABCDEF GHJK	-	-	-	14 5%	12 3%	7 4%	4 6%	2 6%	-
East of England	100 10%	-	-	-	-	100 100% ABCDEG HIJK	-	-	-	-	-	-	-	23 9%	37 9%	15 9%	12 18% MNo	4 12%	2 9%
London	110 11%	-	-	-	-	-	110 100% ABCDEFHI JK	-	-	-	-	-	-	21 8%	36 9%	23 14% Mn	9 13%	5 16%	7 34%
South East	160 16%	-	-	-	-	-	-	160 100% ABCDEF GIJK	-	-	-	-	-	38 14%	65 17%	21 13%	15 22% o	7 22%	6 29%
South West	100 10%	-	-	-	-	-	-	-	100 100% ABCDEF GHJK	-	-	-	-	33 13% p	44 11%	12 7%	4 5%	1 3%	1 4%
Northern Ireland	20 2%	-	-	-	-	-	-	-	-	-	-	20 100%	2 1%	6 2%	6 4% M	1 1%	2 6% Mn	2 10%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QE. Region

##### Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Scotland	60 6%	37 7%	23 5%	- -	17 7%	40 6%	14 5%	11 7%	1 3%	18 14%FGh	7 6%	30 5%	28 5%	28 8%l	43 7%	14 5%
North East	20 2%	8 2%	11 3%	1 4%	2 1%	17 2% <b>d</b>	4 1%	6 4%i	- *	1	3 2%	10 2%	11 2%	6 2%	13 2%	7 2%
North West	110 11%	53 10%	56 13%	1 6%	33 13%	67 10%	22 8%	23 15% <b>F</b>	6 19% <b>F</b>	12 9%	25 18% <b>K</b>	58 10%	65 11%	41 12%	75 12%	28 10%
Yorkshire and the Humber	110 11%	54 10%	55 12%	1 7%	34 14%	74 11%	21 7%	22 14% <b>F</b>	3 10%	11 9%	10 7%	68 11%	68 12%	33 10%	74 11%	27 10%
East Midlands	90 9%	41 8%	47 10%	2 14%	21 8%	65 10%	26 9% <b>hl</b>	17 11% <b>hl</b>	-	5 4%	7 5%	58 10%	45 8%	34 10%	56 9%	25 9%
West Midlands	80 8%	42 8%	38 8%	- -	19 8%	55 8%	31 11%	13 8%	3 8%	10 8%	16 12% <b>k</b>	42 7%	48 8%	26 7%	48 7%	26 9%
Wales	40 4%	24 5%	14 3%	2 11%	11 5%	25 4%	11 4%	8 5%	-	6 4%	4 3%	29 5%	21 4%	15 4%	27 4%	12 4%
East of England	100 10%	49 9%	49 11%	2 13%	18 7%	71 10%	27 9%	13 8%	7 22% <b>FGi</b>	13 10%	13 10%	67 11%	64 11%	32 9%	60 9%	31 11%
London	110 11%	69 13% <b>b</b>	41 9%	- -	25 10%	74 11%	41 14%	18 11%	4 13%	13 10%	7 5%	67 11% <b>J</b>	67 12%	35 10%	70 11%	31 11%
South East	160 16%	91 17%	65 15%	3 20%	40 16%	111 16%	54 19% <b>G</b>	18 11%	4 13%	25 19% <b>g</b>	26 19%	86 14%	91 16%	55 16%	101 16%	46 16%
South West	100 10%	57 11%	39 9%	4 26%	26 11%	68 10%	34 12% <b>g</b>	10 6%	4 13%	11 8%	14 11%	69 12%	54 9%	32 9%	65 10%	27 10%
Northern Ireland	20 2%	10 2%	10 2%	- -	4 2%	16 2%	2 1%	1 1%	-	5 4% <b>FG</b>	2 2%	16 3%	11 2%	9 2%	16 2%	4 1%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QF. Household income

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Up to £10,000	65 7%	29 6%	36 7%	51 8%E	11 5%	3 2%	32 4%	33 23%FHI	12 2%	20 7%FH	12 34%FHIK	21 19%FHI	34 7%N	37 5%	5 3%
£10,001-£20,000	196 20%	67 14%	130 24%A	121 19%	40 19%	35 22%	162 19%H	34 23%H	80 15%	82 27%FH	9 25%h	25 23%H	91 19%	132 19%	27 14%
£20,001-£30,000	213 21%	97 21%	116 22%	134 21%	41 19%	38 24%	189 22%	24 16%	128 23%g	62 20%	5 14%	19 17%	112 23%	148 21%	46 24%
£30,001-£40,000	173 17%	87 19%	86 16%	99 16%	47 22%c	27 17%	151 18%i	21 15%	111 20%j	41 13%	3 8%	19 17%	84 17%	123 17%	34 17%
£40,001-£50,000	113 11%	65 14%B	48 9%	71 11%	24 11%	18 11%	103 12%gk	9 6%	67 12%gk	36 12%gk	3 8%	6 6%	49 10%	90 13%	27 14%
£50,001-£60,000	48 5%	28 6%b	20 4%	34 5%d	5 2%	9 6%d	44 5%	4 3%	32 6%	12 4%	2 5%	2 2%	24 5%	40 6%	16 8%l
£60,001-£70,000	43 4%	30 6%B	13 2%	23 4%	14 6%c	6 4%	39 5%	3 2%	32 6%gl	8 3%	-	3 3%	25 5%	30 4%	13 7%
£70,001-£80,000	26 3%	17 4%b	9 2%	17 3%	4 2%	5 3%	26 3%Gk	-	22 4%GIK	4 1%	-	-	9 2%	23 3%	7 3%
£80,001-£90,000	19 2%	7 1%	12 2%	14 2%	3 1%	2 1%	19 2%g	-	12 2%g	6 2%g	-	-	8 2%	16 2%	6 3%
£90,001-£100,000	14 1%	11 2%B	3 1%	9 1%	4 2%	2 1%	14 2%i	-	13 2%gl	1 *	-	-	8 2%	12 2%	6 3%
£100,001-£110,000	8 1%	5 1%	2 *	7 1%	1 *	-	8 1%	-	7 1%	1 *	-	-	6 1%	3 *	1 *
£110,001-£120,000	4 *	3 1%	1 *	2 *	-	2 1%	4 *	-	3 1%	1 *	-	-	2 *	2 *	-
More than £120,000	9 1%	6 1%	3 1%	4 1%	4 2%	1 1%	9 1%	-	8 1%	1 *	-	-	6 1%	5 1%	2 1%
Prefer not to answer	70 7%	18 4%	52 10%A	39 6%	17 8%	13 8%	54 6%	16 11%FH	27 5%	27 9%H	2 6%	14 13%FH	29 6%	49 7%	7 4%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QF. Household income

Base: All respondents

	Region													Household income					
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Up to £10,000	65 7%	2 9%	8 8%	3 3%	6 7%	8 9% <b>c</b>	5 5%	7 7%	11 7%	8 8%	3 7%	4 7%	-	65 25% <b>NOPQ</b>	-	-	-	-	-
£10,001-£20,000	196 20%	5 27% <b>G</b>	25 23% <b>g</b>	23 21%	21 23% <b>g</b>	16 20%	18 18%	14 12%	27 17%	25 25% <b>G</b>	11 27% <b>G</b>	11 18%	2 12%	196 75% <b>NOPQ</b>	-	-	-	-	-
£20,001-£30,000	213 21%	3 15%	26 23% <b>E</b>	28 25% <b>E</b>	22 24% <b>E</b>	8 10%	19 19% <b>e</b>	25 23% <b>E</b>	28 18%	27 27% <b>Eh</b>	5 13%	19 32% <b>aEFHJ</b>	3 16%	-	213 55% <b>MOPQ</b>	-	-	-	-
£30,001-£40,000	173 17%	3 17%	20 18% <b>g</b>	23 21% <b>G</b>	15 17%	11 14%	17 17%	11 10%	36 23% <b>G</b>	17 17%	6 16%	8 14%	3 16%	-	173 45% <b>MOPQ</b>	-	-	-	-
£40,001-£50,000	113 11%	2 12%	10 9%	12 11%	9 10%	17 22% <b>BcDFHI</b>	9 9%	16 15% <b>l</b>	15 9%	6 6%	4 11%	6 10%	5 25%	-	-	113 70% <b>MNPQ</b>	-	-	-
£50,001-£60,000	48 5%	1 5%	5 4%	3 3%	1 1%	6 7% <b>d</b>	6 6%	7 7% <b>d</b>	6 4%	6 6%	3 7%	3 5%	1 5%	-	-	48 30% <b>MNPQ</b>	-	-	-
£60,001-£70,000	43 4%	1 3% <b>B</b>	-	3 3% <b>b</b>	5 6% <b>B</b>	3 3% <b>B</b>	9 9% <b>Bci</b>	7 6% <b>B</b>	8 5% <b>B</b>	3 3% <b>b</b>	2 4% <b>B</b>	3 4% <b>B</b>	-	-	-	43 63% <b>MNOQ</b>	-	-	
£70,001-£80,000	26 3%	-	4 4%	1 1%	2 2%	2 2%	3 3%	2 2%	7 4% <b>k</b>	1 1%	2 5% <b>ciK</b>	-	1 5%	-	-	26 37% <b>MNOQ</b>	-	-	
£80,001-£90,000	19 2%	-	1 1%	2 2%	-	1 1%	2 2%	2 2%	5 3%	1 1%	2 5% <b>Dk</b>	-	2 11%	-	-	-	19 57% <b>MNOP</b>	-	
£90,001-£100,000	14 1%	-	3 3%	1 1%	-	3 3% <b>di</b>	2 2%	3 3% <b>i</b>	2 1%	-	-	1 1%	-	-	-	-	14 43% <b>MNOP</b>	-	
£100,001-£110,000	8 1%	-	-	-	-	1 1%	2 2%	1 1%	2 1%	1 1%	-	1 1%	-	-	-	-	-	8 36%	
£110,001-£120,000	4 *	-	-	-	-	-	-	2 2%	2 1%	-	-	-	-	-	-	-	-	4 19%	
More than £120,000	9 1%	-	-	-	1 1%	-	-	4 4% <b>Bcefi</b>	2 1%	-	-	-	2 11%	-	-	-	-	9 44%	
Prefer not to answer	70 7%	2 12%	8 8%	10 9%	7 8%	5 6%	7 7%	8 8%	9 5%	6 6%	2 4%	5 8%	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QF. Household income

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Up to £10,000	65 7%	51 10%B	12 3%	2 12%	12 5%	48 7%	11 4%	9 6%	2 6%	13 10%F	9 7%	34 6%	37 7%	23 7%	39 6%	21 7%
£10,001-£20,000	196 20%	134 25%B	58 13%	4 23%	52 21%	127 19%	46 16%	35 22%	4 13%	31 24%F	27 20%	114 19%	99 17%	84 24%L	130 20%	45 16%
£20,001-£30,000	213 21%	133 25%B	77 17%	3 20%	50 20%	149 22%	42 15%	35 22%f	10 32%F	34 26%F	28 21%	119 20%	114 20%	77 22%	144 22%	54 19%
£30,001-£40,000	173 17%	77 14%	95 21%A	1 6%	41 16%	121 18%	57 20%	30 19%	5 15%	21 16%	21 16%	105 17%	101 18%	61 18%	113 17%	52 19%
£40,001-£50,000	113 11%	49 9%	63 14%A	1 5%	31 12%	77 11%	44 15%l	16 10%i	4 12%	6 5%	16 12%	70 12%	71 12%	32 9%	71 11%	34 12%
£50,001-£60,000	48 5%	17 3%	31 7%A	- -	15 6%	31 4%	16 6%	12 8%	1 3%	8 6%	4 3%	34 6%	33 6%	13 4%	27 4%	19 7% <b>n</b>
£60,001-£70,000	43 4%	19 4%	23 5%	- -	15 6%	26 4%	23 8%l	7 4%	1 3%	2 1%	8 6%	29 5%	27 5%	12 3%	28 4%	13 5%
£70,001-£80,000	26 3%	10 2%	16 4% <b>a</b>	- -	5 2%	21 3%	10 3%	4 2%	1 3%	3 2%	6 4%	14 2%	14 2%	12 3%	17 3%	7 3%
£80,001-£90,000	19 2%	6 1%	13 3%A	- -	4 2%	14 2%	8 3%	2 1%	1 3%	3 2%	3 2%	14 2%	9 2%	7 2%	10 2%	5 2%
£90,001-£100,000	14 1%	8 2%	6 1%	- -	5 2%	10 1%	8 3%	3 2%	1 3%	2 2%	1 1%	11 2%	11 2% <b>m</b>	2 *	11 2%	3 1%
£100,001-£110,000	8 1%	4 1%	3 1%	1 7%	1 *	7 1%	2 1%	2 1%	1 3%	1 1%	1 1%	4 1%	8 1% <b>M</b>	- -	4 1%	3 1%
£110,001-£120,000	4 *	2 *	2 *	- -	- -	3 *	2 1%	- -	- -	1 1%	- -	4 1%	3 *	1 *	3 *	1 *
More than £120,000	9 1%	6 1%	3 1%	- -	3 1%	5 1%	5 2%	1 1%	- -	2 2%	2 2%	5 1%	8 1% <b>m</b>	1 *	7 1%	1 *
Prefer not to answer	70 7%	19 3%	47 11%A	4 26%	18 7%	48 7%	15 5%	4 2%	1 3%	2 2%	7 5%	42 7%	37 7%	21 6%	43 7%	20 7%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QG. Responsibility for financial decisions

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupat- -ional (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
I am solely responsible for making household financial decisions	535 54%	273 58%B	263 50%	355 57%D	101 47%	80 50%	472 55%GIK	63 44%	336 61%FGIK	136 45%	21 57%k	43 40%	281 58%am	374 53%	120 61%M
I am jointly responsible for making household financial decisions	448 45%	195 42%	252 48%a	259 42%	111 52%C	77 48%	369 43%h	79 55%FH	210 38%	159 53%FH	16 43%	63 58%FH	198 41%	324 46%IN	74 38%
I am not at all responsible for making household financial decisions	17 2%	2 *	15 3%A	10 2%	3 2%	3 2%	15 2%	2 2%	7 1%	7 2%	- -	2 2%	9 2%	11 2%	3 2%

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QG. Responsibility for financial decisions

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
I am solely responsible for making household financial decisions	535 54%	8 41%	53 48%	54 49%	41 46%	42 53%	49 49%	69 63% <b>ABCDF</b>	91 57% <b>a</b>	57 57%	24 60% <b>a</b>	37 61% <b>abd</b>	10 52%	185 71% <b>NOPQ</b>	210 54% <b>Op</b>	66 41%	29 42%	14 43%	12 58%
I am jointly responsible for making household financial decisions	448 45%	11 56% <b>gij</b>	56 51% <b>Ghij</b>	55 50% <b>g</b>	47 52% <b>Gj</b>	38 47%	49 49% <b>g</b>	41 37%	65 41%	39 39%	14 35%	23 39%	10 48%	70 27%	171 44% <b>M</b>	93 58% <b>MN</b>	39 58% <b>MN</b>	19 57% <b>M</b>	8 36%
I am not at all responsible for making household financial decisions	17 2%	1 3% <b>eGk</b>	1 1%	1 1%	2 3%	-	2 2%	-	3 2%	4 4% <b>eGk</b>	2 4% <b>EGk</b>	-	-	6 2%	5 1%	1 1%	-	-	1 5%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### QG. Responsibility for financial decisions

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
I am solely responsible for making household financial decisions	535 54%	535 <b>100%B</b>	-	-	117 46%	384 <b>56%D</b>	155 54%	85 53%	18 56%	81 62%	68 51%	330 55%	314 55%	178 52%	346 53%	148 53%
I am jointly responsible for making household financial decisions	448 45%	-	448 <b>100%A</b>	-	132 <b>53%E</b>	287 42%	132 <b>46%I</b>	72 45%	14 44%	47 36%	62 47%	261 43%	255 44%	160 46%	290 45%	126 45%
I am not at all responsible for making household financial decisions	17 2%	-	-	17 100%	2 1%	14 2%	2 1%	3 2%	-	3 2%	3 2%	9 2%	5 1%	7 2%	12 2%	4 1%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q1. Trust in political parties to deliver fair pension system

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Conservatives	288 29%	156 33%B	133 25%	151 24%	78 36%C	59 37%C	259 30%Gjk	30 21%	167 30%Gj	92 30%Gj	6 15%	24 22%	159 33%am	195 27%	66 33%
Labour	160 16%	89 19%B	71 13%	104 17%	30 14%	26 16%	138 16%	22 15%	92 17%	46 15%	9 25%k	13 12%	68 14%	114 16%	23 12%
UKIP	63 6%	41 9%B	22 4%	38 6%	12 6%	13 8%	52 6%	12 8%	37 7%	15 5%	1 3%	11 10%l	31 6%	40 6%	8 4%
Liberal Democrats	31 3%	19 4%b	12 2%	18 3%	4 2%	10 6%CD	24 3%h	8 5%H	8 1%	16 5%FH	3 7%H	5 4%H	23 5%	25 3%	16 8%IM
Green Party	20 2%	7 1%	13 3%	16 3%	3 1%	1 1%	17 2%	3 2%	12 2%	4 1%	-	3 3%	10 2%	16 2%	6 3%
Scottish National Party	19 2%	12 3%	6 1%	11 2%	5 2%	3 2%	17 2%	2 1%	12 2%	5 2%	1 3%	1 1%	9 2%	13 2%	3 2%
A coalition	18 2%	8 2%	10 2%	10 2%	5 2%	3 2%	16 2%	2 1%	7 1%	8 3%	1 3%	1 1%	6 1%	17 2%	5 3%
Other	11 1%	5 1%	7 1%	7 1%	2 1%	2 1%	10 1%	1 1%	6 1%	4 1%	-	1 1%	3 1%	11 2%	3 1%
I don't trust any political party to deliver a fair pension system	389 39%	133 28%	256 48%A	270 43%DE	75 35%	44 27%	324 38%	65 45%f	212 38%	112 37%	16 45%	49 46%	178 37%	278 39%	67 34%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q1. Trust in political parties to deliver fair pension system

Base: All respondents

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Conservatives	288 29%	4 20%	22 20%	21 19%	26 29%	31 39% <b>aBCfK</b>	27 27%	41 38% <b>aBCK</b>	54 34% <b>BC</b>	34 34% <b>BC</b>	11 27%	14 23%	2 10%	57 22%	99 26%	60 37% <b>MN</b>	33 48% <b>MN</b>	16 48% <b>MN</b>	9 43%
Labour	160 16%	6 29% <b>eFgHI</b>	23 21% <b>HI</b>	22 20% <b>HI</b>	17 19% <b>i</b>	13 16%	13 13%	18 16%	18 11%	10 10%	8 21% <b>hi</b>	11 18%	1 5%	44 17%	64 17%	29 18%	11 16%	5 14%	3 14%
UKIP	63 6%	-	10 9% <b>adK</b>	7 6% <b>K</b>	2 3%	4 6% <b>k</b>	8 8% <b>dK</b>	4 4%	19 12% <b>ADGJK</b>	7 7% <b>K</b>	1 2%	-	1 5%	22 8% <b>O</b>	30 8% <b>O</b>	4 2%	3 4%	2 6%	2 9%
Liberal Democrats	31 3%	-	6 5% <b>D</b>	3 3%	-	3 3% <b>d</b>	7 7% <b>Dj</b>	4 4% <b>d</b>	4 3%	4 4% <b>d</b>	-	1 1%	-	6 2%	15 4%	5 3%	2 3%	2 6%	1 4%
Green Party	20 2%	-	2 2%	1 1%	2 3%	1 1%	1 1%	5 5% <b>l</b>	3 2%	-	2 5% <b>l</b>	1 1%	1 6%	5 2%	9 2%	1 1%	1 1%	1 3%	2 9%
Scottish National Party	19 2%	1 3% <b>BCDeFGH</b>	-	-	-	-	-	-	-	2 2% <b>h</b>	-	16 27% <b>ABCDEF</b>	-	5 2%	9 2%	4 3%	-	-	-
A coalition	18 2%	-	1 1%	1 1%	-	4 5% <b>bcDH</b>	3 3%	3 3%	1 1%	1 1%	1 2%	2 3%	1 5%	6 2%	6 2%	5 3%	-	1 3%	-
Other	11 1%	-	-	2 2%	-	1 1%	1 1%	1 1%	1 1%	1 1%	2 5% <b>BDHk</b>	-	2 11%	6 2% <b>N</b>	2 *	1 1%	1 1%	1 4% <b>N</b>	-
I don't trust any political party to deliver a fair pension system	389 39%	9 47% <b>egK</b>	46 42% <b>egK</b>	52 47% <b>EGK</b>	42 46% <b>EGK</b>	23 29%	40 40% <b>k</b>	34 31%	59 37%	41 41% <b>ek</b>	15 38%	16 27%	12 59%	109 42% <b>oPQ</b>	152 39% <b>PQ</b>	52 33% <b>q</b>	18 27%	5 17%	4 20%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q1. Trust in political parties to deliver fair pension system

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Conservatives	288 29%	155 29%	132 29%	2 10%	89 35%E	183 27%	288 100%GHI	-	-	-	46 35%	182 30%	192 34%M	84 24%	191 29%	86 31%
Labour	160 16%	85 16%	72 16%	3 19%	39 16%	114 17%	-	160 100%FHI	-	-	19 14%	103 17%	84 15%	67 20%I	105 16%	46 17%
UKIP	63 6%	37 7%	24 5%	2 12%	21 9%	38 6%	-	-	-	63 49%FGH	9 7%	39 7%	38 7%	22 6%	43 7%	17 6%
Liberal Democrats	31 3%	18 3%	14 3%	-	14 5%E	17 2%	-	-	31 100%FGI	-	6 4%	20 3%	20 3%	12 3%	18 3%	11 4%
Green Party	20 2%	13 2%	6 1%	1 6%	5 2%	14 2%	-	-	-	20 15%FGH	3 2%	12 2%	11 2%	8 2%	12 2%	6 2%
Scottish National Party	19 2%	10 2%	8 2%	-	7 3%	12 2%	-	-	-	19 14%FGH	3 2%	9 2%	9 2%	8 2%	12 2%	5 2%
A coalition	18 2%	10 2%	8 2%	-	2 1%	14 2%	-	-	-	18 14%FGH	3 2%	11 2%	12 2%	3 1%	12 2%	4 1%
Other	11 1%	10 2%B	1 *	-	-	11 2%D	-	-	-	11 9%FGH	-	7 1%	5 1%	6 2%	8 1%	2 1%
I don't trust any political party to deliver a fair pension system	389 39%	197 37%	183 41%	9 52%	74 29%	283 41%D	-	-	-	-	44 33%	216 36%	203 35%	136 40%	246 38%	100 36%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q2. Likelihood of retirement in the next year

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
(4) Very likely	125 12%	64 14%	61 11%	56 9%	38 18% <b>C</b>	31 19% <b>C</b>	98 11%	27 18% <b>FHJ</b>	52 9%	46 15% <b>fHj</b>	2 5%	25 23% <b>FHiJ</b>	61 13%	92 13%	29 15%
(3) Fairly likely	126 13%	64 14%	62 12%	43 7%	37 17% <b>C</b>	46 28% <b>CD</b>	114 13% <b>HK</b>	12 8%	51 9%	63 21% <b>FGHK</b>	6 16% <b>k</b>	6 6%	64 13%	86 12%	23 12%
(2) Fairly unlikely	238 24%	110 23%	128 24%	125 20%	64 30% <b>C</b>	50 31% <b>C</b>	215 25% <b>Gk</b>	23 16%	137 25% <b>Gk</b>	78 26% <b>Gjk</b>	5 13%	18 16%	118 24%	172 24%	53 27%
(1) Very unlikely	447 45%	209 44%	238 45%	371 59% <b>DE</b>	59 28% <b>E</b>	16 10%	394 46% <b>GIK</b>	53 36%	299 54% <b>FGIK</b>	95 31%	22 59% <b>GIK</b>	31 29%	208 43%	323 45%	84 43%
Don't know	64 6%	24 5%	41 8% <b>a</b>	30 5%	16 8%	18 11% <b>C</b>	34 4%	31 21% <b>FHIJ</b>	14 2%	20 7% <b>fH</b>	2 7%	28 26% <b>FHIJ</b>	36 7%	36 5%	8 4%
NET: Likely	251 25%	128 27%	123 23%	99 16%	75 35% <b>C</b>	76 48% <b>CD</b>	212 25% <b>H</b>	39 27% <b>H</b>	103 19%	109 36% <b>FgHj</b>	8 21%	31 29% <b>H</b>	125 26%	178 25%	52 26%
NET: Unlikely	685 68%	318 68%	366 69%	496 79% <b>DE</b>	123 57% <b>E</b>	66 41%	610 71% <b>GIK</b>	75 52%	437 79% <b>FGIK</b>	173 57% <b>k</b>	26 73% <b>GIK</b>	49 45%	327 67%	495 70%	137 69%
Mean	1.92	1.96	1.89	1.64	2.27 <b>C</b>	2.64 <b>CD</b>	1.90 <b>H</b>	2.11 <b>fHj</b>	1.73	2.21 <b>FHJ</b>	1.64	2.31 <b>FHJ</b>	1.95	1.92	1.98
Standard deviation	1.07	1.09	1.05	0.97	1.09	0.95	1.04	1.23	0.98	1.08	0.95	1.28	1.07	1.07	1.09
Standard error	0.03	0.05	0.05	0.04	0.08	0.08	0.04	0.12	0.04	0.07	0.16	0.15	0.05	0.04	0.08

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q2. Likelihood of retirement in the next year

Base: All respondents

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
(4) Very likely	125 12%	2 9%	19 17% <b>fk</b>	13 12%	11 12%	11 14%	8 8%	11 10%	17 11%	17 17% <b>f</b>	7 18%	5 8%	3 16%	30 11%	47 12%	24 15%	9 13%	3 9%	2 11%
(3) Fairly likely	126 13%	-	14 13% <b>A</b>	21 19% <b>Aefi</b>	10 11% <b>a</b>	8 9% <b>a</b>	10 10% <b>a</b>	14 12% <b>A</b>	23 14% <b>A</b>	10 10% <b>a</b>	4 11% <b>a</b>	12 20% <b>Aefi</b>	1 5%	34 13%	44 11%	21 13%	11 17%	6 18%	2 9%
(2) Fairly unlikely	238 24%	8 41% <b>BCDGI</b>	26 24%	17 16%	14 15%	24 30% <b>CD</b>	31 31% <b>CDik</b>	26 23%	47 29% <b>CDik</b>	20 20%	10 25%	11 19%	4 20%	50 19%	89 23%	44 27% <b>M</b>	23 34% <b>Mn</b>	8 24%	6 29%
(1) Very unlikely	447 45%	9 44%	42 38%	56 51% <b>beh</b>	52 57% <b>BEFGH</b>	31 39%	40 40%	48 44%	64 40%	49 49%	15 38%	29 49%	12 58%	125 48% <b>p</b>	180 47% <b>p</b>	64 40%	24 35%	15 46%	9 42%
Don't know	64 6%	1 6%	9 8% <b>C</b>	2 2%	4 4%	6 7% <b>c</b>	10 10% <b>C</b>	11 10% <b>C</b>	9 6%	5 5%	3 9% <b>c</b>	3 5%	-	23 9% <b>P</b>	26 7% <b>p</b>	8 5%	1 1%	1 3%	2 9%
NET: Likely	251 25%	2 9%	33 30% <b>AF</b>	34 31% <b>AF</b>	21 23%	19 24% <b>a</b>	18 18%	25 23%	40 25% <b>a</b>	26 26% <b>A</b>	11 28% <b>a</b>	17 28% <b>A</b>	4 21%	64 24%	91 24%	45 28%	20 30%	9 27%	4 20%
NET: Unlikely	685 68%	17 85% <b>Bcegh</b>	67 61%	74 67%	65 73%	55 69%	71 71%	74 67%	111 69%	68 68%	25 63%	40 67%	16 79%	175 67%	270 70%	108 67%	47 69%	23 70%	15 71%
Mean	1.92	1.73	2.11 <b>aDf</b>	1.91	1.77	1.99	1.85	1.88	1.95	1.94	2.08	1.87	1.80	1.87	1.88	2.04	2.07	1.90	1.87
Standard deviation	1.07	0.92	1.15	1.10	1.09	1.07	0.96	1.04	1.01	1.15	1.16	1.03	1.15	1.07	1.07	1.09	1.03	1.03	1.04
Standard error	0.03	0.16	0.11	0.11	0.13	0.12	0.10	0.11	0.08	0.12	0.18	0.13	0.26	0.07	0.06	0.09	0.12	0.18	0.24

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q2. Likelihood of retirement in the next year

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
(4) Very likely	125 12%	59 11%	66 15% <b>a</b>	- -	125 50% <b>E</b>	- -	45 16%	18 11%	8 25% <b>Gi</b>	15 12%	21 16%	82 14%	83 15% <b>m</b>	35 10%	83 13%	37 13%
(3) Fairly likely	126 13%	58 11%	66 15% <b>a</b>	2 14%	126 50% <b>E</b>	- -	44 15%	21 13%	6 19%	20 15%	19 14%	65 11%	81 14%	43 12%	79 12%	42 15%
(2) Fairly unlikely	238 24%	119 22%	115 26%	4 26%	- -	238 35% <b>D</b>	86 30% <b>i</b>	38 24%	9 29%	27 21%	37 28%	139 23%	151 26% <b>m</b>	73 21%	157 24%	70 25%
(1) Very unlikely	447 45%	265 50% <b>B</b>	172 38%	10 57%	- -	447 65% <b>D</b>	96 33%	76 47% <b>FH</b>	8 24%	61 47% <b>FH</b>	51 38%	280 47% <b>j</b>	225 39%	178 52% <b>L</b>	296 46% <b>o</b>	109 39%
Don't know	64 6%	35 6%	29 7%	1 4%	- -	- -	17 6%	7 4%	1 3%	7 5%	5 4%	34 6%	33 6%	16 5%	32 5%	20 7%
NET: Likely	251 25%	117 22%	132 29% <b>A</b>	2 14%	251 100% <b>E</b>	- -	89 31%	39 24%	14 44% <b>Gi</b>	35 27%	40 30%	147 24%	164 29% <b>M</b>	78 23%	162 25%	79 28%
NET: Unlikely	685 68%	384 72% <b>B</b>	287 64%	14 83%	- -	685 100% <b>D</b>	183 63%	114 71% <b>h</b>	17 53%	89 68%	88 66%	419 70%	376 66%	251 73% <b>L</b>	453 70% <b>o</b>	179 64%
Mean	1.92	1.82	2.06 <b>A</b>	1.55	3.50 <b>E</b>	1.35	2.14 <b>Gi</b>	1.88	2.46 <b>Gi</b>	1.91	2.09 <b>k</b>	1.91	2.04 <b>M</b>	1.80	1.92	2.03
Standard deviation	1.07	1.04	1.09	0.75	0.50	0.48	1.08	1.05	1.14	1.07	1.10	1.09	1.09	1.03	1.07	1.08
Standard error	0.03	0.05	0.05	0.19	0.03	0.02	0.07	0.08	0.21	0.10	0.10	0.05	0.05	0.06	0.04	0.07

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance**

**Base: All respondents**

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Yes	133 13%	76 16%B	58 11%	88 14%E	33 15%E	12 8%	114 13%	19 13%	84 15% <b>d</b>	31 10%	7 19%	12 11%	90 18%M	82 12%	39 20%M
No	600 60%	294 63%	305 58%	356 57%	129 60%	115 72% <b>CD</b>	527 62% <b>Gjk</b>	73 51%	329 59% <b>g</b>	198 66% <b>GhJK</b>	17 46%	57 52%	266 55%	440 62% <b>LN</b>	106 54%
Don't know	267 27%	100 21%	167 32%A	181 29%E	53 25%	33 21%	215 25%	52 36% <b>FHI</b>	141 25%	74 24%	13 35%	40 37% <b>FHI</b>	132 27%	187 26%	52 26%

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance

Base: All respondents

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Yes	133 13%	3 14%	25 22% <b>CDfgjk</b>	10 9%	7 8%	16 20% <b>CDG</b>	13 13%	7 7%	26 16% <b>dG</b>	14 14% <b>g</b>	4 10%	7 12%	2 11%	36 14%	49 13%	20 13%	14 21% <b>n</b>	4 12%	3 14%
No	600 60%	10 50%	58 52%	68 62%	58 64% <b>k</b>	42 53%	67 67% <b>aBeHK</b>	67 61%	86 54%	69 69% <b>ABEHK</b>	29 71% <b>aBEHK</b>	30 50%	16 80%	148 57%	224 58%	104 65%	43 64%	25 76% <b>MN</b>	13 62%
Don't know	267 27%	7 36% <b>flj</b>	28 25%	32 29% <b>l</b>	25 28% <b>i</b>	22 27% <b>i</b>	21 21%	36 32% <b>flj</b>	48 30% <b>l</b>	17 17%	7 18%	23 38% <b>bFIJ</b>	2 10%	77 30% <b>PQ</b>	113 29% <b>PQ</b>	36 23%	11 15%	4 12%	5 24%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Yes	133 13%	68 13%	62 14%	3 19%	40 16%	88 13%	46 16%	19 12%	6 19%	18 14%	133 100%K	- -	103 18%M	25 7%	82 13%	45 16%
No	600 60%	330 62%	261 58%	9 54%	147 59%	419 61%	182 63%	103 64%	20 63%	78 60%	- -	600 100%J	327 57%	233 67%L	385 59%	179 65%
Don't know	267 27%	137 26%	125 28%	5 27%	63 25%	178 26%	60 21%	38 24%	6 19%	34 26%	- -	- -	143 25%	88 25%	180 28%O	54 19%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	137	84	53	90	34	13	118	19	88	30	7	12	93	86	42
Weighted base	133	76*	58*	88*	33*	12**	114	19**	84*	31**	7**	12**	90*	82*	39*
To generate an income in retirement	40 30%	25 33%	15 26%	26 29%	12 36%	3 21%	37 32%	4 19%	23 27%	14 46%	-	4 30%	25 28%	26 32%	12 30%
To invest elsewhere	38 28%	25 33%	13 22%	22 25%	14 42% <b>c</b>	2 17%	35 31%	3 14%	26 31%	9 30%	-	3 22%	28 31%	30 36%	21 53% <b>Lm</b>
Because I'm worried the goal posts will change again and I won't be able to access my money in the future	36 27%	13 18%	23 39% <b>A</b>	28 32%	6 18%	2 16%	27 24%	8 45%	19 23%	8 28%	3 41%	6 47%	23 26%	21 26%	9 22%
To pay off debt	30 23%	20 27%	10 17%	26 29% <b>d</b>	5 14%	-	21 18%	10 51%	18 22%	2 7%	5 66%	5 43%	25 28%	15 18%	10 25%
To pay for a holiday	21 16%	10 13%	11 19%	13 15%	6 17%	2 17%	19 16%	2 11%	13 15%	6 21%	-	2 18%	16 18%	13 16%	8 20%
To help children and grandchildren	14 11%	7 10%	7 12%	11 13% <b>d</b>	1 3%	2 16%	12 11%	2 10%	8 10%	4 14%	-	2 16%	9 10%	10 12%	5 13%
To buy a car	12 9%	7 9%	6 10%	7 8%	5 14%	1 8%	10 9%	2 11%	6 7%	4 15%	1 13%	1 9%	10 12%	4 5%	2 5%
To pay off my interest-only mortgage	9 7%	7 9%	2 4%	7 8%	1 3%	1 9%	9 8%	-	7 8%	2 7%	-	-	5 6%	5 6%	1 2%
Because I was advised it was a good idea	8 6%	2 3%	6 10%	3 4%	1 3%	4 31%	8 7%	-	4 5%	4 13%	-	-	3 3%	8 10% <b>I</b>	3 7%
To purchase a buy-to-let property	7 5%	5 6%	2 4%	3 3%	4 12% <b>c</b>	-	7 6%	-	6 7%	1 3%	-	-	5 6%	4 5%	2 5%
Other	14 11%	5 7%	9 16%	9 10%	5 15%	1 8%	13 11%	1 7%	11 13%	2 7%	1 18%	-	7 8%	9 11%	2 5%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	137	5	25	9	6	17	13	7	25	14	5	9	2	35	51	22	15	4	3
Weighted base	133	3**	25**	10**	7**	16**	13**	7**	26**	14**	4**	7**	2**	36*	49*	20**	14**	4**	3**
To generate an income in retirement	40 30%	1 19%	9 35%	2 23%	1 15%	4 24%	6 45%	2 29%	7 28%	4 29%	2 60%	3 35%	-	12 34%	13 26%	6 28%	4 25%	2 50%	1 30%
To invest elsewhere	38 28%	1 41%	6 25%	1 10%	1 15%	4 23%	4 32%	1 16%	8 30%	7 48%	2 40%	3 44%	-	10 28%	10 20%	8 38%	5 38%	3 74%	1 31%
Because I'm worried the goal posts will change again and I won't be able to access my money in the future	36 27%	-	7 29%	-	-	7 42%	3 25%	2 31%	6 25%	6 44%	2 40%	3 35%	-	12 34%	10 21%	9 43%	1 6%	1 27%	-
To pay off debt	30 23%	-	6 23%	2 21%	2 33%	6 35%	1 7%	2 27%	4 15%	5 36%	-	2 22%	1 54%	11 30%	13 26%	2 8%	3 21%	1 26%	1 39%
To pay for a holiday	21 16%	-	4 16%	2 21%	-	3 18%	4 31%	1 16%	5 21%	1 7%	-	1 11%	-	5 14%	7 14%	4 19%	4 29%	-	-
To help children and grandchildren	14 11%	1 22%	2 8%	1 10%	-	4 24%	-	-	3 13%	1 7%	1 20%	1 13%	1 46%	4 11%	3 5%	5 24%	2 13%	-	-
To buy a car	12 9%	-	4 15%	1 10%	1 18%	-	-	2 29%	3 12%	1 8%	-	-	-	5 15%	5 10%	-	-	1 23%	-
To pay off my interest-only mortgage	9 7%	-	4 15%	1 10%	-	-	1 8%	1 13%	-	-	-	-	2 100%	1 3%	6 12%	1 5%	-	-	1 39%
Because I was advised it was a good idea	8 6%	1 19%	4 17%	1 12%	-	1 5%	-	1 16%	-	-	-	-	-	1 3%	4 8%	2 11%	-	-	-
To purchase a buy-to-let property	7 5%	-	1 4%	2 21%	-	2 12%	-	-	1 4%	-	-	-	1 54%	1 3%	2 4%	1 5%	1 6%	-	2 70%
Other	14 11%	-	1 4%	1 12%	3 36%	3 17%	-	1 13%	1 4%	3 23%	-	2 22%	-	4 10%	8 15%	1 5%	1 7%	-	-

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	137	70	64	3	41	91	47	21	6	19	137	-	107	25	86	45
Weighted base	133	68*	62*	3**	40*	88*	46*	19**	6**	18**	133	-**	103	25**	82*	45*
To generate an income in retirement	40 30%	23 34%	17 27%	-	18 43%E	21 24%	17 36%	5 28%	2 34%	7 36%	40 30%	-	36 35%	4 16%	27 32%	11 24%
To invest elsewhere	38 28%	21 31%	17 27%	-	13 32%	24 27%	14 30%	5 24%	2 37%	4 24%	38 28%	-	32 31%	6 24%	22 27%	14 30%
Because I'm worried the goal posts will change again and I won't be able to access my money in the future	36 27%	23 34%B	10 16%	3 100%	8 21%	25 28%	10 22%	2 11%	4 65%	2 10%	36 27%	-	31 30%	5 20%	18 22%	15 32%
To pay off debt	30 23%	20 29%B	9 14%	2 67%	5 12%	24 28%D	9 20%	5 26%	3 47%	4 23%	30 23%	-	22 21%	6 26%	17 21%	12 26%
To pay for a holiday	21 16%	10 15%	11 18%	-	4 10%	15 17%	9 19%	4 20%	-	1 5%	21 16%	-	17 16%	3 13%	11 13%	10 23%
To help children and grandchildren	14 11%	8 12%	6 10%	-	5 11%	9 10%	4 8%	2 13%	2 32%	1 5%	14 11%	-	9 9%	4 16%	10 12%	4 9%
To buy a car	12 9%	7 11%	5 8%	-	2 5%	10 12%	6 14%	1 5%	-	1 5%	12 9%	-	11 11%	-	6 8%	6 14%
To pay off my interest-only mortgage	9 7%	4 6%	5 8%	-	3 8%	6 6%	2 4%	3 15%	-	4 22%	9 7%	-	8 8%	1 4%	7 8%	2 4%
Because I was advised it was a good idea	8 6%	4 6%	4 6%	-	3 8%	4 4%	4 9%	-	-	1 7%	8 6%	-	5 4%	3 14%	5 6%	3 7%
To purchase a buy-to-let property	7 5%	2 3%	5 8%	-	2 5%	5 6%	2 4%	-	-	2 12%	7 5%	-	7 7%	-	5 6%	2 5%
Other	14 11%	3 4%	9 15%A	2 67%	4 11%	10 11%	6 13%	1 5%	-	2 9%	14 11%	-	8 7%	5 20%	10 12%	3 7%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q5. Understanding of tax implications

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	137	84	53	90	34	13	118	19	88	30	7	12	93	86	42
Weighted base	133	76*	58*	88*	33*	12**	114	19**	84*	31**	7**	12**	90*	82*	39*
(4) Very well	28 21%	20 27% <b>b</b>	8 13%	20 23%	5 16%	2 20%	24 21%	4 22%	19 22%	5 17%	- -	4 34%	21 23%	16 19%	9 23%
(3) Fairly well	71 53%	43 57%	28 49%	43 49%	23 69% <b>c</b>	5 45%	63 55%	8 41%	49 58%	15 48%	4 52%	4 34%	50 55%	43 52%	22 56%
(2) Not very well	24 18%	9 12%	15 26% <b>A</b>	15 17%	5 15%	4 35%	20 18%	4 19%	12 14%	8 28%	1 14%	3 23%	15 17%	16 20%	7 19%
(1) Not at all well	10 8%	4 5%	7 12%	10 12% <b>D</b>	- -	- -	7 6%	3 18%	5 6%	2 7%	2 34%	1 9%	4 5%	7 9%	1 2%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Well	99 74%	63 83% <b>B</b>	36 62%	63 71%	28 85%	8 65%	87 76%	12 62%	67 80%	20 65%	4 52%	8 68%	71 79%	59 71%	31 79%
NET: Not well	34 26%	13 17%	22 38% <b>A</b>	25 29%	5 15%	4 35%	27 24%	7 38%	17 20%	11 35%	3 48%	4 32%	19 21%	24 29%	8 21%
Mean	2.87	3.05 <b>B</b>	2.64	2.82	3.01	2.85	2.91	2.65	2.97	2.75	2.19	2.93	2.98	2.82	3.00
Standard deviation	0.83	0.76	0.86	0.92	0.57	0.76	0.79	1.04	0.77	0.84	0.98	1.01	0.77	0.85	0.73
Standard error	0.07	0.08	0.12	0.10	0.10	0.21	0.07	0.24	0.08	0.15	0.37	0.29	0.08	0.09	0.11

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q5. Understanding of tax implications

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	137	5	25	9	6	17	13	7	25	14	5	9	2	35	51	22	15	4	3
Weighted base	133	3**	25**	10**	7**	16**	13**	7**	26**	14**	4**	7**	2**	36*	49*	20**	14**	4**	3**
(4) Very well	28 21%	1 37%	4 15%	3 31%	- -	2 12%	4 30%	- -	5 20%	3 22%	2 40%	2 33%	2 100%	6 17%	10 21%	4 19%	3 19%	3 73%	2 69%
(3) Fairly well	71 53%	2 63%	13 51%	7 69%	5 67%	9 58%	7 55%	4 55%	15 59%	6 42%	2 40%	2 33%	- -	17 48%	27 54%	12 59%	7 52%	1 27%	1 31%
(2) Not very well	24 18%	- -	4 17%	- -	1 15%	5 30%	2 15%	3 45%	3 12%	3 22%	1 20%	2 24%	- -	6 17%	9 17%	4 22%	4 29%	- -	- -
(1) Not at all well	10 8%	- -	4 16%	- -	1 18%	- -	- -	- -	2 9%	2 14%	- -	1 11%	- -	7 18%	4 8%	- -	- -	- -	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
NET: Well	99 74%	3 100%	16 66%	10 100%	5 67%	11 70%	11 85%	4 55%	20 79%	9 64%	3 80%	5 65%	2 100%	23 65%	37 75%	16 78%	10 71%	4 100%	3 100%
NET: Not well	34 26%	- -	8 34%	- -	2 33%	5 30%	2 15%	3 45%	5 21%	5 36%	1 20%	3 35%	- -	13 35%	12 25%	4 22%	4 29%	- -	- -
Mean	2.87	3.37	2.65	3.31	2.49	2.82	3.14	2.55	2.90	2.71	3.20	2.87	4.00	2.63	2.88	2.98	2.91	3.73	3.69
Standard deviation	0.83	0.60	0.95	0.49	0.84	0.64	0.68	0.54	0.83	1.00	0.86	1.07	0.00	0.98	0.83	0.65	0.71	0.51	0.57
Standard error	0.07	0.27	0.19	0.16	0.34	0.16	0.19	0.20	0.17	0.27	0.38	0.36	0.00	0.17	0.12	0.14	0.18	0.26	0.33

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q5. Understanding of tax implications

Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	137	70	64	3	41	91	47	21	6	19	137	-	107	25	86	45
Weighted base	133	68*	62*	3**	40*	88*	46*	19**	6**	18**	133	-**	103	25**	82*	45*
(4) Very well	28 21%	14 21%	12 19%	2 67%	10 25%	16 18%	9 20%	5 28%	- -	6 31%	28 21%	- -	27 26%	1 4%	13 16%	12 26%
(3) Fairly well	71 53%	34 49%	37 60%	- -	24 60%	46 52%	26 55%	10 51%	3 49%	11 59%	71 53%	- -	59 57%	10 39%	43 53%	25 56%
(2) Not very well	24 18%	15 23%	9 14%	- -	4 10%	19 22%	11 24%	4 21%	2 35%	1 5%	24 18%	- -	13 13%	10 41%	16 20%	8 18%
(1) Not at all well	10 8%	5 7%	4 7%	1 33%	2 5%	7 8%	- -	- -	1 16%	1 4%	10 8%	- -	5 4%	4 16%	9 11% <b>O</b>	- -
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET: Well	99 74%	48 70%	49 79%	2 67%	34 85% <b>e</b>	62 70%	35 76%	15 79%	3 49%	17 91%	99 74%	- -	86 83%	11 43%	57 69%	37 82%
NET: Not well	34 26%	20 30%	13 21%	1 33%	6 15%	26 30% <b>d</b>	11 24%	4 21%	3 51%	2 9%	34 26%	- -	18 17%	14 57%	25 31%	8 18%
Mean	2.87	2.84	2.90	3.00	3.05	2.80	2.96	3.08	2.33	3.18	2.87	-	3.05	2.31	2.74	3.08 <b>N</b>
Standard deviation	0.83	0.84	0.78	1.70	0.75	0.83	0.67	0.71	0.81	0.73	0.83	-	0.75	0.80	0.87	0.67
Standard error	0.07	0.10	0.10	0.98	0.12	0.09	0.10	0.16	0.33	0.17	0.07	-	0.07	0.16	0.09	0.10

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	599	318	281	355	129	115	527	72	333	194	17	55	265	440	106
Weighted base	600	294	305	356	129	115	527	73*	329	198	17**	57*	266	440	106
I don't need the money right now	239 40%	127 43%	112 37%	156 44%E	48 37%	36 31%	220 42%GIK	20 27%	151 46%GIK	69 35%	5 30%	15 26%	94 35%	185 42%I	39 37%
I will keep my pension invested and draw money when I need it	171 29%	85 29%	86 28%	119 33%DE	30 23%	22 19%	154 29%	18 24%	103 31%	51 26%	5 29%	13 23%	89 33%M	111 25%	28 27%
I will look to secure a lifetime income with the rest of my pension pot	116 19%	58 20%	58 19%	57 16%	29 23% <b>c</b>	30 26% <b>C</b>	107 20% <b>k</b>	9 12%	69 21% <b>gk</b>	38 19%	3 17%	6 11%	57 21%	89 20%	30 28% <b>m</b>
I don't want to pay extra tax on the money	96 16%	59 20%B	37 12%	63 18%	20 15%	14 12%	83 16%	13 18%	58 18%	25 13%	5 32%	8 14%	50 19%	70 16%	24 22%
I don't fully understand the implications	78 13%	30 10%	48 16% <b>a</b>	50 14% <b>e</b>	20 16% <b>E</b>	8 7%	61 12%	17 24% <b>FHI</b>	40 12%	21 11%	2 12%	15 27% <b>FHI</b>	28 11%	63 14%	13 12%
It's a tax-efficient place to leave my savings	59 10%	40 14%B	19 6%	40 11%	8 7%	10 9%	50 9%	9 12%	37 11% <b>i</b>	13 7%	4 22%	5 9%	33 12%	43 10%	17 16% <b>m</b>
I was advised it was a bad idea	18 3%	6 2%	13 4%	12 3%	3 3%	3 3%	16 3%	2 3%	10 3%	6 3%	-	2 4%	9 3%	13 3%	4 4%
Other	64 11%	31 11%	33 11%	21 6%	17 13% <b>C</b>	26 23% <b>Cd</b>	55 10% <b>H</b>	10 13% <b>H</b>	20 6%	35 18% <b>FH</b>	1 6%	9 15% <b>H</b>	26 10%	47 11%	9 8%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	599	17	58	61	50	44	68	66	84	69	32	35	15	149	221	106	45	25	13
Weighted base	600	10**	58*	68*	58*	42*	67*	67*	86*	69*	29*	30*	16**	148	224	104	43*	25**	13**
I don't need the money right now	239 40%	5 46%	28 48% <b>eh</b>	23 33%	24 41%	13 30%	27 41%	29 43%	29 34%	29 42%	17 61% <b>CdEfg</b> <b>Hi</b>	12 41%	4 28%	43 29%	96 43% <b>M</b>	39 37%	27 63% <b>MNO</b>	14 57%	5 39%
I will keep my pension invested and draw money when I need it	171 29%	3 29%	14 24% <b>j</b>	18 26% <b>j</b>	19 33% <b>J</b>	12 29% <b>J</b>	20 29% <b>J</b>	23 35% <b>J</b>	28 32% <b>J</b>	20 29% <b>J</b>	3 9%	8 26% <b>j</b>	4 26%	42 28%	61 27%	36 35%	11 24%	6 24%	6 45%
I will look to secure a lifetime income with the rest of my pension pot	116 19%	2 18%	13 22% <b>i</b>	18 26% <b>FI</b>	14 24% <b>fi</b>	11 25% <b>fi</b>	8 12%	11 17%	17 20% <b>i</b>	7 10%	3 12%	6 21%	6 39%	27 18%	46 21%	21 20%	11 25%	4 16%	2 15%
I don't want to pay extra tax on the money	96 16%	2 18%	8 13%	11 17%	11 19%	4 9%	13 20%	10 15%	16 18%	11 16%	3 9%	7 22%	1 6%	23 15%	34 15%	15 14%	11 24%	5 19%	1 7%
I don't fully understand the implications	78 13%	1 13%	5 9%	13 19%	7 13%	6 14%	8 12%	7 10%	11 12%	7 10%	5 19%	5 17%	3 20%	27 18% <b>OP</b>	31 14% <b>oP</b>	7 7%	1 2%	2 9%	1 7%
It's a tax-efficient place to leave my savings	59 10%	1 5%	8 13%	5 7%	5 9%	6 15%	7 11%	7 10%	7 8%	5 7%	4 14%	3 11%	1 6%	9 6%	26 12% <b>m</b>	11 10%	7 16% <b>M</b>	4 18%	2 15%
I was advised it was a bad idea	18 3%	1 13%	2 4%	3 5% <b>f</b>	1 2%	1 2%	- -	2 3%	4 5% <b>f</b>	2 3%	- -	- -	1 7%	7 5%	5 2%	4 4%	- -	- -	2 17%
Other	64 11%	-	7 12%	6 9%	2 4%	5 11%	8 12%	8 12%	12 14% <b>d</b>	12 18% <b>D</b>	2 6%	2 8%	-	19 13% <b>P</b>	23 10% <b>p</b>	13 13% <b>P</b>	1 2%	1 3%	1 7%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance

Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	599	333	257	9	146	418	184	105	20	80	-	599	328	232	382	182
Weighted base	600	330	261	9**	147	419	182	103	20**	78*	-**	600	327	233	385	179
I don't need the money right now	239 40%	135 41%	101 39%	4 43%	55 38%	175 42%	79 43%	39 38%	4 20%	32 41%	-	239 40%	137 42%	86 37%	148 38%	78 43%
I will keep my pension invested and draw money when I need it	171 29%	83 25%	87 34%A	1 7%	36 25%	125 30%	63 34%GI	23 23%	6 29%	17 21%	-	171 29%	106 32%M	58 25%	116 30%	47 26%
I will look to secure a lifetime income with the rest of my pension pot	116 19%	66 20%	47 18%	2 25%	38 26%E	75 18%	34 19%	26 25%i	9 45%	11 14%	-	116 19%	54 16%	57 25%L	72 19%	40 22%
I don't want to pay extra tax on the money	96 16%	63 19%B	33 13%	-	25 17%	68 16%	34 19%g	11 11%	5 24%	14 18%	-	96 16%	58 18%	34 15%	58 15%	36 20%
I don't fully understand the implications	78 13%	41 13%	33 13%	4 46%	17 11%	53 13%	13 7%	14 14%f	-	16 21%F	-	78 13%	23 7%	47 20%L	56 14%	18 10%
It's a tax-efficient place to leave my savings	59 10%	33 10%	26 10%	-	12 8%	46 11%	21 11%	8 8%	2 10%	9 12%	-	59 10%	34 10%	21 9%	42 11%	16 9%
I was advised it was a bad idea	18 3%	11 3%	7 3%	-	4 3%	13 3%	3 2%	5 5%f	1 5%	2 3%	-	18 3%	8 2%	10 4%	16 4%O	1 1%
Other	64 11%	37 11%	28 11%	-	15 10%	42 10%	24 13%	14 13%	2 10%	8 10%	-	64 11%	42 13%M	17 7%	35 9%	23 13%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q7. Likelihood of saving more money into pension

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
(4) Very likely	53 5%	29 6%	24 4%	43 7% <b>dE</b>	7 3%	3 2%	47 5%	6 4%	37 7% <b>d</b>	9 3%	1 3%	5 5%	35 7%	35 5%	17 9% <b>M</b>
(3) Fairly likely	133 13%	72 15% <b>b</b>	61 12%	78 12%	37 17% <b>ce</b>	17 11%	117 14% <b>d</b>	15 11%	97 17% <b>fGIK</b>	21 7%	6 17% <b>d</b>	9 8%	85 17% <b>M</b>	85 12%	37 19% <b>M</b>
(2) Fairly unlikely	246 25%	134 28% <b>B</b>	113 21%	153 24%	54 25%	39 24%	216 25% <b>k</b>	31 21%	140 25% <b>k</b>	75 25% <b>k</b>	12 33% <b>K</b>	18 17%	134 28%	173 24%	61 31% <b>m</b>
(1) Very unlikely	352 35%	153 33%	199 37%	198 32%	81 38%	73 45% <b>C</b>	293 34% <b>H</b>	58 40% <b>Hj</b>	156 28%	137 46% <b>FHJ</b>	8 23%	50 46% <b>FHJ</b>	143 29% <b>n</b>	253 36% <b>LN</b>	45 23%
Don't know	217 22%	83 18%	134 25% <b>A</b>	153 25% <b>De</b>	36 17%	28 17%	182 21%	34 24%	123 22%	59 20%	9 24%	26 24%	90 19%	164 23% <b>i</b>	38 19%
NET: Likely	185 19%	101 21% <b>B</b>	85 16%	120 19% <b>e</b>	44 21% <b>e</b>	21 13%	164 19% <b>d</b>	21 15%	134 24% <b>fGIK</b>	30 10%	7 20% <b>d</b>	14 13%	119 24% <b>M</b>	120 17%	54 27% <b>M</b>
NET: Unlikely	598 60%	287 61%	311 59%	351 56%	135 63% <b>c</b>	112 70% <b>C</b>	509 60% <b>H</b>	89 61% <b>h</b>	296 54%	213 70% <b>FgHj</b>	20 56%	69 63% <b>h</b>	278 57%	426 60% <b>n</b>	105 53%
Mean	1.85	1.94 <b>B</b>	1.77	1.93 <b>E</b>	1.83 <b>E</b>	1.63	1.88 <b>IK</b>	1.72	2.04 <b>FGIK</b>	1.60	2.00	1.63	2.03 <b>M</b>	1.82	2.16 <b>M</b>
Standard deviation	0.93	0.94	0.92	0.97	0.89	0.80	0.93	0.90	0.97	0.80	0.83	0.91	0.96	0.92	0.96
Standard error	0.03	0.05	0.05	0.04	0.07	0.07	0.04	0.09	0.05	0.05	0.16	0.10	0.05	0.04	0.07

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q7. Likelihood of saving more money into pension

Base: All respondents

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
(4) Very likely	53 5%	2 8%	6 5%	6 6%	4 4%	6 7%	6 6%	4 4%	8 5%	5 5%	1 2%	3 6%	2 11%	9 4%	22 6%	10 6%	6 8% <b>m</b>	3 8%	3 14%
(3) Fairly likely	133 13%	2 9%	14 12%	10 9%	11 13%	9 12%	14 14%	17 16% <b>i</b>	29 18% <b>cl</b>	8 8%	5 13%	10 17% <b>i</b>	3 15%	19 7%	56 15% <b>M</b>	23 14% <b>M</b>	15 22% <b>M</b>	10 30% <b>MNO</b>	5 24%
(2) Fairly unlikely	246 25%	8 41% <b>cfGHI</b>	29 26%	27 24%	26 29% <b>i</b>	21 26%	25 25%	24 22%	35 22%	18 18%	13 32% <b>i</b>	16 26%	4 20%	58 22% <b>q</b>	96 25% <b>Q</b>	47 29% <b>Q</b>	20 30% <b>Q</b>	3 9%	5 23%
(1) Very unlikely	352 35%	4 21%	43 39% <b>aGk</b>	44 40% <b>adGk</b>	25 28%	31 39% <b>aGk</b>	39 39% <b>aGk</b>	27 25%	55 34% <b>g</b>	46 46% <b>ADGhK</b>	16 40% <b>agk</b>	15 25%	5 27%	120 46% <b>NOP</b>	116 30%	53 33%	19 28%	11 32%	4 18%
Don't know	217 22%	4 20%	19 17%	23 21%	24 26% <b>ej</b>	12 15%	16 16%	37 34% <b>BCEFHJ</b>	32 20%	23 23% <b>j</b>	5 11%	16 26% <b>j</b>	5 27%	56 21% <b>p</b>	96 25% <b>OP</b>	28 17%	8 12%	7 20%	4 21%
NET: Likely	185 19%	4 18%	19 18%	17 15%	15 17%	15 19%	19 19%	21 19%	37 23% <b>l</b>	13 13%	6 16%	14 23% <b>i</b>	5 25%	28 11%	78 20% <b>M</b>	33 21% <b>M</b>	21 31% <b>Mn</b>	13 38% <b>MNO</b>	8 39%
NET: Unlikely	598 60%	12 62%	72 65% <b>Gk</b>	71 64% <b>Gk</b>	51 57%	53 66% <b>Gk</b>	64 64% <b>Gk</b>	51 47%	90 57%	64 64% <b>G</b>	29 73% <b>dGhK</b>	31 51%	10 48%	178 68% <b>NQ</b>	211 55%	100 62% <b>Q</b>	39 57%	14 42%	8 40%
Mean	1.85	2.07	1.81	1.76	1.90 <b>i</b>	1.85	1.83	1.97 <b>i</b>	1.93 <b>i</b>	1.63	1.75	2.04 <b>i</b>	2.12	1.60	1.95 <b>M</b>	1.92 <b>M</b>	2.13 <b>M</b>	2.18	2.45
Standard deviation	0.93	0.92	0.92	0.93	0.88	0.97	0.94	0.92	0.96	0.91	0.82	0.95	1.11	0.84	0.95	0.93	0.98	1.10	1.06
Standard error	0.03	0.18	0.10	0.11	0.12	0.11	0.10	0.11	0.09	0.10	0.13	0.13	0.30	0.06	0.06	0.08	0.12	0.21	0.26

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q7. Likelihood of saving more money into pension

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
(4) Very likely	53 5%	36 7%B	17 4%	- -	14 5%	37 5%	19 7%	14 9%h	- -	9 7%	20 15%K	24 4%	37 6%	14 4%	41 6%	11 4%
(3) Fairly likely	133 13%	75 14%	57 13%	- -	27 11%	101 15%	59 20%G	20 13%	6 19%	19 15%	23 17%k	68 11%	87 15%	44 13%	105 16%O	25 9%
(2) Fairly unlikely	246 25%	126 24%	118 26%	2 11%	68 27%	168 25%	76 26%	48 30%	9 27%	32 25%	25 19%	161 27%J	136 24%	99 29%	162 25%	73 26%
(1) Very unlikely	352 35%	191 36%	154 35%	7 39%	112 45%E	215 31%	92 32%	45 28%	13 42%	45 35%	50 38%	225 38%	217 38%	113 33%	201 31%	118 43%N
Don't know	217 22%	107 20%	101 23%	8 49%	30 12%	164 24%D	44 15%	33 21%	4 12%	25 19%	15 12%	121 20%J	97 17%	76 22%l	138 21%	50 18%
NET: Likely	185 19%	111 21%b	74 17%	- -	41 16%	138 20%	78 27%	34 21%	6 19%	28 22%	43 32%K	93 15%	124 22%m	57 17%	147 23%O	36 13%
NET: Unlikely	598 60%	317 59%	273 61%	9 51%	180 72%E	383 56%	167 58%	93 58%	22 69%	78 59%	75 56%	386 64%j	353 62%	212 61%	363 56%	192 69%N
Mean	1.85	1.90	1.82	1.23	1.74	1.92D	2.02	2.03	1.74	1.92	2.10K	1.77	1.88	1.84	1.98O	1.69
Standard deviation	0.93	0.97	0.88	0.45	0.90	0.94	0.96	0.98	0.80	0.97	1.14	0.87	0.97	0.88	0.96	0.86
Standard error	0.03	0.05	0.05	0.16	0.06	0.04	0.06	0.09	0.15	0.09	0.10	0.04	0.04	0.05	0.04	0.06

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q8. Awareness of Pension Wise

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
Yes - I am fully aware of Pension Wise	117 12%	64 14% <b>b</b>	53 10%	61 10%	28 13%	27 17% <b>C</b>	104 12%	13 9%	70 13%	34 11%	6 16% <b>k</b>	7 7%	78 16% <b>M</b>	66 9%	27 14% <b>m</b>
Yes - I am aware of the guidance service but not in detail	413 41%	205 44%	208 39%	249 40%	98 46%	67 42%	352 41%	62 43%	233 42%	119 39%	11 31%	50 46%	213 44%	301 42%	100 51% <b>IM</b>
No - I am not aware of it	470 47%	201 43%	269 51% <b>A</b>	314 50% <b>DE</b>	89 41%	67 41%	400 47%	70 48%	251 45%	149 49%	19 53%	50 47%	197 40%	343 48% <b>LN</b>	70 36%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q8. Awareness of Pension Wise

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
Yes - I am fully aware of Pension Wise	117 12%	2 9%	12 11%	12 11%	8 9%	9 11%	10 10%	15 14%	23 14%	12 12%	3 7%	7 12%	4 21%	20 8%	54 14%M	16 10%	12 18%M	5 15%	5 25%
Yes - I am aware of the guidance service but not in detail	413 41%	7 35%	54 49%	44 40%	39 43%	31 39%	39 39%	45 41%	65 41%	43 43%	17 42%	24 39%	6 29%	96 37%	159 41%	69 43%	26 38%	20 60%MN	9 42%
No - I am not aware of it	470 47%	11 56%	44 40%	54 49%	43 48%	40 51%	51 51%	50 45%	72 45%	45 45%	20 51%	29 48%	10 49%	145 56%NoQ	172 45%Q	76 47%Q	30 44%q	8 24%	7 33%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q8. Awareness of Pension Wise

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
Yes - I am fully aware of Pension Wise	117 12%	71 13% <b>b</b>	42 9%	3 19%	37 15% <b>e</b>	73 11%	44 15%	21 13%	2 6%	16 12%	27 20% <b>k</b>	73 12%	94 16% <b>m</b>	21 6%	79 12%	33 12%
Yes - I am aware of the guidance service but not in detail	413 41%	207 39%	204 46% <b>A</b>	2 14%	116 46% <b>e</b>	275 40%	130 45% <b>g</b>	57 36%	23 73% <b>F</b> <b>G</b> <b>I</b>	51 39%	53 40%	228 38%	248 43%	143 41%	277 43%	116 42%
No - I am not aware of it	470 47%	257 48%	202 45%	11 67%	97 39%	336 49% <b>D</b>	115 40% <b>H</b>	82 51% <b>F</b> <b>H</b>	6 20%	64 49% <b>f</b> <b>H</b>	53 40%	298 50% <b>J</b>	232 40%	181 53% <b>L</b>	292 45%	129 47%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q9. Likelihood of using Pension Wise service

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
(4) Very likely	116 12%	57 12%	58 11%	86 14% <b>dE</b>	20 9%	9 6%	99 12% <b>d</b>	16 11% <b>d</b>	81 15% <b>d</b>	19 6%	4 11%	12 11% <b>d</b>	50 10%	88 12%	22 11%
(3) Fairly likely	305 31%	149 32%	157 30%	209 33% <b>E</b>	61 28%	35 22%	261 31%	44 30%	178 32%	84 28%	15 42% <b>ik</b>	28 26%	148 30%	221 31%	64 32%
(2) Fairly unlikely	147 15%	76 16%	71 13%	69 11%	40 19% <b>C</b>	37 23% <b>C</b>	132 15%	15 10%	81 15%	51 17% <b>g</b>	2 6%	12 11%	78 16%	109 15%	40 20%
(1) Very unlikely	177 18%	99 21% <b>B</b>	77 15%	83 13%	40 18% <b>c</b>	54 34% <b>CD</b>	158 18% <b>h</b>	19 13%	83 15%	75 25% <b>FGHJK</b>	4 11%	15 14%	93 19%	117 17%	34 17%
Don't know	255 26%	88 19%	167 31% <b>A</b>	177 28% <b>E</b>	54 25% <b>E</b>	25 15%	204 24%	51 35% <b>FHI</b>	130 24%	74 24%	11 29%	40 37% <b>FHI</b>	119 24%	175 25%	38 19%
NET: Likely	421 42%	206 44%	215 41%	296 47% <b>DE</b>	81 38% <b>E</b>	45 28%	361 42% <b>d</b>	60 42%	259 47% <b>fik</b>	102 34%	19 53% <b>d</b>	41 38%	198 41%	309 43%	85 43%
NET: Unlikely	324 32%	175 37% <b>B</b>	148 28%	152 24%	80 37% <b>C</b>	91 57% <b>CD</b>	290 34% <b>GJK</b>	33 23%	164 30%	126 42% <b>FGHJK</b>	6 17%	27 25%	171 35%	226 32%	74 37%
Mean	2.48	2.43	2.54	2.67 <b>DE</b>	2.38 <b>E</b>	2.00	2.46 <b>I</b>	2.62 <b>I</b>	2.61 <b>FI</b>	2.20	2.75	2.57 <b>I</b>	2.42	2.52	2.46
Standard deviation	1.02	1.03	1.00	0.99	0.99	0.97	1.02	1.00	1.01	0.99	0.92	1.03	1.01	1.01	0.98
Standard error	0.04	0.05	0.05	0.05	0.08	0.08	0.04	0.10	0.05	0.07	0.18	0.13	0.05	0.04	0.08

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q9. Likelihood of using Pension Wise service

Base: All respondents

	Region													Household income					
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	>£100,000 (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
(4) Very likely	116 12%	2 12%	12 11%	13 11%	13 <b>14%i</b>	11 <b>14%i</b>	9 9%	11 10%	22 <b>13%i</b>	6 6%	7 <b>18%i</b>	5 8%	6 31%	33 12%	44 11%	16 10%	7 10%	6 18%	5 25%
(3) Fairly likely	305 31%	7 35%	38 34%	27 25%	23 26%	28 35%	25 25%	43 <b>39%CdF</b>	47 29%	31 31%	11 29%	20 33%	6 31%	62 24%	120 <b>31%M</b>	56 <b>35%M</b>	25 <b>36%M</b>	13 <b>40%M</b>	7 34%
(2) Fairly unlikely	147 15%	3 14%	10 9%	16 15%	15 17%	7 9%	18 <b>18%be</b>	14 13%	30 <b>18%BE</b>	13 13%	6 14%	12 <b>20%BE</b>	3 16%	40 <b>15%q</b>	53 <b>14%q</b>	30 <b>18%Q</b>	11 <b>17%q</b>	1 3%	2 9%
(1) Very unlikely	177 18%	1 6%	19 17%	17 16%	13 14%	19 <b>24%AK</b>	22 <b>22%Ak</b>	16 15%	28 <b>18%a</b>	29 <b>29%ABCDGI</b>	5 3%	7 11%	-	43 16%	60 16%	32 20%	17 <b>25%n</b>	8 23%	4 17%
Don't know	255 26%	7 <b>33%e</b>	32 29%	37 <b>33%EHI</b>	26 29%	15 19%	26 26%	26 24%	33 21%	21 21%	10 26%	17 28%	4 21%	85 <b>32%OPq</b>	108 <b>28%OP</b>	27 17%	8 12%	5 16%	3 15%
NET: Likely	421 42%	9 47%	49 45%	40 36%	36 40%	39 <b>49%cF</b>	34 34%	53 <b>49%cFi</b>	69 43%	37 37%	19 47%	25 42%	12 62%	94 36%	164 43%	72 <b>45%m</b>	32 46%	19 <b>58%Mn</b>	12 59%
NET: Unlikely	324 32%	4 20%	29 26%	34 31%	28 31%	26 32%	40 <b>40%ABg</b>	30 28%	58 <b>36%ab</b>	42 <b>42%ABG</b>	11 27%	18 31%	3 16%	82 32%	114 29%	62 <b>39%N</b>	28 <b>42%N</b>	9 26%	5 26%
Mean	2.48	2.79	<b>2.54i</b>	<b>2.47i</b>	<b>2.56i</b>	<b>2.48i</b>	2.28	<b>2.57fi</b>	<b>2.49i</b>	2.18	<b>2.69fi</b>	<b>2.54i</b>	3.19	2.48	2.53	2.42	2.36	2.63	2.79
Standard deviation	1.02	0.87	1.02	1.04	1.03	1.09	1.03	0.95	1.02	1.02	1.05	0.90	0.78	1.05	1.00	0.99	1.02	1.12	1.10
Standard error	0.04	0.18	0.11	0.13	0.14	0.13	0.12	0.11	0.09	0.12	0.18	0.13	0.20	0.08	0.06	0.08	0.13	0.21	0.26

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q9. Likelihood of using Pension Wise service

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
(4) Very likely	116 12%	69 13%	45 10%	2 13%	24 10%	89 13%	32 11%	28 18%f	3 9%	17 13%	26 20%k	62 10%	67 12%	44 13%	96 15%O	18 7%
(3) Fairly likely	305 31%	166 31%	140 31%	- -	71 28%	220 32%	100 35%g	42 26%	9 28%	47 36%g	46 35%k	162 27%	191 33%	105 30%	236 36%O	58 21%
(2) Fairly unlikely	147 15%	77 14%	67 15%	3 20%	52 21%E	89 13%	49 17%	21 13%	6 19%	26 20%	16 12%	104 17%	90 16%	51 15%	90 14%	52 19%n
(1) Very unlikely	177 18%	87 16%	88 20%	2 13%	56 22%E	104 15%	57 20%l	29 18%	6 20%	15 12%	23 18%	133 22%	108 19%	58 17%	75 12%	85 31%N
Don't know	255 26%	138 26%	109 24%	9 54%	47 19%	183 27%D	50 17%	40 25%f	7 23%	26 20%	22 16%	139 23%j	119 21%	88 25%	149 23%	64 23%
NET: Likely	421 42%	234 44%	185 41%	2 13%	95 38%	309 45%d	133 46%	71 44%	12 38%	64 49%	73 54%k	223 37%	257 45%	149 43%	332 51%O	76 27%
NET: Unlikely	324 32%	164 31%	154 34%	6 33%	108 43%E	193 28%	106 37%	50 31%	13 40%	41 32%	39 29%	237 40%J	198 34%	109 32%	166 26%	137 49%N
Mean	2.48	2.54	2.42	2.28	2.31	2.59D	2.45	2.58	2.34	2.62	2.68K	2.33	2.47	2.52	2.71O	2.05
Standard deviation	1.02	1.02	1.01	1.23	1.01	1.01	1.00	1.10	1.02	0.93	1.06	1.03	1.01	1.02	0.95	1.01
Standard error	0.04	0.05	0.06	0.47	0.07	0.04	0.06	0.10	0.20	0.09	0.10	0.05	0.05	0.06	0.04	0.07

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q10. Agreement that receiving financial advice at retirement should be compulsory

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
(4) Strongly agree	229 23%	110 23%	119 22%	152 24% <b>d</b>	38 18%	39 24%	208 24% <b>GK</b>	21 15%	145 26% <b>GiK</b>	63 21% <b>k</b>	7 19%	14 13%	113 23%	165 23%	49 25%
(3) Tend to agree	418 42%	191 41%	228 43%	264 42%	93 43%	61 38%	352 41%	67 46%	225 41%	126 42%	14 39%	52 48%	205 42%	297 42%	83 42%
(2) Tend to disagree	190 19%	97 21%	93 18%	105 17%	51 24% <b>C</b>	34 21%	162 19%	27 19%	97 18%	65 22%	7 20%	20 19%	98 20%	134 19%	42 21%
(1) Strongly disagree	88 9%	49 10%	39 7%	48 8%	20 9%	21 13% <b>C</b>	74 9%	14 10%	44 8%	29 10%	5 14%	9 8%	38 8%	64 9%	13 7%
Don't know	75 8%	24 5%	51 10% <b>A</b>	56 9% <b>E</b>	13 6%	6 4%	60 7%	15 11% <b>i</b>	42 8%	18 6%	3 8%	12 11% <b>i</b>	34 7%	50 7%	9 5%
NET: Agree	647 65%	300 64%	347 65%	416 67%	132 61%	100 62%	560 65%	88 61%	370 67%	189 63%	21 58%	67 62%	317 65%	462 65%	132 67%
NET: Disagree	278 28%	145 31% <b>B</b>	132 25%	153 24%	70 33% <b>C</b>	55 34% <b>C</b>	236 28%	42 29%	141 26%	95 31% <b>h</b>	12 34%	29 27%	136 28%	197 28%	56 28%
Mean	2.85	2.81	2.89	2.92 <b>De</b>	2.74	2.76	2.87	2.73	2.92 <b>GiK</b>	2.79	2.68	2.75	2.87	2.85	2.89
Standard deviation	0.90	0.93	0.87	0.88	0.88	0.98	0.91	0.87	0.90	0.91	0.98	0.83	0.88	0.91	0.88
Standard error	0.03	0.04	0.04	0.04	0.06	0.08	0.03	0.08	0.04	0.05	0.17	0.09	0.04	0.04	0.06

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B - C/D/E - F/G/H/I/J/K - L/M/N  
\* small base



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q10. Agreement that receiving financial advice at retirement should be compulsory

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
(4) Strongly agree	229 23%	5 26%	26 24%	35 31% <b>dGhI</b>	17 19%	21 27%	21 21%	20 18%	35 22%	17 17%	11 29%	13 21%	7 36%	49 19%	97 25% <b>m</b>	36 22%	13 19%	11 33% <b>m</b>	7 33%
(3) Tend to agree	418 42%	8 38%	49 45%	39 36%	40 44%	26 33%	39 39%	50 46% <b>e</b>	66 41%	47 47% <b>cE</b>	15 38%	30 50% <b>cE</b>	9 44%	120 46%	160 41%	62 38%	33 48%	11 34%	7 33%
(2) Tend to disagree	190 19%	6 28% <b>C</b>	18 16%	14 13%	21 23% <b>c</b>	17 21%	18 18%	19 18%	35 22% <b>c</b>	20 20%	7 18%	11 19%	4 20%	36 14%	76 20% <b>m</b>	42 26% <b>Mq</b>	12 18%	4 12%	3 14%
(1) Strongly disagree	88 9%	1 5%	10 9%	13 12%	5 5%	9 12%	13 13% <b>d</b>	11 10%	11 7%	7 7%	5 11%	3 6%	-	29 11%	30 8%	12 8%	8 12%	4 12%	2 10%
Don't know	75 8%	1 3%	7 7%	9 8%	8 9%	6 7%	9 9%	10 9%	13 8%	8 8%	2 4%	3 4%	-	27 10% <b>np</b>	24 6%	10 6%	2 3%	3 10%	2 10%
NET: Agree	647 65%	13 64%	75 68%	74 67%	56 63%	48 60%	60 60%	70 64%	101 63%	65 65%	27 67%	43 72%	16 80%	169 65%	256 66%	97 61%	46 67%	22 67%	14 66%
NET: Disagree	278 28%	7 33%	28 25%	27 25%	25 28%	26 33%	31 31%	31 28%	46 29%	27 27%	12 29%	14 24%	4 20%	65 25%	106 27%	54 33% <b>m</b>	20 30%	8 23%	5 24%
Mean	2.85	2.87	2.89	2.94	2.84	2.81	2.75	2.78	2.85	2.82	2.87	2.91	3.16	2.81	2.89	2.80	2.77	2.97	2.99
Standard deviation	0.90	0.89	0.90	1.01	0.82	1.00	0.97	0.89	0.87	0.83	0.99	0.81	0.75	0.91	0.89	0.89	0.91	1.02	1.01
Standard error	0.03	0.16	0.09	0.11	0.10	0.11	0.10	0.09	0.07	0.09	0.15	0.10	0.17	0.06	0.05	0.07	0.11	0.19	0.23

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q10. Agreement that receiving financial advice at retirement should be compulsory

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
(4) Strongly agree	229 23%	134 25%	94 21%	1 7%	61 24%	162 24%	72 25%	34 21%	6 18%	33 25%	33 25%	134 22%	113 20%	102 30%L	229 35%O	-
(3) Tend to agree	418 42%	211 39%	196 44%	11 63%	102 41%	291 42%	118 41%	72 45%	12 38%	55 42%	49 37%	250 42%	236 41%	153 44%	418 65%O	-
(2) Tend to disagree	190 19%	98 18%	88 20%	4 24%	59 24%E	120 17%	63 22%	30 18%	7 21%	26 20%	28 21%	122 20%	125 22%M	53 15%	-	190 68%N
(1) Strongly disagree	88 9%	50 9%	38 8%	-	20 8%	59 9%	23 8%	17 11%	5 15%I	7 6%	17 12%	57 10%	65 11%M	18 5%	-	88 32%N
Don't know	75 8%	42 8%	32 7%	1 7%	9 4%	54 8%D	12 4%	8 5%	2 7%	10 7%	6 5%	36 6%	35 6%	19 5%	-	-
NET: Agree	647 65%	346 65%	290 65%	12 69%	162 65%	453 66%	191 66%	105 66%	18 57%	88 67%	82 62%	385 64%	350 61%	256 74%L	647 100%O	-
NET: Disagree	278 28%	148 28%	126 28%	4 24%	79 31%	179 26%	86 30%	46 29%	11 36%	33 26%	45 34%	179 30%	190 33%M	71 21%	-	278 100%N
Mean	2.85	2.87	2.83	2.81	2.84	2.88	2.87	2.80	2.64	2.93	2.77	2.82	2.74	3.04L	3.35O	1.68
Standard deviation	0.90	0.93	0.88	0.56	0.90	0.90	0.90	0.91	0.99	0.86	0.98	0.91	0.93	0.83	0.48	0.47
Standard error	0.03	0.04	0.04	0.14	0.06	0.04	0.05	0.07	0.18	0.08	0.09	0.04	0.04	0.05	0.02	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**Q11. Attitudes to managing finances in retirement****SUMMARY - GRID****Base: All respondents**

	Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.	Having some level of guaranteed, regular income and managing the rest of the money myself.	Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.	Spending my pension savings as soon as I can access them.
Unweighted base	1000	1000	1000	1000
Weighted base	1000	1000	1000	1000
1 - Appeals most	296 30%	474 47%	155 15%	16 2%
2	299 30%	377 38%	232 23%	32 3%
3	280 28%	71 7%	504 50%	86 9%
4 - Appeals least	65 7%	19 2%	50 5%	807 81%
Not ranked	59 6%	59 6%	59 6%	59 6%
Mean	2.12	1.61	2.48	3.79
Standard deviation	0.94	0.71	0.83	0.58
Standard error	0.03	0.02	0.03	0.02

## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_1. Attitudes to managing finances in retirement

Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.

Base: All respondents

	Gender			Age			Employment						Pension plan		
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
1 - Appeals most	296 30%	163 35%B	133 25%	183 29%	58 27%	56 35%	270 32%GjK	26 18%	185 34%GiJK	84 28%Gk	6 16%	20 19%	129 27%	221 31%l	55 28%
2	299 30%	140 30%	159 30%	190 30%	62 29%	47 29%	255 30%	44 31%	165 30%	89 30%	9 25%	35 33%	156 32%	209 30%	66 33%
3	280 28%	121 26%	159 30%	177 28%	59 28%	44 27%	223 26%	57 40%FHi	130 24%	92 31%h	16 45%FHi	41 38%FH	142 29%	197 28%	59 30%
4 - Appeals least	65 7%	22 5%	44 8%A	38 6%	19 9%	8 5%	59 7%	6 4%	39 7%	20 7%	-	6 6%	29 6%	45 6%	8 4%
Not ranked	59 6%	24 5%	35 7%	37 6%	16 7%	6 4%	49 6%	10 7%	33 6%	16 5%	5 14%Fhk	5 5%	31 6%	37 5%	9 5%
Mean	2.12	2.00	2.23A	2.12	2.20e	2.03	2.09	2.33FH	2.04	2.17h	2.34h	2.32FH	2.16	2.10	2.11
Standard deviation	0.94	0.91	0.94	0.93	0.97	0.92	0.95	0.84	0.95	0.94	0.79	0.86	0.91	0.94	0.88
Standard error	0.03	0.04	0.04	0.04	0.07	0.07	0.03	0.07	0.04	0.06	0.14	0.09	0.04	0.04	0.06

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_1. Attitudes to managing finances in retirement

Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.

Base: All respondents

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
1 - Appeals most	296 30%	3 15%	36 <b>32%<sup>ad</sup></b>	34 <b>31%<sup>aa</sup></b>	18 20%	27 <b>34%<sup>ad</sup></b>	29 29%	30 27%	45 28%	31 <b>31%<sup>ad</sup></b>	15 <b>37%<sup>AD</sup></b>	21 <b>35%<sup>AD</sup></b>	8 42%	75 29%	122 32%	58 <b>36%<sup>p</sup></b>	16 24%	11 33%	7 35%
2	299 30%	10 <b>52%<sup>BCEFG</sup></b>	33 30%	29 26%	36 <b>40%<sup>cEI</sup></b>	19 24%	29 29%	33 30%	52 <b>32%<sup>l</sup></b>	21 21%	12 29%	18 30%	7 37%	74 28%	122 32%	44 27%	18 27%	12 36%	6 29%
3	280 28%	3 15%	27 25%	35 <b>32%<sup>aj</sup></b>	22 24%	27 <b>34%<sup>Ajk</sup></b>	33 <b>33%<sup>aj</sup></b>	30 27%	50 <b>31%<sup>aj</sup></b>	30 30%	7 18%	13 21%	4 21%	72 28%	98 25%	46 29%	25 <b>37%<sup>n</sup></b>	7 22%	7 31%
4 - Appeals least	65 7%	2 <b>9%<sup>e</sup></b>	11 <b>10%<sup>EH</sup></b>	8 7%	9 <b>10%<sup>eH</sup></b>	2 2%	4 4%	7 7%	5 3%	8 <b>8%<sup>eh</sup></b>	5 <b>12%<sup>EfH</sup></b>	4 7%	-	20 8%	23 6%	11 7%	6 9%	2 6%	1 5%
Not ranked	59 6%	2 8%	3 3%	4 4%	6 6%	5 6%	5 5%	10 <b>9%<sup>b</sup></b>	8 5%	10 <b>10%<sup>Bc</sup></b>	2 5%	4 7%	-	21 <b>8%<sup>O</sup></b>	21 <b>5%<sup>O</sup></b>	2 1%	2 3%	1 3%	-
Mean	2.12	2.19	2.13	2.16	2.26	2.05	2.13	2.15	2.10	2.17	2.05	2.00	1.80	2.15	2.06	2.07	<b>2.32<sup>No</sup></b>	2.01	2.08
Standard deviation	0.94	0.85	1.00	0.97	0.91	0.91	0.91	0.93	0.87	1.02	1.05	0.96	0.79	0.96	0.92	0.97	0.96	0.91	0.96
Standard error	0.03	0.15	0.10	0.10	0.11	0.10	0.09	0.09	0.07	0.11	0.16	0.12	0.18	0.06	0.05	0.08	0.12	0.16	0.21

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
\* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_1. Attitudes to managing finances in retirement

Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
1 - Appeals most	296 30%	167 31%	126 28%	3 18%	86 34% <b>e</b>	196 29%	76 26%	61 38% <b>F</b>	11 34%	46 35% <b>f</b>	27 21%	208 35% <b>J</b>	114 20%	169 49% <b>L</b>	220 34% <b>O</b>	66 24%
2	299 30%	166 31%	128 29%	5 31%	67 27%	218 32%	93 32%	52 32%	8 24%	34 26%	33 25%	180 30%	174 30%	108 31%	204 32%	75 27%
3	280 28%	139 26%	139 31% <b>a</b>	2 13%	78 31%	179 26%	95 33% <b>G</b>	30 19%	11 34% <b>g</b>	38 29% <b>G</b>	47 35% <b>K</b>	158 26%	215 37% <b>M</b>	45 13%	159 25%	100 36% <b>N</b>
4 - Appeals least	65 7%	30 6%	32 7%	3 19%	15 6%	46 7%	16 6%	9 6%	2 7%	4 3%	19 14% <b>K</b>	28 5%	55 9% <b>M</b>	5 1%	30 5%	29 10% <b>N</b>
Not ranked	59 6%	33 6%	23 5%	3 19%	5 2%	46 7% <b>D</b>	9 3%	8 5%	- -	9 7% <b>f</b>	6 5%	26 4%	16 3%	18 5% <b>I</b>	33 5%	8 3%
Mean	2.12	2.06	2.18 <b>a</b>	2.42	2.09	2.12	2.18 <b>Gi</b>	1.92	2.14	2.00	2.46 <b>K</b>	2.01	2.38 <b>M</b>	1.65	2.00	2.34 <b>N</b>
Standard deviation	0.94	0.92	0.94	1.11	0.95	0.93	0.90	0.92	0.99	0.90	1.00	0.91	0.92	0.77	0.90	0.97
Standard error	0.03	0.04	0.05	0.31	0.06	0.04	0.05	0.07	0.17	0.08	0.09	0.04	0.04	0.04	0.04	0.06

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



**Pensions Policy Research**  
**Online Fieldwork: 27/02/2015 to 05/03/2015**

Absolutes/col percents

**Q11\_2. Attitudes to managing finances in retirement**  
**Having some level of guaranteed, regular income and managing the rest of the money myself.**  
**Base: All respondents**

	Gender			Age			Employment						Pension plan		
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
1 - Appeals most	474 47%	204 43%	270 <b>51%A</b>	308 49%	97 45%	69 43%	395 46%	79 <b>55%fH</b>	248 45%	147 49%	21 58%	58 53%	221 45%	347 49%	94 48%
2	377 38%	194 <b>41%B</b>	184 35%	225 36%	80 37%	72 <b>45%C</b>	331 39%	46 32%	220 <b>40%g</b>	111 37%	10 27%	37 34%	185 38%	272 38%	80 41%
3	71 7%	36 8%	34 6%	42 7%	16 7%	12 8%	65 8%	6 4%	41 7%	24 8%	1 1%	5 5%	36 7%	45 6%	10 5%
4 - Appeals least	19 2%	12 <b>3%b</b>	6 1%	12 2%	6 3%	1 1%	15 2%	3 2%	11 2%	4 1%	-	3 3%	14 <b>3%M</b>	8 1%	4 2%
Not ranked	59 6%	24 5%	35 7%	37 6%	16 7%	6 4%	49 6%	10 7%	33 6%	16 5%	5 <b>14%Fhk</b>	5 5%	31 6%	37 5%	9 5%
Mean	1.61	<b>1.68B</b>	1.55	1.59	1.66	1.64	<b>1.63gJ</b>	1.50	<b>1.65GJ</b>	<b>1.60j</b>	1.34	1.55	<b>1.66m</b>	1.58	1.60
Standard deviation	0.71	0.74	0.68	0.71	0.76	0.65	0.71	0.70	0.72	0.71	0.52	0.74	0.76	0.67	0.69
Standard error	0.02	0.03	0.03	0.03	0.05	0.05	0.03	0.06	0.03	0.04	0.09	0.07	0.04	0.03	0.05

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**Q11\_2. Attitudes to managing finances in retirement**  
**Having some level of guaranteed, regular income and managing the rest of the money myself.**  
**Base: All respondents**

	Total	Region											Household income						
		North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
1 - Appeals most	474 47%	11 56% <i>i</i>	55 50% <i>i</i>	46 42%	52 58% <i>Cl</i>	38 47%	48 48% <i>i</i>	55 50% <i>i</i>	76 48% <i>i</i>	36 36%	17 43%	29 48%	11 53%	125 48%	176 45%	75 47%	35 51%	17 52%	9 42%
2	377 38%	3 15%	42 38% <i>A</i>	51 46% <i>ADg</i>	24 27%	32 40% <i>Ad</i>	41 41% <i>Ad</i>	36 33% <i>a</i>	59 37% <i>A</i>	38 38% <i>A</i>	20 50% <i>ADG</i>	26 43% <i>AD</i>	6 31%	92 35%	155 40% <i>p</i>	70 43% <i>amP</i>	20 29%	14 42%	9 43%
3	71 7%	4 18% <i>CDEFHJ9%JKK</i>	10 9% <i>J</i>	7 6%	5 5%	5 6%	5 5%	10 9% <i>JK</i>	12 8% <i>jk</i>	11 11% <i>JK</i>	-	1 1%	2 10%	19 7%	27 7%	11 7%	8 12%	1 3%	2 9%
4 - Appeals least	19 2%	1 3% <i>Gk</i>	1 1%	2 2%	3 4% <i>g</i>	1 1%	1 1%	-	4 2%	4 4% <i>G</i>	1 2%	-	1 6%	4 2%	7 2%	3 2%	3 4%	-	1 6%
Not ranked	59 6%	2 8%	3 3%	4 4%	6 6%	5 6%	5 5%	10 9% <i>b</i>	8 5%	10 10% <i>Bc</i>	2 5%	4 7%	-	21 8% <i>O</i>	21 5% <i>O</i>	2 1%	2 3%	1 3%	-
Mean	1.61	1.66	1.60	1.67 <i>k</i>	1.52	1.58	1.57	1.55	1.63	1.81 <i>bDeFGhK</i>	1.59	1.49	1.68	1.60	1.63	1.63	1.69	1.49	1.78
Standard deviation	0.71	0.94	0.69	0.69	0.78	0.67	0.64	0.67	0.75	0.83	0.62	0.53	0.89	0.72	0.71	0.69	0.87	0.56	0.85
Standard error	0.02	0.17	0.07	0.07	0.09	0.07	0.07	0.07	0.06	0.09	0.09	0.07	0.21	0.05	0.04	0.05	0.11	0.10	0.19

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**Q11\_2. Attitudes to managing finances in retirement**  
**Having some level of guaranteed, regular income and managing the rest of the money myself.**  
**Base: All respondents**

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
1 - Appeals most	474 47%	246 46%	224 50%	4 27%	108 43%	337 49%	149 52%gi	68 43%	16 50%	55 42%	61 46%	270 45%	308 54%M	133 38%	302 47%	138 50%
2	377 38%	208 39%	165 37%	4 24%	112 45%E	241 35%	97 34%	72 45%F	14 43%	55 42%	42 32%	256 43%J	189 33%	170 49%L	251 39%	106 38%
3	71 7%	39 7%	29 6%	3 19%	19 7%	51 7%	26 9%	9 6%	1 3%	8 6%	17 13%K	42 7%	48 8%	22 6%	44 7%	23 8%
4 - Appeals least	19 2%	10 2%	7 2%	2 11%	7 3%	9 1%	7 3%	3 2%	1 3%	4 3%	7 5%K	6 1%	13 2%M	2 1%	17 3%o	2 1%
Not ranked	59 6%	33 6%	23 5%	3 19%	5 2%	46 7%D	9 3%	8 5%	-	9 7%f	6 5%	26 4%	16 3%	18 5%l	33 5%	8 3%
Mean	1.61	1.63	1.57	2.19	1.69E	1.58	1.61	1.65	1.59	1.68	1.76K	1.62	1.58	1.67I	1.64	1.58
Standard deviation	0.71	0.71	0.69	1.08	0.73	0.70	0.76	0.69	0.71	0.75	0.88	0.66	0.75	0.62	0.74	0.67
Standard error	0.02	0.03	0.03	0.30	0.05	0.03	0.05	0.06	0.13	0.07	0.08	0.03	0.03	0.03	0.03	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_3. Attitudes to managing finances in retirement

Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.

Base: All respondents

	Gender			Age			Employment						Pension plan		
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupat- -ional (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
1 - Appeals most	155 15%	71 15%	84 16%	84 13%	41 19% <b>c</b>	30 19%	129 15%	26 18%	79 14%	50 16%	4 12%	22 20%	97 20% <b>M</b>	96 14%	39 20% <b>M</b>
2	232 23%	98 21%	134 25%	148 24%	52 24%	32 20%	193 23%	40 27%	119 21%	74 25%	13 35% <b>fh</b>	27 25%	98 20%	168 24% <b>n</b>	34 17%
3	504 50%	263 56% <b>B</b>	241 45%	315 50%	102 47%	88 55%	450 53% <b>GJK</b>	54 37%	300 54% <b>GJK</b>	150 50% <b>GJk</b>	11 31%	43 40%	236 48%	374 53%	106 54%
4 - Appeals least	50 5%	14 3%	35 7% <b>A</b>	41 6% <b>De</b>	4 2%	5 3%	35 4%	14 10% <b>FHI</b>	23 4%	13 4%	3 8%	11 11% <b>FHI</b>	25 5%	34 5%	9 5%
Not ranked	59 6%	24 5%	35 7%	37 6%	16 7%	6 4%	49 6%	10 7%	33 6%	16 5%	5 14% <b>Fhk</b>	5 5%	31 6%	37 5%	9 5%
Mean	2.48	2.50	2.46	2.53 <b>D</b>	2.35	2.44	2.49	2.42	2.51	2.44	2.41	2.43	2.41	2.51 <b>I</b>	2.46
Standard deviation	0.83	0.79	0.86	0.82	0.83	0.84	0.81	0.92	0.80	0.83	0.86	0.95	0.88	0.80	0.87
Standard error	0.03	0.04	0.04	0.03	0.06	0.07	0.03	0.08	0.03	0.05	0.15	0.10	0.04	0.03	0.06

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_3. Attitudes to managing finances in retirement

Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
1 - Appeals most	155 15%	4 18%	14 13%	23 21% <b>k</b>	12 13%	9 12%	16 16%	15 13%	29 18% <b>k</b>	20 20% <b>k</b>	6 16%	6 10%	1 5%	33 13%	65 17%	23 14%	12 17%	4 12%	5 23%
2	232 23%	4 18%	28 26%	21 19%	22 24%	19 24%	25 25%	30 28% <b>j</b>	36 22%	24 24%	6 14%	12 20%	5 26%	67 26% <b>n</b>	75 19%	42 26% <b>n</b>	25 36% <b>mNq</b>	6 18%	5 23%
3	504 50%	10 49%	59 54% <b>i</b>	54 49%	49 54%	39 48%	49 49%	54 49%	77 48%	42 42%	25 61% <b>l</b>	34 56% <b>i</b>	13 63%	119 46%	205 53% <b>m</b>	90 56% <b>mp</b>	30 43%	21 63% <b>mp</b>	11 54%
4 - Appeals least	50 5%	1 6% <b>G</b>	5 5% <b>g</b>	8 7% <b>dG</b>	1 1%	8 9% <b>DGi</b>	5 5% <b>g</b>	1 1%	10 6% <b>G</b>	3 3%	2 4%	4 7% <b>dG</b>	1 6%	20 8% <b>OP</b>	20 5% <b>p</b>	4 2%	- -	1 3%	- -
Not ranked	59 6%	2 8%	3 3%	4 4%	6 6%	5 6%	5 5%	10 9% <b>b</b>	8 5%	10 10% <b>Bc</b>	2 5%	4 7%	- -	21 8% <b>O</b>	21 5% <b>O</b>	2 1%	2 3%	1 3%	- -
Mean	2.48	2.48	2.52 <b>i</b>	2.45	2.47	2.59 <b>i</b>	2.46	2.41	2.44	2.32	2.58	2.66 <b>GhI</b>	2.70	2.53 <b>P</b>	2.49 <b>P</b>	2.47 <b>p</b>	2.27	2.59 <b>p</b>	2.31
Standard deviation	0.83	0.91	0.79	0.92	0.76	0.84	0.83	0.75	0.88	0.87	0.83	0.77	0.67	0.84	0.85	0.77	0.75	0.75	0.84
Standard error	0.03	0.16	0.08	0.09	0.09	0.09	0.08	0.08	0.07	0.09	0.13	0.10	0.15	0.05	0.04	0.06	0.09	0.13	0.18

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q11\_3. Attitudes to managing finances in retirement

Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
1 - Appeals most	155 15%	81 15%	69 15%	5 31%	44 18%	98 14%	50 17%	21 13%	4 13%	19 15%	29 21% <b>k</b>	93 15%	123 22% <b>M</b>	23 7%	83 13%	59 21% <b>N</b>
2	232 23%	111 21%	119 27% <b>A</b>	2 13%	57 23%	159 23%	84 29% <b>GI</b>	27 17%	8 25%	26 20%	40 30% <b>K</b>	127 21%	173 30% <b>M</b>	39 11%	136 21%	81 29% <b>N</b>
3	504 50%	284 53%	214 48%	6 38%	134 54%	348 51%	136 47%	99 62% <b>Fi</b>	18 59%	67 51%	48 36%	334 56% <b>J</b>	243 42%	237 69% <b>L</b>	359 55% <b>O</b>	119 43%
4 - Appeals least	50 5%	28 5%	22 5%	- -	11 4%	33 5%	10 3%	6 4%	1 3%	10 8% <b>F</b>	10 7% <b>K</b>	19 3%	18 3%	29 8% <b>L</b>	36 6%	11 4%
Not ranked	59 6%	33 6%	23 5%	3 19%	5 2%	46 7% <b>D</b>	9 3%	8 5%	- -	9 7% <b>f</b>	6 5%	26 4%	16 3%	18 5% <b>l</b>	33 5%	8 3%
Mean	2.48	2.51	2.45	2.09	2.45	2.49	2.38	2.59 <b>F</b>	2.53	2.56 <b>F</b>	2.31	2.49 <b>J</b>	2.28	2.83 <b>L</b>	2.57 <b>O</b>	2.30
Standard deviation	0.83	0.83	0.82	0.95	0.83	0.81	0.82	0.78	0.77	0.86	0.91	0.80	0.84	0.68	0.80	0.86
Standard error	0.03	0.04	0.04	0.26	0.05	0.03	0.05	0.06	0.14	0.08	0.08	0.03	0.04	0.04	0.03	0.05

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**Q11\_4. Attitudes to managing finances in retirement**  
**Spending my pension savings as soon as I can access them.**  
**Base: All respondents**

	Gender			Age			Employment						Pension plan		
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupat- -ional (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
1 - Appeals most	16 2%	9 2%	7 1%	12 2% <b>e</b>	4 2% <b>e</b>	-	13 2%	3 2%	8 1%	5 2%	-	3 3%	9 2%	8 1%	1 *
2	32 3%	14 3%	18 3%	25 4%	4 2%	3 2%	28 3%	4 3%	16 3%	12 4%	-	4 4%	17 4%	23 3%	8 4%
3	86 9%	26 5%	60 11% <b>A</b>	53 9%	22 10%	11 7%	69 8%	17 12% <b>i</b>	49 9%	20 7%	3 8%	14 13% <b>i</b>	42 9%	56 8%	12 6%
4 - Appeals least	807 81%	398 85% <b>B</b>	409 77%	497 80%	169 79%	141 88% <b>CD</b>	697 81%	110 76%	448 81%	249 82%	28 78%	82 76%	388 80%	586 83%	167 85%
Not ranked	59 6%	24 5%	35 7%	37 6%	16 7%	6 4%	49 6%	10 7%	33 6%	16 5%	5 14% <b>FhIk</b>	5 5%	31 6%	37 5%	9 5%
Mean	3.79	3.82	3.76	3.76	3.79	3.89 <b>Cd</b>	3.80	3.75	3.80	3.79	3.90	3.70	3.77	3.81	3.84
Standard deviation	0.58	0.57	0.59	0.63	0.57	0.37	0.57	0.62	0.56	0.60	0.30	0.69	0.61	0.54	0.50
Standard error	0.02	0.03	0.03	0.03	0.04	0.03	0.02	0.05	0.02	0.04	0.05	0.07	0.03	0.02	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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**Q11\_4. Attitudes to managing finances in retirement**  
**Spending my pension savings as soon as I can access them.**  
**Base: All respondents**

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,000-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
1 - Appeals most	16 2%	1 3% <b>k</b>	3 3%	3 3%	2 3%	1 1%	2 2%	1 1%	1 1%	2 2%	-	-	-	7 3% <b>N</b>	2 1%	3 2%	3 5% <b>N</b>	-	-
2	32 3%	1 6% <b>FGK</b>	4 4% <b>f</b>	5 4% <b>F</b>	2 2%	5 6% <b>FGK</b>	-	1 1%	5 3% <b>f</b>	7 7% <b>FGK</b>	1 2%	-	1 6%	8 3%	14 4%	3 2%	3 5%	-	1 6%
3	86 9%	2 9%	10 10%	10 10%	9 10%	5 6%	8 8%	6 5%	13 8%	6 6%	7 16% <b>eGhi</b>	9 14% <b>eGi</b>	1 6%	30 11% <b>p</b>	35 9%	12 7%	3 5%	3 9%	1 5%
4 - Appeals least	807 81%	15 73%	90 82%	87 79%	71 79%	65 81%	85 85% <b>i</b>	92 84% <b>i</b>	133 83% <b>i</b>	74 74%	31 77%	47 79%	18 88%	196 75%	314 81% <b>M</b>	141 88% <b>Mn</b>	57 83%	29 88%	18 89%
Not ranked	59 6%	2 8%	3 3%	4 4%	6 6%	5 6%	5 5%	10 9% <b>b</b>	8 5%	10 10% <b>Bc</b>	2 5%	4 7%	-	21 8% <b>O</b>	21 5% <b>O</b>	2 1%	2 3%	1 3%	-
Mean	3.79	3.66	3.75	3.72	3.76	3.77	3.85 <b>ai</b>	3.89 <b>AbCl</b>	3.83	3.70	3.79	3.85 <b>a</b>	3.83	3.72	3.81 <b>m</b>	3.84 <b>m</b>	3.71	3.91	3.83
Standard deviation	0.58	0.77	0.65	0.69	0.64	0.61	0.50	0.43	0.51	0.71	0.47	0.36	0.52	0.66	0.51	0.53	0.77	0.29	0.51
Standard error	0.02	0.14	0.06	0.07	0.08	0.07	0.05	0.04	0.04	0.08	0.07	0.05	0.12	0.04	0.03	0.04	0.09	0.05	0.11

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

**Q11\_4. Attitudes to managing finances in retirement**  
**Spending my pension savings as soon as I can access them.**  
**Base: All respondents**

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
1 - Appeals most	16 2%	9 2%	6 1%	1 6%	7 3%e	8 1%	5 2%	2 1%	1 3%	2 2%	10 8%K	2 *	12 2%	3 1%	9 1%	6 2%
2	32 3%	18 3%	12 3%	2 13%	10 4%	21 3%	6 2%	2 2%	2 7%fg	7 6%fg	11 8%K	11 2%	22 4%	9 3%	23 4%	8 3%
3	86 9%	41 8%	43 10%	2 11%	15 6%	60 9%	22 8%	14 9%	1 3%	9 7%	15 11%k	40 7%	52 9%	23 7%	51 8%	28 10%
4 - Appeals least	807 81%	435 81%	364 81%	9 51%	213 85%e	550 80%	246 85%	134 84%	27 87%	103 79%	91 68%	521 87%J	472 82%	291 84%	530 82%	228 82%
Not ranked	59 6%	33 6%	23 5%	3 19%	5 2%	46 7%D	9 3%	8 5%	-	9 7%f	6 5%	26 4%	16 3%	18 5%l	33 5%	8 3%
Mean	3.79	3.79	3.80	3.31	3.77	3.80	3.82	3.84	3.74	3.75	3.47	3.88J	3.76	3.84L	3.80	3.77
Standard deviation	0.58	0.58	0.55	1.04	0.67	0.54	0.54	0.50	0.73	0.65	0.96	0.41	0.63	0.49	0.57	0.60
Standard error	0.02	0.03	0.03	0.29	0.04	0.02	0.03	0.04	0.13	0.06	0.08	0.02	0.03	0.03	0.02	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing





## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q12. Comfort of managing pension in retirement

Base: All respondents

	Gender		Age			Employment						Pension plan			
	Total	Male (A)	Female (B)	55-59 (C)	60-64 (D)	65+ (E)	NET: Working (F)	NET: Not working (G)	Working full time (30+ hrs a week) (H)	Working part time (fewer than 30 hrs a week) (I)	Not working but seeking work (J)	Not working and not seeking work (K)	Personal (L)	Occupational (M)	Both (N)
Unweighted base	1000	511	489	624	215	161	860	140	563	297	36	104	490	711	201
Weighted base	1000	470	530	624	215	161	855	145	553	302	36*	108	487	710	197
(4) Very comfortable	105 11%	65 14%B	40 8%	57 9%	25 12%	23 15%C	92 11%	13 9%	60 11%	32 10%	1 3%	13 12%	68 14%M	62 9%	25 12%
(3) Fairly comfortable	469 47%	228 48%	241 46%	292 47%	105 49%	72 45%	406 47%	63 44%	262 47%	144 48%	18 51%	45 41%	232 48%	324 46%	87 44%
(2) Not very comfortable	246 25%	107 23%	138 26%	157 25%	44 21%	45 28%	208 24%	37 26%	131 24%	77 26%	10 27%	27 25%	111 23%	188 27%	54 27%
(1) Not at all comfortable	100 10%	45 10%	54 10%	69 11%	16 8%	15 9%	87 10%	13 9%	61 11%	26 9%	2 5%	11 10%	41 8%	76 11%	17 9%
Don't know	81 8%	25 5%	56 11%A	50 8%e	24 11%E	6 4%	63 7%	18 13%FH	39 7%	24 8%	5 14%	13 12%fh	35 7%	60 8%	15 7%
NET: Comfortable	574 57%	292 62%B	282 53%	349 56%	130 60%	95 59%	498 58%	76 53%	322 58%	175 58%	19 53%	57 53%	300 61%M	386 54%	112 57%
NET: Uncomfortable	345 35%	153 32%	193 36%	225 36%D	61 28%	59 37%d	295 35%	50 35%	192 35%	103 34%	12 32%	38 35%	152 31%	264 37%L	71 36%
Mean	2.63	2.70B	2.56	2.59	2.73C	2.67	2.63	2.61	2.63	2.65	2.59	2.62	2.72M	2.57	2.65
Standard deviation	0.82	0.84	0.80	0.83	0.80	0.85	0.83	0.81	0.84	0.80	0.66	0.86	0.83	0.82	0.83
Standard error	0.03	0.04	0.04	0.03	0.06	0.07	0.03	0.07	0.04	0.05	0.12	0.09	0.04	0.03	0.06

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 Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q12. Comfort of managing pension in retirement

Base: All respondents

	Region												Household income						
	Total	North East (A)	North West (B)	Yorkshire and the Humber (C)	East Midlands (D)	West Midlands (E)	East of England (F)	London (greater and central) (G)	South East (excluding London) (H)	South West (I)	Wales (J)	Scotland (K)	Northern Ireland (L)	<£20,000 (M)	£20,001-£40,000 (N)	£40,001-£60,000 (O)	£60,001-£80,000 (P)	£80,001-£100,000 (Q)	£100,000 > (R)
Unweighted base	1000	34	110	98	77	84	102	107	155	99	45	70	19	259	384	165	70	33	21
Weighted base	1000	20*	110	110*	90*	80*	100	110	160	100*	40*	60*	20**	262	386	161	68*	33*	21**
(4) Very comfortable	105 11%	1 6%	11 10%	13 12%	9 10%	10 13%	9 9%	9 8%	18 11%	11 11%	5 13%	5 8%	3 16%	25 10%	33 8%	22 14% <b>n</b>	11 15% <b>n</b>	4 11%	5 23%
(3) Fairly comfortable	469 47%	10 49%	55 50%	55 50%	36 40%	38 48%	54 54% <b>djK</b>	58 53% <b>djk</b>	73 46%	43 43%	15 38%	23 39%	8 42%	111 43%	182 47%	83 51% <b>m</b>	30 44%	17 52%	14 67%
(2) Not very comfortable	246 25%	3 15%	29 27%	19 18%	23 26%	21 26%	23 23%	28 25%	43 27% <b>c</b>	19 19%	11 29%	19 31% <b>aCi</b>	7 33%	71 27%	94 24%	34 21%	23 33% <b>o</b>	7 21%	2 10%
(1) Not at all comfortable	100 10%	3 15%	11 10%	14 13%	11 12%	5 6%	9 9%	7 7%	11 7%	13 13%	3 9%	10 16% <b>EGH</b>	2 10%	36 14% <b>OP</b>	44 11% <b>oP</b>	11 7%	1 2%	2 6%	-
Don't know	81 8%	3 15% <b>BF</b>	4 4%	9 8%	11 12% <b>Bf</b>	6 7%	4 4%	8 7%	14 9%	14 14% <b>BFgk</b>	5 11% <b>bf</b>	3 6%	-	18 7%	33 9%	11 7%	4 5%	3 10%	-
NET: Comfortable	574 57%	11 55%	65 59%	68 62% <b>k</b>	45 50%	48 61%	64 64% <b>dK</b>	67 61% <b>k</b>	91 57%	54 54%	21 51%	28 47%	11 57%	137 52%	215 56%	104 65% <b>MN</b>	41 60%	21 63%	19 90%
NET: Uncomfortable	345 35%	6 30%	41 37%	33 30%	34 38%	26 32%	32 32%	35 32%	55 34%	32 32%	15 37%	28 47% <b>CefGh</b>	9 43%	106 41% <b>O</b>	138 36% <b>o</b>	45 28%	24 35%	9 27%	2 10%
Mean	2.63	2.54	2.61	2.66 <b>k</b>	2.56	2.73 <b>K</b>	2.66 <b>k</b>	2.67 <b>k</b>	2.67 <b>K</b>	2.60	2.64	2.42	2.63	2.52	2.58	2.77 <b>MN</b>	2.78 <b>Mn</b>	2.76	3.13
Standard deviation	0.82	0.88	0.81	0.87	0.87	0.78	0.79	0.73	0.79	0.90	0.87	0.88	0.88	0.87	0.83	0.78	0.74	0.77	0.57
Standard error	0.03	0.16	0.08	0.09	0.11	0.09	0.08	0.07	0.07	0.10	0.14	0.11	0.20	0.06	0.04	0.06	0.09	0.14	0.13

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E/F/G/H/I/J/K/L - M/N/O/P/Q/R  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



## Pensions Policy Research

### Online Fieldwork: 27/02/2015 to 05/03/2015

Absolutes/col percents

#### Q12. Comfort of managing pension in retirement

Base: All respondents

	Total	Responsibility for financial decisions			Retire in next year		Trust in parties re. pensions				Plan to use pension funds pre-retirement		Comfort with managing own pension		Compulsory advice at retirement	
		Sole (A)	Joint (B)	Not at all (C)	NET: Likely (D)	NET: Unlikely (E)	Conservative (F)	Labour (G)	LD (H)	Other (I)	Yes (J)	No (K)	NET: Comfortable (L)	NET: Uncomfortable (M)	NET: Agree (N)	NET: Disagree (O)
Unweighted base	1000	539	445	16	250	686	291	164	32	134	137	599	577	344	647	281
Weighted base	1000	535	448	17**	251	685	288	160	31*	131	133	600	574	345	647	278
(4) Very comfortable	105 11%	68 13%B	36 8%	1 6%	34 14%E	57 8%	40 14%	16 10%	2 6%	14 11%	29 22%K	57 9%	105 18%M	-	50 8%	49 18%N
(3) Fairly comfortable	469 47%	246 46%	219 49%	4 26%	130 52%	319 47%	153 53%G	69 43%	18 57%	60 46%	74 56%K	270 45%	469 82%M	-	300 46%	141 51%
(2) Not very comfortable	246 25%	114 21%	128 29%A	4 24%	56 22%	180 26%	69 24%	45 28%	10 31%	28 22%	17 13%	161 27%J	-	246 71%L	181 28%O	55 20%
(1) Not at all comfortable	100 10%	65 12%B	31 7%	3 20%	22 9%	72 10%	15 5%	23 14%F	2 6%	18 14%F	7 6%	72 12%J	-	100 29%L	75 12%O	16 6%
Don't know	81 8%	43 8%	33 7%	4 24%	8 3%	57 8%D	12 4%	8 5%	-	11 8%	5 4%	40 7%	-	-	42 7%	17 6%
NET: Comfortable	574 57%	314 59%	255 57%	5 32%	164 66%E	376 55%	192 67%GI	84 53%	20 63%	74 57%	103 78%K	327 55%	574 100%M	-	350 54%	190 68%N
NET: Uncomfortable	345 35%	178 33%	160 36%	7 44%	78 31%	251 37%	84 29%	67 42%F	12 37%	46 35%	25 18%	233 39%J	-	345 100%L	256 39%O	71 26%
Mean	2.63	2.64	2.63	2.25	2.73E	2.58	2.79GI	2.51	2.62	2.59	2.98K	2.56	3.18M	1.71	2.54	2.86N
Standard deviation	0.82	0.88	0.75	0.98	0.82	0.81	0.75	0.87	0.71	0.88	0.77	0.84	0.39	0.45	0.81	0.79
Standard error	0.03	0.04	0.04	0.28	0.05	0.03	0.05	0.07	0.12	0.08	0.07	0.04	0.02	0.02	0.03	0.05

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C - D/E - F/G/H/I - J/K - L/M - N/O  
 \* small base; \*\* very small base (under 30) ineligible for sig testing



	Page	Table	Title	Base Description	Base
●	1		QA. Gender	Base: All respondents	1000
●	2		QA. Gender	Base: All respondents	1000
●	3		QA. Gender	Base: All respondents	1000
●	4		QB. Age	Base: All respondents	1000
●	5		QB. Age	Base: All respondents	1000
●	6		QB. Age	Base: All respondents	1000
●	7		QC. Employment	Base: All respondents	1000
●	8		QC. Employment	Base: All respondents	1000
●	9		QC. Employment	Base: All respondents	1000
●	10		QD. Pension status	Base: All respondents	1000
●	11		QD. Pension status	Base: All respondents	1000
●	12		QD. Pension status	Base: All respondents	1000
●	13		QE. Region	Base: All respondents	1000
●	14		QE. Region	Base: All respondents	1000
●	15		QE. Region	Base: All respondents	1000
●	16		QF. Household income	Base: All respondents	1000
●	17		QF. Household income	Base: All respondents	1000
●	18		QF. Household income	Base: All respondents	1000
●	19		QG. Responsibility for financial decisions	Base: All respondents	1000
●	20		QG. Responsibility for financial decisions	Base: All respondents	1000
●	21		QG. Responsibility for financial decisions	Base: All respondents	1000
●	22		Q1. Trust in political parties to deliver fair pension system	Base: All respondents	1000
●	23		Q1. Trust in political parties to deliver fair pension system	Base: All respondents	1000

	Page	Table	Title	Base Description	Base
●	24		Q1. Trust in political parties to deliver fair pension system	Base: All respondents	1000
●	25		Q2. Likelihood of retirement in the next year	Base: All respondents	1000
●	26		Q2. Likelihood of retirement in the next year	Base: All respondents	1000
●	27		Q2. Likelihood of retirement in the next year	Base: All respondents	1000
●	28		Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance	Base: All respondents	1000
●	29		Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance	Base: All respondents	1000
●	30		Q3. Plan to use the new freedoms to withdraw cash from pension above the 25% tax-free allowance	Base: All respondents	1000
●	31		Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
	32		Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
●	33		Q4. Reasons for using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
●	34		Q5. Understanding of tax implications	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
	35		Q5. Understanding of tax implications	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
●	36		Q5. Understanding of tax implications	Base: All respondents planning to use new freedoms to draw cash from their pension above the tax-free allowance	137
●	37		Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance	599
●	38		Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance	599

	Page	Table	Title	Base Description	Base
●	39		Q6. Reasons for NOT using new freedoms to draw cash from their pension above the tax-free allowance	Base: All respondents NOT planning to use new freedoms to draw cash from their pension above the tax-free allowance	599
●	40		Q7. Likelihood of saving more money into pension	Base: All respondents	1000
●	41		Q7. Likelihood of saving more money into pension	Base: All respondents	1000
●	42		Q7. Likelihood of saving more money into pension	Base: All respondents	1000
●	43		Q8. Awareness of Pension Wise	Base: All respondents	1000
●	44		Q8. Awareness of Pension Wise	Base: All respondents	1000
●	45		Q8. Awareness of Pension Wise	Base: All respondents	1000
●	46		Q9. Likelihood of using Pension Wise service	Base: All respondents	1000
●	47		Q9. Likelihood of using Pension Wise service	Base: All respondents	1000
●	48		Q9. Likelihood of using Pension Wise service	Base: All respondents	1000
●	49		Q10. Agreement that receiving financial advice at retirement should be compulsory	Base: All respondents	1000
●	50		Q10. Agreement that receiving financial advice at retirement should be compulsory	Base: All respondents	1000
●	51		Q10. Agreement that receiving financial advice at retirement should be compulsory	Base: All respondents	1000
	52		Q11. Attitudes to managing finances in retirement SUMMARY - GRID	Base: All respondents	1000
●	53		Q11_1. Attitudes to managing finances in retirement Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.	Base: All respondents	1000
●	54		Q11_1. Attitudes to managing finances in retirement Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.	Base: All respondents	1000
●	55		Q11_1. Attitudes to managing finances in retirement Having a guaranteed, regular income that won't fall in value over the course of my lifetime and I will have no responsibility for managing the money myself.	Base: All respondents	1000
●	56		Q11_2. Attitudes to managing finances in retirement Having some level of guaranteed, regular income and managing the rest of the money myself.	Base: All respondents	1000

	Page	Table	Title	Base Description	Base
●	57		Q11_2. Attitudes to managing finances in retirement Having some level of guaranteed, regular income and managing the rest of the money myself.	Base: All respondents	1000
●	58		Q11_2. Attitudes to managing finances in retirement Having some level of guaranteed, regular income and managing the rest of the money myself.	Base: All respondents	1000
●	59		Q11_3. Attitudes to managing finances in retirement Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.	Base: All respondents	1000
●	60		Q11_3. Attitudes to managing finances in retirement Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.	Base: All respondents	1000
●	61		Q11_3. Attitudes to managing finances in retirement Managing my own money without any guaranteed income and taking personal responsibility for making sure it lasts throughout my lifetime.	Base: All respondents	1000
●	62		Q11_4. Attitudes to managing finances in retirement Spending my pension savings as soon as I can access them.	Base: All respondents	1000
●	63		Q11_4. Attitudes to managing finances in retirement Spending my pension savings as soon as I can access them.	Base: All respondents	1000
●	64		Q11_4. Attitudes to managing finances in retirement Spending my pension savings as soon as I can access them.	Base: All respondents	1000
●	65		Q12. Comfort of managing pension in retirement	Base: All respondents	1000
●	66		Q12. Comfort of managing pension in retirement	Base: All respondents	1000
●	67		Q12. Comfort of managing pension in retirement	Base: All respondents	1000