

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64

Fieldwork dates: 18th - 19th August 2015

Total	Gender		Age					Social Grade		Region							
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Which, if any, of the following other savings/ investments do you currently have? (Please select all that apply)

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
Bank/building society saving account(s)	56%	57%	55%	50%	50%	60%	59%	55%	60%	49%	52%	52%	58%	62%	55%	55%	69%	57%	
Cash ISA(s)	48%	45%	51%	41%	50%	42%	45%	64%	52%	41%	44%	56%	56%	49%	48%	49%	33%	39%	
Stocks and shares ISA(s)	16%	22%	10%	3%	12%	14%	19%	27%	18%	13%	14%	20%	16%	19%	16%	17%	8%	16%	
Investment fund(s)	5%	8%	2%	1%	2%	5%	4%	11%	6%	3%	6%	8%	3%	5%	3%	5%	7%	5%	
Other type of savings/investment	16%	19%	13%	6%	15%	11%	20%	25%	18%	12%	15%	19%	18%	20%	15%	17%	6%	12%	
None of these	22%	23%	21%	26%	21%	22%	24%	17%	20%	26%	25%	25%	15%	16%	22%	22%	19%	23%	
Don't know	3%	2%	4%	2%	4%	2%	2%	4%	2%	4%	3%	1%	5%	3%	1%	2%	3%	6%	

What percentage of your current income do you think you will need to live on for your annual income in retirement? (Please select the option that best applies)

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
More than 120% of what I currently earn - More than £	10%	8%	11%	19%	10%	8%	10%	6%	9%	10%	8%	7%	11%	13%	12%	10%	3%	9%	
120% of what I currently earn - £	3%	3%	3%	9%	3%	2%	2%	2%	2%	4%	2%	2%	4%	5%	2%	3%	1%	3%	
100% of what I currently earn - £	10%	7%	14%	11%	11%	6%	10%	16%	10%	10%	14%	11%	11%	10%	7%	10%	10%	9%	
80% of what I currently earn - £	10%	9%	11%	8%	10%	12%	11%	6%	11%	9%	10%	7%	10%	13%	9%	10%	5%	17%	
70% of what I currently earn - £	7%	8%	7%	4%	5%	8%	7%	12%	9%	5%	8%	9%	4%	6%	7%	7%	15%	7%	
67% of what I currently earn - £	4%	4%	4%	1%	6%	5%	4%	2%	5%	3%	3%	7%	4%	2%	5%	4%	1%	3%	
60% of what I currently earn - £	9%	11%	8%	4%	10%	9%	10%	10%	11%	7%	10%	9%	7%	7%	12%	10%	11%	4%	
50% of what I currently earn - £	10%	12%	8%	2%	8%	14%	13%	8%	14%	5%	10%	8%	13%	13%	9%	10%	13%	11%	
40% of what I currently earn - £	6%	9%	3%	3%	7%	8%	5%	3%	7%	3%	5%	8%	10%	4%	7%	6%	-	4%	
Less than 40% of what I currently earn - Less than £	3%	4%	2%	-	1%	5%	4%	2%	4%	0%	2%	2%	4%	5%	4%	3%	1%	1%	
Don't know	24%	22%	27%	33%	26%	21%	21%	27%	14%	40%	26%	24%	21%	18%	23%	23%	41%	24%	
Prefer not to say	3%	4%	3%	4%	4%	2%	2%	6%	3%	4%	2%	6%	3%	2%	3%	3%	-	6%	

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Fieldwork dates: 18th - 19th August 2015

Total	Government Region												Working status						
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Which, if any, of the following other savings/ investments do you currently have? (Please select all that apply)

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
Bank/building society saving account(s)	56%	75%	48%	47%	43%	60%	58%	62%	59%	50%	55%	69%	57%	55%	58%	56%	-	-	-	-
Cash ISA(s)	48%	48%	40%	48%	51%	61%	56%	49%	53%	40%	49%	33%	39%	47%	51%	48%	-	-	-	-
Stocks and shares ISA(s)	16%	26%	8%	17%	15%	23%	16%	19%	21%	9%	17%	8%	16%	17%	13%	16%	-	-	-	-
Investment fund(s)	5%	14%	5%	3%	7%	8%	3%	5%	5%	1%	5%	7%	5%	5%	6%	5%	-	-	-	-
Other type of savings/investment	16%	19%	14%	14%	21%	18%	18%	20%	16%	13%	17%	6%	12%	16%	14%	16%	-	-	-	-
None of these	22%	8%	32%	23%	29%	22%	15%	16%	16%	31%	22%	19%	23%	23%	19%	22%	-	-	-	-
Don't know	3%	8%	1%	3%	-	2%	5%	3%	2%	1%	2%	3%	6%	2%	5%	3%	-	-	-	-

What percentage of your current income do you think you will need to live on for your annual income in retirement? (Please select the option that best applies)

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
More than 120% of what I currently earn - More than £	10%	3%	7%	10%	9%	6%	11%	13%	13%	10%	10%	3%	9%	7%	19%	10%	-	-	-	-
120% of what I currently earn - £	3%	2%	2%	2%	-	3%	4%	5%	1%	6%	3%	1%	3%	2%	4%	3%	-	-	-	-
100% of what I currently earn - £	10%	26%	12%	11%	4%	17%	11%	10%	6%	7%	10%	10%	9%	9%	14%	10%	-	-	-	-
80% of what I currently earn - £	10%	18%	7%	11%	5%	10%	10%	13%	10%	6%	10%	5%	17%	11%	7%	10%	-	-	-	-
70% of what I currently earn - £	7%	7%	7%	8%	10%	9%	4%	6%	7%	6%	7%	15%	7%	7%	8%	7%	-	-	-	-
67% of what I currently earn - £	4%	-	5%	3%	12%	4%	4%	2%	6%	4%	4%	1%	3%	4%	3%	4%	-	-	-	-
60% of what I currently earn - £	9%	13%	11%	8%	11%	7%	7%	7%	11%	14%	10%	11%	4%	10%	5%	9%	-	-	-	-
50% of what I currently earn - £	10%	12%	9%	10%	4%	12%	13%	13%	7%	11%	10%	13%	11%	12%	3%	10%	-	-	-	-
40% of what I currently earn - £	6%	2%	3%	9%	3%	11%	10%	4%	6%	8%	6%	-	4%	7%	2%	6%	-	-	-	-
Less than 40% of what I currently earn - Less than £	3%	3%	2%	2%	3%	0%	4%	5%	6%	1%	3%	1%	1%	3%	1%	3%	-	-	-	-
Don't know	24%	13%	33%	22%	31%	18%	21%	18%	22%	26%	23%	41%	24%	22%	31%	24%	-	-	-	-
Prefer not to say	3%	-	2%	3%	7%	5%	3%	2%	4%	1%	3%	-	6%	3%	3%	3%	-	-	-	-

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Total	Gender		Age					Social Grade		Region							
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- How much I need to save regularly in order to get the retirement income I need

Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107
Very easy	3%	4%	3%	2%	4%	2%	4%	4%	4%	2%	4%	5%	1%	2%	3%	3%	-	5%
Fairly easy	20%	25%	14%	24%	15%	22%	16%	25%	20%	20%	22%	14%	18%	27%	14%	19%	26%	26%
Fairly difficult	39%	37%	41%	35%	38%	44%	41%	29%	41%	35%	36%	43%	44%	36%	42%	40%	16%	38%
Very difficult	22%	20%	25%	18%	26%	20%	24%	20%	25%	17%	21%	25%	22%	20%	24%	22%	36%	13%
Don't know	16%	15%	18%	21%	16%	11%	16%	22%	10%	26%	17%	13%	15%	15%	17%	16%	22%	18%
Net: Easy	23%	29%	17%	27%	19%	24%	20%	29%	24%	22%	27%	19%	18%	29%	16%	22%	26%	31%
Net: Difficult	61%	56%	66%	53%	64%	65%	65%	49%	66%	52%	57%	68%	67%	56%	66%	62%	52%	52%

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- How pensions work, in terms of when and how I can access the money I pay into the scheme

Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107
Very easy	5%	6%	4%	7%	7%	3%	4%	6%	5%	4%	6%	4%	3%	5%	4%	5%	-	7%
Fairly easy	24%	31%	16%	24%	22%	23%	24%	27%	26%	20%	27%	24%	23%	28%	20%	24%	22%	22%
Fairly difficult	35%	33%	37%	36%	33%	44%	31%	30%	36%	34%	35%	36%	43%	30%	38%	36%	21%	38%
Very difficult	21%	16%	27%	16%	23%	18%	26%	19%	23%	19%	17%	25%	17%	22%	23%	21%	39%	16%
Don't know	14%	13%	16%	17%	14%	11%	15%	18%	9%	24%	14%	10%	14%	16%	15%	14%	18%	17%
Net: Easy	29%	37%	20%	30%	29%	26%	29%	33%	32%	24%	34%	28%	26%	32%	24%	29%	22%	29%
Net: Difficult	57%	50%	64%	52%	57%	63%	57%	49%	60%	52%	52%	61%	60%	52%	61%	57%	60%	54%

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- How much I need to save regularly in order to get the retirement income I need

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
Very easy	3%	2%	2%	8%	6%	4%	1%	2%	4%	1%	3%	-	5%	3%	3%	3%	-	-	-	-
Fairly easy	20%	17%	27%	19%	11%	17%	18%	27%	13%	14%	19%	26%	26%	20%	17%	20%	-	-	-	-
Fairly difficult	39%	35%	30%	45%	43%	43%	44%	36%	42%	40%	40%	16%	38%	38%	44%	39%	-	-	-	-
Very difficult	22%	35%	19%	17%	27%	23%	22%	20%	22%	28%	22%	36%	13%	23%	20%	22%	-	-	-	-
Don't know	16%	11%	22%	12%	14%	12%	15%	15%	19%	15%	16%	22%	18%	16%	16%	16%	-	-	-	-
Net: Easy	23%	19%	29%	27%	16%	22%	18%	29%	17%	15%	22%	26%	31%	24%	21%	23%	-	-	-	-
Net: Difficult	61%	70%	49%	61%	70%	66%	67%	56%	64%	70%	62%	52%	52%	60%	64%	61%	-	-	-	-

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

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Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
Very easy	5%	2%	4%	11%	5%	4%	3%	5%	7%	1%	5%	-	7%	5%	3%	5%	-	-	-	-
Fairly easy	24%	16%	33%	25%	23%	25%	23%	28%	21%	17%	24%	22%	22%	26%	15%	24%	-	-	-	-
Fairly difficult	35%	38%	34%	35%	30%	42%	43%	30%	36%	40%	36%	21%	38%	33%	45%	35%	-	-	-	-
Very difficult	21%	34%	11%	18%	29%	22%	17%	22%	19%	30%	21%	39%	16%	21%	23%	21%	-	-	-	-
Don't know	14%	10%	19%	10%	13%	8%	14%	16%	17%	13%	14%	18%	17%	15%	14%	14%	-	-	-	-
Net: Easy	29%	18%	36%	36%	28%	29%	26%	32%	28%	18%	29%	22%	29%	32%	18%	29%	-	-	-	-
Net: Difficult	57%	72%	45%	53%	59%	63%	60%	52%	55%	70%	57%	60%	54%	54%	68%	57%	-	-	-	-

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Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- Where best to save my money in order to achieve my retirement goals

Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107
Very easy	3%	4%	1%	4%	4%	2%	2%	4%	3%	2%	5%	2%	-	4%	2%	3%	-	4%
Fairly easy	17%	19%	14%	15%	10%	20%	16%	22%	17%	17%	16%	14%	19%	18%	14%	16%	15%	27%
Fairly difficult	36%	37%	35%	43%	37%	36%	36%	33%	39%	31%	34%	41%	43%	35%	36%	37%	34%	31%
Very difficult	29%	24%	34%	22%	29%	30%	31%	27%	32%	24%	26%	33%	26%	29%	33%	30%	33%	18%
Don't know	15%	15%	16%	16%	20%	12%	15%	15%	9%	25%	19%	9%	12%	14%	15%	15%	18%	20%
Net: Easy	20%	24%	15%	20%	14%	22%	18%	25%	20%	19%	21%	16%	19%	22%	16%	19%	15%	31%
Net: Difficult	65%	62%	69%	65%	66%	66%	67%	60%	71%	55%	60%	74%	69%	64%	69%	67%	67%	50%

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- The tax structure for pensions

Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107
Very easy	4%	7%	1%	4%	6%	3%	3%	5%	4%	3%	6%	3%	3%	4%	4%	4%	-	4%
Fairly easy	15%	18%	12%	12%	14%	12%	17%	20%	15%	16%	15%	15%	11%	18%	16%	15%	11%	17%
Fairly difficult	36%	37%	36%	40%	30%	44%	35%	31%	40%	30%	36%	37%	34%	39%	33%	36%	36%	41%
Very difficult	28%	23%	33%	27%	28%	27%	29%	26%	29%	25%	24%	30%	36%	24%	30%	28%	31%	22%
Don't know	17%	16%	18%	17%	21%	13%	17%	18%	11%	26%	19%	14%	15%	15%	17%	17%	21%	17%
Net: Easy	19%	25%	13%	16%	21%	15%	20%	25%	19%	19%	21%	18%	14%	21%	20%	19%	11%	21%
Net: Difficult	64%	59%	69%	67%	58%	71%	64%	57%	69%	55%	60%	67%	70%	63%	63%	64%	68%	63%

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Total	Government Region												Working status						
	Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- Where best to save my money in order to achieve my retirement goals

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
Very easy	3%	2%	3%	8%	1%	3%	-	4%	2%	2%	3%	-	4%	3%	2%	3%	-	-	-	-
Fairly easy	17%	17%	18%	13%	13%	15%	19%	18%	15%	12%	16%	15%	27%	17%	15%	17%	-	-	-	-
Fairly difficult	36%	32%	27%	43%	45%	38%	43%	35%	33%	39%	37%	34%	31%	36%	38%	36%	-	-	-	-
Very difficult	29%	39%	26%	21%	31%	35%	26%	29%	32%	35%	30%	33%	18%	28%	32%	29%	-	-	-	-
Don't know	15%	10%	25%	15%	10%	9%	12%	14%	17%	12%	15%	18%	20%	16%	13%	15%	-	-	-	-
Net: Easy	20%	19%	22%	21%	14%	18%	19%	22%	17%	14%	19%	15%	31%	20%	17%	20%	-	-	-	-
Net: Difficult	65%	71%	53%	64%	76%	73%	69%	64%	66%	74%	67%	67%	50%	64%	69%	65%	-	-	-	-

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- The tax structure for pensions

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
Very easy	4%	2%	5%	8%	1%	5%	3%	4%	6%	1%	4%	-	4%	4%	3%	4%	-	-	-	-
Fairly easy	15%	7%	19%	13%	17%	14%	11%	18%	18%	12%	15%	11%	17%	16%	13%	15%	-	-	-	-
Fairly difficult	36%	33%	31%	44%	32%	42%	34%	39%	37%	28%	36%	36%	41%	36%	37%	36%	-	-	-	-
Very difficult	28%	46%	18%	25%	30%	30%	36%	24%	21%	43%	28%	31%	22%	26%	33%	28%	-	-	-	-
Don't know	17%	13%	27%	10%	20%	9%	15%	15%	18%	16%	17%	21%	17%	18%	14%	17%	-	-	-	-
Net: Easy	19%	9%	24%	21%	18%	19%	14%	21%	24%	13%	19%	11%	21%	20%	16%	19%	-	-	-	-
Net: Difficult	64%	79%	48%	69%	62%	72%	70%	63%	58%	71%	64%	68%	63%	62%	70%	64%	-	-	-	-

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64
Fieldwork dates: 18th - 19th August 2015

Total	Gender		Age					Social Grade		Region							
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- The tax structure for other savings and investments

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
Very easy	4%	6%	2%	6%	6%	2%	2%	5%	5%	2%	6%	6%	2%	4%	3%	4%	1%	2%	
Fairly easy	20%	25%	15%	22%	17%	23%	19%	19%	20%	20%	21%	17%	22%	20%	22%	20%	23%	16%	
Fairly difficult	35%	34%	37%	28%	33%	38%	36%	37%	37%	33%	34%	39%	37%	34%	33%	35%	29%	42%	
Very difficult	24%	19%	29%	24%	24%	23%	25%	22%	27%	19%	17%	27%	27%	26%	27%	24%	28%	22%	
Don't know	17%	16%	18%	20%	21%	13%	17%	16%	12%	26%	22%	12%	13%	17%	16%	17%	19%	17%	
Net: Easy	24%	31%	16%	29%	22%	26%	22%	24%	25%	22%	27%	22%	23%	23%	24%	24%	24%	19%	
Net: Difficult	59%	53%	66%	51%	57%	61%	60%	64%	52%	51%	66%	64%	60%	59%	59%	57%	64%		

Which, if any of the following do you think are currently important to you when deciding whether or not to make contributions to your pension scheme? (Please select all that apply)

	Unweighted base	884	449	435	47	148	240	301	148	604	280	208	141	90	123	211	773	36	75
Base: All GB workers aged 18-64 who currently contribute to a pension	897	473	424	59	184	252	260	141	599	298	220	140	88	114	218	780	36	80	
The freedom to be able to withdraw lump sums as and when I wish (bearing in mind that after the first 25%, these withdrawals are subject to income tax at the prevailing rate)	19%	21%	15%	5%	15%	17%	23%	26%	20%	17%	20%	22%	15%	25%	18%	20%	10%	10%	
Knowing that I can leave my pension fund to others without incurring inheritance tax upon my death	22%	29%	14%	35%	18%	22%	21%	22%	21%	24%	17%	16%	22%	27%	31%	23%	9%	19%	
The income tax relief I receive on pension contributions	28%	33%	23%	15%	28%	28%	28%	36%	30%	25%	21%	30%	32%	38%	33%	30%	20%	18%	
The value of contributions made into my pension scheme by my employer	45%	47%	43%	39%	52%	44%	45%	40%	47%	41%	42%	45%	48%	53%	48%	47%	23%	38%	
Confidence that my contributions will allow me to generate a sustainable income in retirement	53%	54%	51%	59%	52%	52%	54%	49%	57%	43%	47%	60%	51%	58%	58%	54%	37%	42%	
None of these	9%	11%	7%	12%	8%	10%	9%	9%	8%	11%	9%	6%	11%	9%	7%	8%	38%	9%	
Don't know	18%	14%	23%	23%	14%	18%	19%	20%	16%	24%	24%	18%	17%	10%	14%	18%	20%	26%	

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64

Fieldwork dates: 18th - 19th August 2015

Total	Government Region												Working status						
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, even if you don't have a pension, we are still interested in your views... How easy or difficult do you think each of the following aspects of pensions and savings are to understand? (Please select one option on each row)

- The tax structure for other savings and investments

	Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-	
Very easy	4%	2%	2%	12%	3%	8%	2%	4%	4%	1%	4%	1%	2%	4%	3%	4%	-	-	-	-	
Fairly easy	20%	23%	26%	15%	20%	14%	22%	20%	24%	18%	20%	23%	16%	22%	13%	20%	-	-	-	-	
Fairly difficult	35%	38%	27%	42%	40%	38%	37%	34%	30%	36%	35%	29%	42%	34%	41%	35%	-	-	-	-	
Very difficult	24%	23%	16%	15%	23%	30%	27%	26%	24%	32%	24%	28%	22%	23%	26%	24%	-	-	-	-	
Don't know	17%	14%	29%	17%	14%	10%	13%	17%	18%	14%	17%	19%	17%	17%	18%	17%	-	-	-	-	
Net: Easy	24%	25%	28%	27%	23%	22%	23%	23%	28%	18%	24%	24%	19%	26%	16%	24%	-	-	-	-	
Net: Difficult	59%	61%	43%	56%	63%	68%	64%	60%	54%	68%	59%	57%	64%	57%	67%	59%	-	-	-	-	

Which, if any of the following do you think are currently important to you when deciding whether or not to make contributions to your pension scheme? (Please select all that apply)

	Unweighted base	884	43	92	73	57	84	90	123	138	73	773	36	75	739	145	884	-	-	-	-
Base: All GB workers aged 18-64 who currently contribute to a pension	897	40	102	78	56	85	88	114	138	80	780	36	80	757	140	897	-	-	-	-	
The freedom to be able to withdraw lump sums as and when I wish (bearing in mind that after the first 25%, these withdrawals are subject to income tax at the prevailing rate)	19%	20%	25%	15%	22%	22%	15%	25%	17%	20%	20%	10%	10%	19%	17%	19%	-	-	-	-	
Knowing that I can leave my pension fund to others without incurring inheritance tax upon my death	22%	18%	16%	19%	15%	16%	22%	27%	30%	32%	23%	9%	19%	23%	15%	22%	-	-	-	-	
The income tax relief I receive on pension contributions	28%	19%	21%	22%	36%	26%	32%	38%	33%	33%	30%	20%	18%	29%	25%	28%	-	-	-	-	
The value of contributions made into my pension scheme by my employer	45%	33%	41%	48%	41%	47%	48%	53%	46%	53%	47%	23%	38%	45%	46%	45%	-	-	-	-	
Confidence that my contributions will allow me to generate a sustainable income in retirement	53%	44%	37%	60%	57%	61%	51%	58%	64%	48%	54%	37%	42%	52%	53%	53%	-	-	-	-	
None of these	9%	18%	9%	4%	8%	4%	11%	9%	9%	3%	8%	38%	9%	10%	7%	9%	-	-	-	-	
Don't know	18%	21%	28%	21%	22%	15%	17%	10%	11%	20%	18%	20%	26%	17%	24%	18%	-	-	-	-	

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64

Fieldwork dates: 18th - 19th August 2015

Total	Gender		Age					Social Grade		Region							
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

If you had to choose, which ONE of the following tax structures would you prefer?

Unweighted base

Base: All GB workers aged 18-64

1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96	
1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
The current situation, where tax relief is given on contributions (i.e. contributions are not taxed), but retirement income is taxed at the appropriate income tax rate	22%	30%	14%	26%	22%	25%	19%	20%	27%	15%	18%	21%	22%	23%	28%	23%	22%	19%
Pension contributions are made from taxed income, but retirement income/ lump sum withdrawals are not taxed	40%	39%	40%	33%	30%	41%	42%	51%	39%	40%	44%	43%	39%	36%	33%	39%	36%	45%
Don't know	38%	30%	46%	41%	48%	34%	39%	30%	34%	45%	37%	36%	39%	40%	39%	38%	42%	37%

Please imagine the pension tax structure was changed so tax relief is not given on contributions (i.e. contributions made to pensions would be taxed), the net amount of money going into the pension would be less, but retirement income/ lump sum withdrawals will not be taxed.

Do you think this would encourage you to save more, or less or would it make no difference to the amount you save into your pension?

Unweighted base

Base: All GB workers aged 18-64 who currently contribute to a pension

It would encourage me to save more

It would make no difference to the amount I save

It would encourage me to save less

Don't know

884	449	435	47	148	240	301	148	604	280	208	141	90	123	211	773	36	75	
897	473	424	59	184	252	260	141	599	298	220	140	88	114	218	780	36	80	
It would encourage me to save more	16%	17%	15%	20%	13%	14%	16%	23%	15%	18%	16%	23%	17%	9%	14%	16%	5%	23%
It would make no difference to the amount I save	43%	48%	37%	29%	42%	49%	40%	47%	43%	43%	46%	41%	43%	48%	36%	42%	55%	44%
It would encourage me to save less	12%	15%	10%	13%	15%	14%	13%	5%	14%	8%	10%	11%	10%	21%	12%	12%	11%	13%
Don't know	28%	20%	38%	38%	30%	23%	32%	26%	27%	31%	28%	25%	31%	22%	37%	29%	29%	20%

Currently many employers match employee pension contributions so that the more you save, the more the employer contributes...

Do you think higher employer contributions would encourage you to save more, or less or would it make no difference to the amount you save into your pension?

Unweighted base

Base: All GB workers aged 18-64 who currently contribute to a pension

It would encourage me to save more

It would make no difference to the amount I save

It would encourage me to save less

Don't know

884	449	435	47	148	240	301	148	604	280	208	141	90	123	211	773	36	75	
897	473	424	59	184	252	260	141	599	298	220	140	88	114	218	780	36	80	
It would encourage me to save more	48%	52%	44%	56%	57%	47%	43%	46%	51%	43%	44%	44%	52%	52%	50%	48%	48%	51%
It would make no difference to the amount I save	36%	34%	39%	30%	31%	38%	37%	42%	37%	36%	36%	40%	34%	38%	34%	36%	42%	34%
It would encourage me to save less	2%	3%	0%	-	4%	3%	1%	-	2%	2%	5%	-	-	1%	2%	2%	-	-
Don't know	14%	10%	17%	14%	9%	11%	20%	13%	11%	19%	15%	16%	14%	10%	13%	14%	11%	15%

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64

Fieldwork dates: 18th - 19th August 2015

Total	Government Region												Working status						
	Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed

If you had to choose, which ONE of the following tax structures would you prefer?

	Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-	
The current situation, where tax relief is given on contributions (i.e. contributions are not taxed), but retirement income is taxed at the appropriate income tax rate	22%	22%	13%	24%	25%	17%	22%	23%	27%	30%	23%	22%	19%	25%	13%	22%	-	-	-	-	
Pension contributions are made from taxed income, but retirement income/ lump sum withdrawals are not taxed	40%	51%	47%	38%	32%	53%	39%	36%	35%	30%	39%	36%	45%	39%	43%	40%	-	-	-	-	
Don't know	38%	26%	41%	38%	43%	30%	39%	40%	38%	40%	38%	42%	37%	37%	44%	38%	-	-	-	-	

Please imagine the pension tax structure was changed so tax relief is not given on contributions (i.e. contributions made to pensions would be taxed), the net amount of money going into the pension would be less, but retirement income/ lump sum withdrawals will not be taxed.

Do you think this would encourage you to save more, or less or would it make no difference to the amount you save into your pension?

	Unweighted base	884	43	92	73	57	84	90	123	138	73	773	36	75	739	145	884	-	-	-	-
Base: All GB workers aged 18-64 who currently contribute to a pension	897	40	102	78	56	85	88	114	138	80	780	36	80	757	140	897	-	-	-	-	
It would encourage me to save more	16%	6%	17%	21%	20%	25%	17%	9%	15%	13%	16%	5%	23%	15%	20%	16%	-	-	-	-	
It would make no difference to the amount I save	43%	58%	44%	43%	50%	36%	43%	48%	38%	34%	42%	55%	44%	44%	39%	43%	-	-	-	-	
It would encourage me to save less	12%	6%	11%	10%	11%	11%	10%	21%	10%	16%	12%	11%	13%	13%	11%	12%	-	-	-	-	
Don't know	28%	30%	29%	25%	19%	29%	31%	22%	37%	37%	29%	29%	20%	28%	30%	28%	-	-	-	-	

Currently many employers match employee pension contributions so that the more you save, the more the employer contributes...

Do you think higher employer contributions would encourage you to save more, or less or would it make no difference to the amount you save into your pension?

	Unweighted base	884	43	92	73	57	84	90	123	138	73	773	36	75	739	145	884	-	-	-	-
Base: All GB workers aged 18-64 who currently contribute to a pension	897	40	102	78	56	85	88	114	138	80	780	36	80	757	140	897	-	-	-	-	
It would encourage me to save more	48%	52%	40%	45%	42%	46%	52%	52%	41%	67%	48%	48%	51%	50%	39%	48%	-	-	-	-	
It would make no difference to the amount I save	36%	26%	44%	32%	49%	35%	34%	38%	40%	25%	36%	42%	34%	35%	45%	36%	-	-	-	-	
It would encourage me to save less	2%	-	9%	2%	-	-	-	1%	3%	-	2%	-	-	2%	-	2%	-	-	-	-	
Don't know	14%	21%	8%	21%	10%	19%	14%	10%	16%	7%	14%	11%	15%	13%	16%	14%	-	-	-	-	

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64
Fieldwork dates: 18th - 19th August 2015

Total	Gender		Age					Social Grade		Region							
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to access my pension and all my different savings/ investments online, so that you can see how much I have saved/ invested at any time

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64 online	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
It would encourage me to save more	36%	33%	40%	40%	46%	40%	30%	26%	42%	28%	39%	35%	36%	37%	37%	37%	37%	33%	31%
It would make no difference to the amount I save	41%	43%	39%	29%	29%	41%	48%	52%	44%	36%	36%	47%	43%	45%	39%	41%	43%	42%	
It would encourage me to save less	2%	2%	3%	11%	0%	1%	2%	2%	2%	3%	2%	1%	7%	2%	2%	2%	8%	1%	
Don't know	20%	22%	19%	19%	25%	18%	19%	21%	13%	33%	23%	18%	14%	16%	23%	20%	16%	26%	

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to move/ switch funds between savings and investments online

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64 online	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
It would encourage me to save more	29%	29%	29%	43%	32%	28%	26%	24%	34%	20%	30%	23%	35%	35%	26%	29%	27%	30%	
It would make no difference to the amount I save	46%	46%	46%	29%	37%	49%	51%	53%	47%	44%	42%	54%	51%	45%	46%	47%	36%	43%	
It would encourage me to save less	2%	2%	1%	5%	0%	2%	2%	2%	1%	3%	1%	2%	0%	2%	2%	1%	8%	2%	
Don't know	23%	23%	24%	22%	31%	22%	20%	22%	17%	34%	28%	22%	14%	18%	25%	23%	28%	25%	

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64
Fieldwork dates: 18th - 19th August 2015

Total	Government Region												Working status						
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to access my pension and all my different savings/ investments online, so that you can see how much I have saved/ invested at any time

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64 online	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
It would encourage me to save more	36%	35%	36%	46%	30%	39%	36%	37%	36%	39%	37%	33%	31%	36%	36%	36%	-	-	-	-
It would make no difference to the amount I save	41%	33%	38%	34%	49%	44%	43%	45%	39%	38%	41%	43%	42%	41%	40%	41%	-	-	-	-
It would encourage me to save less	2%	-	3%	2%	-	1%	7%	2%	1%	3%	2%	8%	1%	2%	4%	2%	-	-	-	-
Don't know	20%	32%	24%	18%	21%	16%	14%	16%	24%	20%	20%	16%	26%	20%	20%	20%	-	-	-	-

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to move/ switch funds between savings and investments online

Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64 online	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-
It would encourage me to save more	29%	24%	29%	33%	20%	26%	35%	35%	24%	29%	29%	27%	30%	31%	20%	29%	-	-	-	-
It would make no difference to the amount I save	46%	43%	41%	42%	53%	54%	51%	45%	46%	46%	47%	36%	43%	44%	52%	46%	-	-	-	-
It would encourage me to save less	2%	-	1%	1%	1%	2%	0%	2%	2%	3%	1%	8%	2%	2%	2%	2%	-	-	-	-
Don't know	23%	33%	29%	24%	26%	18%	14%	18%	28%	21%	23%	28%	25%	23%	25%	23%	-	-	-	-

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64
Fieldwork dates: 18th - 19th August 2015

Total	Gender		Age					Social Grade		Region							
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to access 'DIY' calculators to work out how much I need to save in order to achieve the level of retirement income I want

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64 online	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
It would encourage me to save more	40%	36%	44%	57%	46%	43%	34%	27%	45%	32%	40%	36%	45%	43%	42%	41%	39%	36%	
It would make no difference to the amount I save	38%	42%	35%	27%	29%	38%	44%	49%	40%	35%	34%	47%	37%	39%	36%	38%	42%	40%	
It would encourage me to save less	1%	1%	1%	-	1%	1%	2%	1%	1%	1%	1%	1%	3%	2%	1%	1%	-	-	
Don't know	20%	21%	20%	16%	24%	18%	20%	22%	13%	32%	25%	16%	15%	17%	21%	20%	19%	24%	

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Better understanding of the different types of savings and investments available

	Unweighted base	1148	561	587	92	191	304	360	201	731	417	276	180	111	169	268	1004	48	96
Base: All GB workers aged 18-64 online	1173	603	570	106	246	324	305	190	726	446	287	188	107	159	274	1016	50	107	
It would encourage me to save more	39%	36%	43%	53%	46%	42%	32%	29%	43%	32%	36%	37%	45%	47%	38%	39%	42%	34%	
It would make no difference to the amount I save	39%	41%	37%	23%	29%	40%	47%	48%	43%	33%	42%	42%	37%	40%	36%	40%	29%	39%	
It would encourage me to save less	1%	2%	1%	4%	2%	0%	1%	1%	1%	2%	1%	3%	1%	-	1%	1%	8%	-	
Don't know	20%	22%	19%	20%	23%	18%	20%	22%	13%	33%	21%	17%	17%	13%	25%	20%	20%	27%	

YouGov / Aberdeen Assets

Pensions

GB Sample: 1,148 GB workers aged 18-64
Fieldwork dates: 18th - 19th August 2015

Total	Government Region												Working status						
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Being able to access 'DIY' calculators to work out how much I need to save in order to achieve the level of retirement income I want

	Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64 online	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-	
It would encourage me to save more	40%	29%	41%	43%	29%	42%	45%	43%	40%	45%	41%	39%	36%	40%	42%	40%	-	-	-	-	
It would make no difference to the amount I save	38%	37%	31%	37%	49%	46%	37%	39%	35%	38%	38%	42%	40%	39%	36%	38%	-	-	-	-	
It would encourage me to save less	1%	1%	2%	-	1%	-	3%	2%	2%	-	1%	-	-	1%	1%	1%	-	-	-	-	
Don't know	20%	33%	26%	20%	21%	12%	15%	17%	24%	18%	20%	19%	24%	20%	21%	20%	-	-	-	-	

For the following question, we would like you to think about any type of saving (e.g. pensions, savings accounts, ISAs etc.)

Do you think each of the following would encourage you to save more, save less or would it make no difference to the amount you save in general? (Please select one option on each row)

- Better understanding of the different types of savings and investments available

	Unweighted base	1148	51	120	105	79	101	111	169	170	98	1004	48	96	896	252	1148	-	-	-	-
Base: All GB workers aged 18-64 online	1173	43	139	104	87	101	107	159	168	107	1016	50	107	937	236	1173	-	-	-	-	
It would encourage me to save more	39%	33%	39%	35%	38%	36%	45%	47%	38%	38%	39%	42%	34%	39%	41%	39%	-	-	-	-	
It would make no difference to the amount I save	39%	49%	39%	43%	40%	44%	37%	40%	35%	38%	40%	29%	39%	39%	38%	39%	-	-	-	-	
It would encourage me to save less	1%	-	1%	-	1%	5%	1%	-	-	2%	1%	8%	-	1%	2%	1%	-	-	-	-	
Don't know	20%	18%	20%	23%	21%	14%	17%	13%	27%	22%	20%	20%	27%	21%	19%	20%	-	-	-	-	