

## YouGov / AEGON Survey Results

Sample Size: 2131

Fieldwork: 24th - 26th March 2010

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	Wales
Unweighted Base 2131	997	1134	181	378	328	362	882	1211	920	483	340	201	250	497	87	273
Base: All GB adults 2131	1023	1108	256	387	339	404	746	1172	959	526	352	205	273	486	107	183

**Do you think pensions are a more or less important issue in this general election compared to the last election?**

More important in this election	38%	39%	37%	26%	28%	28%	33%	53%	41%	33%	35%	38%	32%	41%	40%	35%	40%
Of the same importance	43%	44%	42%	40%	43%	48%	52%	37%	43%	44%	47%	40%	49%	37%	42%	44%	43%
Less important in this election	10%	12%	9%	13%	15%	17%	7%	6%	10%	11%	9%	10%	11%	13%	9%	15%	10%
Don't know	9%	6%	12%	21%	15%	7%	7%	4%	7%	12%	10%	11%	8%	9%	8%	7%	7%

**Which ONE of the following do you expect to rely on for the BIGGEST part of your income in retirement? (If you are already retired, please think about which of the following is the biggest part of your retirement)**

The Government through State benefits	26%	22%	29%	13%	14%	20%	29%	37%	20%	33%	26%	29%	23%	22%	27%	24%	25%
My employer(s) through company pension schemes	31%	35%	28%	16%	29%	35%	32%	35%	39%	22%	35%	27%	32%	27%	30%	31%	37%
Myself through saving in a private pension	14%	18%	10%	22%	19%	17%	12%	8%	13%	15%	12%	13%	12%	13%	16%	18%	16%
Myself through other types of saving	16%	15%	17%	22%	22%	17%	11%	13%	17%	15%	13%	16%	18%	22%	18%	15%	8%
Other	3%	3%	4%	3%	3%	3%	5%	3%	5%	2%	2%	3%	5%	7%	3%	2%	3%
Don't know	10%	7%	12%	25%	13%	8%	11%	3%	7%	14%	11%	12%	10%	10%	7%	9%	10%

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Sample Size: 2131

Fieldwork: 24th - 26th March 2010

	Total	Work Status						Marital Status					Children in Household			
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/Divorced	Widowed	Never Married	0	1	2	3+
Unweighted Base	2131	1030	315	95	436	54	201	1105	278	203	67	445	1497	278	214	82
<b>Base: All GB adults</b>	2131	1068	312	112	368	57	214	1048	289	195	63	504	1437	302	240	89

**Do you think pensions are a more or less important issue in this general election compared to the last election?**

More important in this election	38%	37%	36%	23%	51%	32%	32%	42%	31%	43%	36%	30%	41%	30%	29%	28%
Of the same importance	43%	45%	42%	41%	40%	51%	39%	44%	43%	38%	50%	43%	43%	43%	45%	43%
Less important in this election	10%	11%	12%	14%	6%	8%	10%	8%	15%	10%	10%	14%	8%	16%	14%	15%
Don't know	9%	7%	10%	22%	3%	8%	19%	7%	11%	9%	4%	13%	8%	11%	12%	14%

**Which ONE of the following do you expect to rely on for the BIGGEST part of your income in retirement? (If you are already retired, please think about which of the following is the biggest part of your retirement)**

The Government through State benefits	26%	19%	32%	17%	35%	35%	39%	26%	22%	41%	52%	19%	27%	23%	23%	28%
My employer(s) through company pension schemes	31%	36%	24%	15%	39%	20%	14%	36%	31%	24%	20%	25%	32%	27%	32%	22%
Myself through saving in a private pension	14%	17%	10%	26%	9%	5%	7%	12%	19%	11%	4%	17%	12%	18%	15%	21%
Myself through other types of saving	16%	17%	19%	14%	12%	18%	13%	15%	16%	14%	20%	19%	16%	15%	17%	14%
Other	3%	3%	5%	1%	3%	6%	5%	4%	2%	4%	2%	3%	3%	3%	5%	5%
Don't know	10%	8%	10%	26%	3%	18%	21%	7%	10%	7%	2%	18%	9%	15%	8%	10%

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	Wales	Scotland
Unweighted Base 2131	997	1134	181	378	328	362	882	1211	920	483	340	201	250	497	87	273
<b>Base: All GB adults</b> 2131	1023	1108	256	387	339	404	746	1172	959	526	352	205	273	486	107	183

**As people are living longer they are more likely in future to have to work for longer and will be retired for longer. There will be costs for the Government in helping people pay for their old age but, in the short term, it has less money to spend.**

**Thinking about this, which ONE, of the following do you think the next Government should do?**

Do all it can to maintain future generations retirement even if it means extra cost in the short term	59%	59%	59%	47%	54%	56%	60%	66%	60%	57%	61%	60%	58%	56%	56%	66%	59%
Focus on saving costs in the short term even if it means a drop in standards of retirements for future generations	11%	15%	7%	13%	14%	11%	10%	9%	12%	10%	10%	12%	9%	14%	13%	4%	11%
Neither of these	13%	13%	14%	15%	13%	17%	12%	12%	14%	13%	11%	12%	13%	12%	16%	14%	14%
Don't know	17%	13%	20%	24%	19%	16%	18%	13%	14%	20%	17%	16%	20%	18%	15%	16%	16%

**The contributions people pay into private pensions aren't normally taxed; however the Government has recently made changes that remove some tax breaks for the highest earners. How likely, if at all, do you think it is that future governments will reduce tax breaks on pensions for more people?**

Very likely	14%	18%	11%	8%	14%	12%	15%	17%	15%	13%	14%	13%	10%	13%	19%	18%	12%
Fairly likely	36%	38%	33%	32%	32%	44%	34%	36%	40%	31%	35%	36%	35%	35%	35%	37%	37%
Not very likely	24%	24%	24%	20%	21%	20%	26%	28%	23%	25%	24%	24%	24%	21%	24%	20%	28%
Not at all likely	6%	5%	7%	4%	7%	6%	5%	7%	5%	7%	6%	4%	8%	9%	5%	6%	4%
Don't know	20%	15%	25%	35%	26%	17%	20%	13%	17%	23%	20%	22%	23%	22%	17%	18%	18%

Total	Work Status						Marital Status					Children in Household				
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As people are living longer they are more likely in future to have to work for longer and will be retired for longer. There will be costs for the Government in helping people pay for their old age but, in the short term, it has less money to spend.

Thinking about this, which ONE, of the following do you think the next Government should do?

Do all it can to maintain future generations retirement even if it means extra cost in the short term	59%	58%	57%	51%	69%	57%	54%	60%	62%	61%	65%	53%	61%	55%	53%	44%
Focus on saving costs in the short term even if it means a drop in standards of retirements for future generations	11%	13%	9%	13%	9%	7%	10%	11%	8%	8%	7%	15%	10%	11%	14%	14%
Neither of these	13%	14%	15%	10%	12%	16%	9%	13%	13%	14%	13%	13%	13%	15%	14%	14%
Don't know	17%	15%	19%	27%	10%	20%	27%	16%	18%	17%	15%	19%	15%	19%	19%	27%

The contributions people pay into private pensions aren't normally taxed; however the Government has recently made changes that remove some tax breaks for the highest earners. How likely, if at all, do you think it is that future governments will reduce tax breaks on pensions for more people?

Very likely	14%	16%	13%	9%	15%	16%	8%	15%	14%	15%	16%	12%	15%	12%	12%	12%
Fairly likely	36%	36%	34%	31%	38%	40%	32%	38%	35%	33%	26%	34%	36%	33%	38%	37%
Not very likely	24%	24%	21%	18%	30%	20%	24%	27%	17%	27%	24%	22%	25%	24%	26%	14%
Not at all likely	6%	6%	7%	1%	6%	4%	7%	6%	5%	7%	5%	5%	5%	7%	6%	13%
Don't know	20%	18%	24%	41%	12%	19%	29%	14%	29%	18%	29%	27%	19%	23%	18%	23%

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**Which ONE, if any, of the following do you think is the MOST important pension issue the next government will face?**

Raising the age when you get your State pension, and so cutting the cost of State pensions	13%	16%	10%	23%	14%	17%	11%	9%	14%	13%	13%	14%	14%	13%	12%	18%	13%
Cutting the cost to the tax payer of final salary schemes for civil servants and other public sector workers (such as fire fighters, teachers and nurses)	16%	19%	13%	7%	12%	15%	17%	21%	18%	13%	12%	14%	20%	16%	20%	19%	13%
Getting more people to save for their retirement by making it automatic for people to join a pension scheme and compulsory for their employers to pay money in	34%	34%	34%	28%	37%	39%	34%	32%	37%	30%	36%	30%	28%	32%	34%	35%	41%
Changing the State pension so it rises in line with earnings each year instead of prices (as earnings usually increase more than prices)	23%	20%	25%	10%	18%	15%	25%	31%	21%	24%	25%	24%	23%	18%	22%	22%	20%
None of these	3%	3%	3%	7%	3%	3%	2%	1%	2%	4%	2%	2%	3%	4%	3%	-	3%
Don't know	12%	8%	15%	24%	16%	11%	11%	6%	9%	16%	12%	15%	12%	17%	8%	6%	10%

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Cutting the cost to the tax payer of final salary schemes for civil servants and other public sector workers (such as fire fighters, teachers and nurses)	16%	17%	12%	10%	19%	19%	12%	20%	9%	21%	7%	9%	15%	17%	16%	15%
Getting more people to save for their retirement by making it automatic for people to join a pension scheme and compulsory for their employers to pay money in	34%	38%	30%	32%	33%	22%	25%	36%	32%	28%	27%	34%	35%	30%	35%	39%
Changing the State pension so it rises in line with earnings each year instead of prices (as earnings usually increase more than prices)	23%	18%	27%	6%	32%	30%	28%	25%	26%	24%	45%	12%	24%	22%	14%	19%
None of these	3%	3%	3%	5%	2%	6%	2%	2%	3%	2%	2%	5%	2%	4%	3%	6%
Don't know	12%	9%	15%	26%	4%	16%	24%	8%	14%	11%	8%	19%	11%	14%	13%	13%