

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	34%	32%	14%	35%	39%	46%	29%	36%	28%
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	4%	4%	6%	3%	3%	7%	4%	4%	4%
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	15%	12%	4%	4%	7%	12%	22%	16%	9%
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	6%	5%	4%	4%	7%	7%	5%	7%	3%
Pension that my employer contributes to – not sure of type	8%	8%	8%	5%	12%	12%	7%	6%	8%	7%
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	6%	6%	1%	3%	5%	10%	8%	6%	6%
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	7%	3%	2%	3%	3%	6%	7%	7%	3%
Other	5%	5%	6%	0%	2%	3%	4%	10%	6%	5%
Don't know	11%	10%	13%	11%	21%	11%	9%	9%	10%	13%
Not applicable- I don't have a pension	23%	22%	24%	56%	20%	22%	19%	17%	17%	31%

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	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>796</b>	<b>822</b>	<b>102</b>	<b>251</b>	<b>300</b>	<b>254</b>	<b>712</b>	<b>995</b>	<b>623</b>
Up to £1,000	5%	3%	6%	9%	10%	7%	2%	2%	4%	6%
Over £1,000 and up to £3,000	3%	3%	4%	13%	5%	4%	3%	2%	3%	4%
Over £3,000 and up to £10,000	7%	7%	7%	23%	18%	7%	5%	2%	7%	8%
Over £10,000 and up to £25,000	6%	6%	6%	6%	8%	12%	5%	3%	6%	6%
Over £25,000 and up to £50,000	6%	6%	5%	1%	5%	6%	6%	6%	5%	6%
Over £50,000 and up to £100,000	5%	6%	5%	9%	0%	5%	7%	6%	6%	4%
Over £100,000 and up to £200,000	4%	6%	3%	-	1%	4%	9%	5%	5%	4%
Over £200,000	6%	10%	3%	-	-	2%	11%	10%	8%	4%
Don't know	29%	26%	32%	22%	31%	37%	29%	26%	29%	28%
Prefer not to say	16%	17%	16%	11%	15%	11%	14%	20%	16%	17%
Not applicable- I do not have any pension savings	12%	10%	15%	6%	6%	6%	7%	19%	11%	15%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>796</b>	<b>822</b>	<b>102</b>	<b>251</b>	<b>300</b>	<b>254</b>	<b>712</b>	<b>995</b>	<b>623</b>
Low charges	27%	31%	24%	23%	23%	25%	26%	31%	28%	26%
Rate of return on your money invested	36%	40%	33%	18%	28%	37%	40%	41%	39%	32%
An online portal to view/manage your pension	23%	25%	22%	26%	30%	27%	28%	17%	25%	21%
An app to view/manage your pension	11%	11%	11%	19%	18%	12%	11%	6%	11%	11%
Retirement planning tools/calculators	14%	13%	15%	7%	19%	17%	18%	11%	15%	13%
Wide range of investment choices	10%	12%	7%	17%	14%	10%	9%	8%	10%	10%
It's run by a well know/trusted company	34%	35%	34%	19%	25%	27%	35%	43%	36%	32%
A range of ways to take your money when you retire	23%	23%	23%	10%	14%	25%	24%	27%	22%	25%
Guidance around what to do at retirement	18%	15%	20%	12%	17%	16%	21%	18%	16%	20%
Regular communications	10%	12%	9%	14%	6%	9%	10%	11%	10%	10%
Good customer support when you need help	26%	23%	30%	15%	19%	25%	20%	34%	25%	28%
Don't know	16%	14%	17%	19%	20%	18%	14%	13%	15%	17%
None of these	2%	1%	2%	2%	3%	2%	1%	1%	1%	2%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have pension pots</b>	1618	796	822	102	251	300	254	712	995	623
I know what charges I pay on all of my pension pots	18%	23%	13%	23%	14%	11%	14%	23%	20%	15%
I know what charges I pay on some of my pension pots, but not all	8%	9%	6%	13%	9%	6%	10%	6%	8%	6%
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	21%	18%	10%	18%	25%	25%	16%	20%	17%
I didn't know I paid any charges on any of my pension pots	23%	19%	27%	30%	31%	30%	26%	14%	21%	25%
Don't know	24%	21%	26%	23%	25%	26%	22%	23%	22%	26%
Not applicable - I have a state pension	9%	8%	10%	1%	3%	3%	2%	17%	8%	10%

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	374	429	38	147	181	152	285	518	285
<b>Base: All UK Adults who don't know all the charges they pay on their pension pots</b>	801	385	417	54	147	181	156	263	498	303
Yes, I would	47%	50%	44%	47%	42%	43%	52%	49%	48%	44%
No, I would not	46%	42%	49%	43%	53%	47%	45%	42%	44%	50%
Don't know	7%	8%	7%	11%	6%	10%	3%	9%	8%	6%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Pension savings

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>796</b>	<b>822</b>	<b>102</b>	<b>251</b>	<b>300</b>	<b>254</b>	<b>712</b>	<b>995</b>	<b>623</b>
1 - Not at all	9%	9%	9%	9%	8%	3%	3%	13%	8%	10%
2	8%	10%	7%	14%	9%	9%	8%	7%	9%	7%
3	35%	32%	38%	41%	42%	38%	39%	29%	34%	36%
4	23%	25%	20%	23%	22%	27%	23%	21%	24%	20%
5 - A great deal	25%	24%	26%	13%	19%	22%	26%	30%	24%	26%

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Mortgage

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
<b>Base: All UK Adults</b>	<b>2104</b>	<b>1020</b>	<b>1084</b>	<b>234</b>	<b>316</b>	<b>385</b>	<b>315</b>	<b>855</b>	<b>1199</b>	<b>905</b>
1- Not at all	3%	3%	3%	4%	3%	1%	4%	4%	2%	4%
2	1%	2%	1%	2%	1%	1%	2%	1%	2%	0%
3	7%	9%	6%	10%	7%	8%	12%	4%	7%	7%
4	8%	8%	8%	10%	13%	13%	8%	3%	9%	6%
5 - A great deal	21%	20%	21%	12%	26%	30%	30%	13%	23%	17%
Not applicable – I do not have this financial product	60%	58%	62%	63%	51%	46%	44%	75%	56%	66%

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	Total	Gender		Age					Social Grade	
		Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE
Current account										
Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
1- Not at all	8%	8%	8%	6%	4%	4%	5%	13%	6%	10%
2	3%	4%	2%	6%	2%	1%	5%	3%	3%	3%
3	16%	18%	15%	24%	16%	19%	17%	13%	16%	17%
4	17%	18%	15%	16%	18%	17%	17%	15%	20%	12%
5 - A great deal	48%	45%	52%	32%	52%	53%	50%	49%	49%	48%
Not applicable – I do not have this financial product	8%	7%	8%	17%	7%	6%	6%	6%	6%	9%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	149	136	13	41	38	28	165	179	106
<b>Base: All UK Adults who don't care about charges they pay on pension savings</b>	<b>275</b>	<b>147</b>	<b>128</b>	<b>24</b>	<b>43</b>	<b>38</b>	<b>29</b>	<b>142</b>	<b>168</b>	<b>107</b>
I don't have enough currently saved in my pension savings for charges to make a difference	16%	20%	13%	19%	39%	14%	20%	9%	14%	20%
I don't believe charges will make a difference to my pension savings when I come to retire	14%	17%	10%	17%	17%	22%	23%	8%	17%	8%
I trust pension companies' charges are reasonable	14%	19%	9%	7%	8%	21%	16%	15%	16%	12%
Too difficult to find out what charges I pay	10%	10%	9%	28%	14%	10%	6%	6%	9%	12%
Pension charges are too complex to understand	11%	12%	10%	28%	11%	21%	11%	6%	13%	9%
I haven't got round to thinking about it/looking into them	18%	18%	19%	41%	32%	33%	17%	7%	21%	13%
Other- Please tell us why	25%	21%	30%	-	11%	12%	21%	38%	25%	24%
Don't know	20%	19%	21%	9%	17%	15%	14%	25%	15%	26%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>796</b>	<b>822</b>	<b>102</b>	<b>251</b>	<b>300</b>	<b>254</b>	<b>712</b>	<b>995</b>	<b>623</b>
1 - Not very influential	6%	7%	6%	5%	3%	3%	5%	10%	5%	8%
2	4%	5%	4%	8%	4%	4%	6%	4%	6%	1%
3	23%	24%	21%	38%	23%	24%	27%	19%	23%	22%
4	21%	22%	20%	18%	25%	25%	23%	18%	23%	18%
5 - Very influential	19%	18%	21%	15%	20%	23%	18%	19%	19%	20%
Don't know	26%	24%	28%	15%	25%	22%	20%	32%	23%	31%

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
<b>Base: All UK Adults</b>	<b>2104</b>	<b>1020</b>	<b>1084</b>	<b>234</b>	<b>316</b>	<b>385</b>	<b>315</b>	<b>855</b>	<b>1199</b>	<b>905</b>
Yes, I was aware of this	65%	69%	61%	47%	48%	55%	63%	80%	71%	57%
No, I was not aware of this	35%	31%	40%	53%	52%	45%	37%	20%	29%	43%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
<b>Base: All UK Adults</b>	<b>2104</b>	<b>1020</b>	<b>1084</b>	<b>234</b>	<b>316</b>	<b>385</b>	<b>315</b>	<b>855</b>	<b>1199</b>	<b>905</b>
Yes, I was aware of this	87%	88%	85%	65%	82%	88%	92%	92%	90%	82%
No, I was not aware of this	13%	12%	15%	35%	18%	12%	8%	8%	10%	18%



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	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

How much I pay into my workplace pension as a percentage of my wages

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	71%	74%	69%	46%	66%	72%	77%	78%	76%	65%
No, I was not aware of this	29%	26%	31%	54%	34%	28%	23%	22%	24%	35%

You can increase the contributions you pay to your pension from your earnings via your employer

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	69%	74%	64%	47%	64%	70%	70%	76%	74%	63%
No, I was not aware of this	31%	26%	36%	53%	36%	30%	30%	24%	26%	37%

You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	59%	67%	52%	43%	50%	56%	62%	67%	63%	53%
No, I was not aware of this	41%	33%	49%	57%	50%	44%	38%	33%	37%	47%

You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
Base: All UK Adults	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	49%	58%	40%	41%	38%	45%	51%	55%	54%	42%
No, I was not aware of this	51%	42%	60%	59%	62%	55%	49%	45%	46%	58%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
<b>Base: All UK Adults</b>	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	54%	61%	47%	34%	40%	46%	57%	67%	58%	48%
No, I was not aware of this	46%	39%	53%	66%	60%	54%	43%	33%	42%	52%

You can move most pension pots from one pension company to another

Unweighted base	2104	988	1116	152	315	371	304	962	1243	861
<b>Base: All UK Adults</b>	2104	1020	1084	234	316	385	315	855	1199	905
Yes, I was aware of this	69%	73%	65%	47%	64%	65%	71%	78%	75%	61%
No, I was not aware of this	31%	27%	35%	53%	36%	35%	29%	22%	25%	39%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinionJust like you can move your current account from one bank to another, you can move your pension savings from one pension company to another.If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
Base: All UK Adults who have pension	1618	796	822	102	251	300	254	712	995	623
Yes, I would	34%	40%	28%	39%	27%	32%	33%	36%	37%	29%
No, I would not	45%	43%	48%	45%	53%	49%	45%	42%	45%	47%
Don't know	21%	18%	24%	17%	20%	19%	23%	22%	19%	25%

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Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>796</b>	<b>822</b>	<b>102</b>	<b>251</b>	<b>300</b>	<b>254</b>	<b>712</b>	<b>995</b>	<b>623</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	18%	17%	16%	25%	24%	19%	12%	19%	15%
To have everything in one place so that it is easier to manage	35%	33%	36%	15%	33%	43%	36%	34%	37%	31%
To move it to where I have most of my pension savings	17%	18%	15%	20%	20%	20%	16%	14%	18%	15%
The rate of return the pension fund is promoting	34%	36%	32%	17%	34%	36%	36%	34%	35%	31%
To save on charges on my pension savings	36%	37%	34%	21%	35%	40%	36%	36%	37%	34%
If I had a problem with my existing provider	30%	32%	28%	23%	24%	34%	27%	32%	34%	24%
Better website or app to manage my money	12%	12%	12%	14%	21%	16%	15%	6%	13%	10%
If I was advised to (by financial advisor/accountant etc.)	24%	22%	26%	24%	22%	25%	26%	24%	27%	19%
It's the company I plan to take my retirement income with	7%	8%	6%	7%	5%	8%	6%	7%	8%	6%
Advertising	1%	1%	1%	6%	3%	1%	-	0%	1%	2%
To access a wider range of investment options	14%	16%	12%	4%	19%	16%	13%	14%	15%	12%
To invest my savings ethically	15%	12%	17%	13%	18%	16%	17%	13%	16%	13%
Don't know	20%	19%	20%	22%	26%	18%	19%	18%	16%	25%
None of these	9%	9%	8%	6%	2%	7%	5%	13%	9%	8%

# B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
Base: All UK Adults who have pension	1618	796	822	102	251	300	254	712	995	623
Very helpful	45%	42%	48%	37%	47%	47%	50%	43%	47%	42%
Fairly helpful	35%	38%	32%	40%	37%	37%	36%	33%	35%	35%
Not very helpful	6%	7%	5%	8%	6%	6%	3%	7%	6%	5%
Not at all helpful	3%	4%	3%	4%	1%	1%	1%	5%	3%	4%
Don't know	11%	10%	12%	12%	10%	9%	10%	13%	9%	14%
Net: Helpful	80%	80%	80%	77%	84%	84%	86%	75%	82%	77%
Net: Not helpful	9%	10%	8%	12%	7%	7%	4%	12%	9%	9%

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	808	856	67	253	297	245	802	1064	600
Base: All UK Adults who have pension	1618	796	822	102	251	300	254	712	995	623
Very likely	12%	15%	10%	20%	20%	16%	14%	7%	13%	12%
Fairly likely	30%	30%	31%	31%	41%	42%	34%	20%	31%	29%
Not very likely	17%	16%	18%	17%	12%	14%	16%	19%	17%	16%
Not at all likely	14%	15%	13%	8%	4%	5%	7%	24%	15%	12%
Don't know	27%	25%	29%	25%	24%	24%	28%	29%	25%	30%
Net: Likely	43%	45%	41%	50%	60%	58%	49%	27%	44%	41%
Net: Not likely	30%	31%	30%	25%	16%	18%	24%	44%	32%	28%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	48%	34%	44%	2%	26%	11%	15%
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	4%	5%	4%	8%	3%	1%	4%
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	10%	10%	10%	1%	28%	4%	4%
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	8%	5%	7%	4%	4%	3%	2%
Pension that my employer contributes to – not sure of type	8%	12%	10%	12%	1%	5%	3%	2%
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	7%	6%	7%	-	7%	5%	7%
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	6%	6%	6%	-	6%	4%	3%
Other	5%	3%	5%	3%	-	12%	1%	5%
Don't know	11%	12%	11%	11%	7%	11%	15%	13%
Not applicable- I don't have a pension	23%	9%	26%	13%	78%	15%	59%	52%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	777	213	990	16	526	39	93
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>797</b>	<b>213</b>	<b>1010</b>	<b>27</b>	<b>446</b>	<b>42</b>	<b>93</b>
Up to £1,000	5%	5%	8%	5%	7%	2%	12%	5%
Over £1,000 and up to £3,000	3%	5%	4%	4%	3%	2%	5%	1%
Over £3,000 and up to £10,000	7%	8%	7%	8%	46%	2%	6%	8%
Over £10,000 and up to £25,000	6%	8%	8%	8%	-	2%	-	8%
Over £25,000 and up to £50,000	6%	6%	6%	6%	5%	3%	10%	7%
Over £50,000 and up to £100,000	5%	5%	6%	5%	4%	4%	2%	4%
Over £100,000 and up to £200,000	4%	5%	3%	5%	-	4%	3%	3%
Over £200,00	6%	7%	6%	7%	-	8%	2%	1%
Don't know	29%	32%	27%	31%	25%	25%	21%	27%
Prefer not to say	16%	13%	15%	13%	3%	23%	24%	19%
Not applicable- I do not have any pension savings	12%	5%	11%	6%	6%	25%	16%	17%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	777	213	990	16	526	39	93
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>797</b>	<b>213</b>	<b>1010</b>	<b>27</b>	<b>446</b>	<b>42</b>	<b>93</b>
Low charges	27%	26%	29%	26%	42%	30%	24%	22%
Rate of return on your money invested	36%	37%	36%	37%	3%	39%	25%	33%
An online portal to view/manage your pension	23%	29%	24%	28%	20%	14%	20%	22%
An app to view/manage your pension	11%	14%	10%	13%	8%	6%	2%	11%
Retirement planning tools/calculators	14%	18%	12%	16%	3%	11%	7%	11%
Wide range of investment choices	10%	12%	7%	11%	23%	7%	18%	1%
It's run by a well know/trusted company	34%	32%	29%	31%	14%	45%	25%	25%
A range of ways to take your money when you retire	23%	22%	20%	22%	4%	27%	28%	21%
Guidance around what to do at retirement	18%	18%	20%	18%	7%	17%	12%	17%
Regular communications	10%	9%	13%	10%	-	12%	7%	11%
Good customer support when you need help	26%	24%	25%	24%	3%	33%	35%	26%
Don't know	16%	15%	12%	15%	31%	14%	28%	23%
None of these	2%	1%	4%	2%	-	1%	-	3%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	777	213	990	16	526	39	93
Base: All UK Adults who have pension	1618	797	213	1010	27	446	42	93
I know what charges I pay on all of my pension pots	18%	17%	21%	18%	16%	20%	22%	6%
I know what charges I pay on some of my pension pots, but not all	8%	9%	9%	9%	21%	5%	7%	5%
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	23%	20%	22%	-	13%	18%	21%
I didn't know I paid any charges on any of my pension pots	23%	27%	22%	26%	28%	15%	11%	24%
Don't know	24%	22%	21%	21%	34%	24%	39%	36%
Not applicable - I have a state pension	9%	2%	7%	3%	-	24%	2%	8%

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	460	106	566	7	166	16	48
Base: All UK Adults who don't know all the charges they pay on their pension pots	801	471	109	581	13	145	15	46
Yes, I would	47%	47%	51%	48%	22%	42%	39%	59%
No, I would not	46%	48%	41%	46%	43%	48%	43%	34%
Don't know	7%	6%	7%	6%	35%	10%	18%	6%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Pension savings

Unweighted base	1664	777	213	990	16	526	39	93
<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>797</b>	<b>213</b>	<b>1010</b>	<b>27</b>	<b>446</b>	<b>42</b>	<b>93</b>
1 - Not at all	9%	3%	8%	4%	25%	17%	10%	11%
2	8%	9%	5%	8%	14%	8%	9%	11%
3	35%	39%	44%	40%	31%	27%	37%	24%
4	23%	27%	17%	25%	7%	19%	21%	23%
5 - A great deal	25%	23%	25%	23%	23%	28%	24%	31%

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Mortgage

Unweighted base	2104	850	281	1131	78	618	92	185
<b>Base: All UK Adults</b>	<b>2104</b>	<b>878</b>	<b>286</b>	<b>1165</b>	<b>122</b>	<b>522</b>	<b>102</b>	<b>193</b>
1- Not at all	3%	2%	3%	2%	4%	4%	6%	6%
2	1%	1%	0%	1%	-	2%	-	1%
3	7%	11%	8%	10%	7%	3%	4%	3%
4	8%	12%	11%	11%	12%	2%	3%	7%
5 - A great deal	21%	31%	23%	29%	11%	9%	11%	12%
Not applicable – I do not have this financial product	60%	43%	56%	47%	66%	81%	76%	72%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

		Total	Working Status						
			Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other
Current account									
	Unweighted base	2104	850	281	1131	78	618	92	185
	Base: All UK Adults	2104	878	286	1165	122	522	102	193
	1- Not at all	8%	4%	6%	4%	2%	16%	12%	10%
	2	3%	3%	1%	2%	8%	4%	3%	2%
	3	16%	19%	15%	18%	26%	13%	18%	11%
	4	17%	19%	18%	19%	12%	14%	15%	13%
	5 - A great deal	48%	52%	54%	53%	34%	46%	30%	46%
	Not applicable – I do not have this financial product	8%	3%	5%	4%	18%	7%	22%	18%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	95	28	123	4	132	7	19
Base: All UK Adults who don't care about charges they pay on pension savings	275	95	29	125	11	113	8	20
I don't have enough currently saved in my pension savings for charges to make a difference	16%	14%	34%	19%	55%	8%	48%	14%
I don't believe charges will make a difference to my pension savings when I come to retire	14%	26%	8%	22%	-	7%	-	8%
I trust pension companies' charges are reasonable	14%	21%	20%	21%	-	11%	12%	-
Too difficult to find out what charges I pay	10%	16%	6%	14%	42%	3%	-	10%
Pension charges are too complex to understand	11%	16%	10%	15%	36%	7%	-	5%
I haven't got round to thinking about it/looking into them	18%	29%	20%	27%	42%	8%	-	17%
Other- Please tell us why	25%	16%	16%	16%	-	42%	-	5%
Don't know	20%	13%	9%	12%	9%	24%	40%	41%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	777	213	990	16	526	39	93
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>797</b>	<b>213</b>	<b>1010</b>	<b>27</b>	<b>446</b>	<b>42</b>	<b>93</b>
1 - Not very influential	6%	4%	8%	5%	3%	10%	3%	10%
2	4%	5%	3%	5%	14%	4%	4%	3%
3	23%	27%	25%	26%	43%	15%	14%	18%
4	21%	23%	23%	23%	14%	17%	22%	22%
5 - Very influential	19%	21%	18%	20%	13%	18%	21%	15%
Don't know	26%	20%	23%	21%	12%	37%	35%	31%

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	850	281	1131	78	618	92	185
<b>Base: All UK Adults</b>	<b>2104</b>	<b>878</b>	<b>286</b>	<b>1165</b>	<b>122</b>	<b>522</b>	<b>102</b>	<b>193</b>
Yes, I was aware of this	65%	63%	64%	64%	44%	81%	42%	50%
No, I was not aware of this	35%	37%	36%	36%	56%	19%	58%	50%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	850	281	1131	78	618	92	185
<b>Base: All UK Adults</b>	<b>2104</b>	<b>878</b>	<b>286</b>	<b>1165</b>	<b>122</b>	<b>522</b>	<b>102</b>	<b>193</b>
Yes, I was aware of this	87%	92%	89%	91%	61%	91%	66%	75%
No, I was not aware of this	13%	8%	11%	9%	39%	9%	34%	25%

# B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

	Total	Working Status						
		Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other
How much I pay into my workplace pension as a percentage of my wages								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	71%	79%	70%	77%	42%	77%	50%	54%
No, I was not aware of this	29%	21%	30%	23%	58%	23%	50%	46%
You can increase the contributions you pay to your pension from your earnings via your employer								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	69%	75%	66%	73%	39%	75%	47%	58%
No, I was not aware of this	31%	25%	34%	27%	61%	25%	53%	42%
You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	59%	62%	59%	62%	33%	66%	41%	48%
No, I was not aware of this	41%	38%	41%	38%	67%	34%	59%	52%
You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	49%	51%	51%	51%	35%	55%	28%	36%
No, I was not aware of this	51%	49%	49%	49%	65%	45%	72%	64%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

	Total	Working Status						
		Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other
How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	54%	55%	53%	54%	31%	66%	27%	45%
No, I was not aware of this	46%	45%	47%	46%	69%	34%	73%	55%
You can move most pension pots from one pension company to another								
Unweighted base	2104	850	281	1131	78	618	92	185
Base: All UK Adults	2104	878	286	1165	122	522	102	193
Yes, I was aware of this	69%	73%	67%	72%	48%	77%	47%	52%
No, I was not aware of this	31%	27%	33%	28%	52%	23%	53%	48%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinion. Just like you can move your current account from one bank to another, you can move your pension savings from one pension company to another. If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	777	213	990	16	526	39	93
Base: All UK Adults who have pension	1618	797	213	1010	27	446	42	93
Yes, I would	34%	34%	38%	35%	49%	33%	29%	22%
No, I would not	45%	48%	40%	47%	41%	43%	41%	46%
Don't know	21%	18%	21%	19%	10%	24%	30%	32%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	777	213	990	16	526	39	93
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>797</b>	<b>213</b>	<b>1010</b>	<b>27</b>	<b>446</b>	<b>42</b>	<b>93</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	22%	16%	21%	6%	11%	12%	16%
To have everything in one place so that it is easier to manage	35%	39%	29%	37%	13%	33%	35%	27%
To move it to where I have most of my pension savings	17%	20%	15%	19%	26%	13%	8%	12%
The rate of return the pension fund is promoting	34%	36%	32%	35%	24%	31%	27%	32%
To save on charges on my pension savings	36%	39%	34%	38%	13%	32%	39%	32%
If I had a problem with my existing provider	30%	30%	27%	29%	6%	32%	15%	39%
Better website or app to manage my money	12%	16%	10%	15%	6%	5%	14%	13%
If I was advised to (by financial advisor/accountant etc.)	24%	26%	20%	25%	17%	23%	13%	28%
It's the company I plan to take my retirement income with	7%	7%	5%	6%	19%	8%	3%	9%
Advertising	1%	1%	2%	1%	16%	1%	2%	-
To access a wider range of investment options	14%	15%	10%	14%	11%	15%	18%	13%
To invest my savings ethically	15%	17%	11%	15%	29%	12%	15%	16%
Don't know	20%	20%	19%	20%	15%	18%	27%	25%
None of these	9%	5%	7%	5%	-	17%	10%	6%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Working Status						
	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	777	213	990	16	526	39	93
Base: All UK Adults who have pension	1618	797	213	1010	27	446	42	93
Very helpful	45%	49%	40%	47%	45%	42%	29%	46%
Fairly helpful	35%	37%	41%	38%	31%	28%	47%	31%
Not very helpful	6%	4%	8%	5%	-	8%	3%	5%
Not at all helpful	3%	1%	2%	1%	14%	7%	-	3%
Don't know	11%	9%	8%	9%	10%	15%	21%	15%
Net: Helpful	80%	86%	82%	85%	76%	70%	76%	77%
Net: Not helpful	9%	5%	10%	6%	14%	15%	3%	8%

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	777	213	990	16	526	39	93
Base: All UK Adults who have pension	1618	797	213	1010	27	446	42	93
Very likely	12%	16%	12%	15%	23%	6%	7%	9%
Fairly likely	30%	36%	30%	35%	43%	19%	37%	30%
Not very likely	17%	16%	19%	16%	5%	18%	10%	19%
Not at all likely	14%	8%	11%	8%	14%	28%	5%	8%
Don't know	27%	24%	28%	25%	15%	29%	41%	34%
Net: Likely	43%	53%	42%	50%	66%	25%	44%	39%
Net: Not likely	30%	24%	30%	25%	19%	46%	15%	27%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	100%	23%	23%	26%	7%	37%	29%
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	3%	100%	2%	6%	2%	4%	5%
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	9%	5%	100%	19%	1%	13%	18%
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	4%	8%	8%	100%	2%	7%	3%
Pension that my employer contributes to – not sure of type	8%	2%	4%	1%	3%	100%	4%	8%
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	7%	7%	6%	8%	3%	100%	7%
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	4%	6%	7%	3%	5%	5%	100%
Other	5%	2%	2%	3%	3%	-	5%	2%
Don't know	11%	-	-	-	-	-	-	-
Not applicable- I don't have a pension	23%	-	-	-	-	-	-	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
Up to £1,000	5%	4%	1%	2%	1%	8%	2%	4%
Over £1,000 and up to £3,000	3%	5%	1%	1%	2%	4%	1%	3%
Over £3,000 and up to £10,000	7%	9%	18%	2%	7%	8%	5%	5%
Over £10,000 and up to £25,000	6%	9%	8%	4%	10%	7%	5%	10%
Over £25,000 and up to £50,000	6%	7%	9%	8%	8%	5%	6%	6%
Over £50,000 and up to £100,000	5%	5%	6%	8%	7%	3%	13%	11%
Over £100,000 and up to £200,000	4%	5%	5%	7%	5%	6%	12%	13%
Over £200,00	6%	7%	6%	14%	6%	2%	12%	23%
Don't know	29%	30%	22%	26%	29%	36%	22%	10%
Prefer not to say	16%	13%	15%	11%	13%	13%	14%	13%
Not applicable- I do not have any pension savings	12%	6%	9%	18%	10%	8%	7%	2%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
Low charges	27%	26%	28%	29%	32%	28%	43%	49%
Rate of return on your money invested	36%	40%	41%	38%	42%	37%	47%	41%
An online portal to view/manage your pension	23%	27%	25%	28%	22%	23%	20%	33%
An app to view/manage your pension	11%	13%	10%	6%	10%	12%	7%	8%
Retirement planning tools/calculators	14%	15%	13%	14%	19%	20%	12%	11%
Wide range of investment choices	10%	11%	8%	8%	12%	7%	12%	28%
It's run by a well know/trusted company	34%	36%	35%	43%	40%	30%	45%	42%
A range of ways to take your money when you retire	23%	24%	27%	31%	33%	21%	31%	20%
Guidance around what to do at retirement	18%	18%	16%	19%	20%	21%	16%	12%
Regular communications	10%	9%	10%	12%	9%	11%	10%	5%
Good customer support when you need help	26%	28%	25%	32%	24%	23%	22%	27%
Don't know	16%	13%	4%	8%	4%	17%	6%	2%
None of these	2%	2%	1%	1%	1%	1%	3%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
I know what charges I pay on all of my pension pots	18%	20%	14%	18%	25%	11%	28%	51%
I know what charges I pay on some of my pension pots, but not all	8%	8%	19%	10%	9%	9%	15%	20%
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	23%	22%	20%	25%	25%	24%	24%
I didn't know I paid any charges on any of my pension pots	23%	25%	19%	17%	19%	33%	14%	2%
Don't know	24%	20%	21%	21%	15%	19%	15%	4%
Not applicable - I have a state pension	9%	3%	5%	14%	7%	4%	4%	1%

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	391	44	134	62	106	74	49
<b>Base: All UK Adults who don't know all the charges they pay on their pension pots</b>	<b>801</b>	<b>387</b>	<b>52</b>	<b>129</b>	<b>61</b>	<b>112</b>	<b>70</b>	<b>48</b>
Yes, I would	47%	49%	50%	53%	62%	48%	66%	69%
No, I would not	46%	44%	40%	40%	38%	47%	25%	27%
Don't know	7%	7%	9%	6%	-	6%	9%	4%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Pension savings

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
1 - Not at all	9%	6%	14%	11%	2%	6%	4%	2%
2	8%	9%	17%	9%	12%	7%	8%	10%
3	35%	36%	23%	34%	32%	37%	36%	21%
4	23%	24%	26%	26%	24%	32%	30%	29%
5 - A great deal	25%	26%	20%	21%	30%	18%	23%	38%

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Mortgage

Unweighted base	2104	703	79	300	115	164	141	112
<b>Base: All UK Adults</b>	<b>2104</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
1- Not at all	3%	2%	4%	2%	1%	0%	1%	2%
2	1%	1%	2%	2%	4%	1%	1%	-
3	7%	8%	8%	7%	9%	11%	6%	7%
4	8%	11%	26%	8%	15%	11%	11%	6%
5 - A great deal	21%	28%	22%	17%	28%	22%	22%	19%
Not applicable – I do not have this financial product	60%	50%	38%	64%	42%	54%	59%	66%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

		Total	Pension owned						
			Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)
Current account									
	Unweighted base	2104	703	79	300	115	164	141	112
	Base: All UK Adults	2104	690	86	274	114	168	132	106
	1- Not at all	8%	5%	7%	8%	7%	7%	5%	5%
	2	3%	3%	10%	5%	3%	2%	3%	3%
	3	16%	15%	22%	13%	16%	17%	13%	15%
	4	17%	19%	17%	18%	14%	17%	22%	23%
	5 - A great deal	48%	53%	41%	53%	59%	54%	53%	51%
	Not applicable – I do not have this financial product	8%	5%	3%	3%	2%	2%	3%	3%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	102	17	60	18	24	17	14
<b>Base: All UK Adults who don't care about charges they pay on pension savings</b>	<b>275</b>	<b>99</b>	<b>27</b>	<b>53</b>	<b>16</b>	<b>22</b>	<b>16</b>	<b>12</b>
I don't have enough currently saved in my pension savings for charges to make a difference	16%	16%	37%	9%	-	21%	6%	14%
I don't believe charges will make a difference to my pension savings when I come to retire	14%	19%	20%	17%	24%	9%	18%	39%
I trust pension companies' charges are reasonable	14%	19%	14%	19%	21%	9%	5%	37%
Too difficult to find out what charges I pay	10%	10%	21%	6%	12%	17%	12%	-
Pension charges are too complex to understand	11%	17%	18%	7%	16%	8%	5%	-
I haven't got round to thinking about it/looking into them	18%	12%	25%	7%	15%	36%	25%	15%
Other- Please tell us why	25%	23%	7%	37%	30%	26%	17%	22%
Don't know	20%	15%	9%	18%	10%	20%	30%	6%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
1 - Not very influential	6%	8%	6%	8%	4%	2%	5%	9%
2	4%	4%	11%	6%	9%	3%	8%	10%
3	23%	25%	26%	22%	26%	27%	26%	25%
4	21%	22%	26%	18%	25%	26%	25%	26%
5 - Very influential	19%	20%	18%	17%	17%	21%	18%	27%
Don't know	26%	20%	12%	28%	20%	21%	18%	4%

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	703	79	300	115	164	141	112
<b>Base: All UK Adults</b>	<b>2104</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
Yes, I was aware of this	65%	69%	70%	85%	74%	61%	84%	94%
No, I was not aware of this	35%	31%	30%	15%	26%	39%	16%	6%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	703	79	300	115	164	141	112
<b>Base: All UK Adults</b>	<b>2104</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
Yes, I was aware of this	87%	96%	88%	97%	89%	95%	94%	98%
No, I was not aware of this	13%	4%	12%	3%	11%	5%	6%	2%

# B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

	Total	Pension owned						
		Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)
How much I pay into my workplace pension as a percentage of my wages								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	71%	85%	72%	91%	92%	73%	81%	85%
No, I was not aware of this	29%	15%	28%	9%	8%	27%	19%	15%
You can increase the contributions you pay to your pension from your earnings via your employer								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	69%	80%	67%	84%	77%	70%	83%	86%
No, I was not aware of this	31%	20%	33%	16%	23%	30%	17%	14%
You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	59%	64%	65%	77%	76%	64%	74%	82%
No, I was not aware of this	41%	36%	35%	23%	24%	36%	26%	18%
You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	49%	52%	63%	63%	50%	54%	65%	81%
No, I was not aware of this	51%	48%	37%	37%	50%	46%	35%	19%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

	Total	Pension owned						
		Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)
How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	54%	62%	57%	75%	61%	49%	72%	80%
No, I was not aware of this	46%	38%	43%	25%	39%	51%	28%	20%
You can move most pension pots from one pension company to another								
Unweighted base	2104	703	79	300	115	164	141	112
Base: All UK Adults	2104	690	86	274	114	168	132	106
Yes, I was aware of this	69%	79%	76%	82%	76%	69%	87%	91%
No, I was not aware of this	31%	21%	24%	18%	24%	31%	13%	9%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinion. Just like you can move your current account from one bank to another, you can move your pension savings from one pension company to another. If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	703	79	300	115	164	141	112
Base: All UK Adults who have pension	1618	690	86	274	114	168	132	106
Yes, I would	34%	35%	46%	38%	43%	29%	48%	71%
No, I would not	45%	48%	43%	43%	40%	55%	34%	22%
Don't know	21%	17%	11%	19%	17%	16%	18%	7%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	703	79	300	115	164	141	112
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>690</b>	<b>86</b>	<b>274</b>	<b>114</b>	<b>168</b>	<b>132</b>	<b>106</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	22%	11%	21%	26%	24%	12%	12%
To have everything in one place so that it is easier to manage	35%	38%	25%	35%	42%	43%	34%	40%
To move it to where I have most of my pension savings	17%	20%	18%	19%	18%	21%	14%	22%
The rate of return the pension fund is promoting	34%	36%	34%	39%	41%	34%	41%	46%
To save on charges on my pension savings	36%	37%	29%	37%	42%	40%	45%	53%
If I had a problem with my existing provider	30%	30%	33%	38%	33%	32%	35%	44%
Better website or app to manage my money	12%	15%	12%	8%	12%	16%	13%	15%
If I was advised to (by financial advisor/accountant etc.)	24%	24%	27%	30%	29%	23%	43%	33%
It's the company I plan to take my retirement income with	7%	7%	6%	10%	14%	6%	7%	6%
Advertising	1%	1%	4%	-	6%	1%	1%	2%
To access a wider range of investment options	14%	13%	17%	18%	15%	18%	19%	29%
To invest my savings ethically	15%	17%	9%	14%	22%	18%	15%	10%
Don't know	20%	16%	12%	11%	10%	16%	14%	4%
None of these	9%	7%	7%	11%	3%	7%	4%	5%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Pension owned						
	Occupational Defined contributions pension	Non-contributory occupational pension	Defined benefit occupational pension based on final salary	Defined benefit occupational pension not based on final salary	Pension that my employer contributes to – not sure of type	Standard personal pension or Stakeholder pension	Self Invested Personal Pension (SIPP)

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	703	79	300	115	164	141	112
Base: All UK Adults who have pension	1618	690	86	274	114	168	132	106
Very helpful	45%	52%	35%	49%	47%	46%	41%	41%
Fairly helpful	35%	32%	45%	32%	42%	37%	41%	47%
Not very helpful	6%	6%	4%	7%	6%	6%	6%	6%
Not at all helpful	3%	2%	8%	4%	1%	3%	3%	1%
Don't know	11%	8%	8%	9%	4%	8%	8%	5%
Net: Helpful	80%	84%	80%	81%	89%	83%	82%	88%
Net: Not helpful	9%	8%	12%	10%	7%	9%	10%	7%

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	703	79	300	115	164	141	112
Base: All UK Adults who have pension	1618	690	86	274	114	168	132	106
Very likely	12%	15%	12%	8%	10%	19%	6%	13%
Fairly likely	30%	33%	32%	27%	37%	32%	24%	30%
Not very likely	17%	17%	20%	20%	17%	19%	22%	18%
Not at all likely	14%	12%	19%	18%	6%	11%	14%	15%
Don't know	27%	23%	18%	27%	31%	19%	33%	24%
Net: Likely	43%	47%	44%	35%	46%	51%	30%	43%
Net: Not likely	30%	29%	39%	38%	23%	30%	37%	33%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

	Unweighted base	2104	129	244	440
	Base: All UK Adults	2104	114	240	486
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	12%	-	-	-
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	2%	-	-	-
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	8%	-	-	-
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	3%	-	-	-
Pension that my employer contributes to – not sure of type	8%	-	-	-	-
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	6%	-	-	-
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	2%	-	-	-
Other	5%	100%	-	-	-
Don't know	11%	-	100%	-	-
Not applicable- I don't have a pension	23%	-	-	-	100%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	-
Up to £1,000	5%	2%	8%	-
Over £1,000 and up to £3,000	3%	1%	3%	-
Over £3,000 and up to £10,000	7%	4%	2%	-
Over £10,000 and up to £25,000	6%	1%	1%	-
Over £25,000 and up to £50,000	6%	3%	2%	-
Over £50,000 and up to £100,000	5%	2%	2%	-
Over £100,000 and up to £200,000	4%	2%	-	-
Over £200,000	6%	9%	1%	-
Don't know	29%	20%	35%	-
Prefer not to say	16%	25%	27%	-
Not applicable- I do not have any pension savings	12%	31%	19%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	<b>-</b>
Low charges	27%	32%	21%	-
Rate of return on your money invested	36%	39%	25%	-
An online portal to view/manage your pension	23%	18%	16%	-
An app to view/manage your pension	11%	8%	10%	-
Retirement planning tools/calculators	14%	10%	9%	-
Wide range of investment choices	10%	9%	6%	-
It's run by a well know/trusted company	34%	33%	23%	-
A range of ways to take your money when you retire	23%	21%	18%	-
Guidance around what to do at retirement	18%	17%	15%	-
Regular communications	10%	11%	9%	-
Good customer support when you need help	26%	27%	19%	-
Don't know	16%	17%	37%	-
None of these	2%	3%	3%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	<b>-</b>
I know what charges I pay on all of my pension pots	18%	16%	6%	-
I know what charges I pay on some of my pension pots, but not all	8%	6%	2%	-
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	12%	10%	-
I didn't know I paid any charges on any of my pension pots	23%	10%	24%	-
Don't know	24%	19%	46%	-
Not applicable - I have a state pension	9%	37%	12%	-

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	34	90	-
<b>Base: All UK Adults who don't know all the charges they pay on their pension pots</b>	<b>801</b>	<b>32</b>	<b>87</b>	<b>-</b>
Yes, I would	47%	45%	33%	-
No, I would not	46%	39%	59%	-
Don't know	7%	15%	8%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable: I don't have a pension

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

Pension savings				
Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	<b>-</b>
1 - Not at all	9%	17%	11%	-
2	8%	6%	7%	-
3	35%	30%	43%	-
4	23%	19%	14%	-
5 - A great deal	25%	28%	24%	-

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

Mortgage				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	<b>2104</b>	<b>114</b>	<b>240</b>	<b>486</b>
1- Not at all	3%	3%	5%	5%
2	1%	-	1%	0%
3	7%	4%	10%	3%
4	8%	4%	5%	3%
5 - A great deal	21%	17%	23%	9%
Not applicable – I do not have this financial product	60%	72%	56%	79%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

		Total			
			Other	Don't know	Not applicable: I don't have a pension
Current account					
	Unweighted base	2104	129	244	440
	Base: All UK Adults	2104	114	240	486
	1- Not at all	8%	12%	7%	12%
	2	3%	2%	2%	3%
	3	16%	10%	20%	17%
	4	17%	22%	12%	12%
	5 - A great deal	48%	45%	51%	38%
	Not applicable – I do not have this financial product	8%	10%	7%	18%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	30	45	-
<b>Base: All UK Adults who don't care about charges they pay on pension savings</b>	<b>275</b>	<b>26</b>	<b>45</b>	<b>-</b>
I don't have enough currently saved in my pension savings for charges to make a difference	16%	15%	18%	-
I don't believe charges will make a difference to my pension savings when I come to retire	14%	3%	8%	-
I trust pension companies' charges are reasonable	14%	11%	4%	-
Too difficult to find out what charges I pay	10%	3%	5%	-
Pension charges are too complex to understand	11%	3%	6%	-
I haven't got round to thinking about it/looking into them	18%	4%	31%	-
Other- Please tell us why	25%	51%	11%	-
Don't know	20%	20%	38%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	<b>-</b>
1 - Not very influential	6%	8%	4%	-
2	4%	2%	0%	-
3	23%	23%	16%	-
4	21%	20%	16%	-
5 - Very influential	19%	15%	15%	-
Don't know	26%	31%	48%	-

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	<b>2104</b>	<b>114</b>	<b>240</b>	<b>486</b>
Yes, I was aware of this	65%	76%	49%	50%
No, I was not aware of this	35%	24%	51%	50%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	<b>2104</b>	<b>114</b>	<b>240</b>	<b>486</b>
Yes, I was aware of this	87%	91%	78%	70%
No, I was not aware of this	13%	9%	22%	30%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



	Total	Other	Don't know	Not applicable: I don't have a pension
<b>How much I pay into my workplace pension as a percentage of my wages</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	71%	75%	60%	47%
No, I was not aware of this	29%	25%	40%	53%
<b>You can increase the contributions you pay to your pension from your earnings via your employer</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	69%	75%	60%	50%
No, I was not aware of this	31%	25%	40%	50%
<b>You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	59%	65%	49%	41%
No, I was not aware of this	41%	35%	51%	59%
<b>You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	49%	60%	34%	35%
No, I was not aware of this	51%	40%	66%	65%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



	Total	Other	Don't know	Not applicable: I don't have a pension
<b>How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	54%	64%	39%	37%
No, I was not aware of this	46%	36%	61%	63%
<b>You can move most pension pots from one pension company to another</b>				
Unweighted base	2104	129	244	440
<b>Base: All UK Adults</b>	2104	114	240	486
Yes, I was aware of this	69%	81%	60%	48%
No, I was not aware of this	31%	19%	40%	52%

B&CE  
Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinionJust like you can move your current account from one bank to another, you can move your pension savings from one pension company to another.If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	129	244	-
Base: All UK Adults who have pension	1618	114	240	-
Yes, I would	34%	40%	17%	-
No, I would not	45%	34%	44%	-
Don't know	21%	26%	39%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable- I don't have a pension

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>114</b>	<b>240</b>	<b>-</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	10%	7%	-
To have everything in one place so that it is easier to manage	35%	31%	29%	-
To move it to where I have most of my pension savings	17%	7%	9%	-
The rate of return the pension fund is promoting	34%	31%	24%	-
To save on charges on my pension savings	36%	28%	23%	-
If I had a problem with my existing provider	30%	31%	21%	-
Better website or app to manage my money	12%	3%	9%	-
If I was advised to (by financial advisor/accountant etc.)	24%	25%	15%	-
It's the company I plan to take my retirement income with	7%	5%	5%	-
Advertising	1%	-	1%	-
To access a wider range of investment options	14%	14%	9%	-
To invest my savings ethically	15%	12%	9%	-
Don't know	20%	17%	43%	-
None of these	9%	16%	10%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Other	Don't know	Not applicable: I don't have a pension

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	1618	114	240	-
Very helpful	45%	39%	35%	-
Fairly helpful	35%	30%	36%	-
Not very helpful	6%	5%	5%	-
Not at all helpful	3%	7%	3%	-
Don't know	11%	19%	22%	-
<b>Net: Helpful</b>	<b>80%</b>	<b>68%</b>	<b>71%</b>	<b>-</b>
<b>Net: Not helpful</b>	<b>9%</b>	<b>12%</b>	<b>7%</b>	<b>-</b>

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	129	244	-
<b>Base: All UK Adults who have pension</b>	1618	114	240	-
Very likely	12%	6%	12%	-
Fairly likely	30%	24%	28%	-
Not very likely	17%	17%	12%	-
Not at all likely	14%	27%	9%	-
Don't know	27%	26%	39%	-
<b>Net: Likely</b>	<b>43%</b>	<b>30%</b>	<b>40%</b>	<b>-</b>
<b>Net: Not likely</b>	<b>30%</b>	<b>44%</b>	<b>20%</b>	<b>-</b>

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	39%	61%	57%	61%	52%	44%	51%	45%
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	1%	2%	14%	7%	8%	6%	6%	5%
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	6%	6%	5%	12%	24%	28%	27%	36%
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	1%	4%	7%	12%	10%	10%	8%	7%
Pension that my employer contributes to – not sure of type	8%	18%	12%	12%	12%	9%	7%	13%	3%
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	3%	3%	6%	7%	9%	21%	22%	15%
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	6%	5%	5%	10%	7%	15%	19%	24%
Other	5%	3%	3%	4%	1%	3%	3%	3%	10%
Don't know	11%	27%	13%	4%	2%	4%	7%	-	1%
Not applicable- I don't have a pension	23%	-	-	-	-	-	-	-	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
Up to £1,000	5%	100%	-	-	-	-	-	-	-
Over £1,000 and up to £3,000	3%	-	100%	-	-	-	-	-	-
Over £3,000 and up to £10,000	7%	-	-	100%	-	-	-	-	-
Over £10,000 and up to £25,000	6%	-	-	-	100%	-	-	-	-
Over £25,000 and up to £50,000	6%	-	-	-	-	100%	-	-	-
Over £50,000 and up to £100,000	5%	-	-	-	-	-	100%	-	-
Over £100,000 and up to £200,000	4%	-	-	-	-	-	-	100%	-
Over £200,000	6%	-	-	-	-	-	-	-	100%
Don't know	29%	-	-	-	-	-	-	-	-
Prefer not to say	16%	-	-	-	-	-	-	-	-
Not applicable- I do not have any pension savings	12%	-	-	-	-	-	-	-	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
Low charges	27%	30%	24%	34%	31%	34%	30%	43%	42%
Rate of return on your money invested	36%	37%	40%	32%	33%	52%	42%	45%	45%
An online portal to view/manage your pension	23%	19%	24%	33%	30%	37%	24%	27%	33%
An app to view/manage your pension	11%	7%	22%	16%	29%	12%	12%	7%	9%
Retirement planning tools/calculators	14%	13%	15%	13%	14%	19%	13%	10%	15%
Wide range of investment choices	10%	12%	15%	17%	10%	11%	12%	16%	18%
It's run by a well know/trusted company	34%	23%	28%	32%	40%	35%	41%	44%	42%
A range of ways to take your money when you retire	23%	22%	18%	24%	25%	23%	25%	33%	28%
Guidance around what to do at retirement	18%	7%	15%	24%	25%	20%	21%	20%	15%
Regular communications	10%	9%	10%	6%	14%	8%	14%	7%	12%
Good customer support when you need help	26%	15%	24%	23%	23%	25%	25%	24%	22%
Don't know	16%	22%	16%	5%	3%	1%	4%	3%	3%
None of these	2%	1%	-	1%	-	1%	-	2%	1%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
I know what charges I pay on all of my pension pots	18%	11%	17%	18%	15%	23%	35%	31%	48%
I know what charges I pay on some of my pension pots, but not all	8%	8%	5%	15%	13%	14%	16%	17%	14%
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	18%	26%	23%	41%	33%	22%	34%	25%
I didn't know I paid any charges on any of my pension pots	23%	43%	21%	35%	24%	15%	17%	8%	10%
Don't know	24%	17%	27%	9%	6%	12%	11%	8%	3%
Not applicable - I have a state pension	9%	3%	3%	-	1%	2%	-	2%	1%

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	46	29	75	77	56	44	44	49
<b>Base: All UK Adults who don't know all the charges they pay on their pension pots</b>	<b>801</b>	<b>50</b>	<b>30</b>	<b>82</b>	<b>77</b>	<b>57</b>	<b>44</b>	<b>43</b>	<b>50</b>
Yes, I would	47%	46%	51%	36%	50%	55%	58%	66%	78%
No, I would not	46%	45%	46%	54%	43%	42%	36%	29%	22%
Don't know	7%	8%	3%	10%	7%	3%	7%	5%	-



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,00

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Pension savings

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
1 - Not at all	9%	6%	6%	8%	3%	3%	4%	4%	5%
2	8%	9%	4%	10%	10%	9%	9%	6%	6%
3	35%	34%	38%	28%	33%	35%	35%	26%	27%
4	23%	22%	27%	27%	26%	34%	33%	33%	29%
5 - A great deal	25%	29%	25%	27%	29%	19%	20%	30%	34%

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

### Mortgage

Unweighted base	2104	68	54	101	97	93	82	75	108
<b>Base: All UK Adults</b>	<b>2104</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
1- Not at all	3%	4%	-	1%	3%	3%	1%	3%	1%
2	1%	1%	3%	1%	1%	2%	3%	5%	1%
3	7%	5%	2%	10%	9%	8%	11%	6%	4%
4	8%	8%	16%	20%	14%	9%	19%	10%	8%
5 - A great deal	21%	16%	20%	34%	30%	25%	26%	26%	28%
Not applicable – I do not have this financial product	60%	66%	60%	33%	43%	52%	39%	50%	58%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



YouGov

		Total	Value of pension pots							
			Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000
Current account										
	Unweighted base	2104	68	54	101	97	93	82	75	108
	Base: All UK Adults	2104	73	56	112	98	90	81	73	104
	1- Not at all	8%	-	5%	6%	6%	5%	4%	5%	5%
	2	3%	3%	-	6%	2%	2%	7%	5%	5%
	3	16%	19%	12%	13%	12%	17%	16%	9%	10%
	4	17%	8%	23%	18%	24%	29%	23%	20%	21%
	5 - A great deal	48%	60%	53%	56%	53%	40%	48%	61%	58%
	Not applicable – I do not have this financial product	8%	10%	7%	1%	4%	7%	2%	1%	1%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	9	5	13	13	10	9	8	11
<b>Base: All UK Adults who don't care about charges they pay on pension savings</b>	<b>275</b>	<b>11</b>	<b>6</b>	<b>21</b>	<b>12</b>	<b>11</b>	<b>10</b>	<b>7</b>	<b>11</b>
I don't have enough currently saved in my pension savings for charges to make a difference	16%	72%	-	43%	24%	31%	8%	-	-
I don't believe charges will make a difference to my pension savings when I come to retire	14%	8%	16%	24%	21%	24%	56%	13%	51%
I trust pension companies' charges are reasonable	14%	8%	34%	8%	24%	23%	-	24%	39%
Too difficult to find out what charges I pay	10%	8%	-	26%	26%	-	8%	13%	-
Pension charges are too complex to understand	11%	-	22%	35%	7%	9%	8%	13%	12%
I haven't got round to thinking about it/looking into them	18%	17%	44%	33%	10%	20%	55%	11%	11%
Other- Please tell us why	25%	-	-	5%	23%	-	8%	13%	51%
Don't know	20%	11%	-	-	-	-	-	13%	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
1 - Not very influential	6%	3%	5%	9%	4%	5%	8%	12%	12%
2	4%	3%	3%	10%	6%	8%	9%	7%	7%
3	23%	22%	28%	23%	30%	31%	30%	22%	33%
4	21%	20%	33%	25%	29%	26%	20%	28%	24%
5 - Very influential	19%	20%	17%	23%	26%	20%	17%	26%	19%
Don't know	26%	32%	14%	10%	5%	10%	15%	6%	5%

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	68	54	101	97	93	82	75	108
<b>Base: All UK Adults</b>	<b>2104</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
Yes, I was aware of this	65%	48%	65%	56%	69%	78%	84%	90%	93%
No, I was not aware of this	35%	52%	35%	44%	31%	22%	16%	10%	7%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	68	54	101	97	93	82	75	108
<b>Base: All UK Adults</b>	<b>2104</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
Yes, I was aware of this	87%	88%	91%	87%	96%	94%	95%	97%	98%
No, I was not aware of this	13%	12%	9%	13%	4%	6%	5%	3%	2%

# B&CE Pensions

UK18 Sample: 7th - 10th January 2022




YouGov

	Total	Value of pension pots							
		Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000
How much I pay into my workplace pension as a percentage of my wages									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	71%	64%	79%	81%	84%	85%	89%	94%	97%
No, I was not aware of this	29%	36%	21%	19%	16%	15%	11%	6%	3%
You can increase the contributions you pay to your pension from your earnings via your employer									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	69%	59%	72%	62%	80%	87%	84%	89%	95%
No, I was not aware of this	31%	41%	28%	38%	20%	13%	16%	11%	5%
You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	59%	52%	61%	54%	69%	75%	77%	81%	85%
No, I was not aware of this	41%	48%	39%	46%	31%	25%	23%	19%	15%
You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	49%	42%	50%	51%	59%	57%	69%	78%	84%
No, I was not aware of this	51%	58%	50%	49%	41%	43%	31%	22%	16%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022





	Total	Value of pension pots							
		Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000
How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	54%	35%	50%	52%	58%	76%	80%	76%	90%
No, I was not aware of this	46%	65%	50%	48%	42%	24%	20%	24%	10%
You can move most pension pots from one pension company to another									
Unweighted base	2104	68	54	101	97	93	82	75	108
Base: All UK Adults	2104	73	56	112	98	90	81	73	104
Yes, I was aware of this	69%	64%	69%	74%	85%	83%	84%	93%	98%
No, I was not aware of this	31%	36%	31%	26%	15%	17%	16%	7%	2%

B&CE  
Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinion. Just like you can move your current account from one bank to another, you can move your pension savings from one pension company to another. If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	68	54	101	97	93	82	75	108
Base: All UK Adults who have pension	1618	73	56	112	98	90	81	73	104
Yes, I would	34%	23%	27%	33%	50%	42%	45%	55%	70%
No, I would not	45%	55%	56%	59%	40%	43%	46%	28%	24%
Don't know	21%	22%	17%	8%	10%	15%	9%	17%	6%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	68	54	101	97	93	82	75	108
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>73</b>	<b>56</b>	<b>112</b>	<b>98</b>	<b>90</b>	<b>81</b>	<b>73</b>	<b>104</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	24%	18%	26%	32%	22%	17%	24%	16%
To have everything in one place so that it is easier to manage	35%	34%	32%	42%	49%	45%	32%	47%	42%
To move it to where I have most of my pension savings	17%	18%	31%	23%	26%	21%	15%	25%	20%
The rate of return the pension fund is promoting	34%	37%	27%	42%	41%	43%	33%	40%	44%
To save on charges on my pension savings	36%	40%	42%	37%	47%	42%	42%	51%	48%
If I had a problem with my existing provider	30%	27%	32%	27%	39%	36%	34%	44%	38%
Better website or app to manage my money	12%	14%	14%	18%	20%	10%	14%	16%	13%
If I was advised to (by financial advisor/accountant etc.)	24%	24%	24%	23%	32%	24%	34%	36%	36%
It's the company I plan to take my retirement income with	7%	5%	7%	10%	7%	5%	7%	12%	12%
Advertising	1%	3%	4%	6%	3%	2%	2%	-	-
To access a wider range of investment options	14%	14%	7%	17%	23%	16%	13%	25%	34%
To invest my savings ethically	15%	23%	17%	26%	23%	10%	9%	15%	11%
Don't know	20%	21%	16%	11%	4%	4%	4%	8%	4%
None of these	9%	4%	7%	2%	4%	6%	6%	1%	5%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total	Value of pension pots							
	Up to £1,000	Over £1,000 and up to £3,000	Over £3,000 and up to £10,000	Over £10,000 and up to £25,000	Over £25,000 and up to £50,000	Over £50,000 and up to £100,000	Over £100,000 and up to £200,000	Over £200,000

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	68	54	101	97	93	82	75	108
Base: All UK Adults who have pension	1618	73	56	112	98	90	81	73	104
Very helpful	45%	39%	62%	54%	64%	49%	40%	53%	53%
Fairly helpful	35%	45%	26%	38%	32%	38%	37%	38%	38%
Not very helpful	6%	10%	5%	2%	3%	8%	17%	1%	1%
Not at all helpful	3%	-	3%	6%	-	-	-	3%	2%
Don't know	11%	6%	3%	-	1%	5%	6%	5%	6%
Net: Helpful	80%	84%	88%	92%	96%	87%	78%	91%	91%
Net: Not helpful	9%	10%	9%	8%	3%	8%	17%	4%	3%

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	68	54	101	97	93	82	75	108
Base: All UK Adults who have pension	1618	73	56	112	98	90	81	73	104
Very likely	12%	15%	16%	30%	19%	9%	8%	14%	9%
Fairly likely	30%	41%	37%	30%	57%	38%	36%	26%	28%
Not very likely	17%	11%	20%	16%	8%	27%	22%	26%	25%
Not at all likely	14%	6%	6%	8%	4%	7%	17%	12%	17%
Don't know	27%	27%	21%	16%	13%	20%	17%	22%	21%
Net: Likely	43%	56%	53%	60%	76%	47%	44%	40%	37%
Net: Not likely	30%	17%	26%	24%	12%	33%	39%	38%	42%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

Thinking specifically about your pensions, and the money you are saving for your retirement Which of these types of pensions do you have? (Please select all that apply.)

	Unweighted base			
	2104	486	279	221
Base: All UK Adults	2104	468	264	198
Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement)	33%	44%	34%	20%
Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement)	4%	4%	5%	4%
Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary)	13%	15%	11%	24%
Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary)	5%	7%	6%	6%
Pension that my employer contributes to – not sure of type	8%	13%	8%	7%
Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work)	6%	6%	7%	5%
Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested)	5%	2%	5%	1%
Other	5%	5%	11%	18%
Don't know	11%	18%	25%	23%
Not applicable- I don't have a pension	23%	-	-	-

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

For the following question, if you do not have any pension savings (i.e. money saved in a pension product such as a workplace pension or personal pension, etc.), please select the "Not applicable" option. Do not count any defined benefit or 'final salary' pension/s. Approximately, what is the value of ALL of your pension pots combined? (If you are unsure, please provide your best estimate)

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
Up to £1,000	5%	-	-	-
Over £1,000 and up to £3,000	3%	-	-	-
Over £3,000 and up to £10,000	7%	-	-	-
Over £10,000 and up to £25,000	6%	-	-	-
Over £25,000 and up to £50,000	6%	-	-	-
Over £50,000 and up to £100,000	5%	-	-	-
Over £100,000 and up to £200,000	4%	-	-	-
Over £200,000	6%	-	-	-
Don't know	29%	100%	-	-
Prefer not to say	16%	-	100%	-
Not applicable- I do not have any pension savings	12%	-	-	100%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

Which THREE, if any, of the following are the most important features that a pension should have?

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
Low charges	27%	21%	25%	21%
Rate of return on your money invested	36%	32%	39%	30%
An online portal to view/manage your pension	23%	20%	20%	13%
An app to view/manage your pension	11%	10%	7%	6%
Retirement planning tools/calculators	14%	14%	17%	12%
Wide range of investment choices	10%	5%	9%	7%
It's run by a well know/trusted company	34%	32%	38%	29%
A range of ways to take your money when you retire	23%	24%	21%	19%
Guidance around what to do at retirement	18%	17%	18%	15%
Regular communications	10%	11%	12%	8%
Good customer support when you need help	26%	30%	28%	28%
Don't know	16%	23%	16%	29%
None of these	2%	2%	2%	4%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

There are certain charges that you need to pay on your pension. These charges will be a percentage of the money you pay in to cover the cost of investing your pension and looking after it. Which ONE, if any, of the following best describes your understanding of the charges you pay on your pension pots?

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
I know what charges I pay on all of my pension pots	18%	7%	26%	8%
I know what charges I pay on some of my pension pots, but not all	8%	4%	5%	2%
I don't know what charges I pay on any of my pension pots, but I know I pay them	19%	15%	14%	5%
I didn't know I paid any charges on any of my pension pots	23%	33%	13%	14%
Don't know	24%	36%	31%	30%
Not applicable - I have a state pension	9%	6%	11%	40%

Thinking about not knowing all the charges that you pay on your pension...Would you know how to find out what annual charges you pay on your pensions?

Unweighted base	803	252	87	44
<b>Base: All UK Adults who don't know all the charges they pay on their pension pots</b>	<b>801</b>	<b>241</b>	<b>84</b>	<b>43</b>
Yes, I would	47%	37%	52%	27%
No, I would not	46%	54%	40%	60%
Don't know	7%	9%	8%	13%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

Pension savings					
	Unweighted base	1664	486	279	221
	<b>Base: All UK Adults who have a pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
	1 - Not at all	9%	8%	9%	23%
	2	8%	11%	5%	8%
	3	35%	41%	34%	35%
	4	23%	20%	22%	10%
	5 - A great deal	25%	21%	30%	23%

On a scale of 1-5, where 1 is 'not at all' and 5 is 'a great deal', how much, if at all, do you care about the charges that you pay on your...?

Mortgage					
	Unweighted base	2104	486	279	221
	<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
	1- Not at all	3%	2%	4%	4%
	2	1%	1%	1%	0%
	3	7%	10%	11%	6%
	4	8%	9%	5%	4%
	5 - A great deal	21%	23%	25%	18%
	Not applicable – I do not have this financial product	60%	56%	55%	68%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022

YouGov

		Total	Don't know	Prefer not to say	Not applicable- I do not have any pension savings
Current account					
	Unweighted base	2104	486	279	221
	<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
	1- Not at all	8%	6%	7%	14%
	2	3%	3%	2%	1%
	3	16%	19%	19%	15%
	4	17%	16%	16%	14%
	5 - A great deal	48%	51%	52%	48%
	Not applicable – I do not have this financial product	8%	5%	4%	7%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

Thinking about the charges that you pay on your pension savings.....Why don't you care about the charges that you pay on your pension savings? (Please select all that apply)

Unweighted base	285	94	41	72
<b>Base: All UK Adults who don't care about charges they pay on pension savings</b>	<b>275</b>	<b>88</b>	<b>37</b>	<b>62</b>
I don't have enough currently saved in my pension savings for charges to make a difference	16%	11%	9%	12%
I don't believe charges will make a difference to my pension savings when I come to retire	14%	11%	5%	3%
I trust pension companies' charges are reasonable	14%	18%	15%	3%
Too difficult to find out what charges I pay	10%	11%	9%	5%
Pension charges are too complex to understand	11%	13%	7%	4%
I haven't got round to thinking about it/looking into them	18%	22%	18%	3%
Other- Please tell us why	25%	24%	23%	44%
Don't know	20%	27%	27%	30%



## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

For the following question, even if you have not moved your pension savings from one company to another before we are interested in your opinion. If you were to move your pension savings to another pension company, how influential would the following be on your decision to move it? To save on charges on my pension savings

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
1 - Not very influential	6%	4%	6%	9%
2	4%	2%	3%	2%
3	23%	20%	22%	14%
4	21%	20%	17%	15%
5 - Very influential	19%	18%	19%	16%
Don't know	26%	36%	33%	45%

Before taking this survey, were you aware or unaware of the following about pensions?

The Government contributes to pension savings with something called 'tax relief'

Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	65%	62%	74%	64%
No, I was not aware of this	35%	38%	26%	36%

Employers pay into workplace pensions as well as employees

Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	87%	90%	93%	86%
No, I was not aware of this	13%	10%	7%	14%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



	Total	Don't know	Prefer not to say	Not applicable- I do not have any pension savings
<b>How much I pay into my workplace pension as a percentage of my wages</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	71%	73%	84%	66%
No, I was not aware of this	29%	27%	16%	34%
<b>You can increase the contributions you pay to your pension from your earnings via your employer</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	69%	69%	81%	65%
No, I was not aware of this	31%	31%	19%	35%
<b>You can pay extra contributions to your pension by setting up a direct debit with your workplace pension company</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	59%	55%	72%	58%
No, I was not aware of this	41%	45%	28%	42%
<b>You can make one-off payments to your pension via direct debit/BACs payment when you have a windfall, inheritance, bonus etc.</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	<b>2104</b>	<b>468</b>	<b>264</b>	<b>198</b>
Yes, I was aware of this	49%	40%	57%	44%
No, I was not aware of this	51%	60%	43%	57%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



	Total	Don't know	Prefer not to say	Not applicable- I do not have any pension savings
<b>How much I need to contribute to my pension so that I have enough money to fund my lifestyle in retirement</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	2104	468	264	198
Yes, I was aware of this	54%	46%	69%	52%
No, I was not aware of this	46%	54%	31%	48%
<b>You can move most pension pots from one pension company to another</b>				
Unweighted base	2104	486	279	221
<b>Base: All UK Adults</b>	2104	468	264	198
Yes, I was aware of this	69%	66%	79%	65%
No, I was not aware of this	31%	34%	21%	35%

B&CE  
Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

For the following question, even if you have not moved your pension savings from one company to another we are still interested in your opinion. Just like you can move your current account from one bank to another, you can move your pension savings from one pension company to another. If you were to move your pension savings to another pension company, would you know what to consider when comparing different pension providers?

Unweighted base	1664	486	279	221
Base: All UK Adults who have pension	1618	468	264	198
Yes, I would	34%	20%	38%	23%
No, I would not	45%	55%	33%	46%
Don't know	21%	25%	29%	31%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

For the following question, even if you are not thinking of moving your pension savings to another company we are interested in your opinion. If you were to move your pension savings to another pension company, which if any, of the following would influence your decision of where to move them to? (Please select all that apply)

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
To move it to the pension provided by my new employer (where you are paying in your contributions)	18%	19%	6%	12%
To have everything in one place so that it is easier to manage	35%	33%	28%	25%
To move it to where I have most of my pension savings	17%	15%	11%	10%
The rate of return the pension fund is promoting	34%	35%	26%	22%
To save on charges on my pension savings	36%	32%	26%	28%
If I had a problem with my existing provider	30%	30%	20%	28%
Better website or app to manage my money	12%	12%	9%	6%
If I was advised to (by financial advisor/accountant etc.)	24%	21%	20%	19%
It's the company I plan to take my retirement income with	7%	6%	5%	6%
Advertising	1%	0%	0%	-
To access a wider range of investment options	14%	11%	10%	9%
To invest my savings ethically	15%	16%	10%	11%
Don't know	20%	27%	28%	29%
None of these	9%	9%	12%	16%

## B&CE Pensions

UK18 Sample: 7th - 10th January 2022



Total			
	Don't know	Prefer not to say	Not applicable- I do not have any pension savings

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How helpful would a website like this be for managing your pensions?

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
Very helpful	45%	43%	37%	36%
Fairly helpful	35%	32%	38%	31%
Not very helpful	6%	6%	5%	7%
Not at all helpful	3%	3%	5%	7%
Don't know	11%	16%	16%	19%
Net: Helpful	80%	76%	75%	67%
Net: Not helpful	9%	9%	10%	14%

For the following question, please imagine you could access a website where you could see all of the different pension pots that belong to you (e.g. workplace, personal and state pension schemes) in one place. How likely would you be to move your savings from one pension company to another using this website?

Unweighted base	1664	486	279	221
<b>Base: All UK Adults who have pension</b>	<b>1618</b>	<b>468</b>	<b>264</b>	<b>198</b>
Very likely	12%	11%	11%	8%
Fairly likely	30%	30%	23%	18%
Not very likely	17%	15%	14%	15%
Not at all likely	14%	14%	19%	21%
Don't know	27%	30%	32%	38%
Net: Likely	43%	41%	34%	26%
Net: Not likely	30%	29%	33%	35%