

## YouGov Survey Results

Sample size: 2004

Fieldwork: 19-20 November 2019

Total	Gender		Age				
	Male	Female	19-24	25-34	35-44	45-54	55+

Which of these applies to you?

	2004	944	1000	161	301	353	321	868
Unweighted base	2004	944	1000	161	301	353	321	868
Base	2004	972	1032	222	300	352	317	812
Working full time (30 or more hours per week)	40%	48%	33%	23%	67%	61%	62%	17%
Working part time (8-29 hours a week)	13%	7%	16%	8%	13%	14%	17%	12%
Working part time (less than 8 hours a week)	2%	2%	2%	3%	0%	2%	0%	2%
Full time student	6%	6%	5%	46%	2%	1%	-	-
Retired	26%	25%	26%	-	1%	0%	2%	63%
Unemployed	4%	0%	4%	6%	8%	8%	2%	1%
Not working	7%	4%	9%	6%	5%	10%	12%	4%
Other	3%	3%	3%	4%	4%	5%	4%	2%

To what extent do you agree or disagree with the following statement? In general, I have a good understanding of pensions and how they work

	1093	539	565	60	241	273	255	254
Unweighted base	1093	539	565	60	241	273	255	254
Base: All GB workers	1091	522	539	77	240	269	253	253
Strongly agree	7%	11%	4%	0%	0%	0%	9%	8%
Tend to agree	47%	50%	43%	48%	36%	47%	47%	56%
Tend to disagree	33%	29%	38%	31%	39%	34%	34%	27%
Strongly disagree	8%	5%	11%	8%	14%	7%	6%	6%
Don't know	5%	5%	4%	7%	5%	5%	4%	3%

For the following question, by 'workplace pension', we mean a pension scheme which is set up by an employer, and a certain proportion of your salary is contributed each month. If you have more than one workplace pension, please think about the workplace pension which was started most recently. If you are self-employed and/or do not have a workplace pension, please select the 'Not applicable' option. Which ONE, if any, of the following statements best describes your current monthly contribution to your workplace pension?

	1093	539	565	60	241	273	255	254
Unweighted base	1093	539	565	60	241	273	255	254
Base: All GB workers	1091	522	539	77	240	269	253	253
I currently make no contribution (i.e. I opted out)	10%	9%	11%	0%	9%	8%	8%	14%
I currently make the employer's minimum contribution	37%	32%	42%	41%	45%	34%	43%	25%
I currently make slightly more than my employer's minimum contribution	16%	19%	13%	11%	15%	20%	16%	14%
I currently make significantly more than my employer's minimum contribution	11%	15%	6%	4%	8%	13%	14%	12%
Don't know	10%	9%	12%	15%	13%	11%	7%	9%
Not applicable - I am self-employed and/or do not have a workplace pension	16%	16%	15%	23%	9%	14%	12%	26%

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Which of these applies to you?

Unweighted base	2004	944	1000	161	301	353	321	868
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For the following questions, by 'state pension', we mean the regular payment made by the UK Government to people over the minimum age of retirement. Please imagine you were able to withdraw and use money from your pension pot (either state or workplace) for any purpose before you retire. How likely, if at all, do you think you would be to withdraw any amount of money at some point before you retire? (Please select the option that best applies. If you have already withdrawn money from your pension pot, or don't have a pension pot never will, please select the relevant "Not applicable" option)

Unweighted base	1083	538	545	60	241	273	255	254
Base: All GB workers	1091	552	539	77	240	269	253	253
Very likely	6%	6%	6%	6%	3%	5%	9%	6%
Fairly likely	11%	12%	11%	7%	11%	13%	14%	9%
Not very likely	26%	26%	25%	24%	32%	23%	22%	25%
Not at all likely	28%	29%	26%	16%	25%	30%	30%	29%
Don't know	18%	18%	19%	30%	22%	20%	16%	11%
Not applicable - I have already withdrawn money from my pension pot	4%	4%	4%	-	1%	-	-	14%
Not applicable - I don't have a pension pot/ never will	7%	6%	8%	17%	5%	8%	5%	7%

You previously said you would be likely to withdraw money from your pension pot before you retire. Which, if any, of the following things do you think you would use this money for? (Please select all that apply)

Unweighted base	187	92	95	8	34	49	58	38
Base: All GB workers who would be likely to withdraw money from pension pot early	189	95	94	10	34	48	59	38
A large purchase I've been saving for long term (e.g. a house deposit, holiday, etc.)	42%	36%	49%	58%	47%	39%	42%	39%
Regular everyday spending (e.g. groceries, entertainment, etc.)	21%	19%	24%	24%	24%	19%	21%	21%
Emergencies (e.g. medical bills, large and unexpected bills etc.)	28%	29%	35%	29%	43%	27%	23%	23%
Investments (e.g. stocks and shares, bonds, property etc.)	16%	20%	12%	45%	12%	17%	12%	17%
To help family and friends	17%	14%	20%	24%	6%	24%	14%	21%
Other	9%	14%	4%	-	-	11%	14%	10%
Don't know	5%	5%	4%	-	6%	6%	3%	6%

How confident, if at all, are you that you will have enough money after you have retired to fund your preferred lifestyle? (Please select the option that best applies. If you don't think you will ever be able to retire, please select the "Not applicable" option)

Unweighted base	1083	538	545	60	241	273	255	254
Base: All GB workers	1091	552	539	77	240	269	253	253
Very confident	4%	6%	2%	2%	2%	3%	4%	9%
Fairly confident	27%	31%	23%	17%	22%	22%	30%	39%
Not very confident	26%	23%	33%	20%	25%	26%	27%	26%
Not at all confident	24%	20%	28%	15%	31%	25%	29%	14%
Don't know	14%	15%	13%	40%	16%	14%	8%	8%
Not applicable - I don't think I will ever be able to retire	4%	4%	5%	5%	4%	7%	3%	4%

For the following question, by 'state pension age', we mean the earliest age at which you are able to start claiming a pension from the UK Government. This is determined by the UK Government based on when you were born. To what extent do you think the state pension age for people your age will have increased or decreased by the time you retire, or do you think it will stay the same?

Unweighted base	1038	517	521	57	232	258	248	245
Base: All GB workers who think they will retire	1044	529	514	73	229	251	246	244
Significantly increased	33%	32%	35%	36%	47%	44%	28%	14%
Slightly increased	33%	35%	30%	8%	26%	31%	48%	33%
Stay the same	18%	19%	16%	13%	9%	11%	11%	40%
Slightly decreased	4%	3%	4%	13%	3%	2%	4%	3%
Significantly decreased	3%	3%	4%	-	8%	3%	3%	1%
Don't know	9%	8%	10%	30%	7%	9%	5%	8%