#### 8/10/2022

0062 Sample Profile

	Table Names	Table Filters
0026	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Summary	All Adults who consent to collection of information about retirement and pensions
	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have	All Adults who consent to collection of information about retirement and pensions
0028	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have	All Adults who consent to collection of information about retirement and pensions
0029	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have	All Adults who consent to collection of information about retirement and pensions
0030	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Planning to have	All Adults who consent to collection of information about retirement and pensions
0031	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Planning to have	All Adults who consent to collection of information about retirement and pensions
0032	Q4. In which, if any, of the following ways are you personally planning for your retirement? - Planning to have	All Adults who consent to collection of information about retirement and pensions
0033	Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0034	Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0035	Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0036	Q6. Approximately how much do you think your personal pension pot is worth in total?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
	Q6. Approximately how much do you think your personal pension pot is worth in total?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0038	Q6. Approximately how much do you think your personal pension pot is worth in total?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
	$\ensuremath{Q9}.$ Have you ever tried to consolidate your personal company or private pensions?	All Adults who consent to collection of information about retirement and pensions who have more than one pension
	Q9. Have you ever tried to consolidate your personal company or private pensions?	All Adults who consent to collection of information about retirement and pensions who have more than one pension
	Q9. Have you ever tried to consolidate your personal company or private pensions?	All Adults who consent to collection of information about retirement and pensions who have more than one pension
	Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private pensions?	All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them
0052	Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private pensions?	All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them
0053	Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private pensions?	All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them
0054	Q12. How concerned, or not, are you with the rising cost of living?	All Adults who consent to collection of information about retirement and pensions
0055	Q12. How concerned, or not, are you with the rising cost of living?	All Adults who consent to collection of information about retirement and pensions
0056	Q12. How concerned, or not, are you with the rising cost of living?	All Adults who consent to collection of information about retirement and pensions
0057	Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0058	Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
0059	Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?	All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension
	Sample Profile	All Adults aged 18-75 in UK
0061	Sample Profile	All Adults aged 18-75 in UK

All Adults aged 18-75 in UK

UK Adults 18-75

Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have

All Adults who consent to collection of information about retirement and pensions

		Ge	nder			Age			Ethi	nicity		Socia	l grade			Em	ployment st	atus	
									White	Minority							Self-	ANY	ANY NO
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	group	group	AB	C1	C2	DE	Full time	Part-time		WORKING	WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)
Unweighted base	2319	1147	1165	323	433	441	448	674	2078	213	1223	564	190	342	1184	344	143	1671	648
Weighted base	2319	1147	1165	275	438	411	438	756	2079	210	625	693	480	520	1002	368	138	1508	811
A pension(s) set up by my current employer (a																			
workplace pension)	916 40%	457 40%	457 39%	66 24%	204 47% pH	208 51% DGH	180 41% D	258 34% D	840 40%	74 36%	288 46% N	298 43% N	189 39% N	141 27%	569 57% PQRS	178 48% qs	22 16%	769 51% qs	147 18%
A state pension that I will receive at retirement age	838	452	383	83	183	189	185	198	775	60	280	235	151	172	487	143	34	664	173
	36%	39%	33%	30%	42%	46%	42%	26%	37%	28%	45%	34%	31%	33%	49%	39%	25%	44%	21%
		c			DH	DH	DH				LMN				PQRS	qs		qs	
Savings and investment - e.g. ISA account, bonds,																			
shares, saving accounts, etc	775 33%	385 34%	386 33%	75 27%	132 30%	134 33%	129 29%	305 40% peg	702 34%	69 33%	259 41% MN	255 37% MN	126 26%	135 26%	362 36%	115 31%	37 27%	515 34%	260 32%
A pension(s) set up by a former employer (a																			
workplace pension)	756 33%	381 33%	375 32%	55 20%	113 26%	124 30% D	155 35% DE	309 41% DEF	707 34%	44 21%	247 39% MN	240 35% N	129 27%	140 27%	334 33%	127 34%	36 26%	497 33%	259 32%
Another pension(s) I set up myself	482	268	214	43	54	88	97	199	448	33	159	147	97	79	232	59	30	321	161
Another pension(s) i set up myseir	21%	23% c	18%	16%	12%	21% E	22% E	26% DE	22%	16%	25% N	21% N	20%	15%	23½ 23% P	16%	22%	21% P	20%
Using an inheritance	306	184	122	42	73	68	41	82	276	29	118	71	71	45	166	39	15	220	87
	13%	16% c	10%	15% G	17% GH	17% GH	9%	11%	13%	14%	19% LN	10%	15%	9%	17% PRS	11%	11%	15%	11%
Investing in rental property	210	142	67	49	45	68	23	25	176	33	92	48	37	33	145	22	19	186	24
	9%	12% c	6%	18% EGH	10% GH	17% GH	5%	3%	8%	16%	15% LMN	7%	8%	6%	14% PRS	6%	14% ps*	12% PS	3%
A state pension that I currently receive	246 11%	115 10%	130 11%	-	-	-	-	246 32%	238 11%	5 2%	57 9%	97 14%	56 12%	35 7%	14 1%	22 6%	17 12%	53 3%	193 24%
	11%	10%	11%	-			-	DEFG	11%	2%	9%	14% KN	12%	/%	1%	OR OR	08*	376	OPOR
Cryptocurrency	1 *	1 *	:	-	:	:	:	-	1 *		1	-		-	1 *	:	:	1 .	-
Continue working	2	2					2		2				2		2			2	
									•			-		-			:		-
Downsizing / downsizing house	2	1	1	-	-	-	-	2	2	-	1	-	-	1	-	-	1	1	1
				•	•	•	•	•	•	-	•	-			-		1% o*		
Not sure I shall see retirement age	:	:	-	-	-	-	-		:	-	:	-	-	-	-	-	-	-	:
	•			-			-				•							-	
Other way(s), please specify	5	3	2	1		1	:	4	4	1	4	1		1	1	2	:	3	2
	•			•	-	·	•	·	·	·	1%	·	-						
I am not currently planning for my retirement	282 12%	129 11%	152 13%	56 20% EFH	53 12%	47 11%	67 15% H	59 8%	242 12%	33 16%	54 9%	64 9%	52 11%	112 22% KLM	74 7%	29 8%	26 19% ope*	129 9%	153 19% OPR
Don't know	48	26	21	10	4	6	11	16	35	12	13	12	8	15	9	5	5	19	29
DOILEMION	2%	2%	2%	10 4% E	1%	2%	2%	16 2%	35 2%	6% I	13 2%	2%	2%	3%	1%	1%	4% 0*	19	29 4% OR
Refused	23 1%	11 1%	12 1%	1	:	5 1%	2	14 2%	17 1%	6 3%	5 1%	6 1%	8 2%	4 1%	6 1%	:	2 1%	8 1%	15 2% PR
No answer	5	3	2	1	1	2			3	2	4			1	4			4	1
The strawer		*	:		:	1%			•	1%	1%	-		:			:	*	:
Nothing	6	5	1	4	-		1	1	6		1	1	4		2	3		5	1
				1%	-	-				-			1%			1%	-		

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

ColumnProportions (5%): A,B/C,D/E/Y/G/H,V/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*) ColumnMeans (SNI: A.B/C.D/E/I/G/H.I/J.K/L/M/N.O/P/D/R/S Minimum Base: 30\*\*1 Small Base: 100\*\*)

Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have

All Adults who consent to collection of information about retirement and pensions

							Res	gion							Educ	ation					Income			
			North	Yorkshire and Humbersi	West	East	East of	South		Greater			Northern	GCSE/ O Level/		Masters/	No formal qualificati	UP TO	£20,000-	£35,000-			£120,000	
	Total (A)	North East (B)	West (C)	de (D)	Midlands (E)	Midlands (F)	England (G)	West (H)	South East (I)	London (J)	Wales (K)	Scotland (L)	Ireland (M)	NVQ12 (N)	equivalent (O)	PhD (P)	ons (Q)	£19,999 (R)	£34,999 (S)	£54,999 (T)	£99,999 (U)	£119,99 (V)	or more (W)	Refusi (X)
Unweighted base	2319	92	254	190	207	163	213	189	318	339	111	183	60	442	427	1341	109	442	517	528	326	88	227	191
Weighted base	2319	93	254	188	200	168	214	199	317	317	105	196	68	712	654	762	192	611	636	504	241	57	70	200
A pension(s) set up by my current employer (a workplace pension)	916 40%	34 37%	105 41%	76 41%	68 34%	62 37%	90 42%	59 30%	134 42% H	139 44% н	41 39%	80 41%	29 42%	217 31%	285 44% NQ	363 48% NQ	52 27%	154 25%	252 40% R	230 46% R	137 57% rstx	32 57% rsx*	40 57% RSTX	70 35% R
A state pension that I will receive at retirement age	838 36%	25 27%	93 37%	61 32%	65 33%	51 30%	75 35%	68 34%	118 37%	154 49% BCDEFGHIKL	34 33%	67 34%	26 38%	214 30%	237 36% Q	344 45% NOQ	43 22%	155 25%	221 35% R	196 39% R	121 50% RSTX	34 60% RSTX*	47 67% RSTUX	63 31%
Savings and investment - e.g. ISA account, bonds, shares, saving accounts, etc	775 33%	31 34%	76 30%	59 32%	69 34%	37 22%	76 35%	64 32%	122 38%	131 41% OM	29 28%	65 33%	15 23%	201 28%	203 31% Q	336 44% NOQ	35 18%	146 24%	209 33% R	173 34% R	120 50% RSTX	25 43% R*	41 58% RSTX	61 31%
A pension(s) set up by a former employer (a workplace pension)	756 33%	26 28%	74 29%	54 29%	50 25%	48 29%	92 43% (DEF)	69 35%	118 37% £	91 29%	32 31%	74 38%	27 39%	200 28%	230 35% Q	284 37% NQ	41 22%	148 24%	218 34% R	177 35% R	99 41% 8x	23 41% R*	33 47% RSTX	57 28%
Another pension(s) I set up myself	482 21%	13 14%	46 18%	27 14%	37 19%	29 18%	49 23%	45 23%	94 29% BCDEFI	60 19%	24 22%	46 23%	11 17%	125 18%	142 22%	185 24% N	29 15%	107 17%	128 20%	112 22%	53 22%	17 29% ex*	31 44% RSTUVX	34 17%
Using an inheritance	306 13%	10 11%	25 10%	32 17% нк	27 13% H	15 9% •	29 14% н	10 5%	31 10%	94 30% BCDEFGHIKL M	6 6%	23 12%	3 5%	59 8%	90 14% N	135 18% N	23 12%	69 11%	61 10%	68 13%	43 18% rsx	21 38% sstux*	28 40% rstux	16 8%
Investing in rental property	210 9%	4 4%	19 8%	11 6%	21 10%	9 6% •	12 6%	14 7%	35 11%	68 22% BCDEFGHIKL M	5 5% •	9 4%	2 4%	31 4%	55 8% N	119 16% NOQ	5 3%	20 3%	38 6%	55 11% rs	35 14% rsx	18 31% sstux*	33 46% rstuvx	12 6%
A state pension that I currently receive	246 11%	10 11% ,*	27 10%	23 13% EJ	9 5%	20 12% j*	30 14% EI	26 13% EI	43 14% EJ	7 2%	20 19% EJ*	26 13% EJ*	5 7%	65 9%	60 9%	75 10%	45 24% NOP*	66 11% vw	96 15% TUVW	43 9% vw	14 6% w	1 1%	1%	26 13% uvw
Cryptocurrency	1 *	:	:	:	:	:	:	-	-	:	:	:	1%		:	1	:	:	-	:	-	:	* 1% ST	-
Continue working	2 *	:	-	:	:	:	-	-	-	:	:	2 1% •	:	-	:	2	:	:	2	:	-	:	-	-
Downsizine / downsizine house	2	:	:	:	1 1%	:	1	-	:	-	:	:	:	:	1	1	:	:	-	2	:	:	:	-
Not sure I shall see retirement aze	:	:	:	:	-	:	-	-	:	-	:	:	:	:	:	:	:	:	-	:	:	:	:	:
Other way(s), please specify	5	:	1	:	2 1%	:	1 1%	:	:	-	:	:	:	2	1	2	:	:	2	:	2 1%	* 1% R*	1 1% er	-
I am not currently planning for my retirement	282 12%	9 10%	46 18% ни	21 11%	37 18% HJ	25 15%	32 15%	14 7%	34 11%	26 8%	13 12%	19 10%	5 7%	116 16% OP	56 9%	55 7%	55 29% NOP*	141 23% stuvwx	59 9%	42 8%	12 5%	4 7%	3 4%	21 10%
Don't know	48 2%	2 2%	8 3% 1	2 1%	4 2%	5 3%	3 1%	1	1	14 4% HI	4 4% 1*	3 1%	3 4% i*	15 2%	16 2%	9 1%	7 4%	20 3% st	5 1%	3 1%	1 .	1 2%	-	17 9% #STUW
Refused	23 1%	:	4 1%	2 1%	-	1	5 2%	2 1%	3 1%	6 2%	:	:	:	9 1%	9 1%	3	2 1%	5 1%	9 1%	2	:	:	:	7 3% TU
No answer	5	:	-	:	-	:	-	-	:	4 1%	:	:	:	:	2	3	:	1	-	1 .	:	1 2% RSTUX*	1 1% RST	:
Nothing	6	:	:	:	1 1%	1 1%	:	:	1	:	-	3 2%	:	1 *	4 1%	1 .	:	1	2	3 1%	:	:	:	:

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ColumnMeans (5%): A,B/C/D/E/F/G/H/I/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

Q4. In which, if any, of the following ways are you personally planning for your retirement? - Currently have

All Adults who consent to collection of information about retirement and pensions

		N	Tarital Stat	us		House	nold Size			of children or under)	Main S	hopper
		Married/ Living as		Widowed/ Divorced/								No, not mainshop
	Total (A)	Married (B)	Single (C)	Separated (D)	1 (E)	2 (F)	3 (G)	4+ (H)	ANY (I)	NONE (J)	per (K)	per (L)
Unweighted base	2319	1454	652	213	399	727	458	735	911	1408	2195	124
Weighted base	2319	1368	705	246	442	795	453	629	809	1510	2179	140
A pension(s) set up by my current employer (a			247			290	201	269	376	540	877	40
workplace pension)	916	572 42%	247 35%	97	157 35%	290 36%	201	269	376 47%	36%	40%	28%
	40,0	c	3370	33%	33%	30%	EF	45/4	1	30.0	40,4	
A state pension that I will receive at retirement age	838	523	232	83	155	246	179	257	371	467	798	40
A state pension that I will receive at retirement age	36%	38%	33%	34%	35%	31%	40%	41%	46%	31%	37%	29%
	3070	30%	33/4	34%	33/4	31/0	F	1	1	31/0	37.4	
Savings and investment - e.g. ISA account, bonds,												
shares, saving accounts, etc	775	471	226	78	161	292	137	185	234	541	733	42
	33%	34%	32%	32%	36%	37% H	30%	29%	29%	36%	34%	30%
A pension(s) set up by a former employer (a												
workplace pension)	756	489	175	92	147	302	128	179	235	521	711	44
	33%	36% C	25%	37% c	33%	38% GH	28%	29%	29%	35%	33%	32%
										'		-
Another pension(s) I set up myself	482 21%	283 21%	139 20%	60 24%	95 21%	194 24%	75 17%	118 19%	148 18%	334 22%	465 21%	17
	21%	21%	20%	24%	21%	24%	17%	19%	18%	22%	21%	12%
Using an inheritance	306 13%	196 14%	92 13%	19 8%	42 9%	93 12%	63 14%	109 17%	156 19%	150 10%	292 13%	14 10%
	13/0	D	13/0	0.0	3,4	12.70	1470	EF	1	10%	13/4	
Investing in rental property	210	134	70	6	20	63	32	94	120	90	204	6
mvesting in rental property	9%	10%	10%	2%	5%	8%	7%	15%	15%	6%	9%	4%
		D	D					EFG	1			
A state pension that I currently receive	246	166	16	63	67	145	20	13	7	239	230	16
	11%	12%	2%	26%	15%	18%	4%	2%	1%	16%	11%	11%
		c		BC	GH	GH				1		
Cryptocurrency	1		1			-	-			1	1	
	•	•	٠	-	•	-	-	•	•			:
Continue working	2	:	:	2	2		:	-		2	2	
	•		•	1% 8	•			-				
Downsizing / downsizing house	2	2				2				2	2	
Not sure I shall see retirement age												
								-	-			
Other way(s), please specify	5	2	1	3		5			1	4	3	2
	•	•	٠	1%	-	1%		•	•			2%
				8								K*
I am not currently planning for my retirement	282	148	110	25	50	95	46	91	98	184	263	20
	12%	11%	16% 8	10%	11%	12%	10%	15%	12%	12%	12%	14%
Don't know	48 2%	20 1%	22 3%	6 3%	20 4%	10 1%	10 2%	8 1%	11 1%	36 2%	44 2%	4 3%
					FH							
Refused	23	13	7	3	3	16		4	2	21	23	
	1%	1%	1%	1%	1%	2%	-	1%		1%	1%	
						6						
No answer	5	4	1	-				5	5		5	
	•	•	٠	-	-			1%	1%		•	
									1			
Nothing	6	1	5 1%	-	1		1	4 1%	5 1%	1	6	

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ColumnProportions (5%): A,B/C/D,E/F/G/H,V/LK/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)
ColumnProportions (5%): A,B/C/D,E/F/G/H,V/LK/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)



Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

		Ge	nder			Age				nicity		Social	grade			Em	ployment st	atus	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	White ethnic group	Minority ethnic group	АВ	C1	C2	DE	Full time	Part-time	Self- Employed	ANY WORKING	ANY NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted base	1477	726	748	139	267	307	290	474	1355	113	831	369	112	165	839	220	71	1130	347
Weighted base	1370	687	680	112	243	258	251	506	1258	107	417	439	275	240	686	233	57	976	395
1	584 43%	244 35%	340 50%	41 37%	99 41%	108 42%	96 38%	241 48%	545 43%	38 35%	162 39%	204 46%	101 37%	117 49%	245 36%	100 43%	40 70%	385 39%	199 51%
			В	•				G		*		К		К			**	0	OR
2	454 33%	241 35%	212 31%	24 21% *	66 27%	77 30%	96 38% DE	190 38% DE	435 35% J	18 17% *	139 33%	142 32%	100 36% *	73 30%	243 35%	68 29%	12 20% **	322 33%	132 33%
3	181 13%	113 16% c	68 10%	21 19% <sub>H*</sub>	51 21% GH	32 12%	30 12%	46 9%	159 13%	19 18% *	65 16%	51 12%	41 15% *	23 10%	103 15%	34 14%	4 7% **	141 14%	40 10%
4	83 6%	50 7%	32 5%	13 12% H*	11 5%	21 8% н	22 9% н	16 3%	72 6%	11 10% *	28 7%	19 4%	21 8% *	15 6%	50 7%	17 7%	1 2% **	69 7%	14 4%
5	21 2%	9 1%	12 2%	2 2% *	2 1%	6 2%	3 1%	8 2%	18 1%	2 2% *	8 2%	8 2%	3 1% *	1 1%	13 2%	3 1%	* 1% **	17 2%	4 1%
6 or more	17 1%	10 2%	5 1%	2 2% *	2 1%	10 4% Gн		3 1%	15 1%	2 1% *	10 2%	5 1%	1 *	1 *	13 2%	1 *		14 1%	3 1%
Refused	32 2%	20 3%	12 2%	9 8% FGH*	13 5% н	4 2%	4 2% н	1 *	13 1%	17 16%	3 1%	11 3%	8 3% *	10 4% K	19 3%	10 4% S		29 3%	3 1%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

							Reg	gion							Edu	cation					Income			
	Total	North East	North West	Yorkshire and Humbersi de	West Midlands	East Midlands	East of England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCSE/ O Level/ NVQ12	A Level or equivalent	Masters/		UP TO £19,999	£20,000- £34,999	£35,000- £54,999	£55,000- £99,999	£100,000- £119,99	£120,000 or more	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)
Unweighted base	1477	54	153	118	123	101	136	117	212	230	71	125	37	234	264	934	45	200	340	368	229	64	180	96
Weighted base	1370	52	138	112	103	91	133	108	212	187	65	129	43	368	398	524	81	269	402	333	178	39	53	96
1	584 43%	29 55% **	55 40% *	67 60% CFGIJL*	47 46% *	37 41% *	54 41% *	48 45% *	87 41%	58 31%	32 50% J*	51 40% *	18 43% **	171 47%	164 41%	219 42%	29 36% *	117 44% vw	178 44% vw	146 44% vw	81 45% vw	7 18% *	11 20%	45 47% vw*
2	454 33%	15 28% **	44 32% *	32 29% *	23 23% *	33 36% *	39 29% *	32 30% *	88 41% E	56 30%	25 39% *	52 40% E*	15 34% **	129 35%	132 33%	163 31%	29 35% *	92 34%	139 35%	115 35%	50 28%	12 30% *	15 28%	31 32% *
3	181 13%	6 11% **	20 14% *	7 6% *	12 12% *	14 15% *	21 16% *	18 17% *	22 10%	31 16%	4 6% *	18 14% *	8 19% **	40 11%	51 13%	72 14%	18 22% *	28 10%	52 13%	47 14%	26 15%	7 17% *	9 17%	12 12% *
4	83 6%	-	11 8% *	5 5% *	6 6% *	4 5% *	14 11% L*	5 5% *	13 6%	20 11% L	2 2% *	2 1% *		13 4%	29 7%	37 7%	4 5% *	15 5%	17 4%	17 5%	14 8%	6 14% RSTX*	11 21% RSTUX	3 4% *
5	21 2%	2 5% **	7 5% ı*	-	3 3% *	1 1% *	*	1 1% *	1 *	4 2%	*	1 1% *		4 1%	6 1%	11 2%	-	4 1%	4 1%	3 1%	6 3%	1 3% *	3 6% RSTX	*
6 or more	17 1%	-	-	-	2 2% *	-	2 1% *		1 *	13 7% CDHIL	*			4 1%	-	13 3% o	-	2 1%	2 *	1 *	-	7 18% RSTUX*	4 8% RSTUX	-
Refused	32 2%	1 1%	2 1%	-	9 9% CDI*	2 2%	2 2%	3	*	5 3%	2 2%	4 3%	1 3% **	6 2%	16 4%	8 2%	1 2%	11 4%	10 3%	4 1%	2 1%	-	-	4 5%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E/F/G/H/I/J/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C/D/E/F/G/H/\/J/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

#### J-21-087515-31 - 3th - 8th August 2022

#### PUBLIC USE

#### **NatWest Pension Study**

UK Adults 18-75

Q5. Apart from your state pension entitlements, how many pensions do you personally currently have?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

									Presence	of children		
		N	1arital Stat	tus		Househ	old Size		HH (17	or under)	Main 9	hopper
	Total	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop per
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)
Unweighted base	1477	984	350	143	244	485	287	461	588	889	1416	61
Weighted base	1370	860	358	153	246	496	270	358	488	882	1304	67
1	584 43%	367 43%	163 46%	53 35% *	110 45%	216 43%	132 49% н	127 35%	187 38%	397 45%	556 43%	28 42% *
2	454 33%	287 33%	94 26%	73 48% <sub>BC*</sub>	93 38%	175 35%	77 28%	109 30%	146 30%	308 35%	428 33%	26 39% *
3	181 13%	110 13%	55 15%	16 10% *	28 11%	69 14%	36 13%	47 13%	76 15%	105 12%	174 13%	6 9% *
4	83 6%	59 7% D	24 7% D	*	8	18 4%	14 5%	43 12% EFG	45 9% J	37 4%	77 6%	6 9% *
5	21 2%	13 2%	3 1%	5 3% *	5 2%	2	3 1%	11 3% F	11 2%	10 1%	21 2%	
6 or more	17 1%	12 1%	3 1%	3 2% *	-	3 1%	2 1%	12 3% EF	13 3%	4 *	17 1%	
Refused	32 2%	13 1%	17 5% B	3 2% *	2 1%	14 3%	6 2%	9 3%	10 2%	21 2%	32 2%	

vork was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

Q6. Approximately how much do you think your personal pension pot is worth in total?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

		Ge	nder			Age			Eth	nicity		Socia	l grade			Em	ployment st	tatus	
									White	Minority							Self-	ANY	ANY NOT
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	group	group	AB	C1	C2	DE	Full time		Employed		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)
Unweighted base	1477	726	748	139	267	307	290	474	1355	113	831	369	112	165	839	220	71	1130	347
Weighted base	1370	687	680	112	243	258	251	506	1258	107	417	439	275	240	686	233	57	976	395
Up to £24,999	293 21%	102 15%	191 28% B	23 20%	88 36% DFGH	53 20%	48 19%	81 16%	270 21%	21 20%	67 16%	95 22%	56 21%	74 31% KL	131 19%	61 26%	10 17%	201 21%	92 23%
£25,000-£49,999	134 10%	56 8%	78 11%	20 18% FH*	30 12%	23 9%	28 11%	33 6%	118 9%	16 15%	36 9%	41 9%	22 8% *	34 14%	68 10%	25 11%	9 15%	101 10%	33 8%
£50,000-£74,999	103 8%	58 8%	45 7%	13 12% H*	30 12% н	23 9%	14 6%	23 5%	90 7%	13 12%	28 7%	31 7%	34 12%	11 4%	69 10% s	11 5%	10 18%	90 9% PS	13 3%
£75,000-£99,999	75 6%	48 7%	27 4%	13 11% EFG*	7 3%	6 2%	10 4%	39 8% F	70 6%	5 5% •	27 7% L	12 3%	18 7%	17 7% L	41 6%	11 5%	5 8%	56 6%	19 5%
£100,000-£149,999	99 7%	78 11% c	19 3%	13 12% H*	20 8% H	26 10% H	22 9% H	17 3%	90 7%	8 8% •	43 10% LN	19 4%	29 10% N*	8 3%	66 10% s	16 7%	2 3%	84 9% s	15 4%
£150,000-£199,999	57 4%	38 5%	19 3%	3 3%	7 3%	11 4%	9 4%	27 5%	54 4%	3 3%	20 5%	23 5%	8 3% *	6 3%	33 5%	10 4%	1 1%	44 4%	13 3%
£200,000-£299,999	53 4%	36 5% c	17 3%	6 6%	7 3%	8 3%	12 5%	20 4%	50 4%	4 4%	24 6% L	13 3%	6 2%	11 4%	36 5%	4 2%	1 2%	40 4%	13 3%
£300,000-£399,999	36 3%	26 4% c	9 1%	3 2% •	3 1%	5 2%	7 3%	18 4%	31 2%	5 5% *	16 4%	8 2%	6 2% *	6 2%	21 3%	2 1%	1 2%	25 3%	11 3%
£400,000-£499,999	23 2%	20 3% c	4 1%	2 2% *	3 1%	7 3%	3 1%	8 2%	22 2%	1 1% *	9 2%	9 2%	3 1%	2 1%	16 2%	-	2 3%	18 2% P	6 1%
£500,000-£749,999	23 2%	18 3% c	5 1%	:	3 1%	7 3%	5 2%	8 2%	21 2%	2 2%	14 3% LM	4 1%	:	5 2%	14 2%	4 2%	1 2%	20 2%	3 1%
£1,000,000 or more	42 3%	33 5% c	9 1%	3 3%	6 2%	22 8% EGH	5 2%	6 1%	39 3%	2 2%	27 6% LN	7 2%	4 2% *	4 2%	32 5% s	5 2%	1 1%	38 4% s	4 1%
Don't know	395 29%	161 23%	234 34% B	9 8% •	38 16%	65 25% D	77 31% DE	205 41% DEFG	373 30%	22 20% *	89 21%	169 38% KN	81 30%	56 23%	150 22%	77 33% OR	13 24%	240 25% o	155 39% OR
Refused	36 3%	13 2%	23 3%	3 3%	2 1%	3 1%	9 4%	19 4%	31 2%	3 3%	15 3%	8 2%	7 2%	7 3%	9 1%	7 3%	2 3%	18 2%	18 5% OR

NET: Under £100,000	606 44%	264 38%	341 50% B	69 61% FGH*	155 64% FGH	105 41%	101 40%	177 35%	548 44%	56 52% •	159 38%	179 41%	131 48%	136 57% KL	309 45%	108 46%	33 58%	449 46%	156 40%
NET: £100,000-£499,999	268 20%	198 29% c	68 10%	28 25% •	40 17%	56 22%	54 21%	90 18%	246 20%	22 20% •	113 27% LN	71 16%	51 19%	32 13%	172 25% PRS	31 13%	7 12%	210 22% PS	58 15%
NET: E500,000 +	65 5%	51 7% c	14 2%	3 3%	9 4%	29 11% DEGH	9 4%	15 3%	60 5%	4 4% •	41 10% LMN	11 3%	4 2% *	8 4%	46 7% s	10 4%	2 4%	58 6% s	7 2%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E/F/G/H,U/J,K/L/M/H,Q/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)
ColumnMeans (5%): A,B/C,D/E/F/G/H,U/J,K/L/M/H,Q/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q6. Approximately how much do you think your personal pension pot is worth in total?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

							Re	gion							Educ	ation					Income			
			North	Yorkshire and Humbersi	West	East	East of	South		Greater			Northern	GCSE/ O Level/		Degree/ Masters/	No formal qualificati	UP TO	£20,000-	£35,000-	£55,000-	£100,000-		
	Total (A)	North East (B)	West (C)	de (D)	Midlands (E)	Midlands (F)	England (G)	West (H)	South East (I)	London (J)	Wales (K)	Scotland (L)	Ireland (M)	NVQ12 (N)	equivalent (O)	PhD (P)	ons (Q)	£19,999 (R)	£34,999 (S)	£54,999 (T)	£99,999 (U)	£119,99 (V)	or more (W)	Refused (X)
Unweighted base	1477	54	153	118	123	101	136	117	212	230	71	125	37	234	264	934	45	200	340	368	229	64	180	96
Weighted base	1370	52	138	112	103	91	133	108	212	187	65	129	43	368	398	524	81	269	402	333	178	39	53	96
Up to £24,999	293 21%	8 15%	20 15%	26 23%	33 32% c*	20 22% •	24 18%	24 22%	47 22%	37 20%	10 16%	34 26%	10 23%	96 26% p	89 22%	90 17%	18 22%	100 37% STUVWX	92 23% vwx	65 20% vwx	27 15% w	3 7%	1 1%	5 5% •
£25,000-£49,999	134 10%	3 6% **	11 8% •	14 12%	8 8% •	13 14%	15 11% •	11 10%	20 9%	18 10%	12 19% L*	6 5%	4 9%	43 12%	37 9%	47 9%	7 9%	30 11% uwx	53 13% uwx	38 11% uwx	7 4%	3 7%	2 3%	2 2% •
£50,000-£74,999	103 8%	1%	15 11% L*	10 9% L*	4 4%	2 3% •	11 9% L*	7 6%	30 14% EFJKL	10 5%	1 2%	1 1%	12 27%	27 7%	40 10%	32 6%	4 5%	8 3%	41 10% RW	34 10% RW	15 9% RW	1 2%	1 1%	3 3%
£75,000-£99,999	75 6%	2 3%	8 6% •	1 1%	3 3%	6 6% •	6 5%	8 8% •	8 4%	12 6%	5 8%	10 7%	6 13%	29 8%	15 4%	27 5%	5 6%	15 6%	25 6%	18 5%	11 6%	1 4%	1 2%	4 4%
£100,000-£149,999	99 7%		6 4%	5 4%	3 3%	7 8%	8 6%	4 4%	11 5%	29 15% CDEHI	6 9%	19 14% CDEI*	1 2%	14 4%	25 6%	52 10% N	7 9%	6 2%	29 7% R	28 8% R	11 6%	13 34% RSTUWX*	10 18% RSTUX	2 2% *
£150,000-£199,999	57 4%	9 17%	6 4%	4 3%	2 2%	3 3%	7 6%	7 6%	7 3%	8 4%	1 1%	3 2%	2 6% **	14 4%	18 4%	22 4%	3 3%	6 2%	13 3%	26 8% RSX	8 4%	1%	3 6% x	:
£200,000-£299,999	53 4%	1 3%	6 4%	3 3%	2 2% •	5 5% •	13 9% L*	4 4%	9 4%	8 4%	2 2%	2 1%	:	13 4%	13 3%	24 5%	4 5%	6 2%	9 2%	11 3%	22 12% RSTVX	1 2%	4 7% RSX	1 1% •
£300,000-£399,999	36 3%	:	6 4%	1 1%	3 3%	4 4%	3 2%	1 1%	8 4%	6 3%	:	4 3%	1 2%	8 2%	9 2%	19 4%	-	7 3%	5 1%	10 3%	9 5% s	3 6% sx*	2 4%	:
£400,000-£499,999	23 2%	1 2%	3 3%	:	2 2%	2 2% •	3 2%	:	3 1%	5 3%	2 3%	2 1%	:	2 1%	1 *	20 4% NO	:	:	1	9 3% s	7 4% RS	1 2%	5 10% RSTVX	:
£500,000-£749,999	23 2%	4 7%	1 1%	2 1%	2 1%	:	2 2%	3 3%	2 1%	6 3%	:	2 1%	:	2 1%	4 1%	16 3% N	1 1%	-	3 1%	6 2%	7 4% R	2 4% RS*	6 11% RSTUX	:
£1,000,000 or more	42 3%	1%	3 3%	:	2 2% •	:	1 1%	3 3%	5 2%	21 11% CDEFGHIL	1 2%	4 3%	:	2 1%	4 1%	35 7% NO	1 1%	-	2 1%	-	8 5% RST	12 31% RSTUX*	18 35% RSTUX	:
Don't know	395 29%	24 46%	52 38% ,*	41 37% j*	34 33% j*	24 27% j*	38 28% j*	31 29% ,*	59 28%	24 13%	22 33% j*	39 30% j*	8 18%	111 30%	131 33% p	128 24%	25 31%	85 32% vw	124 31% vw	88 26% vw	45 25% vw	1%	1 2%	52 55% RSTUVW*
Refused	36 3%	:	1 .	6 5%	6 5% •	3 4% •	2 2% *	5 5% •	4 2%	3 2%	2 2% •	5 4%	:	5 1%	12 3%	12 2%	7 9% NP*	5 2%	4 1%	2	:	:	-	25 26% RSTUVW*
NET: Under £100,000	606 44%	13 25% **	54 39%	51 45%	49 47%	41 45%	56 43% •	49 46%	105 49%	77 41%	29 45%	51 40%	31 72%	195 53% P	181 46%	196 37%	34 41%	153 57% uvwx	211 53% uvwx	155 46% UWWX	60 34% vwx	7 19%	5 8%	14 15%
NET: £100,000-£499,999	268 20%	11 22%	27 19%	13 11%	11 11%	21 23%	33 25% DE*	16 15%	37 17%	55 30% DEHI	11 17%	29 22%	4 10%	51 14%	66 17%	137 26% NO	14 17%	25 9%	56 14% x	84 25% RSX	57 32% RSX	18 45% RSTX*	24 44% RSTUX	4 4%
NET: £500,000 +	65 5%	4 8%	5 3%	2 2%	4 4%	1 1%	3 2%	6 6%	7 3%	27 14% CDEFGIKL	3%	5 4%	:	5 1%	8 2%	51 10% NO	2 2%	:	6 1%	6 2%	15 8% RSTX	14 35% RSTUX*	24 45% RSTUX	1 1%

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Overlap formulae used

Columnifroportions (SN): A,B/C/D/E/F/G/H/I/I/KA/M,N/D/P/Q,R/S/T/J/I/I/W/X. Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (SN): A,B/C/D/E/F/G/H/I/I/V/M,N/D/P/D,R/S/T/I/I/V/M/X. Minimum Base: 30(\*\*) Small Base: 100(\*)

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#### J-21-087515-31 - 3th - 8th August 2022 PUBLIC USE

#### NatWest Pension Study

UK Adults 18-75

Q6. Approximately how much do you think your personal pension pot is worth in total?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

			Marital Stat	tus		Househ	old Size			of children or under)	Main S	hopper
	Total	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes,	No, not mainshop per
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)
Unweighted base	1477	984	350	143	244	485	287	461	588	889	1416	61
Weighted base	1370	860	358	153	246	496	270	358	488	882	1304	67
Up to £24,999	293 21%	179 21%	80 22%	35 23%	48 20%	101 20%	69 26%	74 21%	113 23%	180 20%	279 21%	14 22%
£25,000-£49,999	134 10%	85 10%	33 9%	16 11%	22 9%	46 9%	28 10%	39 11%	57 12%	77 9%	129 10%	5 8% •
£50,000-£74,999	103 8%	49 6%	48 13% BD	6 4%	19 8%	34 7%	17 6%	32 9%	40 8%	63 7%	103 8%	:
£75,000-£99,999	75 6%	56 7%	16 4%	3 2%	7 3%	39 8% E	13 5%	17 5%	21 4%	55 6%	70 5%	6 8%
£100,000-£149,999	99 7%	63 7%	26 7%	10 7%	15 6%	26 5%	14 5%	43 12% FG	57 12%	42 5%	95 7%	3 5% •
£150,000-£199,999	57 4%	38 4%	8 2%	11 7%	13 5%	21 4%	12 4%	11 3%	20 4%	37 4%	57 4%	:
£200,000-£299,999	53 4%	36 4%	9 2%	8 5%	10 4%	22 4%	7 3%	15 4%	15 3%	38 4%	50 4%	3 4%
£300,000-£399,999	36 3%	28 3%	6 2%	2 1%	6 2%	12 2%	7 3%	11 3%	17 4%	18 2%	32 2%	4 6% •
£400,000-£499,999	23 2%	17 2%	4 1%	2 1%	3 1%	9 2%	2 1%	9 3%	10 2%	13 1%	23 2%	-
£500,000-£749,999	23 2%	20 2%	2 1%	1 1%	:	6 1%	7 2%	11 3% E	13 3%	11 1%	21 2%	2 4% •
£1,000,000 or more	42 3%	34 4%	7 2%	1 .	:	5 1%	7 3%	29 8% EFG	29 6% J	12 1%	40 3%	2 3% •
Don't know	395 29%	235 27%	110 31%	50 33%	92 38% H	164 33% H	78 29% H	60 17%	88 18%	307 35%	369 28%	26 40% •
Refused	36 3%	21 2%	8 2%	7 5% •	9 4%	12 2%	9 3%	6 2%	9 2%	27 3%	36 3%	

NET: Under £100,000	606 44%	368 43%	177 50%	61 40%	97 39%	220 44%	127 47%	162 45%	230 47%	376 43%	581 45%	25 38%
NET: £100,000-£499,999	268 20%	182 21%	54 15%	32 21%	47 19%	89 18%	42 16%	89 25% 6	119 24%	149 17%	257 20%	11 16%
NET: £500,000 +	65 5%	54 6% c	9 3%	2 1%	:	11 2%	14 5% E	40 11% EFG	42 9% J	23 3%	61 5%	4 7% •

vork was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

ColumnProportions (5%): A,B/C/D,E/F/G/H,V/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C/D,E/F/G/H,//,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

UK Adults 18-75

Q9. Have you ever tried to consolidate your personal company or private pensions?

All Adults who consent to collection of information about retirement and pensions who have more than one pension

		Ger	nder			Age			Ethi	nicity		Social	l grade			Em	ployment st	atus	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	White ethnic group	Minority ethnic group	АВ	C1	C2	DE	Full time	Part-time	Self- Employed	ANY WORKING	ANY NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(I)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)
Unweighted base	843	477	364	79	131	191	189	253	777	60	521	184	64	74	535	115	31	681	162
Weighted base	754	424	329	62	131	146	151	264	700	52	252	225	166	113	423	122	17	562	192
Yes - and I have consolidated two or more of my																			
pensions	189	131	57	24	33	48	36	49	172	16	95	40	27	28	125	26	6	157	33
	25%	31%	17%	38%	25%	33%	24%	19%	25%	31%	38%	18%	16%	24%	30%	21%	35%	28%	17%
		С		н*	•	Н*				٠	LMN		•	•	S	•	**	S	•
Yes - but I have not consolidated any of my pensions	152	108	44	27	55	26	25	20	138	14	45	36	48	24	104	32	3	139	13
	20%	26%	13%	44%	42%	17%	16%	8%	20%	26%	18%	16%	29%	21%	24%	26%	18%	25%	7%
		С		FGH*	FGH*	н*	н			•			•	•	S	S*	**	s	
No - I have not tried to consolidate any of my																			
pensions	381	175	205	9	39	59	87	187	368	13	104	142	85	50	177	60	8	245	136
	50%	41%	62%	14%	30%	40%	58%	71%	53%	25%	41%	63%	52%	44%	42%	49%	46%	44%	71%
			В	•	•	D*	DEF	DEFG	J	•		KN	•	•		•	**		OPR*
Don't know	27	7	20	1	5	12	2	7	20	6	7	5	6	9	14	3	*	17	10
	4%	2%	6%	2%	4%	8%	1%	3%	3%	12%	3%	2%	3%	8%	3%	2%	1%	3%	5%
			В	•	•	G*				l*				L*			**		
Refused	5	2	3	1	-	2	2	*	3	2	1	2	-	2	3	2	-	5	*
	1%	1%	1%	1%	-	2%	1%	*	*	4%	*	1%	-	2%	1%	1%	-	1%	*
						*				1*							**		

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q9. Have you ever tried to consolidate your personal company or private pensions?

All Adults who consent to collection of information about retirement and pensions who have more than one pension

							Reg	ion							Educ	ation					Income			
	Total	North East	North West	Yorkshire and Humbersid e	West Midlands	East Midlands	East of England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCSE/ O Level/ NVQ12	A Level or equivalent	Degree/ Masters/ PhD	No formal qualificati ons	UP TO £19,999	£20,000- £34,999	£35,000- £54,999	£55,000- £99,999	£100,000- £119,99	£120,000 or more	Refuse
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(w)	(x)
Unweighted base	843	27	85	53	68	53	82	62	119	167	40	68	19	122	135	558	28	97	167	207	129	53	142	48
Weighted base	754	23	81	45	47	51	76	56	124	123	31	73	23	190	218	296	50	140	214	184	95	32	42	46
Yes - and I have consolidated two or more of my	400	2	44	_		42	25		24			4.0		22	42	100	_	40		46	25	24	26	
pensions	189	2	11	7	14	12	25	8	34	58	4	16	-	32	43	109	5	19	44	46	25	21	26	9
	25%	7%	13%	15%	30%	22%	33% C*	14%	27%	47% CDHI*	12%	21%	**	17%	20%	37% NO	10%	13%	20%	25%	26%	65% RSTU*	62% RSTU	19%
Yes - but I have not consolidated any of my pensions	152	2	15	6	9	11	5	11	16	47	8	12	11	44	44	52	12	26	48	39	19	6	9	6
	20%	9%	19%	13%	19%	22%	7% *	19%	13%	38% CDGHI*	26%	16%	46%	23%	20%	17%	25%	19%	22%	21%	20%	19%	21%	12%
No - I have not tried to consolidate any of my																								
pensions	381	18	50	26	23	26	39	36	68	16	19	46	13	105	124	127	26	88	114	94	47	4	7	27
	50%	81%	61% J*	59% J*	50% J*	50%	51% J*	64% J*	55% J*	13%	62%	63%	54%	55% P*	57% P*	43%	51%	62% vw*	53% vw*	51% vw	49% vw*	14%	16%	58%
Don't know	27 4%	1 3%	6 7%	4 9%	* 1%	2 5%	6 8%	2	5 4%	*	-	-	-	8 4%	8 4%	4 1%	7 15%	8 6%	7 3%	5 3%	3 4%	-	* 1%	3 6%
	470	**	J*	J*	*	**	J*	*	*		**	**	**	*	*	170	**	*	*	370	*	•	170	**
Refused	5	-	-	2	-	*	-	-	2	1	-	-	-	2	-	4	-	-	2	-	1	1	-	2
	1%	-	-	4%	-	1%	-	-	1%	1%	-	-	-	1%	-	1%	-	-	1%	-	1%	2% T*	-	5%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

Column Proportions~(5%): A, B/C/D/E/F/G/H/I/J/K/L/M, N/O/P/Q, R/S/T/U/V/W/X ~~Minimum~Base:~30(\*\*)~Small~Base:~100(\*)

ColumnMeans (5%): A,B/C/D/E/F/G/H/I/J/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

#### J-21-087515-31 - 3th - 8th August 2022 PUBLIC USE

#### **NatWest Pension Study**

UK Adults 18-75

Q9. Have you ever tried to consolidate your personal company or private pensions?

All Adults who consent to collection of information about retirement and pensions who have more than one pension

		N	1arital Stat	us		Househ	nold Size			of children or under)	Main S	hopper
	Total	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop per
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)
Unweighted base	843	582	176	85	129	262	147	305	373	470	806	37
Weighted base	754	480	178	97	134	267	132	222	291	464	716	39
Yes - and I have consolidated two or more of my												
pensions	189	136	39	14	25	52	32	80	98	91	179	10
	25%	28%	22%	15%	19%	20%	25%	36%	34%	20%	25%	26%
		D	•	•	•		•	EF	J			**
Yes - but I have not consolidated any of my pensions	152	100	42	10	11	44	31	66	88	64	148	4
	20%	21%	23%	10%	8%	16%	24% E*	30% EF	30% J	14%	21%	11%
No - I have not tried to consolidate any of my												
pensions	381	220	90	71	96	159	58	67	89	291	359	22
	50%	46%	50%	74%	72%	59%	44%	30%	31%	63%	50%	57%
			٠	BC*	GH*	GH	•			1		••
Don't know	27	21	5	1	2	12	7	7	10	16	24	3
	4%	4%	3%	1%	1%	4%	5%	3%	4%	4%	3%	7%
			٠	•	•		•					**
Refused	5	3	2	-	-	*	3	1	5	*	5	-
	1%	1%	1%	-	-	*	3%	1%	2%	*	1%	-
			٠		•		•					**

ork was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

ColumnProportions (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

ColumnMeans (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private persions?

All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them

		Geo	nder			Age			Filhi	nicity		Soria	grade			Fee	ployment s	tatus	
						~~~			White	Minority		3001	A. B. C.				Self-	ANY	ANY NOT
	Total (A)	Male (B)	Female (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-75 (H)	group (I)	group (J)	AB (K)	C1 (L)	C2 (M)	DE (N)	Full time (O)	Part-time (P)			WORKING (S)
Unweighted base	(A) 382	182	(C) 199	13	(E) 42	(F) 54	108	(H) 165	368	14	(K) 208	(L) 106	(M) 33	(N) 35	201	(P) 60	(Q) 13	(K) 274	108
Onweighted base	302	102	199	15	**2	34	106	165	300	14	208	100	33	33	201	60	15	274	106
Weighted base	381	175	205	9	39	59	87	187	368	13	104	142	85	50	177	60	8	245	136
I never felt the need to consolidate my pension	103	53	50	1	8	9	23	63	102	1	28	44	20	11	44	16	1	60	43
	27%	30%	25%	10%	20%	15%	26%	34%	28%	5%	27%	31%	23%	22%	25%	26%	7%	25%	32%
I don't think it will benefit me	82	45	37			8	21	53	79	3	19	30	17	16	34	7	2	42	40
	22%	26%	18%		1%	13%	24%	28%	22%	26%	19%	21%	20%	32%	19%	11%	25%	17%	29% p*
I don't know how to go about consolidating my	69	23	47	,	7	18	24	18	69	1	22	30	10			14		54	16
pension	18%	13%	23%	23%	18%	31%	28%	10%	19%	7%	21%	21%	12%	16%	37 21%	24%	3 34%	22%	12%
							H*												
I find dealing with my pension a daunting exercise	46	15	29	1	7	7	19	12	45	1	16	15	6	9	26	8	3	36	9
	12%	9%	14%	7%	17%	12%	22% H*	7%	12%	9%	16%	11%	7%	17%	15%	13%	35%	15%	7%
I thought it would be too risky to consolidate my																			
pensions	49 13%	31 18%	17 8%	1 11%	3 7%	9 16%	12 13%	24 13%	47 13%	2 14%	13 12%	22 15%	7 9%	7	23 13%	3 5%	2 32%	29 12%	19 14%
		C*						٠				٠							
The process seems too difficult	40 11%	13	26		8	8	11	13	38	2 14%	16	9	8	8	23	8	1	32	8
	11%	7%	13%	1%	20%	14%	13%	7%	10%	14%	15% L	6%	9%	15%	13%	13%	16%	13%	6%
I like having different pensions	41	30	11		1	12	4	24	40		11	13	11	5	20	6	1	26	14
	11%	17% C*	5%	1%	2%	20%	5%	13%	11%	3%	11%	9%	13%	10%	11%	9%	8%	11%	11%
I didn't think I was able to consolidate my pensions	22 6%	5 3%	17 8%	1 6%	2 5%	4 7%	5 5%	11 6%	22 6%	1%	9	10 7%	1 1%	2 4%	7 4%	7 12%	2 28%	16 7%	6 5%
																		0	
I don't have the time to do it / *planning to do it later on	26	12	14	1	10	6	7	1	25	1	,	4	15	1	20	3		23	3
Table Off	7%	7%	7%	7%	27%	11%	9%	1%	7%	11%	6%	3%	17%	3%	11%	6%		10%	2%
							H*			-					5*				
I don't know what pension consolidation is	30 8%	8 5%	22 11%	3 32%	3 9%	4 7%	1 2%	18 10%	30 8%		496	8 6%	13 15%	5 11%	13 8%	1 1%	3	17 7%	13 10%
								٠				٠							
I can't remember who my pensions are with	14 4%	5 3%	9 4%	:	2 5%	7 12%	3 4%	2 1%	14 4%	:	6	1 1%	4 5%	2 4%	11 6%	1 2%	1 13%	13 5%	1
	476		475				****		470		L L		**	***				376	
Pension type (specified:Final Salary Pension Scheme,																			
Civil service pension) cannot be consolidated	7 2%	4 2%	3 1%	:	1	1 1%	3 3%	3 2%	7 2%	:	1	4 3%	:	2	3 2%		1	4 2%	3 2%
	2%	- 2%	1%			1%	3%	- 2%	2%		1%	3%		5%	- 2%	:	11%	2%	- 2%
Advised not to / I read it may be best not to	2		2				2		2		2				1	1		2	
	1%		1%				3%	:	1%		2%	:			1%	1%		1%	1
I am retired already / already claim my main pension	6 1%	1 1%	4 2%		1		1 1%	5 2%	6 2%	:	1	5 3%				1 1%		1 *	5 3%
Would have lost too much money if I consolidated	4		4				2	2	4			4			2			2	2
	1%	:	2%	:			2%	1%	1%			3%	:		1%	:		1%	2%
Costs / too costly	1	1		-				1	1	-		1							1
Costs / too Costly		1%					1%					1%							196
I can take them at different ages / don't have to take					-												-		
them all at the same time	4	2	2					4	4			2	2		2	2		4	
	1%	1%	1%				:	2%	1%	-		1%	2%		1%	3%	-	1%	
Other reason, please specify	7	5	1				1	6	7		1	2		4	6	1		7	
	2%	3%	1%		1%	:	1%	3%	2%	÷	1%	1%		8%	3%	2%		3%	1:
Danisha		6		3	-	1	4	8	47	5	5	9	5	-	6		-		
Don't know	22 6%	4%	16 8%	28%	17%	2%	5%	4%	17 5%	40%	5%	6%	6%	3 6%	3%	14%		15 6%	6%
					-											OR*	-	0	
Refused	:	:	:				:	:	:		:	:							:

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Column Proportions (5%): A,B/C,D/R/P/G/M,(0,K/D,M/N,C)P/D/R/S Minimum Base: 10(\*\*) Small Base: 100(\*)
Column Mercu (5%): A,B/C,D/R/P/G/N,D/K/M/M,Q/P/D/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private pensions?

All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them

				Yorkshire			Re	gion							Educ	ation					Income			
	Total	North East	North West	and Humbersid	West Midlands	East Midlands	East of England	South	South East	Greater	Wales	Scotland	Northern	GCSE/ O Level/ NVO12	A Level or equivalent	Degree/ Masters/ PhD	No formal qualificati ons	UP TO £19.999	£20,000-	£35,000- £54,999	£55,000-	£100,000-	£120,000 or more	Refuse
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(w)	(X)
Unweighted base	382	21	41	29	32	29	40	40	54	20	22	39	15	68	70	227	17	60	89	105	63	9	26	30
Weighted base	381	18	50	26	23	26	39	36	68	16	19	46	13	105	124	127	26	88	114	94	47	4	7	27
I never felt the need to consolidate my pension	103 27%	9 50%	15 31%	4 15%	9 38%	5 21%	7 19%	11 30%	11 17%	8 49% 	5 26%	13 29%	5 36%	32 30%	31 25%	37 29%	10%	22 25%	27 24%	34 36%	11 23%	2 35%	1 16%	7 25%
I don't think it will benefit me	82 22%	5 26%	6 12%	6 23%	5 22%	4 17%	6 16%	9 26%	10 15%	4 25%	20%	20 42%	3 24%	12 11%	23 19%	35 28% N	12 48%	16 18%	24 21%	26 28%	10 21%	5%	1 21%	5 17%
I don't know how to go about consolidating my																								
pension	69 18%	3 16%	16 32%	6 22% **	10%	10 39%	5 12% **	4 11%	10 15% **	1 4% 	4 22% **	9 19%	1%	20 19%	29 23%	18 14%	3 11% 	20 22% •	16 14%	15 16%	9 19%	:	2 25% **	7 28%
I find dealine with my pension a dauntine exercise	46 12%	1 3%	6 12%	5 17%	1 5%	2 9%	4 9%	4 12%	11 16%	1 8%	3 13%	7 15%	2 15%	12 12%	16 13%	17 13%	1 3%	14 15%	13 12%	9 9% •	5 12%	1 25%	1 14%	3 11%
I thought it would be too risky to consolidate my pensions	49 13%	2 12%	7 13%	2 9%	3 13%	:	4 10%	3 8%	11 16%	2 12%	2 10%	23%	2 17%	16 15%	14 11%	19 15%	:	10 12%	5 4%	14 15%	8 16%	1 25%	1 10%	10 36%
The process seems too difficult	40 11%	2 13%	3 6%	2 8%	4	3 12%	5 12%	5	9 13%	1 4%	3 17%	3 6%	:	11 10%	11 9%	16 13%	2 9%	11	9 8%	12	5	1 11%	2 25%	1 5%
I like having different pensions	41 11%	1 7%	1 2%	2%	2 9%	:	6 16%	5 15%	12 18%	1 8%	1 5%	6 14%	4 32%	5 4%	11 9%	22 18% N	2 10%	4 4%	21 18%	8 8%	5 11%	1 25%	4%	2 8%
I didn't think I was able to consolidate my pensions	22 6%	1 4%	4 7%	4 14%	1 5%	2 9%	1 3%	:	6 9%	1 4%	:	2 5%	1%	6 5%	8	9 7%	:	7 8%	7 6%	4 4%	2 3%	1 27%	1 9%	1 4%
I don't have the time to do it /*planning to do it later on	26 7%	:	5 9%	1 3%	1%	3 12%	12 31%	1 2%	1 1%	1 4%	1 6%	2 4%	:	5 5%	12	8 6%	1 4%	3 4%	5 5%	5 5%	9	9%	1 19%	2 9%
I don't know what cension consolidation is	30 8%	:	6	2 8%	1 4%	3 10%	2 6%	1%	8 12%	1 8%	3 15%	3 7%	:	9 8%	4 3%	13 11%	4 15%	13 15%	8 7%	7 7%	RST*	:	1 12%	1 4%
I can't remember who my pensions are with	14 4%	:	:	1 3%	1 5%	3 13%	1 3%	1 3%	2 2%	1 8%	2%	3 6%	:	2 2%	4 4%	6 5%	1 4%	3 4%	2 2%	3 3%	1 2%	1 16%	7%	3 10%
Pension type (specified:Final Salary Pension Scheme, Civil service pension) cannot be consolidated	7 2%	:	3 5%	2 6%	1 4%	1 2%	:	:	1 1%	:	:	1%	:	2 2%	3 3%	1 1%	:	1 1%	5 4%	:	:	1 18%	7%	:
Advised not to / I read it may be best not to	2 1%	:	:	1 3%	* 2% 	:	:	:	1 2%	:	:	:	:	:	2 2%	:	:	:	1 1%	1 1%	:	:	:	:
I am retired already / already claim my main cension	6 1%	:	1 2%	:	:	:	1 2%	:	:	:	4 19%	:	:	:	4 4%	1 1%	:	5 5%	:	1 1%	:	:	:	:
Would have lost too much money if I consolidated	4 1%	:	:	:	2 7%	:	:	:	:	2 13%	:	:	:	2 2%	2 1%	:	:	2 2%	2 1%	:	:	:	:	:
Costs / too costly	1	1 5%	:	:	:	:	:	:	:	3%	:	:	:	:	:	1 1%	:	:	:	1 1%	1%	:	:	:
I can take them at different ages / don't have to take them all at the same time	4 1%	:	2 4%	:	:	:	:	2 4%	:	:	:	:	:	2 2%	2 1%	:	:	:	4 3%	:	:	:	:	:
Other reason, please specify	7 2%	:	:	:	:	:	:	2 5%	:	:	2%	4 9%	1 6%	1 1%	1 1%	1 1%	4 15%	:	5 4%	1 1%	1 2%	:	:	1%
Don't know	22 6%	:	1 3%	5 17%	1 2%	4 16%	3 9%	4 12%	1 1%	2 14%	:	:	1 8% 	9 9%	7 6%	6 5%	:	6 7%	6 5%	5 5%	1 2%	:	1 10%	3 11%
Refused	:	:	:	:	:	1%	:	:	:	:	:	:	:			:	:		:	:	:	:	:	

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

ColumnPropartitions (SSI): A (NC)DILP/KAN/N/N/A MANO(P/QA/KA/T/N/N/W/A Minimum Base: 30(\*\*) 5 med Base: 100(\*)
ColumnMerons (SNI: A (NC)DILP/KAN/N/N/N/N/N/N/N/N/N/N/N/Minimum Base: 20(\*\*) 5 med Base: 100(\*)

Q11. Which, if any, of the following best describes why you have not tried to consolidate your company or private pensions?

All Adults who consent to collection of information about retirement and pensions, who have more than one pension and have not tried to consolidate them

			Marital Stat	us		Housel	nold Size		HH (17	of children or under)	Main	Shopper
		Married/ Living as		Widowed/ Divorced/							Yes, mainshopp	No, not mainshop
	Total	Married	Sinzle	Separated	1	2	3	4+	ANY	NONE	er	er
Unweighted base	(A) 382	(B) 238	(C) 87	(D) 57	(E) 86	(F) 160	(G) 60	(H) 76	(1)	(J) 283	(K) 363	(L) 19
Weighted base	381	220	90	71	96	159	58	67	89	291	359	22
never felt the need to consolidate my pension	103 27%	57 26%	17 20%	28 40% C*	21 22% •	51 32%	21 35%	10 16%	22 25%	81 28%	94 26%	9 42%
don't think it will benefit me	82 22%	52 24%	18 20%	12 17%	21 21%	40 25%	13 22%	8 13%	12 14%	70 24%	82 23%	1 4%
I don't know how to go about consolidating my pension	69 18%	36 16%	21 24%	12 17%	17 18%	21	15 26%	16 24%	27 30% j*	42 15%	69 19%	1 3%
I find dealine with my cension a dauntine exercise	46 12%	19 9%	19 21% s*	7 10%	13 14%	18 11%	7 12%	8 12%	13 15%	32 11%	45 12%	1 5%
I thought it would be too risky to consolidate my pensions	49 13%	35 16%	10 12%	3 5%	11 11%	19 12%	7 13%	11 17%	11 13%	37 13%	44 12%	4 19%
The process seems too difficult	40 11%	22 10%	12 13%	7 9%	12 13%	10 6%	10 17%	7 11%	14 16%	26 9%	39 11%	3%
I like having different pensions	41 11%	24 11%	9 10%	7 10%	15 15%	11 7%	7 13%	7 11%	9 11%	31 11%	39 11%	2 9%
didn't think I was able to consolidate my pensions	22 6%	11 5%	3 4%	8 11%	8 9%	5 3%	4 7%	4 7%	7 7%	16 5%	22 6%	:
I don't have the time to do it / * planning to do it later on	26 7%	12 6%	11 13%	3 4%	2 2%	5 3%	11 18% EF*	9 13% EF*	13 15%	13 4%	26 7%	:
I don't know what pension consolidation is	30 8%	20 9%	5 6%	4 6%	7 7%	17 11%	3 6%	2 4%	5 6%	25 8%	28 8%	2 11%
I can't remember who my persions are with	14 4%	11 5%	2 2%	1 1%	2 2%	3 2%	5 9%	4 6%	9 10% j*	5 2%	13 4%	2%
Pension type (specified:Final Salary Pension Scheme, Civil service pension) cannot be consolidated	7 2%	4 2%	1 2%	2 2%	3 3%	3 2%	1 1%	:	:	7 2%	4	3 12%
Advised not to / I read it may be best not to	2 1%	1 .	1 2%	:	1 1%	:	:	1 1%	1 1%	1	2 1%	:
I am retired already / already claim my main pension	6 1%	1	1 1%	4 5%	5 5%	1 1%	:	:	:	6 2%	6 2%	:
Would have lost too much money if I consolidated	4 1%		2 2%	2 3%	2 2%	2 1%	:	:	:	4 1%	4 1%	:
Costs / too costly	1	1 1%	:	:	:	1 1%	:	1%	:	1	1.	:
can take them at different ages / don't have to take them all at the same time	4	4 2%	:	:	:	:	:	4 5% F*	4 4% 3*		4 1%	:
Other reason, please specify	7 2%	7	:	:	:	5 3%	1 1%	1 1%	1 1%	6 2%	6 2%	* 2%
Dan't know	22 6%	13 6%	7 8%	2 3%	3 3%	10 7%	2 4%	6 10%	4 4%	18 6%	22 6%	:
Refused	:	:	:	:	:	:	:				:	:

rork was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

(Oh n was Lair Its. Jose ne extended to the control of the control formation and Columniferations (SN) - A 8/C/3 J/N/GM, (3,4/1, M/N Minimum Base: 20)\*\*) Small Base: 120(\*) Columniferation (SN) - A 8/C/3 J/N/GM, (3,4/1, M/N Minimum Base: 20)\*\*) Small Base: 120(\*) Columniferation (SN) - A 8/C/3 J/N/GM, (3,4/1, M/N Minimum Base: 30)\*\*) Small Base: 120(\*)

Q12. How concerned, or not, are you with the rising cost of living?

All Adults who consent to collection of information about retirement and pensions

		Ge	nder			Age			Ethr			Socia	l grade			Em	ployment st	tatus	
									White ethnic	Minority ethnic							Self-	ANY	ANY N
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	group	group	AB	C1	C2	DE	Full time	Part-time			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
nweighted base	2208	1090	1111	293	404	423	431	657	1997	195	1173	539	177	319	1135	328	140	1603	605
/eighted base	2187	1078	1102	248	406	384	413	735	1983	188	597	658	448	484	951	342	135	1428	759
ery concerned (4)	1137 52%	503 47%	627 57% B	93 37%	200 49% D	231 60% DEH	240 58% D	372 51% D	1062 54%	68 36%	319 53%	327 50%	226 50%	265 55%	475 50%	177 52%	69 51% *	721 50%	416 55%
airly concerned (3)	797 36%	417 39%	379 34%	107 43% FG	150 37%	111 29%	134 32%	296 40% FG	705 36%	83 44%	225 38%	248 38%	158 35%	166 34%	367 39%	114 33%	45 34% *	527 37%	270 36%
ot very concerned (2)	163 7%	102 9% c	61 6%	36 14% EFGH	27 7%	24 6%	24 6%	53 7%	138 7%	24 13%	33 6%	58 9% K	43 10%	28 6%	76 8%	31 9%	11 8% •	117 8%	45 6%
ot at all concerned (1)	44 2%	34 3% c	10 1%	8 3% н	13 3% H	10 3%	6 1%	7 1%	41 2%	2 1%	8 1%	14 2%	14 3%	9 2%	16 2%	13 4% s	7 5% s*	36 3% o	8 1%
on't know	41 2%	18 2%	23 2%	3 1%	16 4% н	7 2%	9 2%	6 1%	30 2%	11 6%	11 2%	9 1%	8 2%	14 3%	15 2%	6 2%	1 1% *	23 2%	18 2%
efused	6	5	2 *	2 1%		1 *	1 *	1 *	6	-	1	2 *	-	2 1%	2 *	1 *	2 1% *	5	1 *
																	٠		
ET: Concerned	1933 88%	920 85%	1006 91% B	200 80%	350 86%	342 89% D	373 90% D	668 91% D	1767 89% J	151 80%	544 91% L	575 87%	383 86%	431 89%	842 89%	291 85%	114 84% *	1247 87%	68 90
ET: Not concerned	207 9%	135 13%	72 6%	43 17% EFGH	40 10%	33 9%	30 7%	60 8%	179 9%	26 14%	41 7%	72 11% K	57 13% K	37 8%	92 10%	44 13%	18 13%	153 11%	5

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

CalumnProportions (5%): A,B/C,D/E/F/G/H,J/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

CalumnMeans (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q12. How concerned, or not, are you with the rising cost of living?

All Adults who consent to collection of information about retirement and pensions

							Re	gion							Educ	ation					Income			
	Total	North East	North West	Yorkshire and Humbersid e	West Midlands	East Midlands	East of England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCSE/ O Level/ NVQ12	A Level or equivalent	Degree/ Masters/ PhD	No formal qualificati	UP TO £19,999	£20,000- £34,999	£35,000- £54,999	£55,000- £99,999	£100,000- £119,99	£120,000 or more	Refu
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(w)	(X
Unweighted base	2208	87	243	178	196	153	203	180	302	323	109	178	56	416	401	1290	101	414	496	506	310	86	226	17
Weighted base	2187	88	243	178	184	161	206	185	299	288	104	187	63	668	612	728	179	572	604	480	229	53	70	17
Very concerned (4)	1137 52%	48 54% •	132 54%	90 50%	86 47%	94 58% M*	108 53%	85 46%	138 46%	171 59% HIM	58 56% *	104 55%	23 37% *	355 53%	315 51%	374 51%	92 51% *	339 59% stu	300 50%	229 48%	93 41%	37 69% STUX*	45 64% STU	9: 52
Fairly concerned (3)	797 36%	20 23%	95 39% B	73 41% B	63 34%	48 30% *	79 38%	71 38%	124 42% B	94 32%	33 32% *	60 32% *	36 58% BEFGJKL*	244 36%	206 34%	283 39%	64 36% *	192 34%	212 35%	189 39% vw	104 45% RSVW	14 27% *	19 26%	67 37
Not very concerned (2)	163 7%	20 22% CDEFGUKLM	4 2%	13 7% c	17 9% c	12 8% C*	11 5%	22 12% c	22 7% c	20 7% c	8 8% c*	11 6% *	2 3% *	40 6%	64 10%	52 7%	6 3%	25 4%	54 9% R	44 9% R	26 11% RX	2 4%	4 6%	7 49
Not at all concerned (1)	44 2%		4 2%	1 *	5 3%	3 2% *	2 1%	5 3%	9 3%	3 1%	4 4%	6 3% *		13 2%	8 1%	12 2%	11 6% OP*	5 1%	19 3%	10 2%	3 2%		3 4% R	3 29
Don't know	41 2%	1 1% •	8 3% J	1 1%	14 7% DHUKL	3 2% *	5 2%	1 1%	5 2%	1 *	-	2 1% *		14 2% P	19 3% P	4 1%	4 2% *	10 2%	17 3%	6 1%	3 1%		-	5 39
Refused	6 *	-	-	-	-	1 *	-	1 1%	-	-	-	3 2%	1 2% *	2 *	-	2 *	1 1%	-	1 *	1 *	-	:	-	4 29 RS
												-												
NET: Concerned	1933 88%	68 77% •	227 93% BEH	163 92% BE	149 81%	142 88%	187 91% BE	156 84%	262 88%	264 92% BE	91 88% *	164 87% *	60 95% <sub>B*</sub>	599 90%	520 85%	658 90% o	156 87%	532 93% stu	512 85%	418 87%	197 86%	51 96% STU*	63 90%	8
NET: Not concerned	207 9%	20 22% CDFGIJLM*	8 3%	13 8%	21 12% c	16 10% c*	14 7%	27 15% CG	32 11% c	23 8%	13 12% c*	18 10% *	2 3% *	53 8%	72 12%	64 9%	17 10%	31 5%	74 12% R	54 11% R	29 13% RV	2 4% •	7 10%	
Mean	3.41	3.32	3.51	3.43	3.35	3.47	3.46	3.29	3.33	3.50	3.39	3.44	3.35	3.44	3.39	3.41	3.37	3.54	3.35	3.35	3.27	3.65	3.50	3

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

Column Proportions~(5%): A, B/C/D/E/F/G/H//J/K/L/M, N/O/P/Q, R/S/T/U/V/W/X~~Minimum~Base:~30(\*\*)~Small~Base:~100(\*)

ColumnMeans (5%): A,B/C/D/E/F/G/H/I/I/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

UK Adults 18-75

Q12. How concerned, or not, are you with the rising cost of living?

All Adults who consent to collection of information about retirement and pensions

		N	Marital Stat	tus		Househ	old Size			of children or under)	Main S	hopper
	Total	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)
Unweighted base	2208	1392	609	207	380	699	434	695	863	1345	2093	115
Weighted base	2187	1296	655	236	415	764	424	584	752	1435	2061	126
Very concerned (4)	1137 52%	697 54%	315 48%	125 53%	207 50%	395 52%	223 53%	311 53%	404 54%	733 51%	1080 52%	56 45% *
Fairly concerned (3)	797 36%	470 36%	246 38%	81 34%	160 39%	267 35%	154 36%	215 37%	268 36%	529 37%	742 36%	54 43% *
Not very concerned (2)	163 7%	80 6%	54 8%	30 13% B	36 9%	61 8%	31 7%	34 6%	47 6%	116 8%	151 7%	12 9% *
Not at all concerned (1)	44 2%	20 2%	24 4% B	1 *	8 2%	20 3%	4 1%	12 2%	16 2%	28 2%	43 2%	2 1% *
Don't know	41 2%	27 2%	14 2%	-	2 *	16 2%	12 3%	11 2%	16 2%	25 2%	38 2%	2 2% *
Refused	6	4 *	2	-	1 *	4 1%	-	1 *	1 *	5 *	6	
NET: Concerned	1933 88%	1166 90% c	561 86%	206 87%	368 89%	662 87%	377 89%	526 90%	671 89%	1262 88%	1822 88%	111 88% *
NET: Not concerned	207 9%	99 8%	77 12% B	30 13% B	44 11%	82 11%	35 8%	46 8%	63 8%	144 10%	194 9%	13 10%

NET: Concerned	1933 88%	1166 90% c	561 86%	206 87%	368 89%	662 87%	377 89%	526 90%	671 89%	1262 88%	1822 88%	111 88%
NET: Not concerned	207 9%	99 8%	77 12% B	30 13% B	44 11%	82 11%	35 8%	46 8%	63 8%	144 10%	194 9%	13 10% *

Mean	3.41	3.46 c	3.34	3.40	3.38	3.39	3.44	3.44	3.44	3.40	3.42	3.34

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ColumnProportions (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

CalumnMeans (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

		Ge	nder			Age				nicity		Socia	l grade			Em	ployment st	atus	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	White ethnic group	Minority ethnic group	AB	C1	C2	DE	Full time	Part-time	Self- Employed	ANY	ANY NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(I)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)
nweighted base	1477	726	748	139	267	307	290	474	1355	113	831	369	112	165	839	220	71	1130	347
eighted base	1370	687	680	112	243	258	251	506	1258	107	417	439	275	240	686	233	57	976	395
nave not reduced or stopped paying into my ension in the last 6 months	840 61%	404 59%	435 64%	35 32% *	149 61% D	174 67% D	183 73% DEH	299 59% D	791 63%	47 44%	257 62%	277 63%	169 62%	137 57%	489 71% s	155 67% s	33 58%	677 69% s	163 41%
ave reduced my pension as a direct impact of the ing cost of living	107 8%	66 10%	42 6%	32 28% EFGH*	31 13% GH	31 12% GH	7 3%	6 1%	83 7%	22 20% I*	51 12% LN	11 3%	30 11% L*	15 6%	75 11% s	16 7%	6 10%	97 10% s	11 3%
nave reduced my pension for another reason	83 6%	52 8%	29 4%	18 16% GH*	23 9% GH	24 9% GH	6 2%	13 3%	73 6%	9 8% •	32 8% L	18 4%	19 7%	13 5%	59 9% PRS	6 3%	2 4% **	68 7% P	15 4%
lave frozen or stopped paying into my pension as a rect impact of the rising cost of living	123 9%	79 11% c	44 6%	25 22% GH*	34 14% GH	37 14% GH	14 6%	13 2%	111 9%	11 10%	51 12% L	24 5%	28 10%	20 8%	88 13% RS	16 7%	2 4%	106 11% s	17 4%
lave frozen or stopped paying into my pension for other reason	149 11%	80 12%	68 10%	14 13%	25 10%	34 13%	27 11%	48 10%	137 11%	12 11%	52 12%	37 8%	32 11%	28 12%	52 8%	22 9%	6 10%	79 8%	70 18% OPR
ntend to reduce or stop paying into my pension	37 3%	18 3%	18 3%	6 5% G*	3 1%	13 5% G	3 1%	13 2%	33 3%	4 4% •	14 3%	15 3%	1 *	6 3%	18 3%	8 3%	4 8% **	30 3%	7 2%
on't know	122 9%	70 10%	52 8%	7 6% *	13 6%	18 7%	17 7%	68 13% EFG	103 8%	17 16% I*	26 6%	55 13% K	20 7%	21 9%	29 4%	15 7%	5 8% **	49 5%	73 18% OPR
rfused	59 4%	22 3%	37 5%	3 3% E*	-	1 *	4 2%	51 10% DEFG	59 5%		19 4%	20 5%	11 4% *	9 4%	3 *	6 2% 0	2 3% **	10 1% 0	49 12% OPR

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

23% 23% 16% 12% 18%

20%

22% 13% 21% 20% 18% 16%

ColumnProportions (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

21% 16% 34%

ColumnMeans (5%): A,B/C,D/E/F/G/H,I/J,K/L/M/N,O/P/Q/R/S Minimum Base: 30(\*\*) Small Base: 100(\*)

Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

Yorkshire and Humbersid e (D) 118 112 82 74% EHK* 2 2% * 6 65% * *	West Midlands (E) 123 103 55 53% * 13 13% D*	East Midlands (F) 101 91 55 61% *	East of England (G) 136 133 86 65% •	South West (H) 117 108 62 58%	South East (I) 212 212 213 135 64%	Greater London (J) 230 187	Wales (K) 71 65	Scotland (L) 125	Northern Ireland (M) 37	GCSE/ O Level/ NVQ12 (N) 234	A Level or equivalent (O) 264	Degree/ Masters/ PhD (P) 934	No formal qualificati ons (Q) 45	UP TO £19,999 (R) 200	£20,000- £34,999 (s) 340	£35,000- £54,999 (T) 368	£55,000- £99,999 (U) 229	£100,000- £119,99 (V) 64	£120,000 or more (W) 180	Refus (X)
118 112 82 74% EHK* 2 2% * 6 6%	123 103 55 53% * 13 13% D*	91 55 61% *	136 133 86 65%	117 108 62 58%	212 212 135	230 187	71	125	37	234	264	934	45	200	340	368	229	64	180	96
112 82 74% EHK* 2 2% • 6 6%	103 55 53% * 13 13% D*	91 55 61% *	133 86 65%	108 62 58%	212	187	65													
82 74% EHK* 2 2% *	55 53% * 13 13% D*	55 61% *	86 65%	62 58%	135			129	43	368	398	524	81	269	402	333	178	39	53	
74% EHK* 2 2% * 6 6%	13 13% D*	61% * 9 10%	65%	58%		113													33	96
74% EHK* 2 2% * 6 6%	13 13% D*	61% * 9 10%	65%	58%		113														
2% * 6 6%	13% D*	10%				60%	32 50% *	77 60%	27 63%	228 62%	250 63%	324 62%	38 47% *	132 49%	239 59%	218 65% R	136 76% RSTVWX	22 56% *	33 62% R	60 63% *
2% * 6 6%	13% D*	10%																		
6%			6%	6 5% *	13 6%	34 18% CDGHIKL	3 4% *	7 5% •	1 3% **	12 3%	32 8%	58 11% N	4 5% *	16 6%	29 7%	26 8%	10 6%	12 30% RSTUX*	12 23% RSTUX	3 3% *
	8 8% *	3 3%	5 4%	4 4%	10 5%	26 14% CFGHIL	4 6%	2 2% *	7 15%	25 7%	12 3%	45 9% 0	-	9 3%	26 6%	16 5%	13 7%	8 20% RSTUX*	9 17% RSTUX	2 2%
6 5%	13 12% cg*	9 10% *	4 3%	7 7%	15 7%	42 23% CDFGHIKL	4 7%	11 9%	6 15%	28 8%	29 7%	63 12%	2 3% *	17 6%	40 10%	27 8%	9 5%	14 35% RSTUX*	13 24% RSTUX	3 3% *
12 11%	11 11%	4 5% *	14 10%	11 10%	24 12%	26 14%	6 9% *	16 13%	6 14%	39 11%	37 9%	62 12%	10 12% *	44 16% TUX	43 11% U	27 8%	8 4%	10 24% STUX*	13 24% STUX	5 5% *
2 1%	2 2% *	2 2% *	4 3%	*	2 1%	9 5%	2 4% *	4 3% *	-	8 2%	7 2%	22 4%	-	7 3%	4 1%	12 4%	5 3%	1 3% *	5 9% RSTU	3 3% *
2 2% *	14 13% DJ*	12 13% DJ*	7 5%	10 9%	19 9%	6 3%	13 20% DGJ*	12 10%	2 4% **	35 9%	38 10%	33 6%	16 20% P*	35 13% uvw	35 9% W	24 7% W	9 5% w	1 2%	*	19 20% STUVW
5 5% *	2 2% *	3 3% *	7 5%	14 13% CEFJ*	14 6% C	4 2%	2 3% *	6 5% *	1 2% **	14 4%	17 4%	16 3%	13 16% NOP*	19 7% U	20 5% U	11 3%	*		1 1%	9 9% uvw*
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NET: Frozen or stopped paying	254	6	17	17	22	13	18	18	38	58	9	26	12	65	66	110	12	59	82	51	17	20	20	6
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This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae user

ColumnProportions (5%): A,B/C/D/E/F/G/H/I/J/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(\*\*) Small Base: 100(\*)

Column Means~(5%): A, B/C/D/E/F/G/H/I/I/K/L/M, N/O/P/Q, R/S/T/U/V/W/X~Minimum~Base:~30(\*\*)~Small~Base:~100(\*)

### J-21-087515-31 - 3th - 8th August 2022 PUBLIC USE

#### NatWest Pension Study UK Adults 18-75

Q13. In the last 6 months, have you reduced, frozen or stopped paying into your company or private pension, or not?

All Adults who consent to collection of information about retirement and pensions who have any pension other than a state pension

										of children		
		N	Marital Stat	tus		Househ	old Size		HH (17	or under)	Main 9	Shopper
	Total	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop per
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(1)	(K)	(L)
Unweighted base	1477	984	350	143	244	485	287	461	588	889	1416	61
Weighted base	1370	860	358	153	246	496	270	358	488	882	1304	67
I have not reduced or stopped paying into my												
pension in the last 6 months	840 61%	522 61%	226 63%	93 61% *	160 65%	292 59%	171 63%	218 61%	293 60%	548 62%	798 61%	42 63% *
I have reduced my pension as a direct impact of the												
rising cost of living	107 8%	74 9% D	32 9% D	*	6 2%	29 6%	21 8% E	51 14% EF	71 15% J	36 4%	104 8%	3 4% *
I have reduced my pension for another reason	83	56	22	5	15	16	23	29	52	30	83	
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I have frozen or stopped paying into my pension as a												
direct impact of the rising cost of living	123 9%	76 9%	44 12%	3 2%	13 5%	32 7%	27 10%	50 14%	75 15%	48 5%	118 9%	5 8%
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I have frozen or stopped paying into my pension for												
another reason	149	104	28	17	20	45	20	64	75	74	142	7
	11%	12%	8%	11%	8%	9%	7%	18% EFG	15% J	8%	11%	10%
I intend to reduce or stop paying into my pension	37	24	8	5	3	13	6	15	16	21	36	1
	3%	3%	2%	3%	1%	3%	2%	4%	3%	2%	3%	2%
Don't know	122	80	26	17	22	56	29	15	28	94	116	7
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Refused	59	40	7	13	14	37	4	3	1	58	56	3
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NET: Reduced	170 12%	114 13% D	51 14% D	6 4% *	18 7%	42 8%	41 15% EF	69 19% EF	109 22% J	61 7%	167 13%	3 4% •
NET: Frozen or stopped paying	254 19%	164 19%	70 20%	20 13% *	32 13%	76 15%	43 16%	103 29% EFG	136 28% J	118 13%	242 19%	12 18% *

vork was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

CalumnMeans (5%): A,B/C/D,E/F/G/H,I/J,K/L,M/N Minimum Base: 30(\*\*) Small Base: 100(\*)

1 21 GENETIC SEA - Bit August 2020 PARKEC USE Nati West Persion Study UK Adults 18-75

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