

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
0027 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
0037 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
0045 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
0046 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
0047 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
0051 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
0060 Sample Profile	All Adults aged 18-75 in UK
0061 Sample Profile	All Adults aged 18-75 in UK
0062 Sample Profile	All Adults aged 18-75 in UK

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

PUBLIC USE
NatWest Pension Study
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

	Gender			Age					Ethnicity		Social grade				Employment status				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	White ethnic group	Minority ethnic group	A8	C1	C2	DE	Full time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(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%	208 51%	180 41%	258 34%	840 40%	74 36%	288 46%	298 43%	189 39%	141 27%	569 57%	178 48%	22 16%	769 51%	147 18%
A state pension that I will receive at retirement age	838 36%	452 39%	383 33%	83 30%	183 42%	189 46%	185 42%	198 26%	775 37%	60 28%	280 45%	235 34%	151 31%	172 33%	487 49%	143 39%	34 25%	664 44%	173 21%
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%	702 34%	69 33%	259 41%	255 37%	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%	155 35%	309 41%	707 34%	44 21%	247 39%	240 35%	129 27%	140 33%	334 34%	127 34%	36 26%	497 33%	259 32%
Another pension(s) I set up myself	482 21%	268 23%	214 18%	43 16%	54 12%	88 21%	97 22%	199 26%	448 22%	33 16%	159 25%	147 21%	97 20%	79 15%	232 23%	59 16%	30 22%	321 21%	161 20%
Using an inheritance	306 13%	184 16%	122 10%	42 15%	73 17%	68 15%	41 9%	82 11%	276 13%	29 14%	118 19%	71 10%	71 15%	45 9%	166 17%	39 11%	15 11%	220 15%	87 11%
Investing in rental property	210 9%	142 12%	67 6%	49 18%	45 10%	68 17%	23 5%	25 3%	176 8%	33 16%	92 15%	48 7%	37 8%	33 6%	145 14%	22 6%	19 12%	186 12%	24 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%
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 *
Not sure I shall see retirement age	* *	* *	- -	- -	- -	- -	- *	* *	* *	- *	* *	- -	- -	- -	- *	- -	- *	- *	* *
Other way(s), please specify	5 *	3 *	2 *	1 *	- *	1 *	* *	4 *	4 *	1 1%	4 *	1 *	- *	1 *	1 *	2 *	* *	3 *	2 *
I am not currently planning for my retirement	282 12%	129 11%	152 13%	56 20%	53 12%	47 11%	67 15%	59 8%	242 12%	33 16%	54 9%	64 9%	52 11%	112 22%	74 7%	29 8%	26 19%	129 9%	153 19%
Don't know	48 2%	26 2%	21 2%	10 4%	4 1%	6 2%	11 2%	15 2%	35 2%	12 6%	13 2%	12 2%	8 2%	15 3%	9 1%	5 1%	5 4%	19 1%	29 4%
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%	- -	- 1%	2 1%	8 2%
No answer	5 *	3 *	2 *	1 *	1 1%	2 *	- -	- *	3 1%	2 1%	4 1%	- -	- *	1 *	4 *	- *	* *	4 *	1 *
Nothing	6 *	5 *	1 *	4 1%	- -	- -	1 *	1 *	6 *	- -	1 *	1 *	4 1%	- -	2 *	3 1%	- *	5 *	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

ColumnIntersections (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(*)

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

PUBLIC USE
NatWest Pension Study
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

		Region											Education						Income						
		Total (A)	North East (B)	North West (C)	Yorkshire and Humber (D)	West Midlands (E)	East Midlands (F)	East of England (G)	South West (H)	South East (I)	Greater London (J)	Wales (K)	Scotland (L)	Northern Ireland (M)	GCSE/O Level/ NVQ12 (N)	A level or equivalent (O)	Degree/ Master/ PhD (P)	No formal qualifica- tion (Q)	UP TO £19,999 (R)	£20,000- £34,999 (S)	£35,000- £54,999 (T)	£55,000- £99,999 (U)	£100,000- £119,999 (V)	£120,000 or more (W)	Refused (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%	139 44%	41 39%	80 41%	29 42%	217 31%	285 44%	363 48%	52 27%	154 25%	252 40%	230 46%	137 57%	32 57%	40 57%	70 35%
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%	34 33%	67 34%	26 38%	214 30%	237 36%	344 45%	43 22%	155 25%	221 35%	196 39%	121 50%	34 60%	47 67%	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%	29 28%	65 33%	15 23%	201 28%	203 31%	336 44%	35 18%	146 24%	209 33%	173 34%	120 50%	25 43%	41 58%	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%	69 35%	118 37%	91 29%	32 31%	74 38%	27 28%	200 35%	230 37%	284 48%	41 22%	148 24%	218 35%	177 41%	99 41%	23 41%	33 47%	57 28%
Another pension(s) I set up myself		482 21%	13 14%	46 18%	27 14%	37 19%	29 18%	49 23%	29 23%	94 29%	60 19%	24 22%	46 23%	11 17%	125 18%	142 22%	185 24%	29 15%	107 17%	128 20%	112 22%	53 22%	17 29%	31 44%	34 17%
Using an inheritance		306 13%	10 11%	25 10%	32 17%	27 13%	15 9%	29 14%	10 5%	31 10%	94 30%	6 6%	23 12%	3 5%	59 8%	90 14%	135 18%	23 12%	69 11%	61 13%	68 18%	43 38%	21 38%	28 40%	16 8%
Investing in rental property		210 9%	4 4%	19 8%	11 10%	21 6%	17 9%	12 7%	14 11%	35 11%	68 22%	5 5%	9 4%	2 4%	31 8%	55 8%	119 16%	5 22%	20 3%	38 6%	55 11%	35 14%	18 31%	33 48%	12 6%
A state pension that I currently receive		246 11%	10 11%	27 10%	23 13%	9 5%	20 12%	30 14%	26 13%	43 14%	7 2%	20 19%	26 13%	5 14%	65 9%	60 9%	75 10%	45 11%	66 15%	96 9%	43 6%	14 1%	1 1%	* 1%	26 13%
Cryptocurrency		1 *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- 1%	- *	1 *	- *	- *	- *	- *	- *	- *	- *	- 1%
Continue working		2 *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	2 *	- *	- *	- *	2 *	- *	- *	2 *	- *	- *	- *	- *	- *
Downsize / downsize house		2 *	- *	- *	- *	1 1%	- *	1 1%	- *	- *	- *	- *	- *	- *	- *	1 *	1 *	- *	- *	- *	2 *	- *	- *	- *	- *
Not sure I shall see retirement age		* *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Other way(s), please specify		5 *	- *	1 1%	- *	2 1%	- *	1 1%	- *	- *	- *	- *	- *	- *	2 *	1 *	2 *	- *	- *	2 *	- *	2 1%	- *	1 1%	- *
I am not currently planning for my retirement		282 12%	9 10%	46 18%	21 11%	37 18%	25 15%	32 15%	14 7%	34 11%	26 8%	13 12%	19 10%	5 7%	116 16%	56 9%	55 7%	55 29%	141 22%	59 9%	42 8%	12 5%	4 7%	3 4%	21 10%
Don't know		48 2%	2 2%	8 3%	2 1%	4 2%	5 3%	3 1%	1 *	14 4%	4 4%	3 1%	3 4%	15 2%	16 2%	9 1%	9 4%	7 3%	5 1%	3 1%	1 *	1 2%	- *	17 9%	
Refused		23 1%	- *	4 1%	2 1%	- *	1 2%	5 1%	2 1%	3 1%	6 2%	- *	- *	- *	9 1%	9 1%	3 1%	2 1%	5 1%	9 1%	2 *	- *	- *	- *	7 3%
No answer		5 *	- *	- *	- *	- *	- *	- *	- *	4 1%	- *	- *	- *	- *	- *	2 *	3 *	- *	1 *	- *	1 *	- *	1 2%	1 1%	- *
Nothing		6 *	- *	- *	- *	1 1%	1 *	- *	- *	1 *	- *	- *	3 *	- *	1 *	4 1%	1 *	- *	1 *	2 *	3 1%	- *	- *	- *	- *

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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: 300** 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: 300** Small Base: 100**

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

PUBLIC USE

NatWest Pension Study

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

	Marital Status				Household Size				Presence of children HH (17 or under)		Main Shopper	
	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop per	
	Total (A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(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 workplace pension)	916 40%	572 42%	247 35%	97 39%	157 35%	290 36%	201 44%	269 43%	376 47%	540 36%	877 40%	40 28%
		C					EF		I			*
A state pension that I will receive at retirement age	838 36%	523 38%	232 33%	83 34%	155 35%	246 31%	179 40%	257 41%	371 46%	467 31%	798 37%	40 29%
							F		J			*
Savings and investment - e.g. ISA account, bonds, shares, saving accounts, etc	775 33%	471 34%	226 32%	78 32%	161 36%	292 37%	137 30%	185 29%	234 29%	541 36%	733 34%	42 30%
						H				I		*
A pension(s) set up by a former employer (a workplace pension)	756 33%	489 36%	175 25%	92 37%	147 33%	302 38%	128 28%	179 29%	235 29%	521 35%	711 33%	44 32%
		C		C		GH				I		*
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 12%
						G						*
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%
		D						EF	J			*
Investing in rental property	210 9%	134 10%	70 10%	6 2%	20 5%	63 8%	32 7%	94 15%	120 15%	90 6%	204 9%	6 4%
		D	D					ERG	J			*
A state pension that I currently receive	246 11%	166 12%	16 2%	63 26%	67 15%	145 18%	20 4%	13 2%	7 1%	239 16%	230 11%	16 11%
		C		BC	GH	GH				I		
Cryptocurrency	1 *	* *	1 *	- -	* *	- -	- -	* *	* *	1 *	1 *	* *
Continue working	2 *	- -	* *	2 1%	2 *	- -	- -	- -	- -	2 *	2 *	- -
			B									*
Downsizing / downsizing house	2 *	2 *	- -	- -	- *	2 *	- -	- -	- -	2 *	2 *	- -
												*
Not sure I shall see retirement age	* *	- -	* *	- -	* *	- -	- -	- -	- -	* *	* *	- -
												*
Other way(s), please specify	5 *	2 *	1 *	3 1%	- -	5 1%	* *	* *	1 *	4 *	3 *	2 2%
				B								K*
I am not currently planning for my retirement	282 12%	148 11%	110 16%	25 10%	50 11%	95 12%	46 10%	91 15%	98 12%	184 12%	263 12%	20 14%
			B									*
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%
					FM							*
Refused	23 1%	13 1%	7 1%	3 1%	3 1%	16 2%	- -	4 1%	2 *	21 1%	23 1%	* *
						G						*
No answer	5 *	4 *	1 *	- -	- -	- -	- -	5 1%	5 1%	- -	5 *	- -
								I				*
Nothing	6 *	1 1%	5 -	- -	1 *	- -	1 *	4 1%	5 1%	1 *	6 *	- -
			B									*

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Overlapping Items used

Column/Row/Item: (S/N) A,B,C,D,E,F,G,H,I,J,K,L,M,N Minimum Base: 387** (Small Base: 100**)

Column/Item: (S/N) A,B,C,D,E,F,G,H,I,J,K,L,M,N Minimum Base: 387** (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

		Gender		Age					Ethnicity		Social grade				Employment status				
	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 WORKING	ANY NOT WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(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% B	41 37% *	99 41%	108 42%	96 38%	241 48% G	545 43%	38 35% *	162 39%	204 46% K	101 37% *	117 49% K	245 36%	100 43%	40 70% **	385 39% O	199 51% 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% H*	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% H	22 9% H	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% GH	* * *	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% H	4 2%	4 2% H	1 * *	13 1%	17 16% I*	3 1%	11 3%	8 3% *	10 4% K	19 3%	10 4% S	- - **	29 3%	3 1%

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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 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(*)

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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

				Region										Education				Income						
	Total	North East	North West	Yorkshire and Humber	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 qualifications	UP TO £19,999	£20,000-£34,999	£35,000-£54,999	£55,000-£99,999	£100,000-£119,999	£120,000 or more	Refused
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(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% CFGUL*	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% J*	- - *	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 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% *

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/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

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

		Marital Status			Household Size				Presence of children HH (17 or under)		Main 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)	(I)	(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
1	584 43%	367 43%	163 46%	53 35% *	110 45%	216 43%	132 49% H	127 35%	187 38%	397 45%	556 43%	28 42% *
2	454 33%	287 33%	94 26%	73 48% BC*	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 3%	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% J	4 *	17 1%	- - *
Refused	32 2%	13 1%	17 5%	3 2% *	2 1%	14 3%	6 2%	9 3%	10 2%	21 2%	32 2%	- - *

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 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(*)

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

	Gender			Age					Ethnicity		Social grade				Employment status				
	Total [A]	Male [B]	Female [C]	18-24 [D]	25-34 [E]	35-44 [F]	45-54 [G]	55-75 [H]	White ethnic group [I]	Minority ethnic group [J]	AB [K]	C1 [L]	C2 [M]	DE [N]	Full time [O]	Part-time [P]	Self-Employed [Q]	ANY WORKING [R]	ANY NOT WORKING [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% DEGH	53 20%	48 19%	81 16%	270 21%	21 *	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% FHI*	30 12% H	33 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% H	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%	70 5%	5 *	27 3%	12 7%	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%	17 3%	90 7%	8 8% LN	43 10%	19 4%	29 10% H*	8 3% L	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 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% L	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 1% *	1 2%	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% LM	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% DE	65 25% DE	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 4%	9 1%	19 4%	31 4%	3 2% *	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 *	113 LN	71 16%	51 19% *	32 13%	172 PS	31 13%	7 12% **	210 22% PS	58 15%
NET: £500,000 +	65 5%	51 7% C	14 2%	3 3% *	9 4%	29 11% DEGH	9 4%	15 3%	60 5%	4 4% LMN	41 10%	11 3%	4 2% *	8 4%	46 7% S	10 4%	2 4% **	58 6% S	7 2%

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 (SN): 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 (SN): 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(*)

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

				Region										Education										Income							
				Yorkshire and Humber	West Midlands	West Midlands	East Midlands	East England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCSE / O Level/ NVQ12	A Level or equivalent	Degree/ PhD	No formal qualifica tions	UP TO £19,999	£20,000- £34,999	£35,000- £54,999	£55,000- £99,999	£100,000- £119,999	£120,000 or more	Refused						
	Total (A)	North East (B)	North West (C)	West Midlands (D)	West Midlands (E)	East Midlands (F)	East England (G)	South West (H)	South East (I)	Greater London (J)	Wales (K)	Scotland (L)	Northern Ireland (M)	GCSE / O Level/ NVQ12 (N)	A Level or equivalent (O)	Degree/ PhD (P)	No formal qualifica tions (Q)	UP TO £19,999 (R)	£20,000- £34,999 (S)	£35,000- £54,999 (T)	£55,000- £99,999 (U)	£100,000- £119,999 (V)	£120,000 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% C*	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% STUWVX	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 8% L*	6 5% *	4 9% **	43 12%	37 9%	47 9%	7 5% *	30 11% UNX	53 13% UNX	38 11% UNX	7 4% UNX	3 7% *	2 3% *	2 2% *							
£50,000-£74,999	103 8%	* 1% **	15 11% **	10 9% **	4 4% *	2 3% *	11 9% L*	7 6% **	30 14% FEGL	10 5%	1 2% *	1 1% **	12 27% **	27 7%	40 10%	32 6% *	4 5% *	8 3%	41 10% UNX	34 10% UNX	15 9% UNX	1 2% UNX	1 1% UNX	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 6% **	10 7% **	6 13% **	29 8%	15 4%	27 5%	5 6% *	15 6%	25 6%	18 5% UNX	11 6% UNX	1 4% UNX	1 2% UNX	4 4% *							
£100,000-£149,999	99 7%	- 4% **	6 4% **	5 4% **	3 3% **	7 8% **	8 6% **	4 4% **	11 5%	29 15% CDEH	6 9% **	19 14% **	1 2% **	14 4%	25 6%	52 10% N	7 9% *	6 2%	29 7% R	28 8% R	11 6% R	13 34% RSTUWV	10 18% RSTUW	2 2% *							
£150,000-£199,999	57 4%	9 17% **	6 4% **	4 3% **	2 2% **	3 3% **	7 6% **	7 4% **	7 3%	8 2%	1 1% **	3 2% **	2 4% **	14 4%	18 4%	22 4% **	3 3% *	6 2%	13 3% RSX	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% RSTV	11 3% RSTV	22 12% RSTV	1 2% RSTV	4 7% RSTV	1 1% RSTV							
£300,000-£399,999	36 3%	* 4% **	6 1% **	1 3% **	3 4% **	4 4% **	3 2% **	1 1% **	8 4%	6 3%	* 3% **	4 2% **	1 2% **	8 2%	9 2%	19 4% *	- 3% *	7 1%	5 3% S	10 5% S	9 6% S	3 4% SA*	2 4% *	* *							
£400,000-£499,999	23 2%	1 2% **	3 3% **	* 2% **	2 2% **	2 2% **	3 2% **	* 3% **	3 1%	5 3%	2 3% **	2 1% **	- -	2 1%	1 *	20 4% N	- 4% *	* 3% S	1 3% S	9 4% RS	7 4% RS	1 2% RS	5 11% RSTUW	- -							
£500,000-£749,999	23 2%	4 7% **	1 1% **	2 1% **	2 1% **	* *	2 2% **	3 3% **	2 1%	6 3%	* 1% **	2 1% **	- -	2 1%	4 1%	16 3% N	1 1% *	- 1%	3 2% UN	6 2% UN	7 4% UN	2 4% UN	6 18% RSTUW	* *							
£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% *	- 1%	2 1%	- 5%	8 31% RST	12 35% RSTUW	18 35% RSTUW	* *							
Don't know	395 29%	24 46% **	52 38% **	41 37% **	34 33% **	24 27% **	38 28% **	31 28% **	59 28% J	24 13% **	22 13% **	39 30% **	8 18% **	111 30% P	131 33% P	128 24% *	25 31% *	85 32% VW	124 31% VW	88 26% VW	45 25% VW	* 1% VW	1 2% RSTUW	52 55% RSTUW							
Refused	36 3%	- *	1 5% **	6 5% **	6 4% **	3 4% **	2 2% **	5 5% **	4 2%	3 2%	2 2% **	5 4% **	- -	5 1%	12 3%	12 2% NP*	7 9% NP*	5 2%	4 1%	2 *	* *	- -	- -	25 26% RSTUW							

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%	181 46%	196 37%	34 41%	153 57%	211 53%	155 46%	60 34%	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%	16 15%	37 17%	55 30%	11 17%	29 22%	4 10%	51 14%	66 17%	137 26%	14 17%	25 9%	56 14%	84 25%	57 32%	18 45%	24 44%	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%	2 3%	5 4%	- -	5 1%	8 2%	51 10%	2 2%	- 1%	6 2%	6 2%	15 8%	14 35%	24 45%	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 formulas used

ColumnsProportions (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: 30/11 Small Base: 100/1

ColumnsMeans (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: 30/11 Small Base: 100/1

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 Status				Household Size				Presence of children HH (17 or under)			Main Shopper	
	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)	(I)	(J)	(K)		
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% 80	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% £	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% £0	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% £	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% £FG	29 6% /	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% G	119 24% /	149 17%	257 20%	11 16% *
NET: £500,000 +	65 5%	54 6% C	9 3%	2 1% *	* *	11 2%	14 5% £	40 9% £FG	42 9% /	23 3%	61 5%	4 7% *

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.

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(**)

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

		Gender		Age					Ethnicity		Social grade				Employment status				
	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 WORKING	ANY NOT WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(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% C	17%	38% H*	25% *	33% H*	24%	19%	25%	31% *	38% LMN	18%	16% *	24% *	30% S	21% *	35% **	28% S	17% *
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% C	13%	44% FGH*	42% FGH*	17% H*	16% H	8%	20%	26% *	18%	16%	29% *	21% *	24% S	26% S*	18% **	25% S	7% *
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% B	14% *	30% *	40% D*	58% DEF	71% DEFG	53% J	25% *	41%	63% KN	52% *	44% *	42%	49% *	46% **	44%	71% 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% B	2% *	4% *	8% G*	1%	3%	3%	12% I*	3%	2%	3% *	8% L*	3%	2% *	1% **	3%	5% *
Refused	5	2	3	1	-	2	2	*	3	2	1	2	-	2	3	2	-	5	*
	1%	1%	1%	1% *	- *	2% *	1%	* *	* *	4% I*	* *	1% *	- *	2% *	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(*)

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

		Region												Education				Income						
	Total	North East	North West	Yorkshire and Humberside	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 qualifications	UP TO £19,999	£20,000-£34,999	£35,000-£54,999	£55,000-£99,999	£100,000-£119,999	£120,000 or more	Refused
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(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 pensions	189 25%	2 7% **	11 13% *	7 15% *	14 30% *	12 22% **	25 33% C*	8 14% *	34 27% *	58 47% CDHI*	4 12% **	16 21% **	- - **	32 17% *	43 20% *	109 37% NO	5 10% **	19 13% *	44 20% *	46 25% *	25 26% *	21 65% RSTU*	26 62% RSTU	9 19% **
Yes - but I have not consolidated any of my pensions	152 20%	2 9% **	15 19% *	6 13% *	9 19% *	11 22% **	5 7% *	11 19% *	16 13% *	47 38% CDGHI*	8 26% **	12 16% **	11 46% **	44 23% *	44 20% *	52 17% *	12 25% **	26 19% *	48 22% *	39 21% *	19 20% *	6 19% *	9 21% *	6 12% **
No - I have not tried to consolidate any of my pensions	381 50%	18 81% **	50 61% J*	26 59% J*	23 50% J*	26 50% **	39 51% J*	36 64% J*	68 55% J*	16 13% *	19 62% **	46 63% **	13 54% **	105 55% P*	124 57% P*	127 43% *	26 51% **	88 62% VW*	114 53% VW*	94 51% VW	47 49% VW*	4 14% *	7 16% *	27 58% **
Don't know	27 4%	1 3% **	6 7% J*	4 9% J*	* 1% *	2 5% **	6 8% J*	2 3% *	5 4% *	* * *	- - **	- - **	- - **	8 4% *	8 4% *	4 1% *	7 15% **	8 6% *	7 3% *	5 3% *	3 4% *	- - *	* 1% *	3 6% **
Refused	5 1%	- - **	- - *	2 4% *	- - *	* 1% **	- - *	- - *	2 1% *	1 1% *	- - **	- - **	- - **	2 1% *	- - *	4 1% *	- - **	- - *	2 1% *	- - *	1 1% *	1 2% T*	- - *	2 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
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/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

		Marital Status			Household Size				Presence of children HH (17 or under)		Main 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)	(I)	(J)	(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 25%	136 28% D	39 22% *	14 15% *	25 19% *	52 20% *	32 25% *	80 36% EF	98 34% J	91 20%	179 25%	10 26% **
Yes - but I have not consolidated any of my pensions	152 20%	100 21%	42 23% *	10 10% *	11 8% *	44 16%	31 24% E*	66 30% EF	88 30% J	64 14%	148 21%	4 11% **
No - I have not tried to consolidate any of my pensions	381 50%	220 46%	90 50% *	71 74% BC*	96 72% GH*	159 59% GH	58 44% *	67 30%	89 31%	291 63% I	359 50%	22 57% **
Don't know	27 4%	21 4%	5 3% *	1 1% *	2 1% *	12 4%	7 5% *	7 3%	10 4%	16 4%	24 3%	3 7% **
Refused	5 1%	3 1%	2 1% *	- - *	- - *	* *	3 3% *	1 1%	5 2%	* *	5 1%	- - **

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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(*)

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

PUBLIC USE

NatWest Pension Study

UK Adults 18-75

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

	Gender			Age					Ethnicity		Social grade				Employment status				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	White ethnic group	Minority ethnic group	A8	C1	C2	DE	Full time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted base	382	182	199	13	42	54	108	165	368	14	208	106	33	35	201	60	13	274	108
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 27%	53 30%	50 25%	1 10%	8 20%	9 15%	23 26%	63 34%	102 28%	1 5%	28 27%	44 31%	20 23%	11 22%	44 25%	16 26%	1 7%	60 25%	43 32%
I don't think it will benefit me	82 22%	45 26%	37 18%	- -	* 1%	8 13%	21 24%	53 28%	79 22%	3 20%	19 19%	30 21%	17 20%	16 32%	34 19%	7 11%	2 25%	42 17%	40 29%
I don't know how to go about consolidating my pension	69 18%	23 13%	47 23%	2 22%	7 18%	18 31%	24 28%	18 10%	69 19%	1 7%	22 21%	30 21%	10 12%	8 16%	37 21%	14 24%	3 34%	54 22%	16 12%
I find dealing with my pension a daunting exercise	46 12%	15 9%	29 14%	1 7%	7 17%	7 12%	19 22%	12 7%	45 12%	1 9%	16 16%	15 11%	6 7%	9 13%	26 15%	8 13%	3 35%	36 15%	9 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 13%	23 13%	3 5%	2 32%	29 12%	19 14%
The process seems too difficult	40 11%	13 7%	26 13%	* 1%	8 20%	8 14%	11 13%	13 7%	38 10%	2 14%	16 15%	9 6%	8 9%	8 13%	23 13%	8 13%	1 16%	32 13%	8 6%
I like having different pensions	41 11%	30 17%	11 5%	* 1%	1 2%	12 20%	4 5%	24 13%	40 11%	* 3%	11 11%	13 9%	11 13%	5 10%	20 11%	6 9%	1 8%	26 11%	14 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 7%	10 1%	1 4%	2 4%	7 12%	7 28%	2 7%	16 5%	6 4%
I don't have the time to do it / planning to do it later on	26 7%	12 7%	14 7%	1 7%	10 27%	6 11%	7 9%	1 1%	25 7%	1 11%	7 6%	4 3%	15 17%	1 3%	20 3%	3 11%	- 6%	23 10%	3 2%
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%	- -	4 4%	8 6%	13 15%	5 11%	13 8%	1 1%	3 33%	17 7%	13 10%
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 6%	1 1%	4 5%	2 4%	11 6%	1 2%	1 13%	13 5%	1 *
Pension type (specified: Final Salary Pension Scheme, Civil service pension) cannot be consolidated	7 2%	4 2%	3 1%	- -	- 1%	1 3%	3 2%	7 2%	- -	1 1%	4 3%	- -	2 3%	3 2%	- -	1 11%	4 2%	3 2%	3 *
Advised not to / I read it may be best not to	2 1%	- -	2 1%	- -	- -	- 3%	- -	2 1%	- -	- 2%	- -	- -	- -	- -	1 1%	1 1%	- -	2 1%	- -
I am retired already / already claim my main pension	6 1%	1 1%	4 2%	- -	- -	- 1%	5 2%	6 2%	- -	1 1%	5 3%	- -	- -	- -	- 1%	- -	- -	1 *	5 3%
Would have lost too much money if I consolidated	4 1%	- -	4 2%	- -	- -	- 2%	2 1%	4 1%	- -	- -	4 3%	- -	- -	2 1%	- -	- -	- -	2 1%	2 2%
Costs / too costly	1 *	1 1%	- -	- -	- -	- 1%	* *	1 *	1 *	- *	* 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 1%	2 1%	- -	- -	- -	4 2%	4 1%	- -	- -	2 1%	2 2%	- -	2 1%	2 3%	- -	- -	4 1%	- -
Other reason, please specify	7 2%	5 3%	1 1%	- -	* 1%	- -	1 3%	6 2%	7 2%	- -	1 1%	2 1%	- -	4 8%	6 3%	1 2%	- -	7 3%	- -
Don't know	22 6%	6 4%	16 8%	3 28%	7 17%	1 2%	4 5%	8 4%	17 5%	5 40%	5 5%	9 6%	5 6%	3 6%	6 3%	8 14%	- -	10 6%	8 6%
Refused	* *	- -	- -	- -	- -	- -	- *	* *	- *	- *	- -	- -	- -	- -	- -	- -	- -	- -	* *

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.

Overleaf Formulator used

ColumnHeader Names (J) U 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 (T)

ColumnMeans (J) U 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 (T)

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

	Region										Education							Income								
	Total (A)	North East (B)	North West (C)	Yorkshire and Humber (D)	West Midlands (E)	East Midlands (F)	East of England (G)	South West (H)	South East (I)	Greater London (J)	Wales (K)	Scotland (L)	Northern Ireland (M)	GCSE/ O Level/ NVQ12 (N)	A Level or equivalent (O)	Degree/ Masters/ PhD (P)	No formal qualifica- tion (Q)	UP TO £19,999 (R)	£20,000- £34,999 (S)	£35,000- £54,999 (T)	£55,000- £99,999 (U)	£100,000- £124,999 (V)	£125,000 or more (W)	Refused (X)		
Unweighted base	382	21	41	29	32	29	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 20%	5 28%	5 30%	5 30%	32 17%	31 20%	37 23%	2 10%	22 23%	27 24%	34 30%	11 23%	2 35%	1 16%	7 23%		
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%	4 20%	3 42%	3 24%	12 11%	23 19%	35 28%	12 48%	16 18%	24 21%	24 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%	2 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 dealing with my pension a daunting 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 1%	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%	- 10%	4 8%	3 16%	11 12%	2 10%	2 10%	11 23%	2 1%	16 15%	14 11%	19 15%	- 1%	10 12%	5 4%	14 13%	8 16%	1 25%	1 10%	10 36%		
The process seems too difficult	40 11%	2 13%	3 6%	2 8%	4 16%	3 12%	5 12%	5 15%	9 13%	1 4%	3 17%	3 6%	- -	11 10%	11 9%	16 13%	2 9%	11 13%	9 8%	12 12%	5 10%	1 11%	2 25%	1 5%		
I like having different pensions	41 11%	1 7%	1 2%	* 2%	2 9%	- 16%	6 15%	5 18%	12 18%	1 8%	1 14%	6 32%	4 9%	5 18%	11 10%	22 4%	2 18%	4 18%	8 11%	5 25%	1 4%	* 8%	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 6%	9 7%	- -	7 8%	4 6%	2 4%	1 3%	1 27%	1 9%	1 4%		
I don't have the time to do it / I'm planning to do it later on	26 7%	- 9%	5 3%	1 1%	* 12%	3 31%	12 2%	1 1%	1 1%	1 1%	1 4%	2 -	- -	5 5%	12 10%	8 6%	1 4%	3 4%	5 5%	5 19%	9 9%	* 19%	1 19%	2 9%		
I don't know what pension consolidation is	30 8%	- 12%	6 8%	2 4%	1 10%	3 6%	2 1%	* 12%	8 13%	1 7%	3 15%	3 7%	- -	9 8%	4 1%	13 11%	4 15%	13 7%	8 7%	- -	- -	- -	1 12%	1 4%		
I can't remember who my pensions are with	14 4%	- *	1 3%	1 5%	1 13%	1 3%	1 2%	1 3%	2 2%	1 8%	2 2%	* 6%	3 -	3 2%	2 4%	3 5%	1 4%	3 4%	2 3%	3 2%	1 16%	1 7%	* 10%	3 10%		
Pension type (specified Final Salary Pension Scheme, Civil service pension) cannot be consolidated	7 2%	- 5%	3 6%	2 4%	1 2%	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%	- -	- 3%	1 2%	* -	- -	- -	- -	1 2%	- -	- -	- -	- -	- 2%	* -	- -	- 1%	1 1%	1 1%	- -	- -	- -	- -	- -	- -	
I am retired already / already claim my main pension	6 1%	- 2%	1 -	- -	- -	1 2%	- -	- -	- -	4 19%	- -	- -	- -	- 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%	* -	- -	- -	- -	
I can take them at different ages / don't have to take them all at the same time	4 1%	- 4%	2 -	- -	- -	- -	2 4%	- -	- -	- -	- -	- -	- -	2 2%	2 1%	- -	- -	- 4%	4 3%	- -	- -	- -	- -	- -	- -	
Other reason, please specify	7 2%	- -	- -	- -	- -	- -	2 5%	- -	2 -	- *	4 9%	1 6%	1 1%	1 1%	1 1%	1 15%	- 4%	5 1%	1 1%	1 2%	- -	- -	- -	- -	- -	
Don't know	22 6%	- 3%	1 17%	5 2%	1 16%	4 9%	3 12%	4 1%	1 14%	2 -	- -	- 8%	- 9%	- 6%	- 5%	6 -	- 7%	- 5%	5 5%	5 2%	1 -	- -	1 10%	3 -	13%	
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.

Overlap formulae used

Column Properties (1%): 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 (1%): 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

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 Status				Household Size				Presence of children HH (17 or under)				Main Shopper	
	Total	Married/ Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE			Yes, er	No, not mainshopper
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
Unweighted base	382	238	87	57	86	160	60	76	99	283	363	19		
Weighted base	381	220	90	71	96	159	58	67	89	291	359	22		
I never felt the need to consolidate my pension	103 27%	57 26%	17 20%	28 40%	21 22%	51 32%	21 35%	10 16%	22 25%	81 28%	94 26%	9 42%		
I 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 13%	15 26%	16 20%	27 30%	42 15%	69 19%	1 3%		
I find dealing with my pension a daunting exercise	46 12%	19 9%	19 21%	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%	7 17%	7 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%	1 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%		
I 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%	9 13%	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 pensions are with	14 4%	11 5%	2 2%	1 1%	2 2%	3 2%	5 9%	4 6%	9 10%	5 2%	13 4%	* 2%		
Pension type (specified: Final Salary Pension Scheme, Cash service pension) cannot be consolidated	7 2%	4 2%	1 2%	2 2%	3 3%	2 2%	1 1%	- -	- -	7 2%	4 1%	2 12%		
Advised not to / 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 *	- -		
I can take them at different ages / don't have to take them all at the same time	4 1%	4 2%	- -	- -	- -	- -	4 3%	4 5%	- 4%	- -	4 1%	- -		
Other reason, please specify	7 2%	7 3%	- -	- -	- -	5 3%	1 1%	1 1%	1 1%	6 2%	6 2%	* 2%		
Don't know	22 6%	13 6%	7 8%	2 3%	1 3%	10 7%	3 4%	6 7%	4 4%	18 6%	22 6%	- -		
Refused	* *	* *	- -	- -	* *	- -	- -	- -	- -	* *	* *	- -		

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.

Overday Research used

Columns:Problems (15): A,B,C,D,E,F,G,H,I,J,K,L,M,N Minimum Base: 30 (**): Small Base: 100 (*)

Columns:Means (15): A,B,C,D,E,F,G,H,I,J,K,L,M,N Minimum Base: 100 (**): Small Base: 100 (*)

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PUBLIC USE

NatWest Pension Study
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

	Gender			Age					Ethnicity		Social grade				Employment status				
	Total (A)	Male (B)	Female (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-75 (H)	White ethnic group (I)	Minority ethnic group (J)	AB (K)	C1 (L)	C2 (M)	DE (N)	Full time (O)	Part-time (P)	Self- Employed (Q)	ANY WORKING (R)	ANY NOT WORKING (S)
Unweighted base	2208	1090	1111	293	404	423	431	657	1997	195	1173	539	177	319	1135	328	140	1603	605
Weighted base	2187	1078	1102	248	406	384	413	735	1983	188	597	658	448	484	951	342	135	1428	759
Very 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% J	68 36%	319 53%	327 50%	226 50%	265 55%	475 50%	177 52%	69 51% *	721 50%	416 55%
Fairly 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%
Not very concerned (2)	163 7%	102 9%	61 6% C	36 14% EFGH	27 7%	24 6%	24 6%	53 7%	138 7%	24 13% I	33 6%	58 9%	43 10%	28 6%	76 8%	31 9%	11 8% *	117 8%	45 6%
Not at all concerned (1)	44 2%	34 3% C	10 1%	8 3% H	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%
Don't know	41 2%	18 2%	23 2%	3 1%	16 4% H	7 2%	9 2%	6 1%	30 2%	11 6% I	11 2%	9 1%	8 2%	14 3%	15 2%	6 2%	1 1% *	23 2%	18 2%
Refused	6 *	5 *	2 *	2 1%	- -	1 *	1 *	1 *	6 *	- -	1 *	2 *	- -	2 1%	2 *	1 *	2 1% *	5 *	1 *

NET: 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%	686 90%
NET: Not concerned	207 9%	135 13% C	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% S	18 13% *	153 11% S	54 7%

Mean	3.41	3.32	3.51 B	3.17	3.38 D	3.50 D	3.51 D	3.42 D	3.43 J	3.22	3.46 L	3.37	3.35	3.47	3.39	3.36	3.33 *	3.38	3.48 R
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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 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(*)

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

PUBLIC USE
NatWest Pension Study
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

	Region													Education						Income				
	Total (A)	North East (B)	North West (C)	Yorkshire and Humberside (D)	West Midlands (E)	East Midlands (F)	East of England (G)	South West (H)	South East (I)	Greater London (J)	Wales (K)	Scotland (L)	Northern Ireland (M)	GCSE/ O Level/ NVQ12 (N)	A Level or equivalent (O)	Degree/ Masters/ PhD (P)	No formal qualifications (Q)	UP TO £19,999 (R)	£20,000- £34,999 (S)	£35,000- £54,999 (T)	£55,000- £99,999 (U)	£100,000- £119,999 (V)	£120,000 or more (W)	Refused (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	170
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	179
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	93 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% BEEFGIKL*	244 36%	206 34%	283 39%	64 36% *	192 34%	212 35%	189 39%	104 45% VW	14 27% RSVW	19 26%	67 37%
Not very concerned (2)	163 7%	20 22% CDEFGIJKLM *	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 4%
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 2%
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 3%
Refused	6 *	- * *	- - *	- - *	- - *	1 * *	- - *	1 1%	- - *	- - *	- * *	3 2% *	1 2% *	2 * *	- * *	2 * *	1 1% *	- - *	1 * *	1 * *	- - *	- - *	- - *	4 2% 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% B*	599 90%	520 85%	658 90% O	156 87% *	532 93% STU	512 85%	418 87%	197 86%	51 96% STU*	63 90%	160 89%
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%	10 6%

Mean	3.41	3.32 *	3.51 HI	3.43	3.35 *	3.47 *	3.46	3.29 *	3.33	3.50 HI	3.39 *	3.44 *	3.35 *	3.44	3.39	3.41	3.37 *	3.54 STU	3.35	3.35	3.27	3.65 STU*	3.50 TU	3.47 U*
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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 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/I/J/K/L/M,N/O/P/Q,R/S/T/U/V/W/X Minimum Base: 30(**) Small Base: 100(*)

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PUBLIC USE

NatWest Pension Study
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

		Marital Status				Household Size				Presence of children HH (17 or under)		Main Shopper	
		Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	ANY	NONE	Yes, mainshop per	No, not mainshop per	
	Total (A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(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 * B	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% *

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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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(*)

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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

	Gender			Age					Ethnicity		Social grade				Employment status				
	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 WORKING	ANY NOT WORKING
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(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
I have not reduced or stopped paying into my pension 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% J	47 44% *	257 62% 63%	277 62% 63%	169 62% *	137 57%	489 71% S	155 67% S	33 58% **	677 69% S	163 41%
I have reduced my pension as a direct impact of the rising cost of living	107 8%	66 10%	42 6%	32 28% EFGH*	31 13% GH	31 12% GH	7 3%	6 1%	83 7% I*	22 20% LN	51 12% 3%	11 3%	30 11% L*	15 6%	75 11% S	16 7%	6 10% **	97 10% S	11 3%
I have 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 4% L	18 4%	19 7% *	13 5%	59 9% PRS	6 3%	2 4% **	68 7% P	15 4%
I have frozen or stopped paying into my pension as a direct 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%
I have frozen or stopped paying into my pension for another reason	149 11%	80 12%	68 10%	14 13% *	25 10%	34 13%	27 11%	48 10%	137 11%	12 11% *	52 12% 8%	37 8%	32 11% *	28 12%	52 8%	22 9%	6 10% **	79 8% 8%	70 18% OPR
I intend to reduce or stop paying into my pension	37 3%	18 3%	18 3%	6 5% G*	3 1% 1%	13 5% G	3 1%	13 2%	33 3%	4 4% *	14 3% 3%	15 3%	1 * *	6 3%	18 3% 3%	8 3%	4 8% **	30 3% 3%	7 2%
Don'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% 6%	55 13% K	20 7% *	21 9%	29 4%	15 7%	5 8% **	49 5% 5%	73 18% OPR
Refused	59 4%	22 3%	37 5%	3 3% E*	- - *	1 *	4 2%	51 10% DEFG	59 5%	* * *	19 4% 5%	20 5%	11 4% *	9 4%	3 * O	6 2% O	2 3% **	10 1% O	49 12% OPR

NET: Reduced	170 12%	104 15% C	65 10%	49 44% EFGH*	48 20% GH	43 17% GH	11 5%	19 4%	141 11%	27 26% I*	73 17% L	27 6%	45 16% L*	26 11%	117 17% PRS	21 9%	7 13% **	146 15% PS	25 6%
NET: Frozen or stopped paying	254 19%	145 21%	107 16%	38 34% GH*	56 23% H	60 23% H	40 16%	60 12%	231 18%	22 20% *	91 22% L	58 13%	59 21% *	47 20%	123 18%	37 16%	8 13% **	168 17%	86 22%

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(*)

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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

		Region												Education				Income						
	Total (A)	North East (B)	North West (C)	Yorkshire and Humbersid e (D)	West Midlands (E)	East Midlands (F)	East of England (G)	South West (H)	South East (I)	Greater London (J)	Wales (K)	Scotland (L)	Northern Ireland (M)	GCSE/ O Level/ NVQ12 (N)	A Level or equivalent (O)	Degree/ Masters/ PhD (P)	No formal qualificati ons (Q)	UP TO £19,999 (R)	£20,000- £34,999 (S)	£35,000- £54,999 (T)	£55,000- £99,999 (U)	£100,000- £119,99 (V)	£120,000 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
I have not reduced or stopped paying into my pension in the last 6 months	840 61%	32 62% **	85 62% *	82 74% EHK*	55 53% *	55 61% *	86 65% *	62 58% *	135 64%	113 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% *
I have reduced my pension as a direct impact of the rising cost of living	107 8%	2 3% **	10 7% *	2 2% *	13 13% D*	9 10% *	8 6% *	6 5% *	13 6%	34 14% 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% *
I have reduced my pension for another reason	83 6%	* 5% **	7 5% *	6 6% *	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% O	- - *	9 3%	26 6%	16 5%	13 7%	8 20% RSTUX*	9 17% RSTUX	2 2% *
I have frozen or stopped paying into my pension as a direct impact of the rising cost of living	123 9%	1 1% **	5 4% *	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% *
I have frozen or stopped paying into my pension for another reason	149 11%	5 10% **	13 9% *	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% *
I intend to reduce or stop paying into my pension	37 3%	4 7% **	7 5% *	2 1% *	2 2% *	2 2% *	4 3% *	* 9% *	2 1%	9 5%	2 4% *	4 3% *	- - **	8 2%	7 2%	22 4%	- - *	7 3%	4 1%	12 4%	5 3%	1 2% *	5 9% RSTU	3 3% *
Don't know	122 9%	7 14% **	19 14% DGI*	2 2% *	14 13% DI*	12 13% DI*	7 5% *	10 9% *	19 9%	6 3%	13 20% DGI*	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*
Refused	59 4%	2 4% **	1 5% *	5 2% *	2 3% *	3 3% *	7 5% *	14 13% CEFI*	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*

NET: Reduced	170 12%	2 4% **	16 12% *	8 7% *	21 20% DHL*	12 13% *	13 10% *	7 6% *	20 10%	50 27% CDFGHIKL	6 10% *	8 6% *	7 16% **	34 9%	43 11%	89 17% NO	4 5% *	24 9%	52 13% X	39 12% X	21 12% X	15 39% RSTUX*	17 31% RSTUX	3 3% *
NET: Frozen or stopped paying	254 19%	6 12% **	17 12% *	17 15% *	22 22% *	13 14% *	18 14% *	18 16% *	38 18%	58 31% CDFGHIK	9 15% *	26 20% *	12 28% **	65 18%	66 17%	110 21%	12 15% *	59 22% UK	82 20% UK	51 15%	17 9%	20 50% RSTUX*	20 38% RSTUX	6 6% *

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/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

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

		Marital Status				Household Size				Presence of children HH (17 or under)		Main Shopper	
		Married/ Living as Married	Single	Widowed/ Divorced/ Separated								Yes, mainshop	No, not mainshop
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(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	
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	1 * *	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 6%	56 7%	22 6%	5 3% *	15 6%	16 3%	23 8% F	29 8% F	52 11% J	30 3%	83 6%	- - *	
I have frozen or stopped paying into my pension as a direct impact of the rising cost of living	123 9%	76 9% D	44 12% D	3 2% *	13 5%	32 7%	27 10%	50 14% EF	75 15% J	48 5%	118 9%	5 8% *	
I have frozen or stopped paying into my pension for another reason	149 11%	104 12%	28 8%	17 11% *	20 8%	45 9%	20 7%	64 18% EFG	75 15% J	74 8%	142 11%	7 10% *	
I intend to reduce or stop paying into my pension	37 3%	24 3%	8 2%	5 3% *	3 1%	13 3%	6 2%	15 4%	16 3%	21 2%	36 3%	1 2% *	
Don't know	122 9%	80 9%	26 7%	17 11% *	22 9%	56 11% H	29 11% H	15 4%	28 6%	94 11% I	116 9%	7 10% *	
Refused	59 4%	40 5%	7 2%	13 9% C*	14 6% GH	37 8% GH	4 2%	3 1%	1 * I	58 7% I	56 4%	3 5% *	

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% *

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.

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(*)

