



SOCIETY OF PENSION CONSULTANTS
In conjunction with Populus

Retirement Income Research

November 2008

Retirement Income Survey –JULY 2008

SUMMARY OF RESULTS

Populus interviewed 714 18+ year olds who were not a student or retired between Friday 11th June and Sunday 13th July 2008. Populus is a member of the British Polling Council and abides by its rules. For more details go to www.populus.co.uk.

1. Regarding your pension scheme, which of the following statements best describes you?

I am not currently contributing towards a pension scheme	46%
I am a member of a company or personal pension scheme but know nothing about its decisions	13%
I am a member of a company or personal pension scheme but review its decisions no more than once a year	21%
I am a member of a company or personal pension scheme and am actively involved in its decisions	17%
Don't Know	4%

- Nearly half of everyone interviewed said they were not contributing to a pension scheme.
- Worryingly, 45% of 55–64 year olds said they were not contributing to a pension scheme.
- Likelihood of contribution increases with social standing with DEs (45%) least likely to contribute towards a pension scheme.

2. Which of the following best describes your current view of income in retirement?

I have invested in a pension plan and believe my pension will fully support me financially during retirement	25%
I have invested in a pension plan but am not confident the pension will fully support me	21%
I have invested in a pension place but feel that my pension will not support me enough in retirement and I will have to work into my retirement years to supplement my income	17%
I have not been able to save towards retirement	32%
Don't Know	5%

- One third of those surveyed claim they have not been able to save towards retirement
- A quarter of those surveyed believe their contribution to a pension scheme will support them financially in retirement, a conviction which grows more common with age.
- Again, it is the lower social classes that appear most exposed with 56% of DEs claiming to not have saved for retirement.

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 1

Q.1 Regarding your pension scheme, which of the following statements best describes you?**Base: All respondents (excl retired or students)**

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	714	335	379	52	139	218	193	97	15	244	221	130	119	202	173	167	104	68
Weighted base	710	345	365	84	156	198	164	93	16	202	223	170	115	197	176	169	102	66
I am not currently contributing towards a pension scheme	323 46%	149 43%	174 48%	59 70%	72 46%	79 40%	65 39%	42 45%	7 47%	60 30%	90 41%	90 53%	82 72%	95 48%	79 45%	72 43%	48 47%	30 45%
I am a member of a company or personal pension scheme but know nothing about its decisions	92 13%	42 12%	50 14%	9 11%	26 17%	29 15%	17 10%	7 7%	4 23%	26 13%	30 13%	28 17%	7 7%	21 11%	26 15%	22 13%	12 12%	11 16%
I am a member of a company or personal pension scheme but review its decisions no more than once a year	146 21%	75 22%	71 19%	2 2%	32 20%	50 25%	38 23%	24 26%	1 6%	63 31%	49 22%	24 14%	11 9%	39 20%	41 23%	34 20%	18 17%	14 22%
I am a member of a company or personal pension scheme and am actively involved in its decisions	121 17%	67 19%	54 15%	6 8%	26 16%	31 16%	39 24%	15 16%	4 24%	47 23%	44 20%	20 12%	9 8%	32 16%	26 15%	30 18%	23 23%	10 15%
Don't know	27 4%	12 3%	15 4%	7 8%	1 1%	9 5%	5 3%	5 6%	- -	6 3%	10 4%	7 4%	5 4%	10 5%	4 2%	11 6%	1 1%	1 2%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 1

Q.1 Regarding your pension scheme, which of the following statements best describes you?**Base: All respondents (excl retired or students)**

	Work Status				
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work
Unweighted base	714	447	125	52	90
Weighted base	710	452	121	50	87
I am not currently contributing towards a pension scheme	323 46%	160 35%	59 49%	36 73%	68 78%
I am a member of a company or personal pension scheme but know nothing about its decisions	92 13%	66 15%	19 16%	4 8%	3 4%
I am a member of a company or personal pension scheme but review its decisions no more than once a year	146 21%	111 25%	26 21%	4 9%	5 6%
I am a member of a company or personal pension scheme and am actively involved in its decisions	121 17%	100 22%	13 11%	3 6%	4 5%
Don't know	27 4%	15 3%	4 3%	2 5%	6 7%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 2

Q.2 Which of the following best describes your current view of income in retirement?**Base: All respondents (excl retired or students)**

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	714	335	379	52	139	218	193	97	15	244	221	130	119	202	173	167	104	68
Weighted base	710	345	365	84	156	198	164	93	16	202	223	170	115	197	176	169	102	66
I have invested in a pension plan and believe my pension will fully support me financially during retirement	183 26%	112 32%	71 19%	10 12%	32 21%	48 24%	54 33%	33 36%	4 24%	72 36%	60 27%	34 20%	17 14%	47 24%	42 24%	44 26%	27 26%	22 33%
I have invested in a pension plan but am not confident the pension will fully support me	149 21%	64 19%	85 23%	14 17%	33 21%	44 22%	37 23%	14 15%	7 44%	59 29%	50 23%	27 16%	12 11%	34 17%	39 22%	41 24%	15 15%	19 29%
I have invested in a pension place but feel that my pension will not support me enough in retirement and I will have to work into my retirement years to supplement my income	117 17%	55 16%	62 17%	5 6%	23 15%	38 19%	29 18%	19 21%	2 13%	26 13%	43 19%	36 21%	12 11%	31 16%	34 19%	24 14%	25 24%	4 6%
I have not been able to save towards retirement	224 32%	96 28%	128 35%	47 56%	60 38%	56 28%	35 21%	24 26%	3 19%	33 16%	64 29%	63 37%	64 56%	68 35%	51 29%	50 29%	34 34%	21 32%
Don't know	37 5%	18 5%	19 5%	7 8%	8 5%	12 6%	8 5%	3 3%	- -	12 6%	5 2%	11 6%	9 8%	17 9%	9 5%	10 6%	1 1%	- -

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Absolutes/col percents

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Q.2 Which of the following best describes your current view of income in retirement?**Base: All respondents (excl retired or students)**

	Work Status				
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work
Unweighted base	714	447	125	52	90
Weighted base	710	452	121	50	87
I have invested in a pension plan and believe my pension will fully support me financially during retirement	183 26%	137 30%	27 22%	8 16%	10 12%
I have invested in a pension plan but am not confident the pension will fully support me	149 21%	101 22%	29 24%	7 14%	12 14%
I have invested in a pension place but feel that my pension will not support me enough in retirement and I will have to work into my retirement years to supplement my income	117 17%	91 20%	19 15%	4 8%	4 5%
I have not been able to save towards retirement	224 32%	106 24%	42 35%	27 54%	49 56%
Don't know	37 5%	17 4%	4 4%	4 8%	12 14%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Gender			Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land	
Unweighted base	1005	467	538	77	142	220	200	156	210	309	281	163	252	263	257	250	143	92	
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88	
Gender																			
Male	483 48%	483 100%	-	53 45%	77 48%	92 46%	88 52%	69 46%	103 49%	140 54%	128 44%	113 53%	101 42%	138 52%	110 42%	114 46%	77 54%	44 50%	
Female	522 52%	-	522 100%	66 55%	82 52%	107 54%	81 48%	80 54%	106 51%	121 46%	163 56%	98 47%	139 58%	125 48%	153 58%	135 54%	65 46%	44 50%	
Age																			
18-24	(21) 12%	119 11%	53 13%	66 100%	119 -	-	-	-	-	26 10%	51 17%	18 8%	25 10%	37 14%	31 12%	25 10%	13 9%	13 15%	
25-34	(29.5) 16%	159 16%	77 16%	82 16%	-	159 100%	-	-	-	54 21%	59 20%	28 13%	18 8%	46 17%	42 16%	41 16%	20 14%	10 12%	
35-44	(39.5) 20%	199 19%	92 19%	107 20%	-	-	199 100%	-	-	62 24%	48 16%	55 26%	34 14%	60 23%	50 19%	46 19%	28 20%	15 17%	
45-54	(49.5) 17%	169 18%	88 18%	81 16%	-	-	-	169 100%	-	42 16%	61 21%	41 19%	26 11%	48 18%	42 16%	33 13%	26 18%	20 23%	
55-64	(59.5) 15%	149 14%	69 14%	80 15%	-	-	-	-	149 100%	38 15%	36 12%	43 20%	32 13%	26 10%	41 16%	43 17%	25 18%	13 15%	
65+	(70) 21%	209 21%	103 21%	106 20%	-	-	-	-	-	209 100%	39 15%	38 13%	26 12%	105 44%	46 17%	57 22%	59 24%	30 21%	16 18%
Average age	46.70	47.04	46.39	21.00	29.50	39.50	49.50	59.50	70.00	44.67	42.80	46.36	53.93	44.35	47.07	48.08	48.11	46.45	

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Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
<u>Social Class</u>																		
AB	261 26%	140 29%	121 23%	26 22%	54 34%	62 31%	42 25%	38 26%	39 19%	261 100%	-	-	-	77 29%	75 28%	59 24%	32 23%	19 21%
C1	292 29%	128 27%	163 31%	51 42%	59 37%	48 24%	61 36%	36 24%	38 18%	-	292 100%	-	-	91 35%	70 27%	67 27%	35 25%	28 32%
C2	211 21%	113 23%	98 19%	18 15%	28 18%	55 28%	41 24%	43 29%	26 12%	-	-	211 100%	-	51 19%	53 20%	52 21%	38 27%	17 19%
DE	241 24%	101 21%	139 27%	25 21%	18 11%	34 17%	26 15%	32 22%	105 51%	-	-	-	241 100%	44 17%	65 25%	70 28%	36 25%	25 29%
<u>Region</u>																		
North	337 34%	158 33%	179 34%	38 32%	51 32%	61 31%	54 32%	56 38%	76 36%	77 30%	95 33%	69 33%	96 40%	-	-	248 100%	-	88 100%
Midlands	316 31%	137 28%	179 34%	35 29%	50 32%	59 30%	49 29%	54 36%	68 33%	82 31%	81 28%	71 34%	82 34%	-	263 100%	-	52 37%	-
South	353 35%	187 39%	165 32%	46 39%	58 36%	79 40%	66 39%	39 26%	65 31%	103 39%	116 40%	71 34%	63 26%	263 100%	-	-	89 63%	-

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	Gender		Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
<u>Working status</u>																		
Full-time	452 45%	280 58%	172 33%	57 48%	107 67%	118 59%	110 65%	55 37%	6 3%	147 56%	156 54%	111 52%	38 16%	113 43%	121 46%	107 43%	68 48%	44 50%
Part-time	121 12%	26 5%	95 18%	6 5%	25 16%	37 19%	26 15%	18 12%	8 4%	29 11%	44 15%	31 15%	16 7%	37 14%	26 10%	29 12%	20 14%	9 10%
Not working but seeking work or temporarily unemployed/sick	50 5%	21 4%	28 5%	5 4%	14 9%	15 8%	11 6%	4 3%	- -	8 3%	8 3%	12 6%	22 9%	18 7%	10 4%	12 5%	6 4%	3 4%
Not working/not seeking work	87 9%	17 4%	70 13%	16 13%	11 7%	28 14%	17 10%	16 10%	1 1%	18 7%	15 5%	16 8%	38 16%	29 11%	19 7%	21 9%	8 6%	9 11%
Retired	255 25%	118 24%	137 26%	- -	- -	1 *	5 3%	56 38%	193 93%	47 18%	50 17%	39 18%	119 49%	52 20%	74 28%	75 30%	33 24%	22 25%
Student	40 4%	20 4%	20 4%	36 30%	3 2%	* *	1 1%	- -	- -	12 5%	19 6%	2 1%	7 3%	15 6%	13 5%	4 2%	6 4%	1 1%

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	Gender		Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
Tenure																		
Own outright	328 33%	162 33%	167 32%	17 14%	15 9%	28 14%	42 25%	84 57%	143 68%	83 32%	89 31%	69 33%	87 36%	74 28%	86 33%	93 37%	51 36%	23 26%
Own with a mortgage	388 39%	190 39%	198 38%	46 38%	78 49%	124 62%	93 55%	33 22%	14 7%	140 54%	128 44%	79 38%	41 17%	99 38%	110 42%	90 36%	53 38%	35 40%
Council	129 13%	53 11%	76 15%	18 15%	24 15%	22 11%	23 14%	18 12%	24 12%	7 3%	25 8%	24 11%	74 31%	33 12%	29 11%	30 12%	18 13%	18 21%
Housing Assoc.	36 4%	20 4%	16 3%	3 3%	12 7%	6 3%	3 2%	5 3%	7 3%	5 2%	5 2%	9 4%	16 7%	15 6%	7 3%	7 3%	3 2%	4 4%
Rented from someone else	79 8%	38 8%	42 8%	23 19%	25 16%	17 8%	3 2%	5 3%	7 3%	15 6%	33 11%	20 9%	11 5%	32 12%	15 6%	15 6%	11 8%	6 7%
Rent free	8 1%	4 1%	4 1%	2 2%	3 2%	- -	2 1%	- -	1 *	2 1%	3 1%	2 1%	* *	2 1%	3 1%	3 1%	- -	- -
Refused	37 4%	16 3%	20 4%	11 9%	3 2%	2 1%	4 2%	4 2%	13 6%	10 4%	8 3%	8 4%	11 5%	9 3%	13 5%	10 4%	4 3%	1 1%

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	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
Foreign Holiday in last 3 years																		
Yes	603 60%	298 62%	305 58%	78 65%	105 66%	120 60%	107 63%	90 60%	102 49%	201 77%	197 68%	120 57%	85 35%	165 63%	161 61%	150 60%	72 50%	56 63%
No	402 40%	184 38%	218 42%	42 35%	54 34%	79 40%	62 37%	59 40%	106 51%	61 23%	94 32%	91 43%	156 65%	98 37%	103 39%	98 40%	70 50%	32 37%
Number of cars																		
None	209 21%	87 18%	122 23%	25 21%	33 21%	33 16%	22 13%	20 13%	76 36%	22 8%	45 15%	28 13%	115 48%	68 26%	46 18%	55 22%	21 15%	19 21%
1	418 42%	196 41%	222 43%	41 34%	61 39%	71 36%	67 39%	78 52%	100 48%	96 37%	133 46%	93 44%	95 39%	100 38%	115 44%	109 44%	59 42%	34 39%
2	289 29%	147 30%	142 27%	29 24%	53 33%	81 41%	57 34%	38 25%	31 15%	110 42%	86 30%	69 33%	23 10%	71 27%	76 29%	67 27%	47 33%	27 31%
3+	90 9%	54 11%	36 7%	25 21%	11 7%	14 7%	23 14%	14 9%	2 1%	33 13%	27 9%	21 10%	8 3%	23 9%	26 10%	17 7%	15 11%	8 9%

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	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
Internet Access																		
At all	728 72%	362 75%	366 70%	105 88%	138 87%	178 90%	139 82%	105 70%	63 30%	228 87%	238 82%	156 74%	106 44%	201 76%	185 70%	178 72%	99 70%	64 73%
At home (net)	667 66%	341 71%	326 62%	93 78%	130 81%	165 83%	127 75%	97 65%	56 27%	211 81%	215 74%	146 69%	95 40%	182 69%	170 65%	163 66%	92 65%	60 67%
At work (net)	331 33%	176 36%	155 30%	38 32%	93 58%	100 50%	66 39%	31 21%	3 1%	147 56%	124 43%	47 22%	13 6%	96 36%	88 33%	85 34%	39 28%	23 26%
At home	373 37%	178 37%	194 37%	59 49%	43 27%	76 38%	72 42%	69 46%	55 26%	78 30%	106 37%	103 49%	85 35%	96 37%	93 35%	86 34%	57 40%	40 45%
At work	36 4%	13 3%	23 4%	4 3%	6 4%	11 5%	11 6%	3 2%	1 1%	13 5%	15 5%	4 2%	3 1%	11 4%	11 4%	7 3%	4 3%	4 4%
Both at home and at work	295 29%	163 34%	132 25%	34 28%	87 54%	89 45%	56 33%	28 19%	2 1%	133 51%	108 37%	43 20%	10 4%	85 32%	77 29%	78 31%	35 25%	19 22%
Somewhere else	24 2%	8 2%	16 3%	8 7%	2 1%	3 1%	2 1%	5 3%	5 2%	3 1%	8 3%	6 3%	7 3%	9 3%	4 2%	8 3%	2 2%	1 1%
Not at all	241 24%	106 22%	135 26%	9 7%	18 11%	16 8%	23 13%	40 27%	135 65%	23 9%	43 15%	50 24%	125 52%	54 20%	66 25%	61 24%	39 27%	22 25%
Refused	36 4%	14 3%	22 4%	6 5%	3 2%	5 3%	7 4%	4 3%	11 5%	11 4%	10 4%	5 3%	10 4%	8 3%	12 5%	9 4%	4 3%	2 2%

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	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
What is the highest educational level that you have achieved to date?																		
Secondary/ high school/ NVQ 1-3	479 48%	220 46%	259 50%	68 57%	58 36%	100 50%	78 46%	71 47%	105 50%	81 31%	136 47%	122 58%	140 58%	128 48%	124 47%	100 40%	81 57%	47 53%
University degree or equivalent professional qualification/ NVQ4	301 30%	161 33%	139 27%	40 33%	68 43%	62 31%	57 34%	43 29%	30 15%	119 45%	99 34%	55 26%	28 12%	84 32%	83 32%	84 34%	28 20%	22 25%
Higher university degree/ Doctorate/ MBA/ NVQ 5 or equivalent	77 8%	37 8%	41 8%	6 5%	23 15%	21 10%	11 6%	8 5%	8 4%	47 18%	25 9%	- -	5 2%	26 10%	14 5%	16 6%	12 8%	10 12%
No formal education	108 11%	51 11%	57 11%	- -	4 2%	13 7%	18 11%	22 15%	51 25%	4 2%	19 7%	26 12%	58 24%	16 6%	29 11%	42 17%	14 10%	7 7%
None of these	11 1%	2 *	9 2%	- -	2 1%	1 *	2 1%	2 1%	5 2%	3 1%	5 2%	1 *	2 1%	2 1%	4 1%	3 1%	2 2%	1 1%
Refused	29 3%	12 2%	18 3%	6 5%	4 2%	3 1%	4 2%	4 2%	9 4%	7 3%	8 3%	6 3%	8 3%	8 3%	10 4%	4 2%	5 3%	2 2%

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	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
<u>Marital Status</u>																		
Single	224 22%	122 25%	102 20%	89 74%	49 31%	34 17%	28 17%	10 7%	14 7%	53 20%	76 26%	29 14%	66 27%	67 26%	59 23%	42 17%	30 21%	25 29%
Married/ co-habiting	560 56%	275 57%	285 55%	23 19%	94 59%	141 71%	110 65%	96 64%	96 46%	174 66%	154 53%	149 70%	83 34%	146 56%	145 55%	150 60%	73 52%	46 52%
Widowed/ separated/ divorced	193 19%	74 15%	119 23%	2 2%	11 7%	23 11%	26 16%	41 27%	90 43%	27 10%	53 18%	28 13%	85 35%	42 16%	50 19%	52 21%	34 24%	16 18%
Refused	28 3%	12 3%	16 3%	6 5%	5 3%	2 1%	4 3%	3 2%	9 4%	8 3%	8 3%	5 2%	7 3%	8 3%	9 3%	5 2%	5 3%	1 1%
<u>Children</u>																		
None aged 18 or under	659 66%	328 68%	330 63%	93 78%	76 48%	54 27%	105 62%	132 89%	197 95%	171 65%	183 63%	119 56%	185 77%	159 61%	180 68%	165 67%	93 65%	61 69%
NET: Yes	311 31%	142 29%	170 32%	21 18%	80 50%	139 70%	57 34%	12 8%	3 1%	81 31%	100 34%	85 40%	46 19%	95 36%	72 27%	73 29%	45 31%	26 30%
NET: Yes any aged 15 or under	286 28%	128 27%	158 30%	21 18%	80 50%	135 68%	40 24%	7 5%	3 1%	75 29%	91 31%	81 38%	39 16%	87 33%	67 26%	67 27%	39 28%	24 28%
- Aged under 5	147 15%	66 14%	81 15%	18 15%	62 39%	57 29%	8 5%	1 1%	1 *	35 14%	44 15%	48 23%	19 8%	46 17%	38 14%	34 14%	16 12%	12 14%
- Aged 5-10	145 14%	70 15%	75 14%	4 4%	36 23%	85 43%	15 9%	3 2%	2 1%	44 17%	48 16%	42 20%	11 5%	48 18%	33 13%	32 13%	21 15%	10 11%
- Aged 11-15	107 11%	53 11%	54 10%	- -	12 8%	61 31%	28 17%	4 2%	2 1%	28 11%	37 13%	26 12%	17 7%	32 12%	24 9%	23 9%	19 14%	10 11%
- Aged 16-18	71 7%	40 8%	31 6%	2 2%	3 2%	32 16%	27 16%	7 4%	1 1%	13 5%	23 8%	23 11%	12 5%	17 6%	19 7%	15 6%	13 9%	7 8%
Refused	35 3%	12 3%	23 4%	6 5%	3 2%	6 3%	7 4%	5 3%	8 4%	9 4%	9 3%	7 3%	10 4%	8 3%	11 4%	10 4%	4 3%	1 1%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Gender		Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	1005	483	522	119	159	199	169	149	209	261	292	211	241	263	263	248	142	88
<u>Grocery shopping status</u>																		
Yes - do half or more	766	311	456	58	139	157	127	121	165	186	223	161	196	200	204	187	104	71
	76%	64%	87%	49%	87%	79%	75%	81%	79%	71%	77%	76%	81%	76%	78%	75%	73%	80%
No - do less than half	226	167	59	58	20	41	41	26	40	69	65	50	42	58	56	58	37	17
	22%	35%	11%	49%	12%	21%	24%	18%	19%	26%	22%	24%	17%	22%	21%	23%	26%	19%
Refused	13	4	8	3	1	1	1	2	4	6	3	1	3	5	3	3	1	1
	1%	1%	2%	3%	*	1%	1%	1%	2%	2%	1%	*	1%	2%	1%	1%	*	1%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Unweighted base	1005	447	125	52	90	261	30
Weighted base	1005	452	121	50	87	255	40
<u>Gender</u>							
Male	483 48%	280 62%	26 21%	21 43%	17 20%	118 46%	20 49%
Female	522 52%	172 38%	95 79%	28 57%	70 80%	137 54%	20 51%
<u>Age</u>							
18-24	(21) 119 12%	57 13%	6 5%	5 11%	16 18%	- -	36 89%
25-34	(29.5) 159 16%	107 24%	25 21%	14 28%	11 12%	- -	3 7%
35-44	(39.5) 199 20%	118 26%	37 31%	15 31%	28 32%	1 *	* 1%
45-54	(49.5) 169 17%	110 24%	26 22%	11 22%	17 19%	5 2%	1 3%
55-64	(59.5) 149 15%	55 12%	18 15%	4 8%	16 18%	56 22%	- -
65+	(70) 209 21%	6 1%	8 7%	- -	1 1%	193 76%	- -
Average age	46.70	40.05	43.93	38.58	40.85	67.19	22.54

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Social Class</u>							
AB	261 26%	147 33%	29 24%	8 15%	18 20%	47 19%	12 30%
C1	292 29%	156 35%	44 36%	8 17%	15 17%	50 20%	19 46%
C2	211 21%	111 24%	31 26%	12 24%	16 19%	39 15%	2 6%
DE	241 24%	38 8%	16 14%	22 44%	38 44%	119 47%	7 17%
<u>Region</u>							
North	337 34%	151 33%	38 31%	15 31%	31 35%	96 38%	6 14%
Midlands	316 31%	147 33%	30 24%	13 25%	23 26%	88 34%	15 38%
South	353 35%	154 34%	53 44%	21 43%	33 38%	71 28%	19 48%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Working status</u>							
Full-time	452 45%	452 100%	-	-	-	-	-
Part-time	121 12%	-	121 100%	-	-	-	-
Not working but seeking work or temporarily unemployed/sick	50 5%	-	-	50 100%	-	-	-
Not working/not seeking work	87 9%	-	-	-	87 100%	-	-
Retired	255 25%	-	-	-	-	255 100%	-
Student	40 4%	-	-	-	-	-	40 100%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Tenure</u>							
Own outright	328 33%	96 21%	35 29%	6 12%	17 19%	170 67%	5 12%
Own with a mortgage	388 39%	251 55%	54 45%	13 27%	26 30%	23 9%	21 52%
Council	129 13%	35 8%	16 13%	13 26%	31 35%	33 13%	2 6%
Housing Assoc.	36 4%	9 2%	2 2%	10 20%	6 7%	7 3%	1 3%
Rented from someone else	79 8%	47 10%	9 7%	4 7%	5 6%	7 3%	8 20%
Rent free	8 1%	4 1%	1 1%	- -	- -	1 1%	1 2%
Refused	37 4%	11 2%	3 2%	4 8%	3 3%	14 6%	2 5%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Foreign Holiday in last 3 years</u>							
Yes	603 60%	319 70%	68 56%	17 34%	40 46%	133 52%	26 66%
No	402 40%	134 30%	53 44%	32 66%	47 54%	122 48%	14 34%
<u>Number of cars</u>							
None	209 21%	48 11%	20 17%	24 48%	31 35%	79 31%	7 18%
1	418 42%	174 38%	46 38%	16 32%	29 33%	138 54%	15 37%
2	289 29%	170 38%	44 37%	6 11%	20 22%	35 14%	13 33%
3+	90 9%	61 13%	10 8%	4 8%	8 9%	2 1%	5 12%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Internet Access</u>							
At all	728 72%	402 89%	98 81%	30 61%	67 77%	92 36%	39 98%
At home (net)	667 66%	369 82%	90 74%	28 56%	56 64%	85 33%	39 98%
At work (net)	331 33%	273 60%	50 41%	2 5%	1 2%	- -	5 11%
At home	373 37%	124 27%	47 39%	26 52%	55 63%	85 33%	35 86%
At work	36 4%	27 6%	7 6%	1 2%	1 1%	- -	- -
Both at home and at work	295 29%	245 54%	42 35%	2 3%	1 1%	- -	5 11%
Somewhere else	24 2%	5 1%	1 1%	2 3%	10 12%	6 2%	- -
Not at all	241 24%	40 9%	17 14%	14 29%	16 19%	153 60%	- -
Refused	36 4%	10 2%	5 4%	5 10%	4 5%	10 4%	1 2%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>What is the highest educational level that you have achieved to date?</u>							
Secondary/ high school/ NVQ 1-3	479 48%	186 41%	73 60%	24 49%	43 49%	129 51%	24 61%
University degree or equivalent professional qualification/ NVQ4	301 30%	174 39%	32 27%	6 11%	28 32%	47 18%	14 35%
Higher university degree/ Doctorate/ MBA/ NVQ 5 or equivalent	77 8%	51 11%	6 5%	7 15%	4 5%	7 3%	1 3%
No formal education	108 11%	28 6%	5 4%	9 17%	8 9%	59 23%	- -
None of these	11 1%	4 1%	- -	1 2%	1 1%	5 2%	- -
Refused	29 3%	9 2%	5 4%	3 6%	3 4%	9 3%	1 2%

Retirement Income Survey CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Marital Status</u>							
Single	224 22%	118 26%	17 14%	19 39%	17 20%	19 7%	34 84%
Married/ co-habiting	560 56%	274 61%	83 69%	19 39%	52 60%	126 49%	5 14%
Widowed/ separated/ divorced	193 19%	50 11%	18 15%	8 16%	16 18%	101 40%	- -
Refused	28 3%	10 2%	3 2%	3 6%	2 3%	9 4%	1 2%
<u>Children</u>							
None aged 18 or under	659 66%	274 61%	52 43%	26 53%	31 35%	241 94%	35 88%
NET: Yes	311 31%	165 37%	65 54%	19 39%	53 60%	6 2%	4 10%
NET: Yes any aged 15 or under	286 28%	151 33%	60 50%	17 34%	49 56%	6 2%	3 8%
- Aged under 5	147 15%	71 16%	30 25%	10 21%	34 39%	1 *	- -
- Aged 5-10	145 14%	75 17%	37 30%	8 16%	19 22%	3 1%	3 8%
- Aged 11-15	107 11%	71 16%	15 13%	7 14%	11 13%	2 1%	1 2%
- Aged 16-18	71 7%	42 9%	11 9%	5 10%	9 10%	- -	3 8%
Refused	35 3%	13 3%	4 3%	4 9%	4 5%	9 3%	1 2%

Retirement Income Survey

CATI Fieldwork : July 11th-13th 2008

Absolutes/col percents

Table 3
Classification
Base: All respondents

	Work Status						
	Total	Full-time	Part-time	Not working but seeking work or temporarily unemployed/sick	Not working/not seeking work	Retired	Student
Weighted base	1005	452	121	50	87	255	40
<u>Grocery shopping status</u>							
Yes - do half or more	766 76%	329 73%	104 86%	37 75%	77 88%	208 82%	12 29%
No - do less than half	226 22%	119 26%	16 13%	11 23%	9 11%	43 17%	28 71%
Refused	13 1%	4 1%	1 1%	1 3%	1 1%	4 2%	- -