

**Auto Enrolment Barometer**  
Fieldwork Dates: 18th - 27th July 2016

**Conducted by YouGov**  
**On behalf of Smart Pension**

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## **BACKGROUND**

This spreadsheet contains survey data collected and analysed by YouGov plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

Methodology: This survey has been conducted using an online interview administered to members of the YouGov Plc UK panel of 800,000+ individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "GB adult population" or a subset such as "GB adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For further information about the results in this spreadsheet, please contact YouGov Plc (+44)(0)207 012 6231 or email omnibus@yougov.com quoting the survey details

## **EDITOR'S NOTES - all press releases should contain the following information**

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,652 adults. Fieldwork was undertaken between 18th - 27th July 2016. The survey was carried out online. The figures have been weighted and are representative of all adults (aged 18+) in each city.

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissioner
- YouGov is a member of the British Polling Council

Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the target population to be considered statistically reliable. These have been italicised.



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# Smart Pension

## Auto Enrolment Barometer

CITYBUS Sample: 18th - 27th July 2016



Total	Birmingham	Bradford

### profile\_work\_stat. Employment Status Main

	Unweighted base	1652	151	149
<b>Base: All CITY adults</b>		1652	151	149
Working full time (30 or more hours per week)		44%	39%	41%
Working part time (8-29 hours a week)		11%	7%	12%
Working part time (Less than 8 hours a week)		2%	4%	1%
Full time student		10%	7%	14%
Retired		19%	17%	19%
Unemployed		4%	5%	3%
Not working		7%	11%	7%
Other		4%	11%	3%

### FSA\_Q1.

The following question is about pensions. Please do not include the state pension when giving your answer.

Which, if any, of the following types of pension do you currently have? (Please select all that apply. If you do not have a pension other than the state pension, please select the "Not applicable" option)

	Unweighted base	950	78	85
<b>Base: All CITY workers</b>		929	75	81
Standard personal pension (SPP)		10%	10%	13%
Self-invested personal pension (SIPP)		6%	5%	4%
Stakeholder pension		5%	6%	3%
Workplace pension (set up under automatic enrolment)		40%	44%	45%
Workplace pension (not set up under automatic enrolment)		25%	23%	23%
Another type of pension		3%	5%	5%
Don't know		6%	5%	3%
Not applicable - I don't have a pension		20%	22%	20%

### FSA\_Q1.

How likely or unlikely are you to invest in a pension in the next five years (i.e. between now and July 2021)?

	Unweighted base	950	78	85
<b>Base: All CITY workers</b>		929	75	81
Very likely		15%	10%	16%
Fairly likely		16%	13%	17%
Fairly unlikely		21%	22%	19%
Very unlikely		36%	35%	35%
Don't know		12%	19%	14%
<b>Net: Likely</b>		<b>31%</b>	<b>23%</b>	<b>33%</b>
<b>Net: Not likely</b>		<b>57%</b>	<b>58%</b>	<b>53%</b>

**FSA\_Q2.**

A workplace pension is a way of saving for your retirement that's arranged by your employer. Some workplace pensions are called 'occupational', 'works', 'company' or 'work-based' pensions.

Has your current employer ever offered you a workplace pension? (Please select the option that best applies)

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	929	75	81
Yes, they have	68%	69%	76%
No, but they intend to	4%	5%	-
No, and I don't think they intend to	9%	9%	6%
Don't know	6%	7%	7%
Not applicable - I don't have an employer	13%	10%	11%

**FSA\_Q3.**

Employees can choose not to invest in workplace pensions by opting-out.

Have you opted out of your workplace pension? / Would you opt out of your workplace pension? / If your employer were to offer you a workplace pension, would you opt out?

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	929	75	81
Yes, have/ would	15%	15%	14%
No, but I intend to	2%	3%	1%
No, and wouldn't	66%	67%	72%
Don't know	17%	15%	14%

**fsa\_q5\_1.**

To what extent do you agree or disagree with the following statement?

When I come to retire, my savings will be sufficient to provide me with a comfortable retirement

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	929	75	81
Strongly agree	4%	4%	6%
Tend to agree	27%	26%	33%
Tend to disagree	30%	28%	29%
Strongly disagree	22%	28%	13%
Don't know	18%	15%	19%
<b>Net: Agree</b>	<b>31%</b>	<b>29%</b>	<b>39%</b>
<b>Net: Disagree</b>	<b>52%</b>	<b>56%</b>	<b>42%</b>

**fsa\_q5\_2.**

I'd rather not think about my pension at the moment

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	929	75	81
Strongly agree	11%	20%	7%
Tend to agree	44%	34%	35%
Tend to disagree	30%	33%	37%
Strongly disagree	12%	10%	16%
Don't know	3%	3%	6%
<b>Net: Agree</b>	<b>55%</b>	<b>54%</b>	<b>42%</b>
<b>Net: Disagree</b>	<b>42%</b>	<b>43%</b>	<b>52%</b>

**fsa\_q5\_3.**

The amount I currently save towards my pension (if anything) is all I can afford

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	929	75	81



Strongly agree	21%	20%	19%
Tend to agree	49%	51%	49%
Tend to disagree	20%	21%	23%
Strongly disagree	3%	2%	1%
Don't know	7%	5%	8%
<b>Net: Agree</b>	<b>70%</b>	<b>71%</b>	<b>68%</b>
<b>Net: Disagree</b>	<b>23%</b>	<b>24%</b>	<b>24%</b>

**FSA\_Q6.**

Currently, with a workplace pension, the amount contributed by an employer and the amount contributed by the Government collectively, is generally more than the amount of net pay that an employee personally contributes towards their pension savings.

Were you aware of this before taking this survey?

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Yes, I was	62%	65%	60%
No, I was not	38%	35%	40%

Cell Contents (Column Percentages)

**City**

Brighton	Bristol	Cardiff	Edinburgh	Glasgow	Leeds	London
----------	---------	---------	-----------	---------	-------	--------

150	150	150	150	151	151	150
150	150	150	150	151	151	150
47%	43%	39%	50%	43%	48%	47%
16%	14%	13%	10%	7%	12%	12%
1%	-	1%	1%	1%	1%	5%
9%	12%	15%	11%	14%	6%	9%
17%	18%	21%	21%	18%	22%	12%
2%	4%	1%	2%	3%	3%	4%
2%	7%	6%	5%	8%	7%	9%
6%	2%	4%	1%	5%	1%	2%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
11%	7%	12%	5%	4%	7%	18%
6%	6%	5%	6%	5%	3%	6%
2%	6%	8%	-	4%	4%	8%
39%	52%	33%	46%	32%	42%	26%
27%	27%	18%	26%	26%	35%	15%
4%	4%	2%	-	7%	1%	5%
2%	1%	12%	8%	5%	7%	12%
24%	15%	21%	20%	30%	14%	25%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
17%	18%	9%	18%	20%	12%	19%
15%	22%	14%	12%	19%	20%	11%
19%	22%	21%	24%	9%	23%	19%
38%	31%	41%	31%	44%	36%	36%
12%	8%	15%	14%	9%	9%	15%
31%	39%	23%	31%	39%	31%	30%
57%	53%	62%	55%	53%	59%	55%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
65%	75%	59%	72%	68%	72%	51%
1%	5%	1%	5%	4%	9%	8%
9%	9%	14%	10%	11%	8%	6%
5%	2%	6%	8%	3%	4%	9%
21%	9%	20%	5%	15%	6%	26%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
11%	13%	13%	12%	20%	11%	22%
1%	3%	1%	1%	2%	-	4%
58%	78%	73%	71%	63%	72%	47%
30%	5%	14%	16%	15%	17%	27%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
4%	2%	7%	5%	4%	7%	1%
21%	27%	17%	24%	28%	31%	29%
35%	37%	31%	21%	25%	28%	34%
25%	20%	23%	33%	24%	17%	20%
15%	14%	22%	16%	20%	17%	15%
24%	29%	24%	30%	31%	38%	30%
61%	57%	53%	54%	49%	45%	55%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
13%	11%	9%	19%	10%	9%	9%
35%	51%	50%	42%	48%	40%	50%
36%	27%	31%	27%	22%	33%	25%
12%	11%	7%	10%	19%	16%	11%
4%	-	3%	3%	1%	1%	4%
47%	62%	59%	61%	58%	50%	59%
48%	38%	38%	36%	41%	49%	36%

99	87	80	92	80	93	98
96	86	80	90	78	91	96

19%	22%	13%	21%	25%	17%	22%
48%	50%	56%	39%	45%	50%	59%
17%	18%	20%	24%	22%	26%	9%
7%	5%	2%	8%	4%	1%	-
10%	6%	9%	8%	4%	6%	10%
67%	71%	69%	61%	70%	67%	81%
23%	23%	23%	32%	26%	27%	9%

99	87	80	92	80	93	98
96	86	80	90	78	91	96
56%	65%	60%	69%	68%	66%	54%
44%	35%	40%	31%	32%	34%	46%

		Pension Type				
Sheffield	Greater Manchester	Standard personal pension	Self-invested personal pension	Stakeholder pension	Workplace pension (set up under AE)	Workplace pension (not set up under AE)
150	150	92	52	47	384	245
150	150	88	51	47	376	235
39%	41%	79%	80%	83%	83%	83%
10%	10%	18%	20%	17%	16%	16%
1%	1%	3%	-	-	1%	2%
11%	5%	-	-	-	-	-
24%	20%	-	-	-	-	-
3%	8%	-	-	-	-	-
8%	9%	-	-	-	-	-
3%	5%	-	-	-	-	-

77	81	92	52	47	384	245
76	79	88	51	47	376	235
11%	5%	100%	19%	15%	8%	9%
8%	6%	11%	100%	10%	4%	7%
11%	4%	8%	9%	100%	4%	4%
46%	41%	33%	32%	36%	100%	7%
29%	32%	25%	31%	22%	4%	100%
-	-	3%	4%	2%	2%	3%
5%	7%	-	-	-	-	-
17%	16%	-	-	-	-	-

77	81	92	52	47	384	245
76	79	88	51	47	376	235
16%	10%	17%	36%	30%	14%	17%
16%	18%	18%	11%	13%	15%	13%
20%	28%	21%	11%	21%	22%	20%
39%	32%	33%	32%	27%	37%	42%
9%	12%	11%	9%	9%	13%	8%
32%	28%	36%	48%	43%	29%	29%
60%	60%	54%	43%	48%	58%	63%

77	81	92	52	47	384	245
76	79	88	51	47	376	235
69%	76%	59%	60%	71%	85%	88%
2%	5%	7%	4%	4%	2%	2%
6%	9%	7%	7%	10%	4%	5%
5%	7%	1%	4%	2%	5%	3%
18%	4%	26%	25%	13%	5%	2%

77	81	92	52	47	384	245
76	79	88	51	47	376	235
14%	18%	17%	21%	10%	7%	11%
3%	2%	2%	5%	5%	2%	2%
66%	66%	59%	55%	72%	85%	82%
16%	13%	21%	19%	12%	6%	5%

77	81	92	52	47	384	245
76	79	88	51	47	376	235
-	2%	7%	6%	2%	3%	3%
22%	37%	34%	53%	35%	28%	34%
35%	21%	32%	23%	24%	30%	32%
22%	17%	15%	8%	17%	20%	15%
21%	23%	12%	11%	21%	19%	16%
22%	39%	41%	58%	37%	31%	37%
57%	38%	47%	30%	42%	50%	46%

77	81	92	52	47	384	245
76	79	88	51	47	376	235
8%	9%	4%	-	-	11%	7%
56%	39%	39%	31%	43%	43%	40%
26%	30%	37%	35%	36%	32%	36%
6%	18%	18%	31%	19%	12%	15%
4%	4%	2%	2%	2%	3%	2%
64%	48%	43%	31%	43%	54%	47%
32%	49%	55%	67%	55%	44%	52%

77	81	92	52	47	384	245
76	79	88	51	47	376	235

21%	28%	28%	13%	18%	17%	20%
53%	39%	55%	57%	65%	55%	50%
13%	22%	10%	24%	17%	19%	23%
4%	4%	4%	4%	-	3%	3%
9%	7%	2%	2%	-	6%	3%
74%	67%	83%	70%	83%	72%	70%
17%	26%	15%	28%	17%	22%	27%

77	81	92	52	47	384	245
76	79	88	51	47	376	235
57%	60%	71%	74%	60%	64%	72%
43%	40%	29%	26%	40%	36%	28%

			Has your current employer ever offered you a workplace pension?			
Another type of pension	Don't know	Not applicable - I don't have a pension	Yes, they have	No, but they intend to	No, and I don't think they intend to	Don't know
30	57	190	649	39	81	53
28	58	189	633	39	80	52
77%	75%	64%	85%	83%	64%	68%
20%	24%	30%	14%	17%	33%	32%
3%	2%	7%	2%	-	2%	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-

30	57	190	649	39	81	53
28	58	189	633	39	80	52
10%	-	-	8%	15%	8%	2%
7%	-	-	5%	5%	5%	4%
4%	-	-	5%	5%	6%	2%
30%	-	-	51%	15%	18%	33%
21%	-	-	33%	15%	13%	12%
100%	-	-	3%	-	2%	6%
-	100%	-	5%	8%	6%	20%
-	-	100%	8%	52%	55%	24%

30	57	190	649	39	81	53
28	58	189	633	39	80	52
3%	14%	14%	16%	33%	6%	10%
16%	15%	25%	15%	38%	20%	11%
14%	22%	17%	22%	7%	25%	24%
53%	27%	29%	37%	17%	35%	25%
13%	22%	14%	11%	5%	14%	31%
20%	29%	40%	30%	71%	26%	21%
67%	49%	46%	58%	24%	61%	49%



30	57	190	649	39	81	53
28	58	189	633	39	80	52
67%	57%	26%	100%	-	-	-
-	6%	11%	-	100%	-	-
7%	8%	24%	-	-	100%	-
10%	19%	7%	-	-	-	100%
16%	11%	33%	-	-	-	-

30	57	190	649	39	81	53
28	58	189	633	39	80	52
22%	19%	27%	13%	15%	17%	13%
3%	-	4%	2%	-	6%	2%
61%	52%	29%	84%	58%	48%	13%
14%	29%	40%	2%	28%	30%	73%

30	57	190	649	39	81	53
28	58	189	633	39	80	52
7%	-	7%	3%	13%	3%	6%
42%	23%	13%	29%	23%	23%	21%
30%	37%	27%	30%	30%	26%	18%
10%	18%	35%	18%	30%	37%	34%
11%	22%	18%	19%	5%	11%	21%
49%	23%	20%	32%	36%	26%	27%
40%	55%	62%	48%	59%	62%	52%

30	57	190	649	39	81	53
28	58	189	633	39	80	52
3%	15%	20%	10%	7%	12%	17%
27%	47%	50%	42%	63%	50%	46%
43%	20%	21%	32%	20%	27%	18%
26%	8%	5%	13%	10%	11%	5%
-	9%	4%	3%	-	-	14%
30%	62%	70%	52%	71%	62%	63%
70%	29%	26%	45%	29%	38%	24%

30	57	190	649	39	81	53
28	58	189	633	39	80	52

10%	15%	28%	19%	25%	19%	14%
54%	41%	35%	52%	47%	43%	45%
33%	21%	17%	20%	15%	23%	20%
3%	-	5%	3%	2%	7%	2%
-	23%	15%	5%	10%	8%	19%
64%	56%	63%	72%	72%	61%	59%
36%	21%	22%	23%	18%	31%	22%

30	57	190	649	39	81	53
28	58	189	633	39	80	52
67%	56%	47%	67%	59%	53%	28%
33%	44%	53%	33%	42%	47%	72%

ension?

**Not applicable  
- I don't have  
an employer**

128
124
52%
38%
11%
-
-
-
-
-

128
124
18%
10%
5%
14%
5%
4%
5%
50%

128
124
15%
15%
15%
44%
11%
30%
59%

128
124
-
-
-
-
100%

128
124
22%
2%
15%
60%

128
124
5%
19%
36%
23%
16%
24%
60%

128
124
17%
39%
27%
14%
3%
56%
41%

128
124

30%
38%
14%
5%
13%
68%
19%

128
124
56%
44%

# Smart Pension

## Auto Enrolment Barometer

CITYBUS Sample: 18th - 27th July 2016



Total		
	Birmingham	Bradford

### profile\_work\_stat. Employment Status Main

Unweighted base	1652	151	149
<b>Base: All CITY adults</b>	<b>1652</b>	<b>151</b>	<b>149</b>
Working full time (30 or more hours per week)	720	59	62
Working part time (8-29 hours a week)	184	10	18
Working part time (Less than 8 hours a week)	26	6	2
Full time student	169	11	21
Retired	313	26	28
Unemployed	59	8	5
Not working	119	16	10
Other	64	16	4

### FSA\_Q1.

The following question is about pensions. Please do not include the state pension when giving your answer.

Which, if any, of the following types of pension do you currently have? (Please select all that apply. If you do not have a pension other than the state pension, please select the "Not applicable" option)

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Standard personal pension (SPP)	88	8	11
Self-invested personal pension (SIPP)	51	4	3
Stakeholder pension	47	5	3
Workplace pension (set up under automatic enrolment)	376	33	37
Workplace pension (not set up under automatic enrolment)	235	17	19
Another type of pension	28	4	4
Don't know	58	4	3
Not applicable - I don't have a pension	189	17	16

### FSA\_Q1.

How likely or unlikely are you to invest in a pension in the next five years (i.e. between now and July 2021)?

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Very likely	140	8	13
Fairly likely	148	10	14
Fairly unlikely	191	17	15
Very unlikely	335	27	28
Don't know	115	14	11
<b>Net: Likely</b>	<b>289</b>	<b>17</b>	<b>27</b>
<b>Net: Not likely</b>	<b>526</b>	<b>43</b>	<b>43</b>

**FSA\_Q2.**

A workplace pension is a way of saving for your retirement that's arranged by your employer. Some workplace pensions are called 'occupational', 'works', 'company' or 'work-based' pensions.

Has your current employer ever offered you a workplace pension? (Please select the option that best applies)

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Yes, they have	633	52	62
No, but they intend to	39	4	-
No, and I don't think they intend to	80	7	5
Don't know	52	5	6
Not applicable - I don't have an employer	124	8	9

**FSA\_Q3.**

Employees can choose not to invest in workplace pensions by opting-out.

Have you opted out of your workplace pension? / Would you opt out of your workplace pension? / If your employer were to offer you a workplace pension, would you opt out?

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Yes, have/ would	136	11	11
No, but I intend to	19	2	1
No, and wouldn't	616	50	58
Don't know	158	11	11

**fsa\_q5\_1.**

To what extent do you agree or disagree with the following statement?

When I come to retire, my savings will be sufficient to provide me with a comfortable retirement

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Strongly agree	36	3	4
Tend to agree	248	19	27
Tend to disagree	275	21	24
Strongly disagree	205	21	11
Don't know	165	11	15
<b>Net: Agree</b>	<b>284</b>	<b>22</b>	<b>31</b>
<b>Net: Disagree</b>	<b>480</b>	<b>42</b>	<b>34</b>

**fsa\_q5\_2.**

I'd rather not think about my pension at the moment

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Strongly agree	105	15	6
Tend to agree	405	26	28
Tend to disagree	277	25	30
Strongly disagree	115	8	13
Don't know	27	2	5
<b>Net: Agree</b>	<b>510</b>	<b>41</b>	<b>34</b>
<b>Net: Disagree</b>	<b>392</b>	<b>32</b>	<b>42</b>

**fsa\_q5\_3.**

The amount I currently save towards my pension (if anything) is all I can afford

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>

Strongly agree	191	15	16
Tend to agree	455	38	40
Tend to disagree	182	16	19
Strongly disagree	32	2	1
Don't know	70	4	6
<b>Net: Agree</b>	<b>647</b>	<b>53</b>	<b>55</b>
<b>Net: Disagree</b>	<b>213</b>	<b>18</b>	<b>19</b>

**FSA\_Q6.**

Currently, with a workplace pension, the amount contributed by an employer and the amount contributed by the Government collectively, is generally more than the amount of net pay that an employee personally contributes towards their pension savings.

Were you aware of this before taking this survey?

Unweighted base	950	78	85
<b>Base: All CITY workers</b>	<b>929</b>	<b>75</b>	<b>81</b>
Yes, I was	574	49	49
No, I was not	355	26	32

Cell Contents (Counts)



**City**

Brighton	Bristol	Cardiff	Edinburgh	Glasgow	Leeds	London
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150	150	150	150	151	151	150
150	150	150	150	151	151	150
71	65	59	75	65	73	71
25	21	19	14	11	18	18
1	-	2	1	2	1	8
13	17	23	17	20	9	14
26	27	31	31	28	32	18
4	6	1	3	5	5	6
3	11	9	7	13	11	14
9	3	6	2	7	2	3

99	87	80	92	80	93	98
96	86	80	90	78	91	96
10	6	10	5	3	7	17
5	5	4	6	4	3	6
2	5	6	-	3	4	8
38	45	26	41	25	38	25
26	23	14	23	20	32	15
3	3	2	-	6	1	5
2	1	9	7	4	6	12
23	13	17	18	23	12	24

99	87	80	92	80	93	98
96	86	80	90	78	91	96
16	15	7	17	16	11	18
14	19	11	11	15	18	11
18	19	17	22	7	21	18
36	26	33	28	34	33	34
12	7	12	12	7	9	15
30	34	18	28	30	29	29
55	45	50	50	41	54	52

99	87	80	92	80	93	98
96	86	80	90	78	91	96
62	65	47	65	53	66	49
1	4	1	5	3	8	8
8	8	11	9	9	7	6
4	2	5	7	2	4	9
20	8	16	5	12	6	25

99	87	80	92	80	93	98
96	86	80	90	78	91	96
10	11	10	11	16	10	21
1	3	1	1	2	-	4
56	67	58	64	49	66	45
29	5	11	15	12	16	26

99	87	80	92	80	93	98
96	86	80	90	78	91	96
4	2	6	5	3	7	1
20	23	14	22	22	28	28
34	32	25	19	19	26	33
24	17	18	30	19	15	20
14	12	18	15	16	15	15
24	25	20	27	24	35	29
59	49	43	49	38	41	52

99	87	80	92	80	93	98
96	86	80	90	78	91	96
12	10	7	17	8	9	9
34	44	40	38	37	37	48
35	23	25	24	18	30	24
12	9	6	9	15	14	11
4	-	2	3	1	1	4
46	53	48	55	45	45	57
46	33	31	33	32	45	35

99	87	80	92	80	93	98
96	86	80	90	78	91	96

18	19	10	19	20	15	21
46	43	45	35	35	46	56
16	15	16	22	18	24	9
6	4	2	7	3	1	-
9	5	7	7	3	6	10
64	61	55	55	55	61	78
22	19	18	29	21	25	9

99	87	80	92	80	93	98
96	86	80	90	78	91	96
54	56	49	62	53	61	52
42	30	32	28	25	31	44

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		Pension Type				
Sheffield	Greater Manchester	Standard personal pension	Self-invested personal pension	Stakeholder pension	Workplace pension (set up under AE)	Workplace pension (not set up under AE)
150	150	92	52	47	384	245
150	150	88	51	47	376	235
59	61	70	41	39	310	195
15	15	15	10	8	61	37
2	2	3	-	-	5	4
16	8	-	-	-	-	-
36	30	-	-	-	-	-
5	12	-	-	-	-	-
13	13	-	-	-	-	-
4	8	-	-	-	-	-

77	81	92	52	47	384	245
76	79	88	51	47	376	235
9	4	88	10	7	30	22
6	5	10	51	5	16	16
8	3	7	5	47	17	10
35	33	30	16	17	376	15
22	25	22	16	10	15	235
-	-	3	2	1	8	6
4	6	-	-	-	-	-
13	12	-	-	-	-	-

77	81	92	52	47	384	245
76	79	88	51	47	376	235
12	8	15	19	14	54	39
12	14	16	6	6	55	30
15	22	18	6	10	82	48
30	25	29	16	12	138	100
7	10	9	5	4	48	19
24	22	32	24	20	109	69
45	47	47	22	22	220	147

77	81	92	52	47	384	245
76	79	88	51	47	376	235
52	60	52	31	33	321	207
2	4	6	2	2	6	6
4	7	6	4	5	14	11
4	6	1	2	1	17	6
14	3	23	13	6	17	6

77	81	92	52	47	384	245
76	79	88	51	47	376	235
11	14	15	11	5	26	25
3	2	2	3	3	6	5
51	52	52	28	34	320	194
12	11	19	9	6	24	11

77	81	92	52	47	384	245
76	79	88	51	47	376	235
-	2	7	3	1	11	8
17	29	30	27	16	105	81
26	16	28	12	11	113	74
17	13	13	4	8	77	35
16	18	11	6	10	70	38
17	31	36	30	17	117	88
43	30	41	16	19	190	109

77	81	92	52	47	384	245
76	79	88	51	47	376	235
6	7	4	-	-	41	15
43	31	34	16	20	161	94
20	24	33	18	17	120	86
5	14	16	16	9	45	36
3	3	2	1	1	10	4
49	37	38	16	20	202	110
25	38	48	34	26	164	122

77	81	92	52	47	384	245
76	79	88	51	47	376	235

16	22	25	7	8	66	48
40	31	49	29	30	206	117
10	17	9	12	8	71	55
3	3	4	2	-	12	7
7	6	2	1	-	21	8
57	53	73	36	39	272	165
13	20	13	14	8	83	63

77	81	92	52	47	384	245
76	79	88	51	47	376	235
44	47	63	38	28	241	169
33	32	25	13	19	135	66

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			Has your current employer ever offered you a workplace p			
Another type of pension	Don't know	Not applicable - I don't have a pension	Yes, they have	No, but they intend to	No, and I don't think they intend to	Don't know
30	57	190	649	39	81	53
28	58	189	633	39	80	52
22	43	120	536	32	52	36
6	14	56	87	7	27	17
1	1	12	10	-	2	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-

30	57	190	649	39	81	53
28	58	189	633	39	80	52
3	-	-	52	6	6	1
2	-	-	31	2	4	2
1	-	-	33	2	5	1
8	-	-	321	6	14	17
6	-	-	207	6	11	6
28	-	-	19	-	2	3
-	58	-	33	3	5	11
-	-	189	50	21	45	12

30	57	190	649	39	81	53
28	58	189	633	39	80	52
1	8	27	99	13	5	5
5	9	48	93	15	16	6
4	13	33	138	3	20	12
15	16	55	231	7	28	13
4	13	26	72	2	11	16
6	17	75	192	28	21	11
19	28	88	369	9	49	26

30	57	190	649	39	81	53
28	58	189	633	39	80	52
19	33	50	633	-	-	-
-	3	21	-	39	-	-
2	5	45	-	-	80	-
3	11	12	-	-	-	52
5	6	62	-	-	-	-

30	57	190	649	39	81	53
28	58	189	633	39	80	52
6	11	51	83	6	13	7
1	-	7	10	-	5	1
17	30	54	529	22	38	7
4	17	76	11	11	24	38

30	57	190	649	39	81	53
28	58	189	633	39	80	52
2	-	13	20	5	2	3
12	13	24	186	9	19	11
9	21	50	188	12	21	10
3	10	67	117	12	30	18
3	13	35	122	2	9	11
14	13	37	206	14	21	14
11	32	117	305	23	50	27

30	57	190	649	39	81	53
28	58	189	633	39	80	52
1	9	38	62	3	10	9
8	27	94	268	25	40	24
12	12	40	204	8	22	10
7	5	10	83	4	9	3
-	5	7	16	-	-	7
9	36	132	330	28	50	33
20	17	49	287	12	31	12

30	57	190	649	39	81	53
28	58	189	633	39	80	52



3	9	54	122	10	15	7
15	23	66	332	19	34	24
9	12	32	129	6	19	10
1	-	10	17	1	6	1
-	13	28	33	4	6	10
18	32	119	454	28	49	31
10	12	42	146	7	25	12

30	57	190	649	39	81	53
28	58	189	633	39	80	52
19	32	89	425	23	42	15
9	25	100	208	16	38	38

ension?

**Not applicable  
- I don't have  
an employer**

128
124
64
47
14
-
-
-
-
-

128
124
23
13
6
17
6
5
6
62

128
124
18
19
18
55
14
37
73

128
124
-
-
-
-
124

128
124
28
3
19
74

128
124
6
23
45
29
20
30
74

128
124
21
48
34
17
4
70
51

128
124

38
47
17
7
16
85
24

128
124
70
55