

**Department for Work and Pensions**

**Research Report No 221**

# **Public awareness of State Pension age equalisation**

**Claire Murphy**

A report of research carried out by the Department for Work and Pensions

**Corporate Document Services**

© Crown Copyright 2004. Published for the Department for Work and Pensions under licence from the Controller of Her Majesty's Stationery Office by Corporate Document Services, Leeds.

Application for reproduction should be made in writing to The Copyright Unit, Her Majesty's Stationery Office, St Clements House, 2-16 Colegate, Norwich NR3 1BQ.

First Published 2004.

ISBN 1 84123 730 2

Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other Government Department.

Printed by Corporate Document Services.

# Contents

Acknowledgements .....	v
The Author .....	vi
Summary .....	1
1 Introduction .....	3
1.1 Background .....	3
1.2 State Pension age .....	5
1.3 The report .....	7
1.3.1 <i>Method</i> .....	7
1.3.2 <i>Report structure</i> .....	8
2 Awareness of changes to women's State Pension age .....	9
2.1 Previous research on awareness levels .....	9
2.2 Omnibus survey: awareness levels of the change to women's State Pension age .....	10
2.2.1 <i>Gender and age</i> .....	10
2.2.2 <i>Working status</i> .....	11
2.2.3 <i>Educational qualifications</i> .....	12
2.2.4 <i>Private pension provision</i> .....	13
2.2.5 <i>Expected source of retirement income</i> .....	15
2.3 How respondents heard about the change to women's SPA .....	15
3 Awareness of own State Pension age .....	19
3.1 Men's awareness of their own SPA .....	19
3.2 Women's awareness of their own SPA .....	21
4 Awareness of current male and female State Pension ages .....	25
4.1 Awareness of SPA for men .....	25
4.2 Awareness of current SPA for women .....	27
5 Conclusion .....	29

Appendix A	National Statistics Omnibus Survey .....	31
Appendix B	Questionnaire .....	35
Appendix C	Changes in women's SPAs: dates of birth .....	41

## List of tables

Table 2.1	Whether aware of changes to women's SPA – by private pension provision .....	13
Table 2.2	Pension status of working-age survey respondents – by age .....	14
Table 2.3	Whether aware of changes to women's SPA – by expected main source of retirement income .....	15
Table 2.4	Sources from which respondents had heard about the change – by age group .....	16
Table 2.5	Sources from which respondents had heard about the change – by occupation type .....	18
Table 3.1	Age at which men expect to be eligible for their State Pension – by age group .....	20
Table 4.1	Age men can receive their State Pension – by age group .....	26
Table 4.2	Age women can currently receive their State Pension – by age group .....	27

## List of figures

Figure 1.1	Sources of gross income for pensioners, 2002/03 .....	4
Figure 2.1	Whether aware of changes to women's SPA – by age .....	11
Figure 2.2	Percentage of all working respondents who were aware of changes to women's SPA – by occupational group .....	12
Figure 2.3	Respondents with private pension provision – by occupational group .....	14
Figure 2.4	Sources from which respondents had heard about the change – by gender .....	16
Figure 2.5	Sources from which respondents had heard about the change – by region .....	17
Figure 3.1	Percentage of female respondents affected by the increase in SPA who knew their SPA – by occupation type .....	22
Figure 4.1	Percentage who were able to identify correctly men's SPA – by employment status .....	26

# Acknowledgements

I would like to thank the National Statistics Omnibus team for their work on the survey questionnaire, and Arthur Fleiss from the Social Research Division of the Department for Work and Pensions for his advice, help and support.

# The Author

**Claire Murphy** is a Research Officer in the Social Research Division of the Department for Work and Pensions, specialising in research on savings and pensions.

# Summary

## Introduction

This report provides findings of new research to establish the extent of knowledge of the forthcoming changes to women's State Pension age (SPA) and how this varies according to age, sex, labour market status, region and private pension provision<sup>1</sup>. The research will contribute to the design of the Department for Work and Pensions marketing campaign about the future equalisation of SPA. It will also improve the Department's understanding of when people engage with issues regarding state pensions.

The report is based on analyses of module questions placed on the National Statistics Omnibus Survey in November 2003 and February 2004. In total, around 2,700 adults of working age were interviewed as part of the research.

## Key findings

### Knowledge of SPA change

- Fifty-nine per cent of all working-age (between the ages of 16 and SPA (60/65)) survey respondents said they were aware of the future increase in women's SPA.
- Awareness levels differed greatly by age, with older respondents being much more likely to know about the change to SPA – unsurprising given their proximity to retirement. Even amongst women who will not be affected by the increase, awareness was still high – almost three-quarters (73 per cent) of female respondents aged 55 to 64 were aware of the future increase. This indicates that knowledge of SPA issues increases as people move closer towards retirement.
- Although the age at which people get their State Pension will only change for women, there were no gender differences in awareness levels among respondents aged over 24 years.

---

<sup>1</sup> Throughout the report, 'private pension' refers to any type of pension provision other than State Pension.

- Working status and occupation type were key indicators of awareness levels to the change in SPA among all respondents. Those in work were significantly more likely to have heard of the increase than those who were economically inactive.
- Whether respondents had any private pension provision was closely linked to their level of awareness. Nearly three-quarters (71 per cent) of those who had private pension provision responded that they were aware of the change to SPA, in contrast to less than half (43 per cent) of those who had never had a private pension. Further analyses indicated that this is because people with private pensions were more likely to be in work and to be in managerial or professional occupations – in other words, characteristics associated with people more likely to know about the change.
- Television and newspapers were the most frequently cited sources of hearing about the change. Only two per cent of respondents mentioned DWP or The Pension Service (for example a leaflet).

### Knowledge of own SPA

- Only 43 per cent of all women who **will** be affected by the increase in SPA could identify their SPA as being 65 years or between 60 and 65.
- In contrast, 81 per cent of those who will **not** be affected by the increase (i.e. women in the older age group) could identify their SPA as being 60 years. This is not surprising, particularly given that for all women the key determinant of their knowledge of SPA is age, with older women being more knowledgeable about their SPA.
- Of those women who **will** be affected, working status and occupation type were linked to their ability to identify their own SPAs. Employed women and particularly those in managerial or professional occupations were most likely to know their correct SPA. Further analyses showed that for all women, the main determinant of knowing their own SPA was whether they worked or not.
- All respondents with private pension provision were significantly more likely than those without any provision to be able to identify correctly their own SPA. However, this is unsurprising given that people with a private pension are more likely to be in work and in managerial or professional occupations. Thus although there were significant differences according to private pension provision, this variable was not a key determinant of awareness.
- In order to increase awareness levels of the SPA changes, it is essential that the following groups in particular should be appropriately targeted with accessible information on the equalisation of SPA: younger people, those who are not in work, workers in intermediate or routine occupation types and women who will be affected by the change.



# 1 Introduction

## 1.1 Background

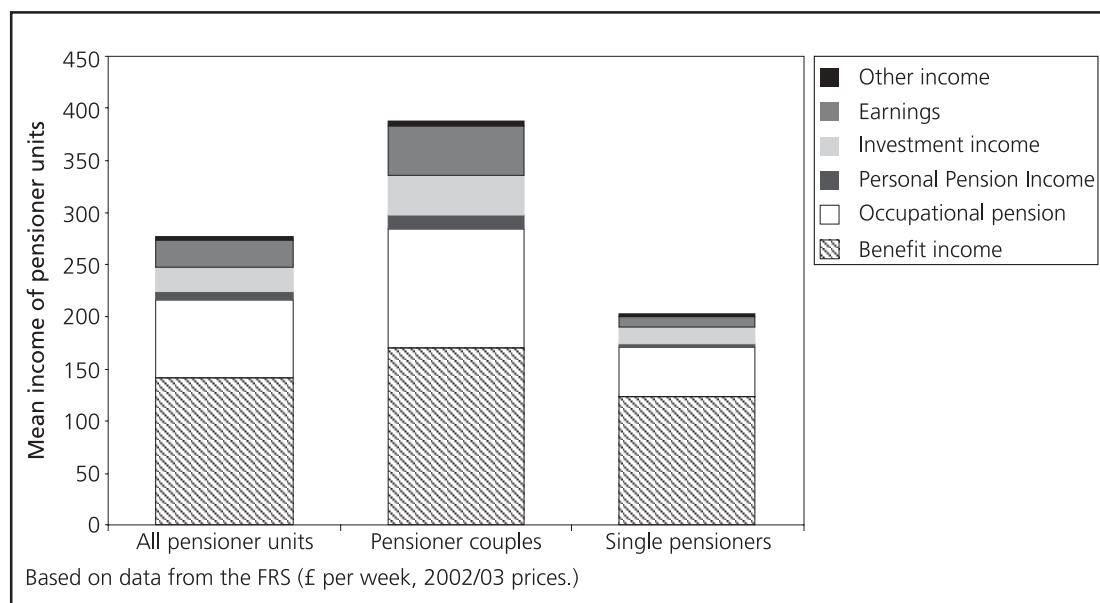
Encouraging increased pension provision among tomorrow's older population is an important area of strategy for the Government. Current estimates suggest that up to 3 million people in the UK are seriously under-saving for their retirement and a further group of between five and ten million people may want to consider saving more, working longer, or a combination of both, depending on their expectations for retirement.<sup>2</sup> This problem is compounded by rising longevity and signs of a decline in pension provision by some employers. Previous research has shown that almost seven in ten working-age people have held a private pension at some point in their working lives, leaving three in ten who have never had a private pension.<sup>3</sup> The Department's Pensioners' Incomes series showed that in 2002/03 benefit income (51 per cent) was, on average, the most substantial single component of pensioner units' incomes, followed by occupation pensions (27 per cent), investment income (nine per cent), earnings (nine per cent), and personal pensions (three per cent) (see Figure 1.1). Of all pensioner units, 61 per cent had income from an occupational pension.<sup>4</sup>

---

<sup>2</sup> DWP Pensions Green Paper (2002), *Simplicity, security and choice: Working and saving for retirement*. Cm 5677.

<sup>3</sup> Mayhew, V. (2003), *Pensions 2002: Public attitudes to pensions and saving for retirement*. DWP Research Report No. 193.

<sup>4</sup> 2002/03 The Pensioners' Incomes Series DWP. Please note that 'pensioner units' are defined as single (non-cohabiting) people over SPA (65 and over for men, 60 and over for women) and couples (married or cohabiting) where the man is over SPA.

**Figure 1.1 Sources of gross income for pensioners, 2002/03**

Research has also shown that most people (78 per cent) expect their main source of income in retirement to be pension based. Given that 30 per cent of working-age people have never had a private pension and the prevalence of under-saving in the UK, there are a significant number of people without any private pension provision who will have to rely financially on their State Pension in retirement, supplemented by Pension Credit where necessary.<sup>5</sup>

It can be argued that a lack of knowledge and understanding about pensions is currently a barrier to people exercising an informed choice when financially planning for their retirement. Past research has suggested that people find pensions complex and confusing. Changes to the pensions system can increase people's sense of confusion and their lack of knowledge can impede their ability to make decisions about what sort of retirement provision to make and choose between different options.<sup>6</sup> Very few people of working-age think that they have a 'good' knowledge of pensions issues (13 per cent), and those who report a patchy knowledge of pensions or knowing nothing are more likely to be women.<sup>7</sup>

Previous research has resulted in a clear picture of the characteristics of people who are under-saving. According to the Family Resources Survey (FRS), 2000/01, almost half of those without a private pension are low earners. Of these low earners without private pensions almost two-thirds are women. Many more women than men rely on their partner's income in retirement and it appears that many opposite-sex

<sup>5</sup> Ibid.

<sup>6</sup> Hedges, A. (1998) Pensions and Retirement Planning. DWP Research Report No. 83.

<sup>7</sup> Mayhew, V. (2003), Pensions 2002: Public attitudes to pensions and saving for retirement. DWP Research Report No. 193.

couples may be underestimating the amount of saving required for an adequate joint retirement income.<sup>8</sup> Around a third of people without any private pension provision are aged under 30 and therefore are likely to save later in life.

The Government recognises that to underpin the overall savings and pension strategy of altering the balance of responsibility between the individual and the State for financial provision in retirement, more needs to be done to raise levels of financial literacy and capability. The Informed Choice strategy is part of the Department for Work and Pension's wider pension reform programme and aims to empower individuals to make their own decisions about retirement and the level of income they want in retirement.<sup>9</sup> There needs to be an increased public awareness of the extent to which the State Pension contributes to overall retirement income and the need to consider private pension provision or other savings vehicles to secure an adequate income in retirement. This has implications for people's labour market decisions, in particular the choices they make about the timing of their retirement and the length of time over which they save for retirement. It is therefore essential that people are aware of the future increase in women's SPA, as this will affect their labour market decisions and the choices which are available to them.

## 1.2 State Pension age

The UK State Pension age (SPA) is currently 60 for women and 65 for men. Due to the EC directive 79/7/EEC dealing with the principle of equal treatment between men and women, legislation (the Pensions Act 1995) provides for SPAs to be equalised at 65 from 6 April 2020. To give women, employers and companies running pension schemes time to prepare for this major change, the increase will be phased in over a ten-year period from 2010 to 2020.

This means that women born on or before 5 April 1950 will not be affected by this change – they will continue to be entitled to receive their State Pension at age 60. Women born on or after 6 April 1955 will be eligible to receive their State Pension at age 65. Those born between these two dates (an estimated 1.8 million women) will be eligible for their State Pension between the ages of 60 and 65. Appendix C shows the changes in women's SPAs according to their date of birth.

Naturally, the increase in women's SPA will impact on women's financial circumstances in retirement and it is important that women are aware of the changes so that they can plan accordingly. Prior to the introduction of the Pensions Act 1995, the then Department of Social Security published two Command papers<sup>10</sup>; the first set out

<sup>8</sup> DWP Pensions Green Paper (2002), *Simplicity, security and choice: Working and saving for retirement*. Cm 5677.

<sup>9</sup> For further details see February 2004, *Simplicity, security and choice: Informed choices for working and saving*. Cm 6111.

<sup>10</sup> Cm1723 'Options for Equality in State Pension age' (December 1991) and Cm2420 'Equality in State Pension age' (December 1993).

the issues surrounding moving towards SPA equality, and the second detailed the decision that the SPA would be equalised at 65 years for both sexes. Following the introduction of the Pensions Act 1995, the Department of Social Security issued a leaflet<sup>11</sup> to advise the general public on the changes to women's SPA. Recently, the Department for Work and Pensions has been running a pensions education campaign which includes informing people of the future equalisation of SPA. This campaign has included the following:

- advertising features in the press including information on the 'equalisation of State Pension age';
- a 'Women's Pensions Pack' containing leaflets for women on pensions and the changes in women's SPA is available from the Pensions Service;
- direct mailings targeted specifically at women, highlighting that the SPA for women is changing;
- the Department's State Pension forecast letters and the accompanying leaflet showing the recipient's SPA and explaining who is affected by the changes to the SPA for women;
- The Pension Service website contains an interactive State Pension date/age calculator facility. This enables women (and men) to enter their date of birth and find out their own, individual State Pension date and age (any date of birth can be entered – so a husband or wife could find out their spouse's SPA).

In order to assess whether the current educational campaign is achieving its aims, the Department needs to know how far the public is aware of the changes to women's SPA and whether awareness is increasing over time. If necessary, the Department will then be able to readdress its marketing campaign as appropriate. The research questions regarding people's knowledge of SPA will also enable the Department to gain a greater understanding of when people engage with issues concerning the State Pension.

The changes to SPA are part of a series of changes that will affect household income. For example, men will be able to get a basic State Pension based on their wife's National Insurance record (as long as their wife has reached SPA, has claimed her State Pension and was born after 5 April 1950). Despite the increase only affecting women's SPA, the research was designed for both men and women to take part. This is because women's increased SPA will have an effect on the finances of the whole household. It could be that some men are financially relying on their partner being eligible to start receiving their State Pension at 60 years, and thus also need to be aware of the changes in order to plan appropriately. Also, when SPA for women increases, the age at which both men and women become eligible for the Pension Credit guarantee will increase from 60 to 65. In addition, some women defer to their partner decisions about pensions and in these cases it would be essential that the men know about the SPA change. In previous qualitative research a female respondent commented:

---

<sup>11</sup> EQP1a 'Equality in State Pension age – A Summary of the Changes'.

*'I've never really thought about pensions. I've always thought we'll cross that bridge when we come to it – I know it's a bit silly really but I just leave it up to him [her husband] really.'*<sup>12</sup>

It should be noted that this report focuses on the issue of SPA rather than respondents' 'Retirement' or 'Pension' ages. Pension age is often used to describe the age at which people retire and start to draw their occupational pension and can differ from an individual's SPA. For example, 'pension age' for members of the police force can be earlier than their SPAs. A recent survey commissioned by DWP showed that among the survey respondents who described themselves as 'fully retired', over half (59 per cent) had retired *before* SPA, with a further 26 per cent having retired *at* SPA. Men were much more likely than women to have retired early: three quarters of men had retired before their SPA of 65, whereas only a half of women had retired before their SPA of 60 years. Given the future increase in women's SPA, it is interesting to note that 14 per cent of retired women in previous research had retired after 60.<sup>13</sup> Indeed the relationship between SPA and actual retirement age is complex, with different factors affecting people's retirement ages, such as health, finances and caring responsibilities.

## 1.3 The report

### 1.3.1 Method

This report is based on analysis of two modules of questions placed on the National Statistics Omnibus Survey. The National Statistics Omnibus interviews a random sample of around 1,800 adults (aged 16+) living in private households in Great Britain each month. The modules of questions were placed on the Omnibus in November 2003 and February 2004 and were asked of working age men and women (men up to the age of 65 and women up to the age of 60). In total 2,969 adults of working age were interviewed and the data from the two months of fieldwork were merged. Further details about the methodology of the National Statistics Omnibus are contained in Appendix A.

All figures shown in the tables and quoted in the text are based on weighted data. By convention, a 0 is used where there are no cases at all and an asterisk is used (\*) to signify less than 0.5 per cent. Percentages in brackets are based on fewer than 50 observations and therefore should be treated with caution. Differences are only commented on if they are statistically significant at the 95 per cent confidence level.

---

<sup>12</sup> Hedges, A. (1998) Pensions and Retirement Planning. DWP Research Report No. 83.

<sup>13</sup> Humphrey, A. *et al.* (2003) Factors affecting the labour market participation of older workers, DWP Research Report No. 200.

### 1.3.2 Report structure

This report is divided into five chapters, covering the following:

- **Chapter 1** – Introduction and background to the report.
- **Chapter 2** – Awareness of changes to women's State Pension age. An examination of the extent to which both men and women are aware of the changes to women's SPA, including the methods by which respondents had learnt of the change.
- **Chapter 3** – Awareness of own State Pension age. This chapter looks at the extent to which people are able to identify their *own* SPA, including whether women who will be affected by the increase in SPA are aware of when they will become eligible to start receiving their State Pension.
- **Chapter 4** – Awareness of current State Pension ages for men and women. An examination of people's ability to correctly identify the current SPAs.
- **Chapter 5** – Overall conclusions.

## 2 Awareness of changes to women's State Pension age

This chapter will explore the extent to which the working-age people in the sample were aware that the Government is increasing the age at which women become eligible to receive their State Pension from 60 years to 65 years. It will build up a picture of the types of people who were aware of the changes, including a description of the source from which they had heard about the increase.

### 2.1 Previous research on awareness levels

Previous research has been undertaken by the Department to identify awareness of the changes to women's State Pension age (SPA). The research was used to identify the proportion of women under SPA who knew at what age they would become eligible to start receiving their State Pension. This project was carried out by Continental Research using telephone interviewing with a quota sample.<sup>14</sup> Fieldwork was carried out in March 2000 and subsequently in March 2001 amongst a sample of women only, aged between 18 and 55 years. Owing to the differing methodology used, the results cannot be compared directly to those from the Omnibus survey. However, they are provided here for information.

Less than a third (30 per cent in March 2000, 27 per cent in March 2001) of women aged 18-55 years answered in the affirmative when asked if they were aware of the changes to the SPA for women. Those women approaching SPA were significantly more likely to be aware of the changes than the younger groups who would actually be affected by the change in SPA. There were also a significantly lower number of women without additional private pension arrangements who were aware of any changes compared to those with additional private pension schemes.

---

<sup>14</sup> The sample was drawn from Continental Research's Million Plus Panel with quota controls imposed by age, class and region. In contrast, the Omnibus Survey uses a random, stratified probability sample by pre-selecting addresses from the Postal Address File, and thus ensuring that interviewers have no control over who is interviewed.

When asked whether they could state the age at which they personally would become eligible for the State Pension, only 35 per cent of women in the 2001 survey were able to correctly identify their SPA. This is perhaps unsurprising given that there was no specific publicity campaign regarding the SPA changes until 12 months prior to the March 2001 survey. These results clearly showed that future activity was required at that time to improve awareness of the age at which individual women will become eligible to start receiving their State Pension.

## 2.2 Omnibus survey: awareness levels of the change to women's State Pension age

### 2.2.1 Gender and age

Over half (59 per cent) of the working-age Omnibus survey respondents said that they were aware of the increase in SPA for women.<sup>15</sup> There were no significant differences between the responses by gender overall, with 59 per cent of men and 62 per cent of women saying they were aware of the increase. Amongst the female respondents, there were no significant differences in awareness levels according to their marital status. However, Chapter 3 will show that women's ability to state their own SPA correctly was correlated to whether they were single or married.

Awareness levels did vary greatly by age. Only 36 per cent of all respondents aged 16 to 24 were aware of the changes in contrast to 61 per cent of those aged 25 to 44, 73 per cent of respondents aged 45 to 54 and 72 per cent of those aged 55 to 64 (see Figure 2.1). It is unsurprising that the younger age group has much lower levels of awareness as they are so far from retirement. Moreover, a fifth (22 per cent) of this group thought the SPA for women was already 65 years.

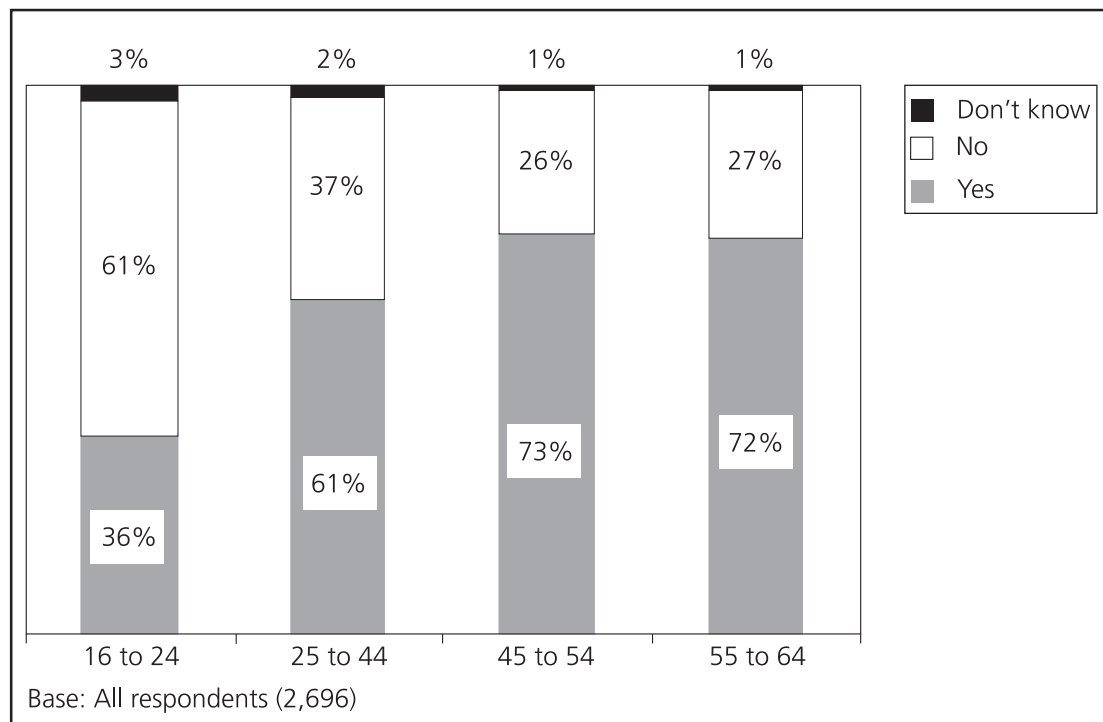
Of people aged 16-24, the female respondents were significantly more likely to be aware of the change to SPA than the males (42 per cent versus 29 per cent respectively). There were no significant gender differences in awareness levels between the other age groups. Despite the fact that women aged 55 to 64 will not be affected by the changes, awareness levels amongst this group of respondents was still high (73 per cent). This indicates that this group of women are more aware of State Pension issues. Indeed, previous research has shown that among those who are most knowledgeable about pensions, there tend to be slightly more people who are closer to the age they expected to retire. Most of those who say they know little or nothing about pensions are a long way from the age they expect to retire.<sup>16</sup>

---

<sup>15</sup> NB – the earlier Continental Research data cannot be used to say that awareness has doubled since March 2001.

<sup>16</sup> Mayhew, V. (2003), Pensions 2002: Public attitudes to pensions and saving for retirement. DWP Research Report No. 193.



**Figure 2.1 Whether aware of changes to women's SPA – by age**

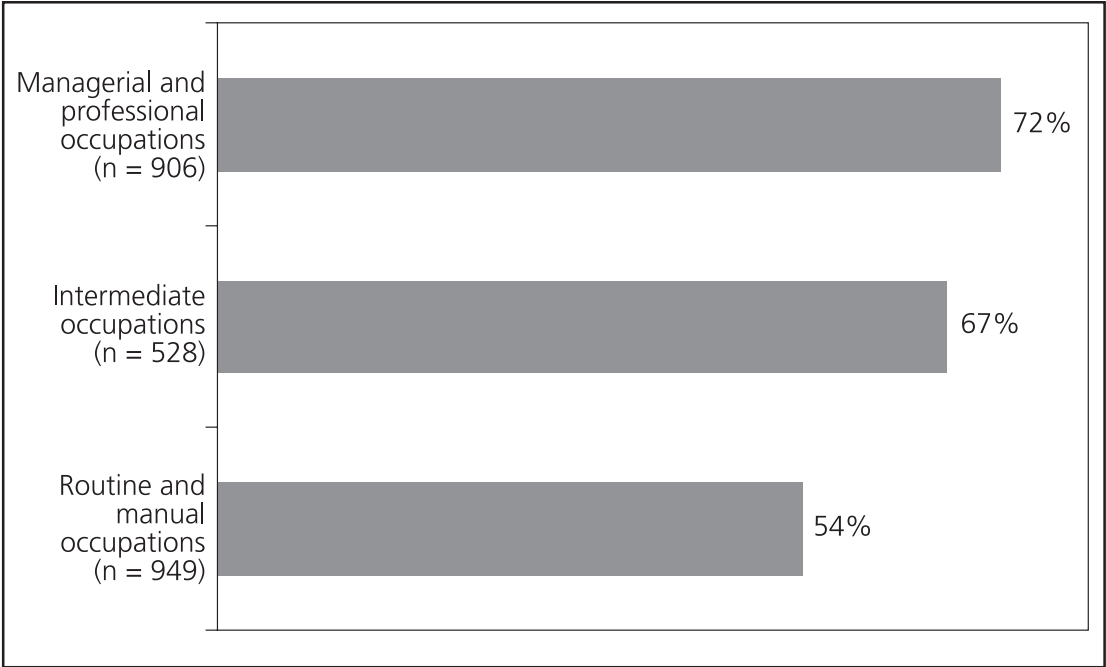
### 2.2.2 Working status

Working status was a key determinant of the awareness levels of the survey respondents. Nearly two-thirds (64 per cent) of all respondents who were classed as being in work (either in paid employment or as an unpaid family worker) stated that they were aware of the changes in women's SPA in contrast to just over half (52 per cent) of those who were economically inactive at the time of interview.

Among respondents who were currently working, there was a link between the type of occupation in which they work and their level of awareness. However, there was no link between awareness levels and whether respondents worked full or part-time. Those in managerial and professional occupations were the most likely to be aware of the changes, with 72 per cent having heard about the increase in contrast to only 54 per cent of respondents in routine and manual occupations (see Figure 2.2). This is typical as knowledge of pensions' issues tends to be greater for those in higher socio-economic groups. Previous research has shown that the extent to which people know about pensions, or about what their income in retirement might be, varies – people with private pensions and higher incomes tending to be more knowledgeable about pensions issues in general.<sup>17</sup>

<sup>17</sup> Mayhew, V. (2003), Pensions 2002: Public attitudes to pensions and saving for retirement. DWP Research Report No. 193.

**Figure 2.2      Percentage of all working respondents who were aware of changes to women’s SPA – by occupational group**



In this report, analyses have not been carried out on the data according to income level. This is because data are only available on total *individual* incomes and household effects would be likely to affect the results. Moreover, analyses by income level were found to produce results which mirrored the comparisons by occupation type due to significant differences in mean income levels according to occupation type (managerial and professional workers had the highest income levels and people in routine and manual occupations the lowest). However, it is worth noting here that awareness of the change to women’s SPA was significantly higher amongst respondents with higher income levels than those on lower incomes. 70 per cent of respondents with incomes above £10,600 were aware of the increase to women’s SPA in contrast to just over a half (51 per cent) of respondents with incomes below this level.

**2.2.3 Educational qualifications**

The analyses showed that respondents’ awareness levels of the SPA varied significantly according to the level of educational qualifications which they had achieved. Respondents who had obtained a degree or equivalent qualification were more likely than the average to have been aware of the increase (69 per cent). In contrast, only just over a half (53 per cent) of respondents with no educational qualifications said that they had heard of the SPA changes for women. This variation in awareness levels is unsurprising given the link between educational qualifications and occupation type. Of the respondents who were in managerial or professional occupations at the time of interview, 40 per cent had obtained a degree or equivalent qualification in contrast to only six per cent of the respondents in either intermediate, routine or manual occupations.

When analysing the awareness levels by age of all respondents who had either low qualifications or none at all, awareness was found to increase significantly by age as would be expected. However, respondents with a degree (or equivalent level of qualification) were more aware of the changes to women's SPA at all ages than those with lower or no qualifications. In other words, the differences evident between respondents with differing qualification levels did not narrow as they approached SPA.

#### 2.2.4 Private pension provision

Two-thirds (67 per cent) of all the survey respondents had held a private pension at some point in their lives, but only half (50 per cent) were currently contributing to some form of private pension. Respondents' levels of awareness of the changes to women's SPA varied significantly according to whether they had ever had any private pension provision. Nearly three-quarters (71 per cent) of those who were either currently contributing to a private pension or had done so in the past said that they were aware of the changes to SPA, in contrast to less than half (43 per cent) of those who had never had a private pension.

This link is also demonstrated by the awareness levels of respondents who were making private pension contributions at the time of interview. Those who were currently contributing to a private pension were more likely than the average respondent to be aware of the changes to women's SPA. However, there was no variation in respondents' awareness of the SPA changes according to the types of private pension to which they were contributing (e.g. occupational, personal or stakeholder pension).

**Table 2.1 Whether aware of changes to women's SPA – by private pension provision**

	<i>Column percentages</i>			
	Have private pension provision currently or in past	Held a private pension in the past	Currently contributing to a private pension	Have never had a private pension
Yes	71	70	72	43
No	28	29	26	55
Don't know	1	1	1	3
<i>Base</i>	<i>1,735</i>	<i>1,036</i>	<i>1,247</i>	<i>861</i>

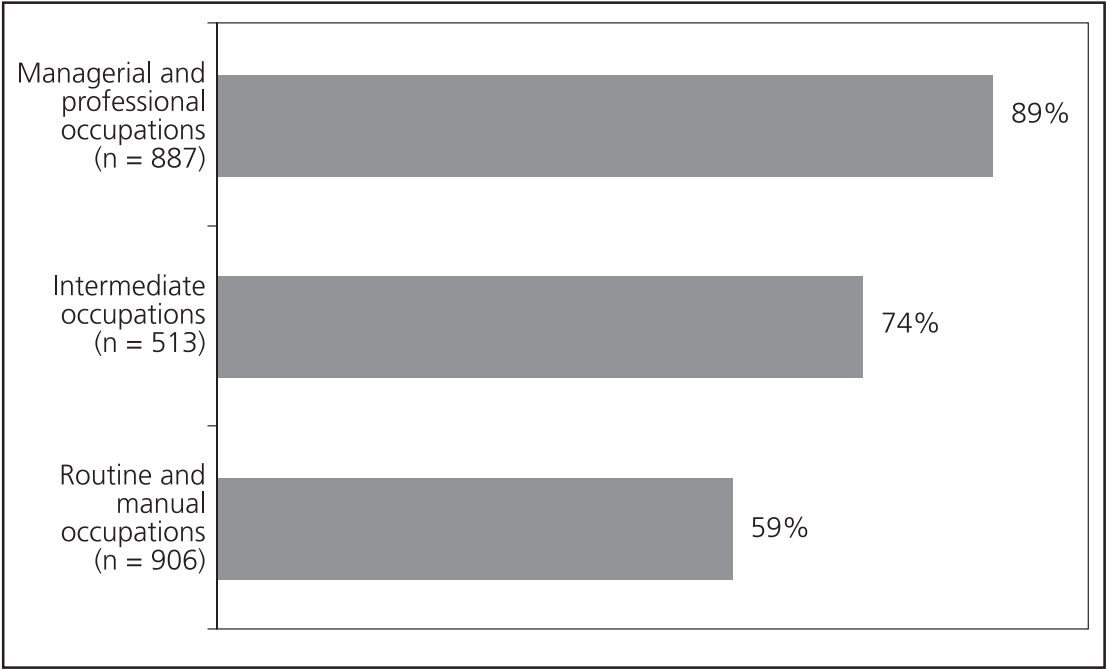
Given the connection between the survey respondents' levels of awareness of the SPA changes and their private pension provision, it is unsurprising that awareness levels increased with the age of respondents. As Table 2.2 shows, people aged 45 to 64 years were the most likely group to have some form of private pension provision (83 per cent in contrast to only 58 per cent of people aged 16 to 44).

**Table 2.2    Pension status of working-age survey respondents – by age**

Column percentages					
	Age group				Total
	16 to 24	25 to 44	45 to 54	55 to 64	
Current or past contributions made to a pension	17	73	83	83	67
Never had a private pension	83	28	18	17	33
Base	442	1,189	554	411	2,596

Similarly, people’s occupation type led to important differences in whether a person had a private pension, and as discussed above, occupation type was linked with awareness levels. Figure 2.3 shows that those working in managerial and professional occupations were more likely to have a private pension than those in intermediate, routine and manual occupations. Again, because of the connection between private pension provision and SPA awareness levels, it is unsurprising that respondents in managerial and professional occupations had higher levels of awareness than those in other occupations as shown in Figure 2.2.

**Figure 2.3    Respondents with private pension provision – by occupational group**



### 2.2.5 Expected source of retirement income

During the survey, respondents were asked about their expected main source of income in retirement. Income from 'own employer's pension' was the most common response (37 per cent) followed by 'own basic State Pension' (16 per cent). People who expected their occupational pension to be their main source of income in retirement were significantly more likely to be aware of the changes to SPA than the other respondents. Table 2.3 shows that people who expected either their savings accounts or own basic State Pension to be their main source of retirement income were less likely to be aware of the SPA changes. But it is just this group, who are expecting to rely solely or largely on their State Pension in later life, for whom it is particularly important to be aware of the SPA increase, rather than those who are expecting their employer's pension to be their main source of retirement income.

**Table 2.3 Whether aware of changes to women's SPA – by expected main source of retirement income**

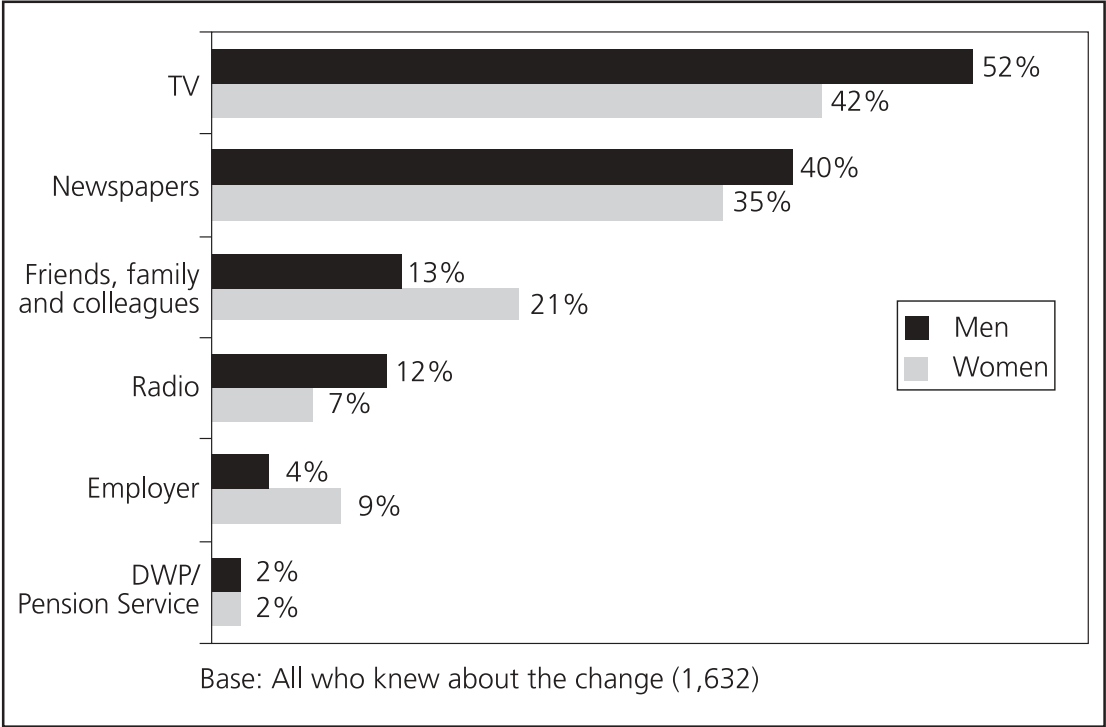
	<i>Column percentages</i>				
	Own employer's pension	Partner's employer's pension	Own basic State Pension	Savings accounts	Total
Yes	76	68	67	55	69
No	24	30	33	40	31
Don't know	*	2	*	5	0.9
<i>Base</i>	<i>649</i>	<i>122</i>	<i>275</i>	<i>96</i>	<i>1,756</i>

## 2.3 How respondents heard about the change to women's SPA

The working-age respondents who were aware of the increase in women's SPA were asked about how they had first heard of the change. Television and newspapers were by far the most frequently cited sources (mentioned by 47 per cent and 37 per cent of respondents who were aware of the changes respectively). Interestingly, only two per cent of the respondents mentioned DWP/The Pension Service (for example, a leaflet), and nobody mentioned the Citizens' Advice Bureau, Help the Aged or financial advisers as having initially informed them about the change to women's SPA.

There were significant differences in the methods by which men and women had first learnt of the change. Women were more likely than men to have been informed by friends, family or colleagues (21 per cent versus 13 per cent respectively). Conversely, the television was cited as a source of information by men more frequently than women (52 per cent versus 42 per cent) as was the radio (mentioned by 12 per cent of men versus seven per cent of women).

Figure 2.4 Sources from which respondents had heard about the change – by gender



From analysing the data further, it is evident that people with differing characteristics have heard about the increase to women’s SPA through different sources. These differences are important to note if information about the change in SPA is to be targeted correctly to different groups of people.

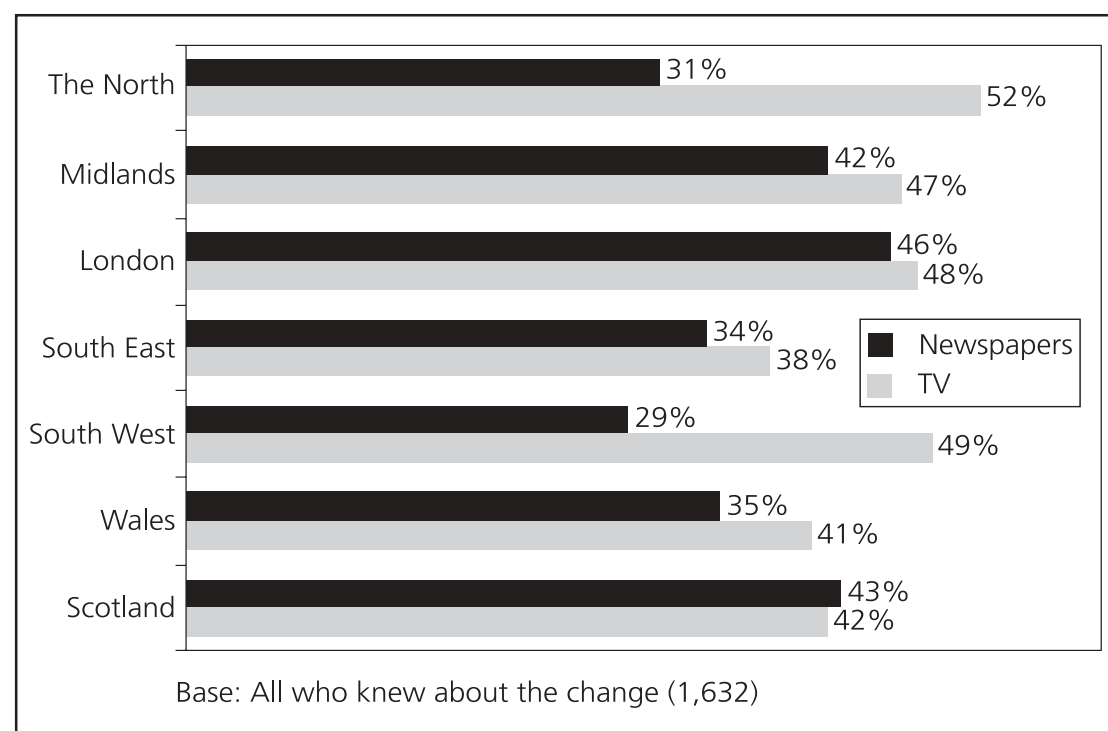
Of all respondents who had heard about the future increase, those aged 55 to 64 years were most likely to have heard via newspapers. Whilst nearly half of this age group (49 per cent) cited newspapers as a source of information, Table 2.4 shows that the younger age groups were less likely to cite this source. Those aged 45 to 54 who had heard of the change were significantly more likely to mention the radio as a source of information than any other age group.

Table 2.4 Sources from which respondents had heard about the change – by age group

	Age group				Total
	16 to 24	25 to 44	45 to 54	55 to 64	
TV	49	48	43	49	47
Newspapers	20	32	44	49	37
Friends, family and colleagues	20	19	15	14	17
Radio	5	9	14	9	10
Base	172	743	413	304	1,632

There were significant differences in the sources through which people in different regions had heard of the increase in women's SPA. Respondents living in London, the Midlands/East Anglia and Scotland were more likely to mention newspapers as a method by which they had heard of the change than people in other areas of the country (see Figure 2.5). Moreover, people in the South East were much less likely to mention the radio than respondents who had heard of the increase in other regions (38 per cent versus 48 per cent respectively).

**Figure 2.5 Sources from which respondents had heard about the change – by region**



The sources through which respondents had heard of the increase in women's SPA also differed according to their employment status and occupation type. Respondents who were not working at the time of interview were more likely to say they had heard of the change through the television than those who were in employment (54 per cent versus 45 per cent respectively). Of those who were working, the television was mentioned as a source of information by just over half (51 per cent) of those in routine and manual occupations in contrast to 43 per cent of workers in intermediate occupations and 44 per cent of those in managerial or professional jobs. Respondents in managerial and professional occupations were significantly more likely than respondents in other occupations to have heard of the change through newspapers (42 per cent versus 34 per cent).

**Table 2.5 Sources from which respondents had heard about the change – by occupation type**

	<i>Column percentages</i>				
	<b>Occupation type</b>				
	<b>Managerial and professional</b>	<b>Intermediate</b>	<b>Routine and manual</b>	<b>Not classified</b>	<b>Total</b>
TV	44	43	51	53	47
Newspapers	42	34	36	24	37
Friends, family and colleagues	14	21	18	19	17
Radio	10	11	9	5	10
<i>Base</i>	<i>652</i>	<i>351</i>	<i>508</i>	<i>121</i>	<i>1,632</i>

Section 2.2 described the link between people's occupation type and whether they had any form of private pension provision. There were significant differences in how respondents had heard of the change in women's SPA according to whether or not they had a private pension: 38 per cent of respondents who had a private pension mentioned newspapers as a source of information compared with 32 per cent of those who had none. In contrast, those without a private pension were more likely to mention the television than those with such provision (51 per cent versus 45 per cent respectively). This link is again unsurprising given that people with a private pension were more likely to be in managerial and professional occupations and as described above, this group was more likely to have heard of the change through newspapers and less likely to have heard via television.



## 3 Awareness of own State Pension age

In the survey, respondents were asked to state the age at which they themselves will become eligible to start receiving their State Pension. This was designed to check men's awareness of their own SPA, and to investigate whether female respondents who will be affected by the increase in the SPA for women are aware of the age at which they will become eligible for their State Pension. This chapter will explore the extent to which working-age respondents were aware of their own SPAs. It will build up a picture of the types of people who were more likely to know when they will become eligible for their State Pension and will explore any differences in awareness of respondents' own SPAs between women who will be affected by the changes and those who will not.

In order to fully understand the factors which affect people's knowledge of their own SPA, logistic regression analysis was carried out on the data. Logistic regression is a technique which is useful for predicting the presence or absence of a characteristic based on the outcome of a set variable. In other words, it is used to estimate values of one variable (dependent variable) from a knowledge of two or more variables (independent variables). In this case, it enables us to understand which characteristics are the strongest predictors of respondents' ability to state their own SPA correctly.

### 3.1 Men's awareness of their own SPA

Only three-quarters of men stated that they would become eligible to start receiving their State Pension at 65 years. Almost a tenth (nine per cent) of male respondents said that they did not know when they would become eligible. This finding is surprising as when asked about the current SPA for men, 91 per cent of male respondents correctly stated that the SPA is 65 years. The anomaly in this data could be due to respondents incorrectly interpreting their own State Pension as the age at which they **plan** to retire (see discussion of differences between SPA and pension/retirement age at Chapter 1).

Male respondents’ ability to correctly state their own SPA increased significantly with age. 85 per cent of men aged 45 to 64 years thought they would be eligible to receive their own State Pension at 65 years in contrast to only 57 per cent of men aged 16 to 24. It is interesting to note however, that 82 per cent of men aged 16 to 24 years knew that men’s SPA is 65. Just over a quarter (26 per cent) of men in the 16 to 24 age group said that they did not know when they would be eligible to receive their State Pension in contrast to 5 per cent of male respondents above this age range.

Uncertainty of their own SPA among younger respondents is unsurprising given the younger generation’s propensity to think the State Pension system will have drastically altered by the time they reach SPA. Previous qualitative research conducted by the Department found that most of the participants under 40 years no longer count on getting a State Pension at all. They typically assume it will either disappear; or will be limited to people in poverty.<sup>18</sup>

**Table 3.1     Age at which men expect to be eligible for their State Pension – by age group**

<i>Column percentages</i>					
	Age group				Total
	16 to 24	25 to 44	45 to 54	55 to 64	
65 years	57	75	85	86	76
Over 60 years	3	8	4	2	6
60 years	6	6	4	4	5
Don't know	26	7	3	4	9
Base	220	514	274	260	1,268

There were significant differences in men’s ability to identify correctly their own SPA according to region. Male respondents living in London were significantly less likely than those living in other regions of Great Britain, to correctly state that their SPA is 65 years (67 per cent versus 78 per cent respectively). However, this can be explained by the fact that respondents living in London were slightly younger on average than those living in other regions of the country (the mean age of a respondent living in London was 36 years in contrast to a mean of 40 years in the rest of Great Britain).

As seen in previous chapters, respondents’ private pension provision was closely linked with their awareness of SPA issues. There were significant differences in people’s ability to state their SPA correctly according to whether they had any private pension provision. 83 per cent of men who were either currently contributing to a private pension or had done so in the past knew their SPA was 65 years in contrast to only 61 per cent of men who had never had any private pension provision.

<sup>18</sup> Hedges, A. (1998) Pensions and Retirement Planning. DWP Research Report No. 83.

Amongst men without a private pension, an above average percentage did not know their own SPA (19 per cent versus eight per cent on average). However, this is connected to the fact that men without a pension were more likely to be in the younger age groups and therefore were more likely to have doubts about when (and indeed whether) they would be eligible to receive their State Pension (the mean age of men without a pension was 28 years in contrast to 42 years for men with private pension provision).

Despite all the above differences being linked to men's likelihood of knowing their own SPA, logistic regression showed that male respondents' occupation type was the most important predictor of knowing their SPA. For men, being in professional or managerial occupations is a determinant of knowing their own SPA. However, if male respondents in the 18-24 age group are taken out of the analytical model (as analysis in previous chapters has shown this age group to have different levels of SPA knowledge than the others), then age becomes the most important predictor, and not occupation type. This shows that while at younger ages the type of work men do affects their knowledge of SPA, as they get older awareness among all men increases, irrespective of occupation.

### 3.2 Women's awareness of their own SPA

The analysis of women's ability to state correctly their own SPA was carried out by splitting the female responses into two categories: those who will **not** be affected by the increase in SPA (ie women born on or before 5 April 1950) and those who **will** be affected (ie women born on or after 6 April 1950). The SPA for women unaffected by the changes will remain at 60 years, however, for those who will be affected, their SPA will be either 65 years or between 60 and 65 years depending on their date of birth.

Amongst all female respondents, there were differences in women's ability to state their own SPA correctly according to their marital status. Nearly half (48 per cent) of all women who were married and living with their spouse knew their own SPA. In contrast, only 38 per cent of women who were single and had never been married were able to identify their SPA. However this is not surprising given that single women were younger on average than married women (the mean age of single female respondents was 27 in contrast to 43 years for married women) and awareness increases with age. Divorced and separated women were neither more nor less likely to know their own SPA than those who were married and living with their spouse.

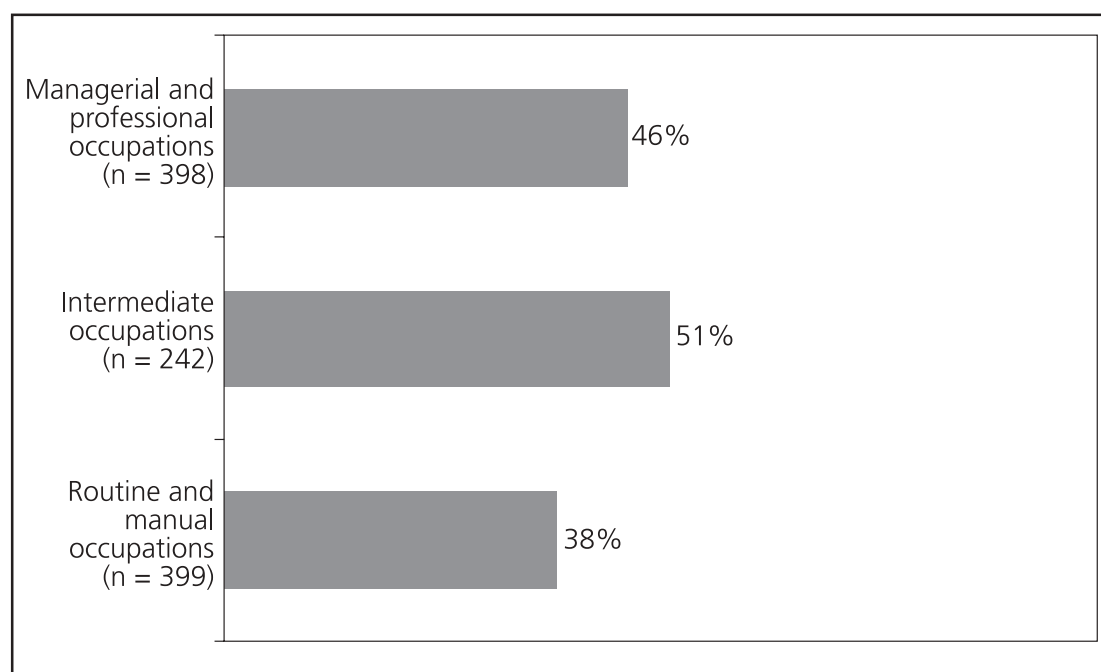
Of the female respondents who will **not** be affected by the increase in women's SPA, just over four-fifths (81 per cent) correctly identified their SPA as being 60 years. However among women who **will** be affected by the increase, there was less certainty about when they will become eligible to start receiving their State Pension. Only 43 per cent of all women who will be affected by the increase in SPA were able

to identify their own SPA as being 65 years or between 60 and 65 years. This low figure provides cause for concern and shows that information about the increase in SPA is not reaching the group of individuals who arguably have the greatest need to be informed.

Despite only 43 per cent of women affected by the increase in SPA being able to identify their SPA as 65 years or between 60 and 65 years, there were factors which lowered this awareness percentage even further. In the responses given, there were significant differences by both employment status and occupation type. Of the working women who will be affected by the increase, 46 per cent were able to correctly identify their SPA as being 65 years or between 60 and 65 years. In contrast, only 36 per cent of economically inactive women who will be affected were able to correctly identify their SPA.

Women affected by the increase in routine and manual occupations were much less certain about their own SPA than those in other occupations (only 38 per cent correctly identified their SPA as being 65 years or between 60 and 65 years in contrast to nearly half (48 per cent) of women in other types of occupation).

**Figure 3.1** Percentage of female respondents affected by the increase in SPA who knew their SPA – by occupation type



The close link between respondents' private pension provision and their awareness of SPA issues is again evident in the ability of women who will be affected by the increase to state their own SPA correctly. Nearly half (47 per cent) of women with private pension provision who will be affected by the changes were able to give their correct SPA, in contrast to only 38 per cent of affected women who did not have a private pension.

The logistic regression showed that the main predictors of whether women who will be affected by the increase know their SPA are: working status and private pension provision. The women affected by the increase who have a private pension and those who are in work are more likely to know their SPA. Age, region and occupation type were not found to be important predictors. In contrast, when looking at the ability of all female respondents to correctly state their SPA, private pension provision was not found to be a predictor, but age was the determinant factor. In order to ensure women who need to know the most about the increase (i.e. those who will be affected by the change) are informed, it is essential that those who are not in work and those who do not have a private pension are appropriately targeted with information.



## 4 Awareness of current male and female State Pension ages

In order to gain a deeper understanding of people's awareness of State Pension ages (SPAs), the working-age respondents were asked to identify the ages at which men and women are *currently* eligible to start receiving their State Pension. This chapter will explore the extent to which the working-age people in the survey sample were aware of the current SPAs. It will build up a picture of the types of people who were more likely to identify correctly the current SPAs and the extent to which this knowledge correlated with overall awareness levels of the increase in women's SPA.

### 4.1 Awareness of SPA for men

All the survey respondents were asked to identify, unprompted, the age at which **men** are eligible to start receiving their State Pension. There were significant differences in the accuracy of the answers given by gender and age. The correct age (65 years) was identified by 91 per cent of male respondents compared with 87 per cent of women.

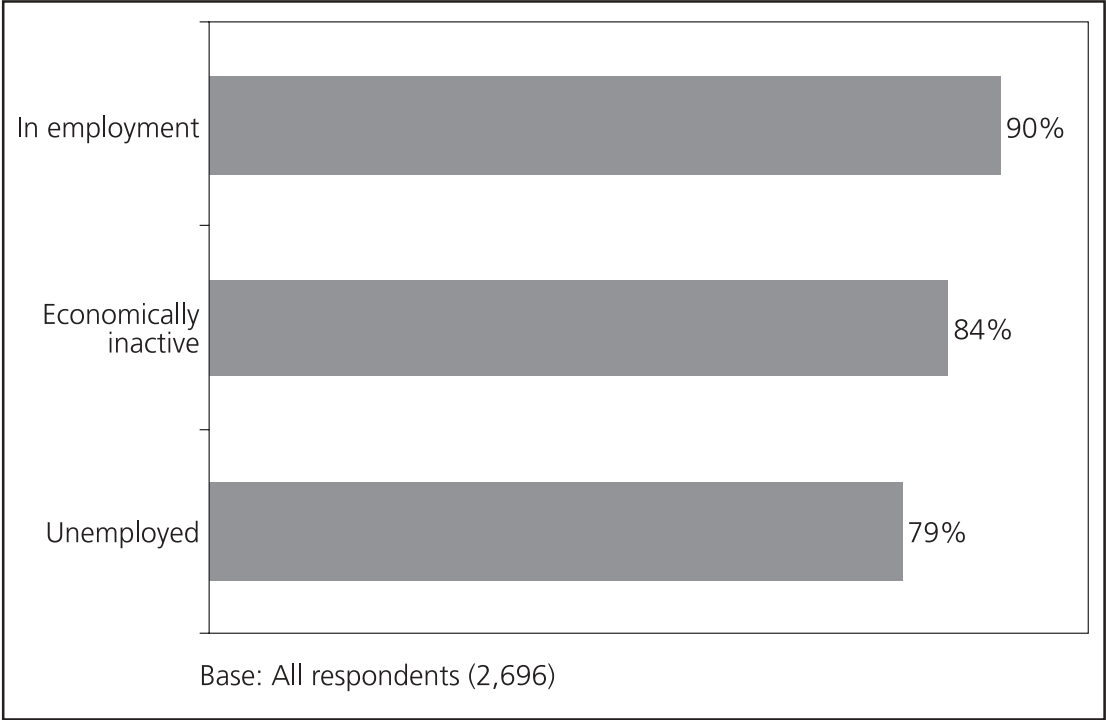
The difference in answers by age groups was even more marked, with respondents' ability to identify correctly men's SPA significantly increasing with age. This pattern parallels the data on men's awareness of their own SPA, with older men more likely than their younger counterparts to identify their own SPA as 65 years. Only three-quarters (76 per cent) of respondents aged 16 to 24 were able to identify the correct SPA for men, in contrast to 95 per cent of 55 to 64 year olds. This correlates with the data showing respondents' levels of awareness of the increase in women's SPA, with older respondents more likely than their younger counterparts to have heard of the increase. It is unsurprising that older respondents, to whom retirement issues are more immediately relevant, are more aware of SPA issues than the younger age groups.

Table 4.1    Age men can receive their State Pension – by age group

Column percentages					
	Age group				Total
	16 to 24	25 to 44	45 to 54	55 to 64	
55 years	3	*	*	0	1
60 years	12	7	5	4	7
65 years	76	89	92	95	89
70 years	5	2	1	1	2
Base	445	1,192	563	422	2,622

Whilst there was no significant link between occupational type and awareness of men’s SPA, there were differences in knowledge by employment status. 90 per cent of all respondents who were working at the time of the interview were able to correctly identify men’s SPA in contrast to 84 per cent of economically inactive respondents. Similarly, working status was a key determinant of the survey respondents’ awareness levels of the increase in women’s SPA, indicating that respondents in employment are more aware of State Pension issues generally.

Figure 4.1    Percentage who were able to identify correctly men’s SPA – by employment status



As discussed in Chapter 2, respondents’ awareness levels of the changes to women’s SPA varied significantly according to whether they had private pension provision. The data shows that respondents’ ability to identify men’s SPA correctly



also varied according to their private pension provision. 92 per cent of those who were either currently contributing to a private pension or had done so in the past knew the SPA for men, in contrast to 81 per cent of those who had never had a private pension. This provides further evidence in demonstrating that people who have private pension provision are generally more aware of SPA issues.

## 4.2 Awareness of current SPA for women

Only just over three-quarters (78 per cent) of the working-age survey respondents were able to identify correctly the *current* SPA for **women** (60 years). This represents a significantly lower level of awareness than for men's SPA (89 per cent of respondents were able to identify correctly men's SPA). There were significant differences by gender, with, perhaps surprisingly, a fifth (20 per cent) of women incorrectly stating that women's SPA is currently 65 years in contrast to only 13 per cent of men giving this answer.

Age was also an important factor, with a greater number of all younger respondents incorrectly believing that women's SPA is currently 65 years which in turn affected the overall percentage of respondents' who were able to identify correctly the current SPA for women. Just under a fifth (19 per cent) of people aged 16 to 54 years incorrectly stated that women's current SPA is 65 years, in comparison with only [six per cent] of people aged 55 to 64 years. This correlates with the results showing that older people were more likely to be aware of women's future SPA increase, providing further evidence to show that age and knowledge of SPA are closely linked. As mentioned in Chapter 2, these data also make the finding that the younger age groups were less likely to be aware of the changes to women's SPA less alarming than it originally appears, as they were also more likely to think that the SPA for women is already 65 years. When the data is broken down further, it can be seen that women aged 16 to 54 years were more likely than men in the same age group to state incorrectly that women's current SPA is 65 years (22 per cent versus 16 per cent respectively).

**Table 4.2 Age women can currently receive their State Pension – by age group**

	Age group				Total
	16 to 24	25 to 44	45 to 54	55 to 64	
55 years	3	1	1	*	1
60 years	66	75	82	91	78
65 years	22	20	14	6	17
70 years	1	1	0	0	1
<i>Base</i>	447	1,195	558	417	2,617

*Column percentages*

As with the data on men’s SPA, there were significant differences in people’s ability to identify women’s current SPA according to whether they had private pension provision. 81 per cent of those who were either currently contributing to a private pension or had done so in the past knew women’s current SPA, in contrast to 73 per cent of those who had never had a private pension. However, there were no significant differences by private pension provision in the number of people who thought women’s SPA was already 65 years. This shows that those with no private pension provision who were unable to identify correctly women’s current SPA as being 60 years were not automatically assuming that the SPA is already 65 years. This further reinforces the argument that people with no private pension provision have lower awareness levels of SPA issues.

## 5 Conclusion

The population of the UK is gradually ageing. The percentage of older people (aged 65 and over) increased from 13 per cent in 1971 to 16 per cent in 2002 and is projected to rise to nearly a quarter (23 per cent) in 2031.<sup>19</sup> Longer life spans mean that people will have longer retirements – if they choose not to work longer, and do not wish to see a drop in living standards, they will need to save more. The Government provides the foundation of pension income through the State Pension, but the amount people should save in addition to the State Pension will depend on their own circumstances and preferences. However, current estimates show that millions of people are under-saving for their retirement and this Omnibus research showed that 16 per cent of working age people expected the basic State Pension to be their main source of income in retirement.

In this sample, two-thirds (67 per cent) of working-age survey respondents had held a private pension at some point in their working lives, but only half were currently contributing to one. One-third (33 per cent) said they had never had a private pension. There were certain groups of people who were less likely to have any private pension provision. Women, younger age groups (under 45 years), people not in work and those in routine and manual occupations were least likely to have a private pension. The research has highlighted a significant gap in knowledge about SPA amongst people who have the characteristics identified by the Department of those who are under-saving for their retirement. Arguably it is these groups who have the greatest need for information about SPA issues.

Of the female respondents who will **not** be affected by the increase in women's SPA, just over four-fifths (81 per cent) correctly identified their SPA as being 60 years. However, only 43 per cent of all women who **will** be affected by the increase in SPA were able to identify their State Pension eligibility age as being 65 years or on the sliding scale. This low figure provides cause for concern and shows that information about the increase in SPA is not reaching the group of individuals who need to be informed the most.

---

<sup>19</sup> Age structure up to 2002: population estimates, Office for National Statistics.  
Age structure for 2031: population estimates, Government Actuary's Department.

The overall level of awareness of the increase in SPA amongst all working age respondents was 59 per cent. Although the results can not be compared directly to previous research due to differing methodologies, a survey undertaken by the Department in March 2001 showed that 27 per cent of women aged 18 to 55 years were aware of the changes to the SPA for women. However, information about the changes still needs to be targeted appropriately as 41 per cent of working age people are still not aware of the changes, with those who will be affected by the changes showing the lowest levels of awareness about their SPA.

Although the age at which people get their State Pension will only change for women, there were no gender differences in overall awareness levels among respondents aged over 24 years. However, there were clear differences in awareness levels according to other characteristics. Unsurprisingly, awareness levels differed greatly by age, with older respondents being much more likely to know about the change to SPA. Respondents in work and those in managerial or professional occupations were the most likely to have heard of the increase. Whether respondents had any private pension provision was closely linked to their level of awareness. People with a private pension were significantly more likely to have heard of the increase. Further analyses illustrated that this group probably had higher awareness levels because having a private pension was linked to being in work and in higher occupation types. It is of concern that those without a private pension were less likely to know about the changes as this shows that information about SPA equalisation is not reaching those who are more likely to be reliant upon the State in later life – arguably those who need information the most.

In particular, the research has demonstrated that for women who will be affected by the change in SPA, private pension provision and being in work are the main determinants of being knowledgeable about the changes. Therefore, whilst information should continue to be channelled to these groups, it is the women without private pensions and who are not in work who need to be targeted appropriately. Younger people are less likely to know about SPA issues, however this is not as concerning, since knowledge and interest in SPA is likely to increase with age.

# Appendix A

## National Statistics Omnibus Survey

### A.1 Introduction

This report is based on analysis of two modules of questions placed on the National Statistics Omnibus Survey in November 2003 and February 2004. This technical report for the Omnibus contains information on:

- the sample;
- weighting the data;
- effective sample sizes;
- fieldwork;
- response rates.

### A.2 The sample

The National Statistics Omnibus Survey conducts interviews with approximately 1,800 adult individuals (aged 16+) in private households in Great Britain each month. The sample for the Omnibus is drawn from the Postcode Address file (PAF)<sup>20</sup> 'small users' file<sup>21</sup>, which includes all private household addresses in Great Britain. Each month's Omnibus uses 100 postal sectors selected from the PAF (a new sample

---

<sup>20</sup> The PAF is prepared by the Royal Mail.

<sup>21</sup> The 'small users file' lists all the delivery points in the country which receive fewer than 50 items of mail each day.

of sectors is selected each month). The sample is stratified by region; the proportion of households renting from local authorities; and the proportion in which the household reference person is in Socio-Economic Group 1-5 or 13 (i.e. professional, employer or manager). The postal sectors are selected with probability proportionate to size and, within each section, 30 addresses (delivery points) are selected randomly.

If an address contains more than one household, the interviewer uses a standard ONS procedure to randomly select just one household. Within households with more than one adult member, just one person aged 16 or over is selected, with the use of random number tables. The interviewers endeavour to interview that person – proxy interviews are not taken.

### A.3 Weighting the data

Weighting factors are applied to Omnibus data to correct for unequal probability of selection caused by interviewing only one adult per household, or restricting the eligibility of the questionnaire module to certain types of respondent. It should be noted that this weighting corrects for unequal probabilities of selection; it does not attempt to correct for non-response bias.

The data used in this report was weighted to correct for unequal probability of selection. Because the survey interviews only one adult per household, people in households containing few adults have a better chance of selection than those in households containing many adults. A weight is applied to the data to correct for this unequal probability and is calculated by dividing the number of adults in the sampled household by the average number of adults per household. The base is then adjusted back to the number of respondents who were interviewed.

### A.4 Effective sample size

The method of sampling and weighting used by the Omnibus Survey can affect sampling errors of survey estimates. The effect can be shown by calculating the effective sample size which gives the size of an equal probability sample which is equivalent in precision to the unequal probability sample actually used. The effective sample size of the Omnibus Survey varies from month to month, according to the proportions of interviews in different sized households. On average, the effective sample size of the Omnibus Survey is between 84 per cent and 86 per cent of the actual sample of individuals, when the data refers to individuals<sup>22</sup> and the weight is applied to take account of unequal probability of selection owing to household size. This means, for example, that if the Omnibus Survey achieves interviews with 2,000 adults, this is equivalent to an equal probability sample of around 1,700.

---

<sup>22</sup> As does the data on which this report is based.

## A.5 Fieldwork

All interviews are carried out face-to-face by members of the general field force of interviewers trained to carry out National Statistics surveys. Advance letters are sent to all addresses, prior to the interview, giving a brief account of the survey. The interviewing period starts during the last two weeks of the month and continues into the first week of the following month. Interviewers call at all the selected addresses unless a refusal has been made beforehand in response to the advanced letter. The interviewer makes at least three calls at an address at different times of the day and week before coding the household as a non-contact.

As with all National Statistics surveys, a quality check is carried out on fieldwork through recall interviews with a proportion of respondents to make sure that the interviews actually took place with those respondents and that responses to questions are consistent.

## A.6 Calculation of response rate

The small users' Postcode Address File includes some business addresses and other addresses such as new and empty properties, at which no private households are living. The expected proportion of such addresses, which are classified as ineligible, is about 11-12 per cent. They are eliminated from the set sample before response rates are calculated.





# Appendix B

## Questionnaire

---

**ASK IF: *WORKING AGE***

### Intro1

The next questions are about pensions and the preparations people make for retirement.

(1) Press <1> to continue

---

**ASK IF: *WORKING AGE***

### M341\_1M

SHOWCARD C341\_1M

Some people are members of an occupational pension or superannuation scheme that their employer provides. Others have a personal or stakeholder pension. It is possible to have more than one type of pension. Are you (textfill: or your employer) currently contributing to any of the following?

INTERVIEWER: CODE ALL THAT APPLY

SET [5] OF

- (1) Occupational pension or superannuation scheme
- (2) Group Personal Pension
- (3) Personal pension
- (4) Stakeholder pension arranged through your employer (who may or may not contribute to such a pension)
- (5) Stakeholder pension you arranged for yourself
- (6) Do not have a pension currently (SPONTANEOUS ONLY)
- (7) Don't know (SPONTANEOUS ONLY)

---

**ASK IF: *WORKING AGE***

**M341\_2M**

SHOWCARD C341\_1M

(Textfill: Apart from your current pension, have / Have) you (textfill: or your employer) **ever** contributed to any of the pension schemes on this card?

CODE ALL THAT APPLY

INTERVIEWER: Probe for any previous jobs with pension schemes"

SET [5] OF

- (1) Occupational pension or superannuation scheme
- (2) Group Personal Pension
- (3) Personal pension
- (4) Stakeholder pension arranged through your employer (who may or may not contribute to such a pension)
- (5) Stakeholder pension you arranged for yourself
- (6) Have never had a pension (SPONTANEOUS ONLY)
- (7) Have not had any other pension (SPONTANEOUS ONLY)
- (8) Don't know (SPONTANEOUS ONLY)

---

**ASK IF: *WORKING AGE AND CURRENTLY HAVE A PENSION OR HAVE HAD A PENSION IN THE PAST***

**M341\_3**

Thinking about your whole working life to date, for how many years **in total** would you say that you and/or your employer(s) have contributed to a pension?

INTERVIEWER: AN ESTIMATE IS ACCEPTABLE

- (1) Less than 1 year
- (2) 1-5 years
- (3) 6-10 years
- (4) 11-20 years
- (5) 21-30 years
- (6) 31-40 years
- (7) 41 or more years
- (8) Don't know

---

**ASK IF: *WORKING AGE***

#### **Intro4**

I'd like you to think about your expected income after you retire.

(1) Press <1> to continue

---

**ASK IF: *WORKING AGE***

#### **M341\_4M**

What do you expect to be your sources of income in your retirement?

CODE all that apply

INTERVIEWER PROMPT 'Anything else?'

SET [26] OF

- (1) Own basic state pension
- (2) Spouse's/partner's basic state pension
- (3) Own State Second Pension/SERPS
- (4) Spouse's/partner's State Second Pension/SERPS
- (5) Own employer's pension
- (6) Spouse's/partner's employer's pension
- (7) Own personal pension/annuity bought from personal pension
- (8) Spouse's/partner's personal pension/annuity bought from personal pension
- (9) Ex-spouse/s pension
- (10) Own stakeholder pension
- (11) Spouse's/partner's stakeholder pension
- (12) Social security benefits (including Pension Credit)
- (13) Own earnings from paid work
- (14) Spouse's/partner's earnings from paid work
- (15) Endowment/life assurance policy
- (16) Other insurance policy
- (17) Stocks/shares/unit trusts
- (18) Savings accounts
- (19) Inheritance/income from inheritance
- (20) Income from annuity (exc. those bought from pensions)
- (21) Rent from property (including subletting)
- (22) Profit from selling a large house and moving to a smaller one/less expensive area or from selling a business
- (23) Equity release scheme
- (24) Sale of possessions
- (25) Income or allowance from family or children
- (26) Other (please specify)
- (27) Don't know (spontaneous only)

---

***ASK IF: WORKING AGE AND STATED OTHER AS EXPECTED SOURCE OF RETIREMENT INCOME***

**Spec\_4M**

**INTERVIEWER:** Please record other source of income.

STRING[255]

---

***ASK IF: WORKING AGE AND STATED MORE THAN ONE SOURCE OF EXPECTED RETIREMENT INCOME***

**M341\_5**

Which of the following do you expect will be your **main** source of income in retirement?

(1-26) Textfill options depending on answer at M341\_4M

(27) Don't know

---

***ASK IF: WORKING AGE***

**M341\_6**

**People must reach a certain age before they can get their State Pension paid by the Government. Can I just check, at what age will you become eligible to receive your State Pension?**

- (1) Less than 60 years
- (2) 60 years
- (3) 61 years
- (4) 62 years
- (5) 63 years
- (6) 64 years
- (7) 65 years
- (8) Between 60 and 65 years (precise age not known)
- (9) Over 65 years
- (10) Don't know

---

**ASK IF: *WORKING AGE***

**M341\_7**

People have different ideas about the age at which men and women are allowed to claim the State Pension.

Can you tell me, at what age you think MEN are currently eligible to start receiving their State Pension?

1..100

---

**ASK IF: *WORKING AGE***

**M341\_8**

And at what age do you think WOMEN are currently eligible to start receiving their State Pension?

1..100

---

**ASK IF: *WORKING AGE***

**M341\_9**

Women are currently eligible to start receiving their State Pension from the age of 60.

The Government is increasing this from 60 years to 65 years. Can I just check, were you aware of this change to the State Pension age for women before I mentioned it?

- (1) Yes
- (2) No
- (3) Don't know

---

**ASK IF: *WORKING AGE AND HAVE HEARD OF THE INCREASE IN WOMEN'S SPA*****M341\_10M**

How did you first hear about the change in women's State Pension age?

CODE all that apply

SET [16] OF

- (1) Friends, family, colleagues
- (2) Newspapers
- (3) TV
- (4) Radio
- (5) DWP, Pension Service (eg leaflet)
- (6) Inland Revenue
- (7) Citizen's Advice Bureau
- (8) Financial adviser
- (9) Bank/ building society
- (10) Employer
- (11) Accountant/Financial adviser
- (12) Trade Union
- (13) Pension provider
- (14) Age Concern
- (15) Help the Aged
- (16) Other (specify)
- (17) Don't know

---

**ASK IF: *WORKING AGE AND HAVE HEARD OF THE INCREASE IN WOMEN'S SPA AND STATED 'OTHER' IN QUESTION ABOVE*****SPEC10M**

Please RECORD other source of information

STRING[255]

# Appendix C

## Changes in women's SPAs: dates of birth

Equalisation of State Pension age	
Woman's birthday falls	State Pension age
6 April 1950 to 5 May 1950	6 May 2010
6 May 1950 to 5 June 1950	6 July 2010
6 June 1950 to 5 July 1950	6 September 2010
6 July 1950 to 5 August 1950	6 November 2010
6 August 1950 to 5 September 1950	6 January 2011
6 September 1950 to 5 October 1950	6 March 2011
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012
6 May 1951 to 5 June 1951	6 July 2012
6 June 1951 to 5 July 1951	6 September 2012
6 July 1951 to 5 August 1951	6 November 2012
6 August 1951 to 5 September 1951	6 January 2013
6 September 1951 to 5 October 1951	6 March 2013
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013
6 January 1952 to 5 February 1952	6 November 2013

Continued

Equalisation of State Pension age	
Woman's birthday falls	State Pension age
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015
6 November 1952 to 5 December 1952	6 July 2015
6 December 1952 to 5 January 1953	6 September 2015
6 January 1953 to 5 February 1953	6 November 2015
6 February 1953 to 5 March 1953	6 January 2016
6 March 1953 to 5 April 1953	6 March 2016
6 April 1953 to 5 May 1953	6 May 2016
6 May 1953 to 5 June 1953	6 July 2016
6 June 1953 to 5 July 1953	6 September 2016
6 July 1953 to 5 August 1953	6 November 2016
6 August 1953 to 5 September 1953	6 January 2017
6 September 1953 to 5 October 1953	6 March 2017
6 October 1953 to 5 November 1953	6 May 2017
6 November 1953 to 5 December 1953	6 July 2017
6 December 1953 to 5 January 1954	6 September 2017
6 January 1954 to 5 February 1954	6 November 2017
6 February 1954 to 5 March 1954	6 January 2018
6 March 1954 to 5 April 1954	6 March 2018
6 April 1954 to 5 May 1954	6 May 2018
6 May 1954 to 5 June 1954	6 July 2018
6 June 1954 to 5 July 1954	6 September 2018