Pan-European pension survey 2025

Spain

September 2025

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gfs-zürich, Markt- & Sozialforschung

Zürich, September 2025

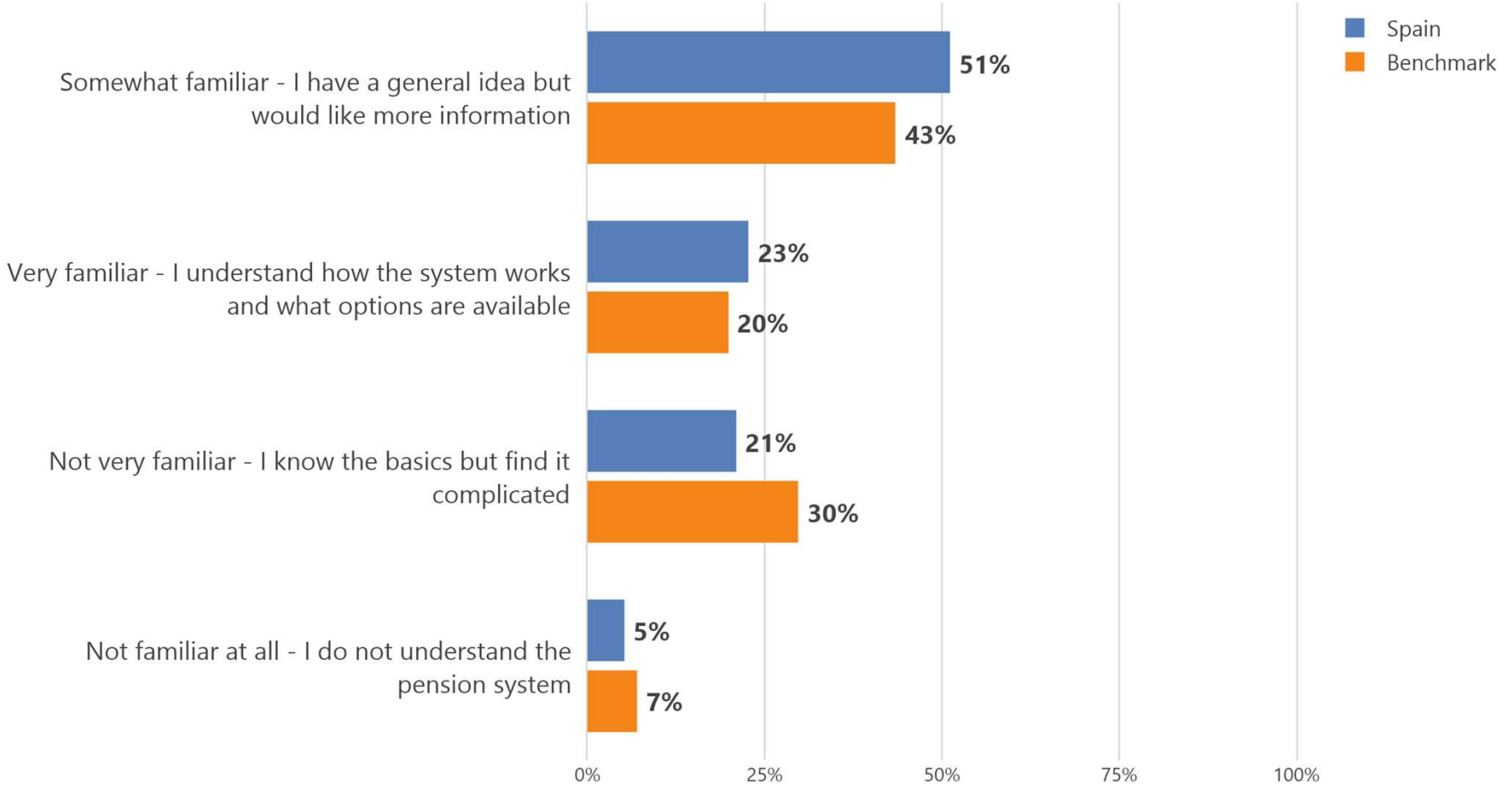
Methodological note

Population	European consumers in the insurance sector
Methodology	Online Survey in Online Access Panel
Survey Period	16.07.2025 - 15.08.2025
Benchmark Countries	Austria, France, Germany, Hungary, Italy, Luxembourg, Spain, Switzerland, Finland, Greece, Ireland, Belgium
Participants Benchmark	12700
Participants Spain	1058
Panel Size Spain	33'380
Response Rate Spain	13%
Confidence Interval	N = 1058 and 50%; +/- 3.1%

Description of pension savings situation

How familiar are you with your country's overall pension system (including public pension, occupational pension and personal pension options)?

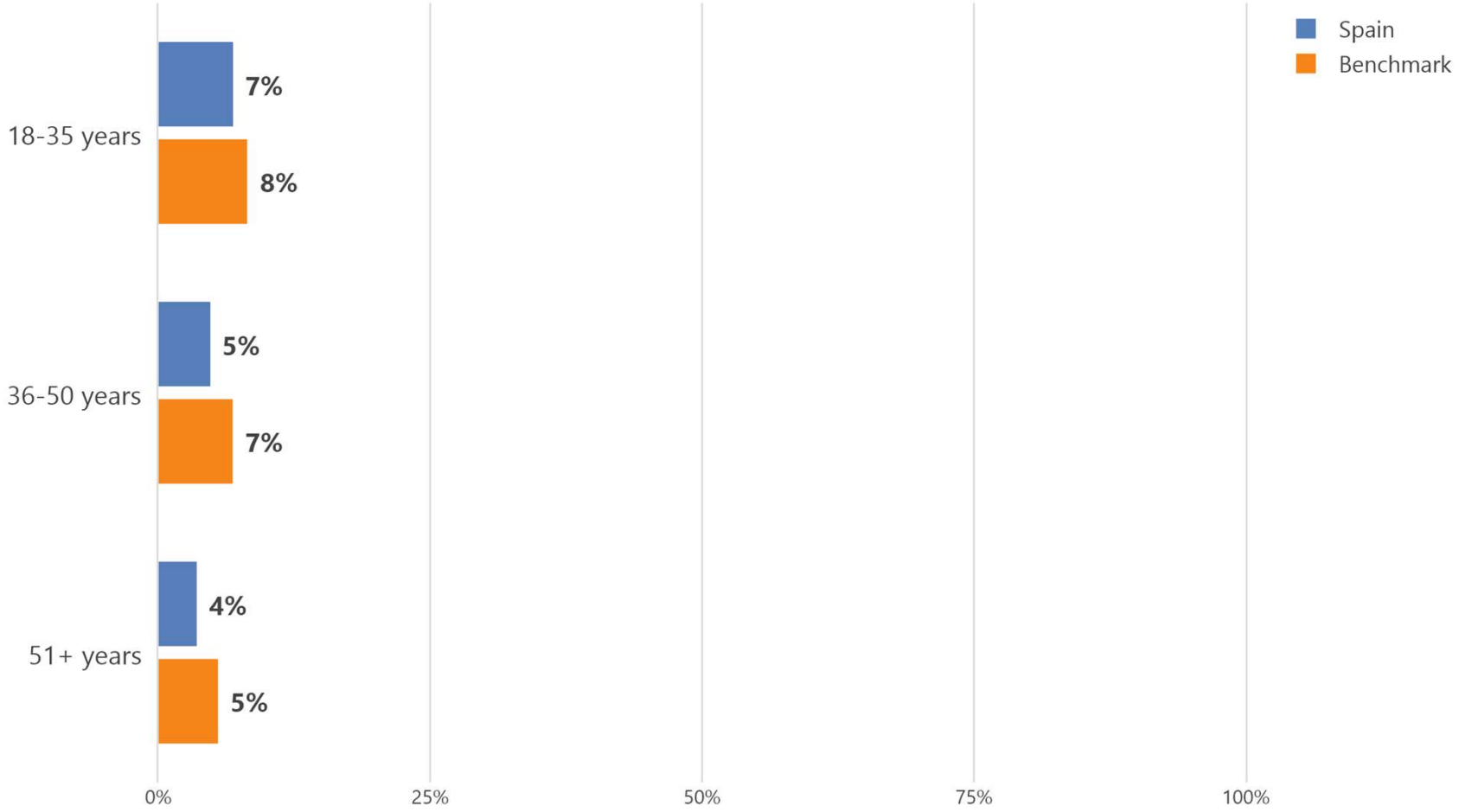
figures in percent, multiple responses possible, N = 1058, N Benchmark = 12700



Question Q51

How familiar are you with your country's overall pension system (including public pension, occupational pension and personal pension options)? Not familiar at all - I do not understand the pension system

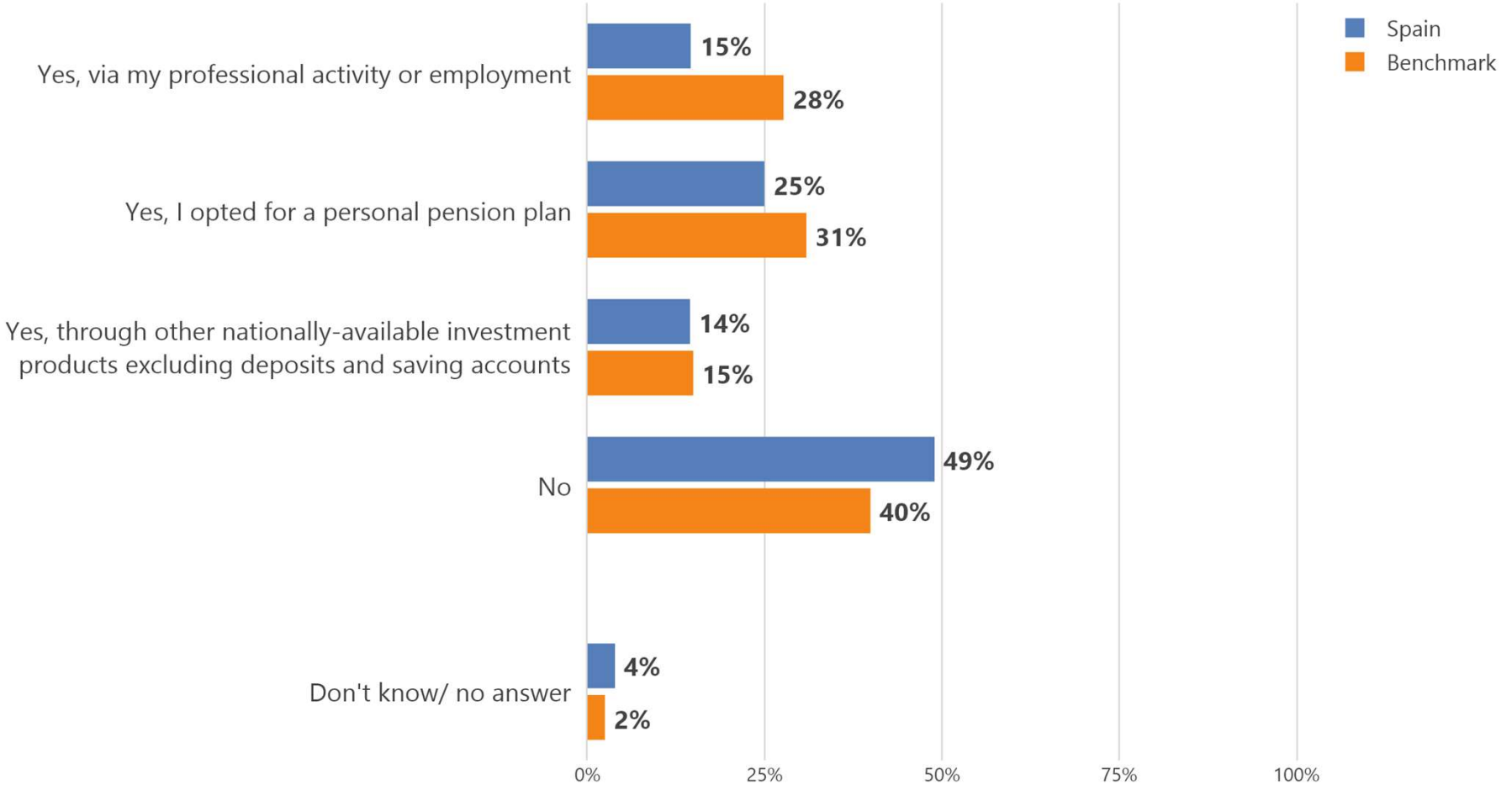
figures in percent, multiple responses possible, N = 1058, N Benchmark = 12700



Question Q51

Are you already saving for your retirement through a supplementary pension?

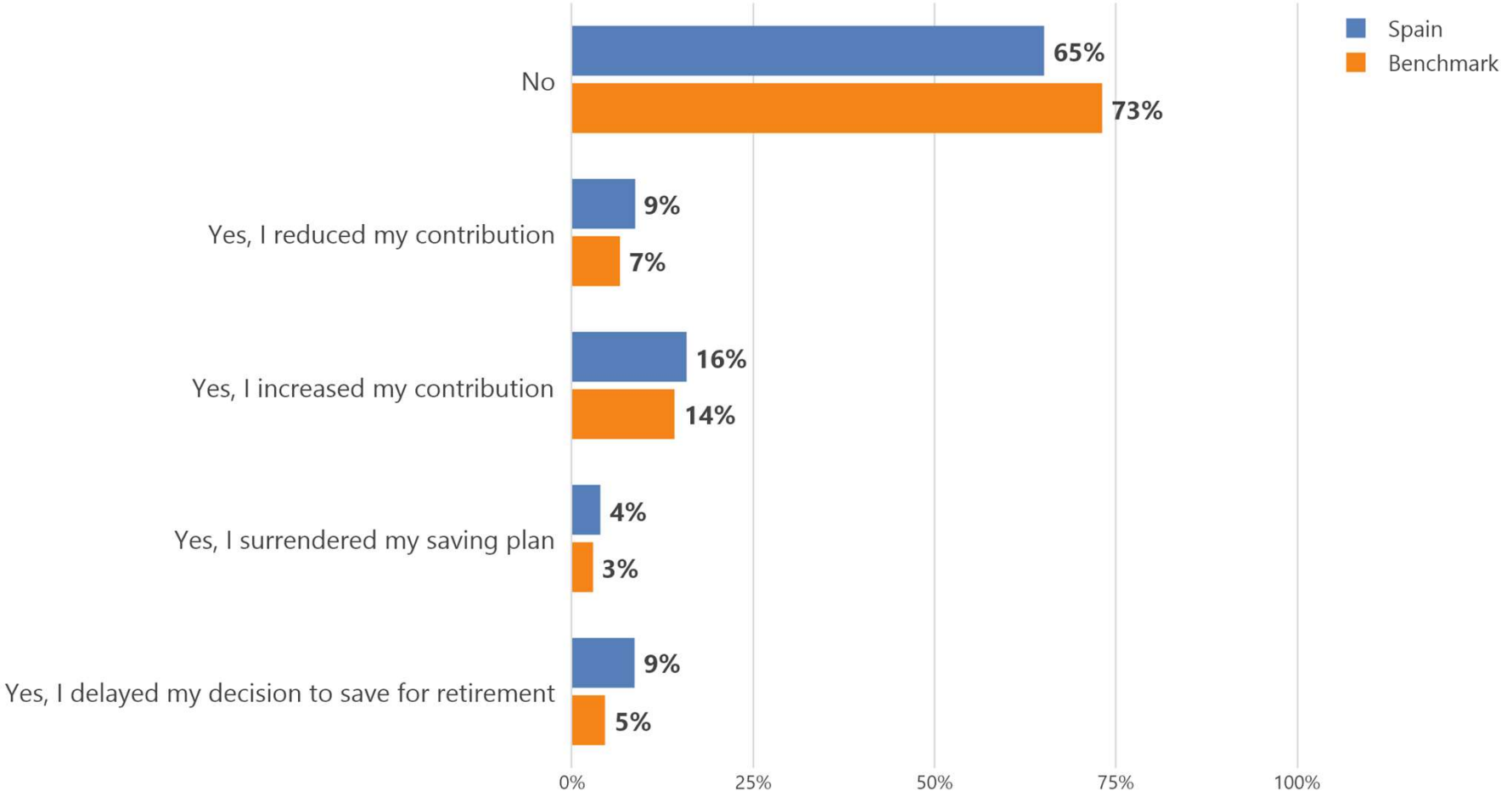
figures in percent, multiple responses possible, N = 1058, N Benchmark = 12700



Question Q6

Have you changed your approach to retirement saving in the last year?

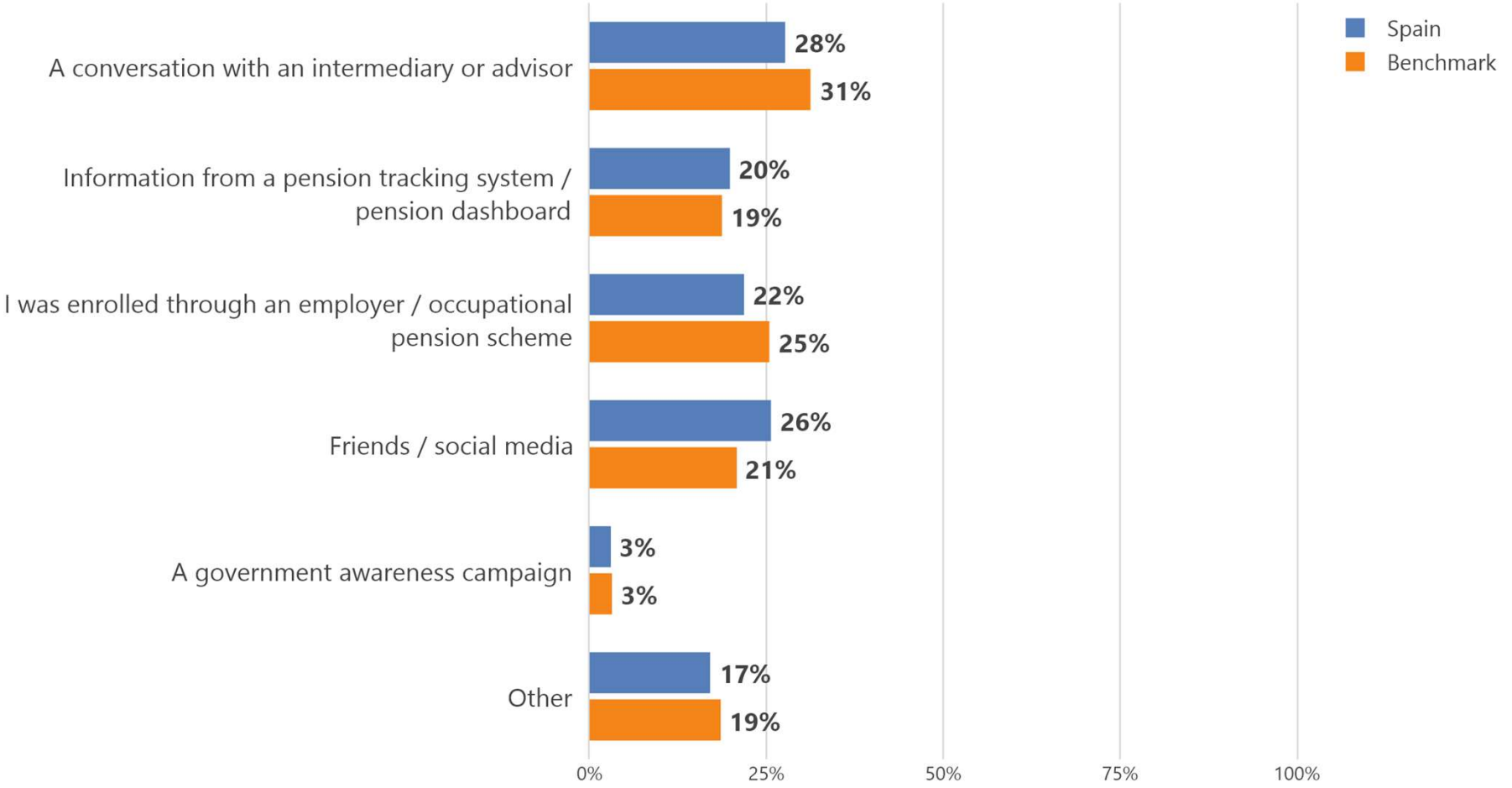
figures in percent, multiple responses possible, N = 1058, N Benchmark = 12700



Question Q6A

Who/what gave the first impulse for you to start saving for retirement?

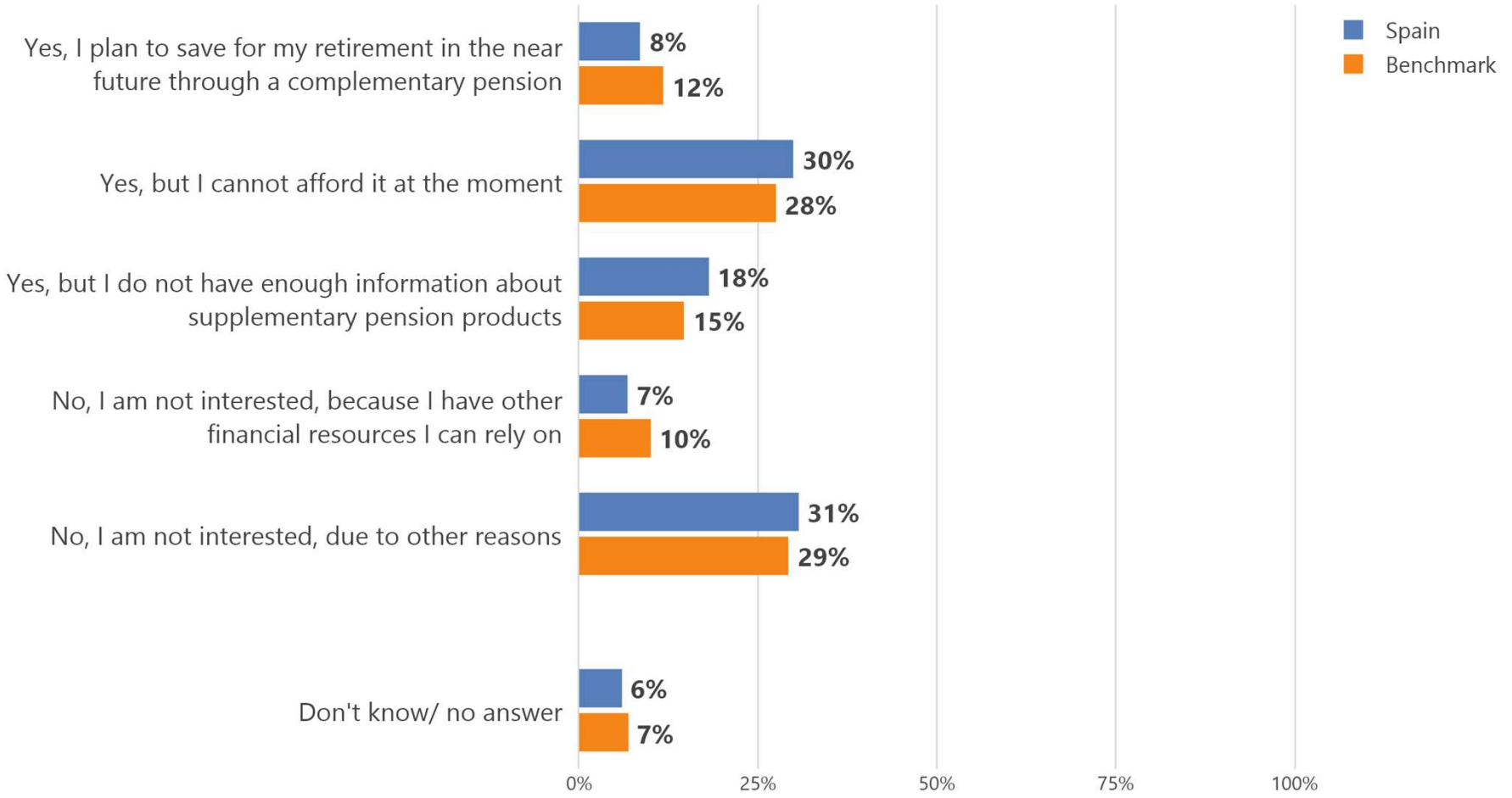
Filter: If yes in F6, figures in percent, multiple responses possible, N = 499, N Benchmark = 7209



Question Q6B

Would you be interested to start saving for your retirement through a supplementary pension in the near future?

Filter: If no in F6, figures in percent, N = 518, N Benchmark = 5165

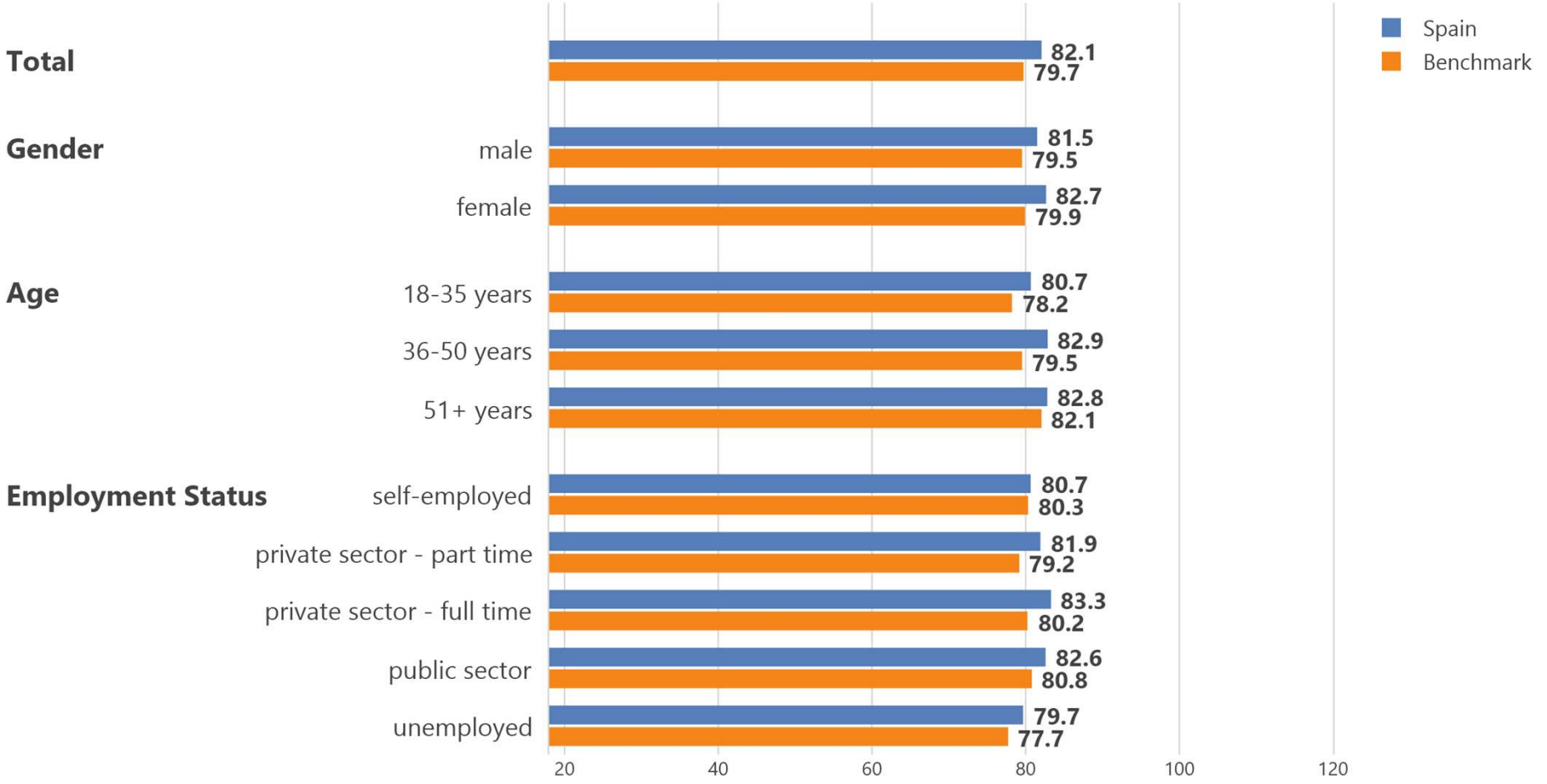


Question Q7

Security of pension savings

Up to what age do you believe you will live?

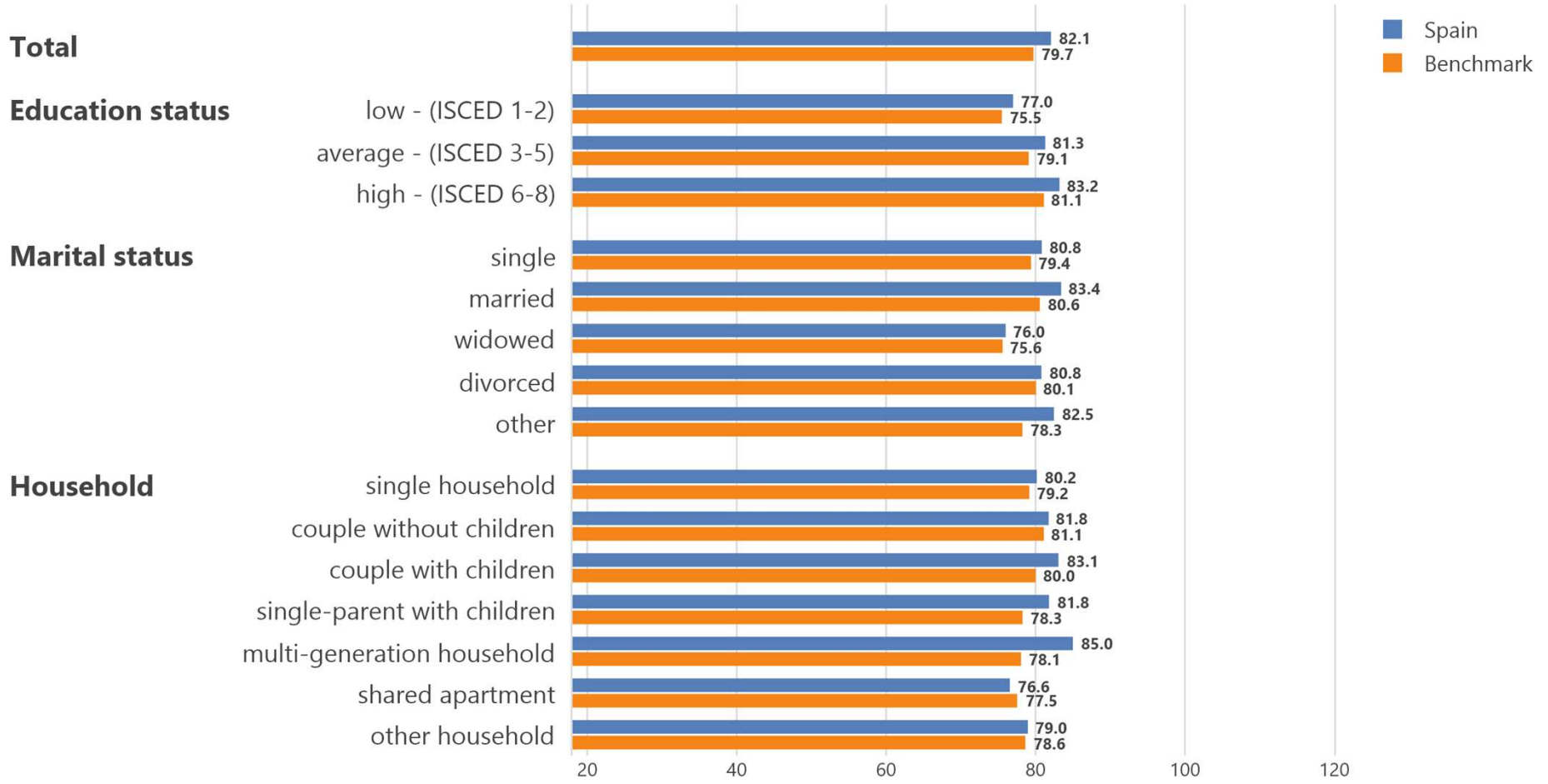
mean values, scale from 18 to 120, N = 1058, N Benchmark = 12700



Question Q8

Up to what age do you believe you will live?

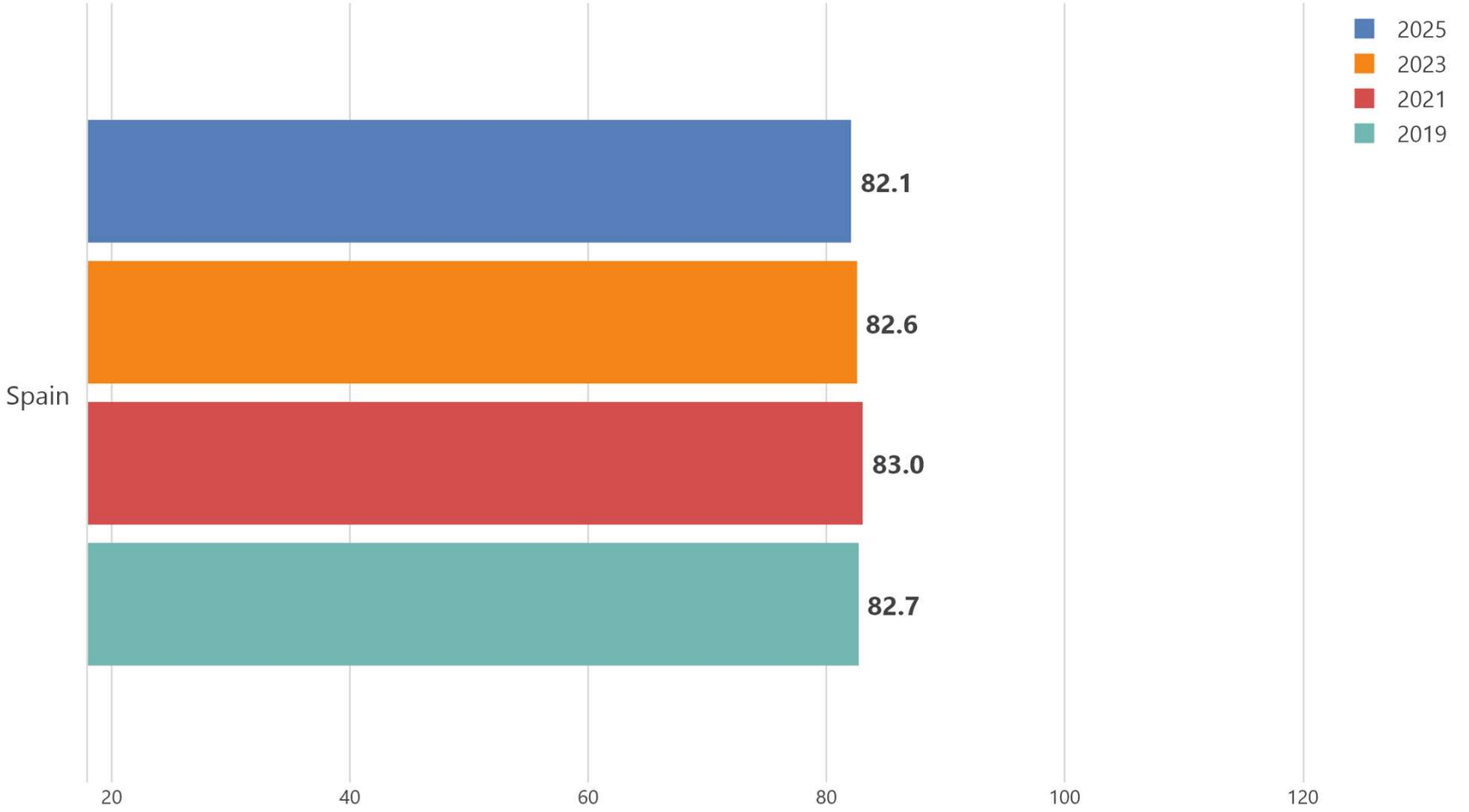
mean values, scale from 18 to 120, N = 1058, N Benchmark = 12700



Question Q8

Up to what age do you believe you will live?

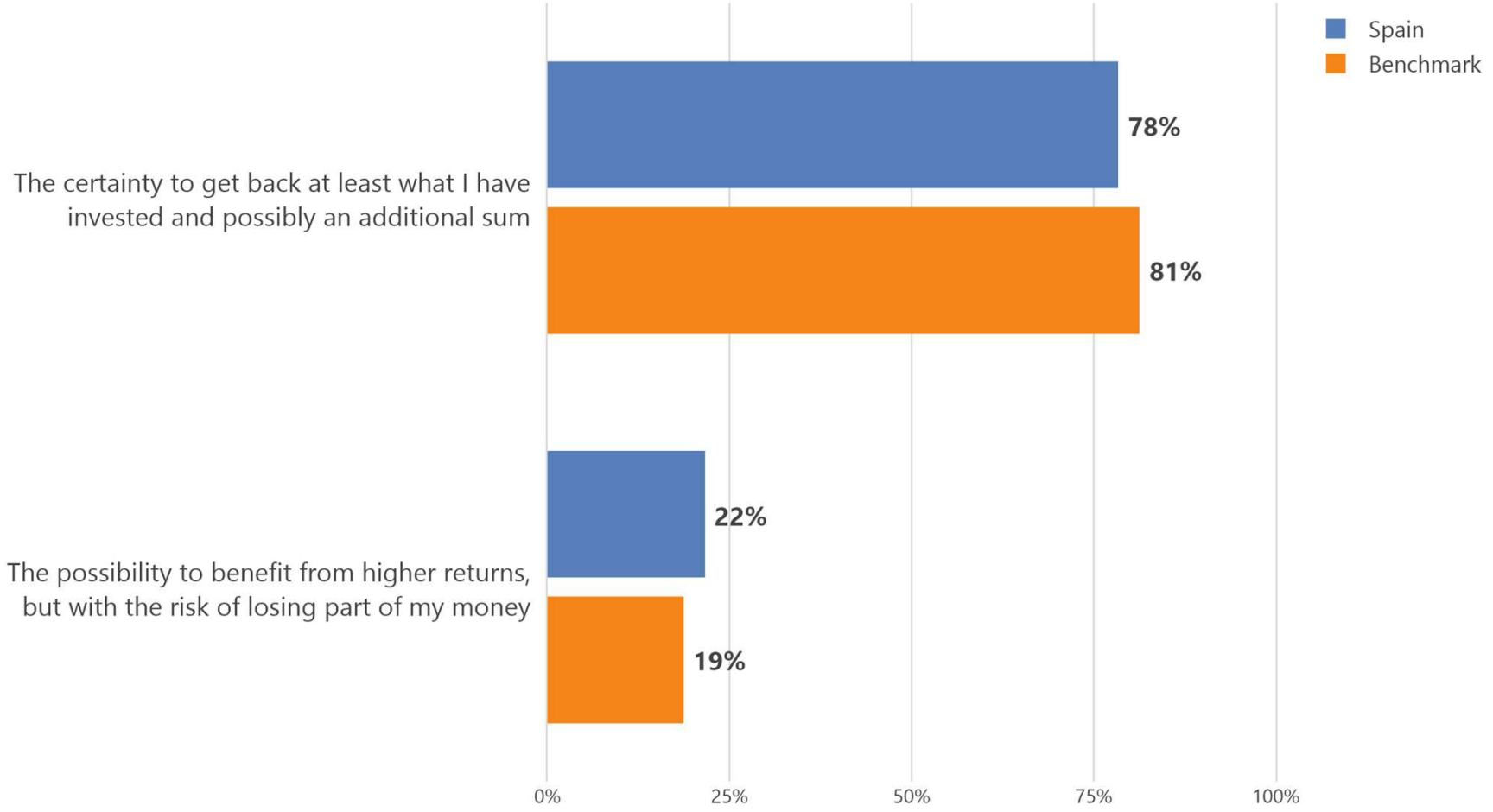
mean values, scale from 18 to 120, N (2025)=1058, N (2023)=1052, N (2021)=1050, N (2019)=1025



Question Q8

What do you prefer for your pension savings?

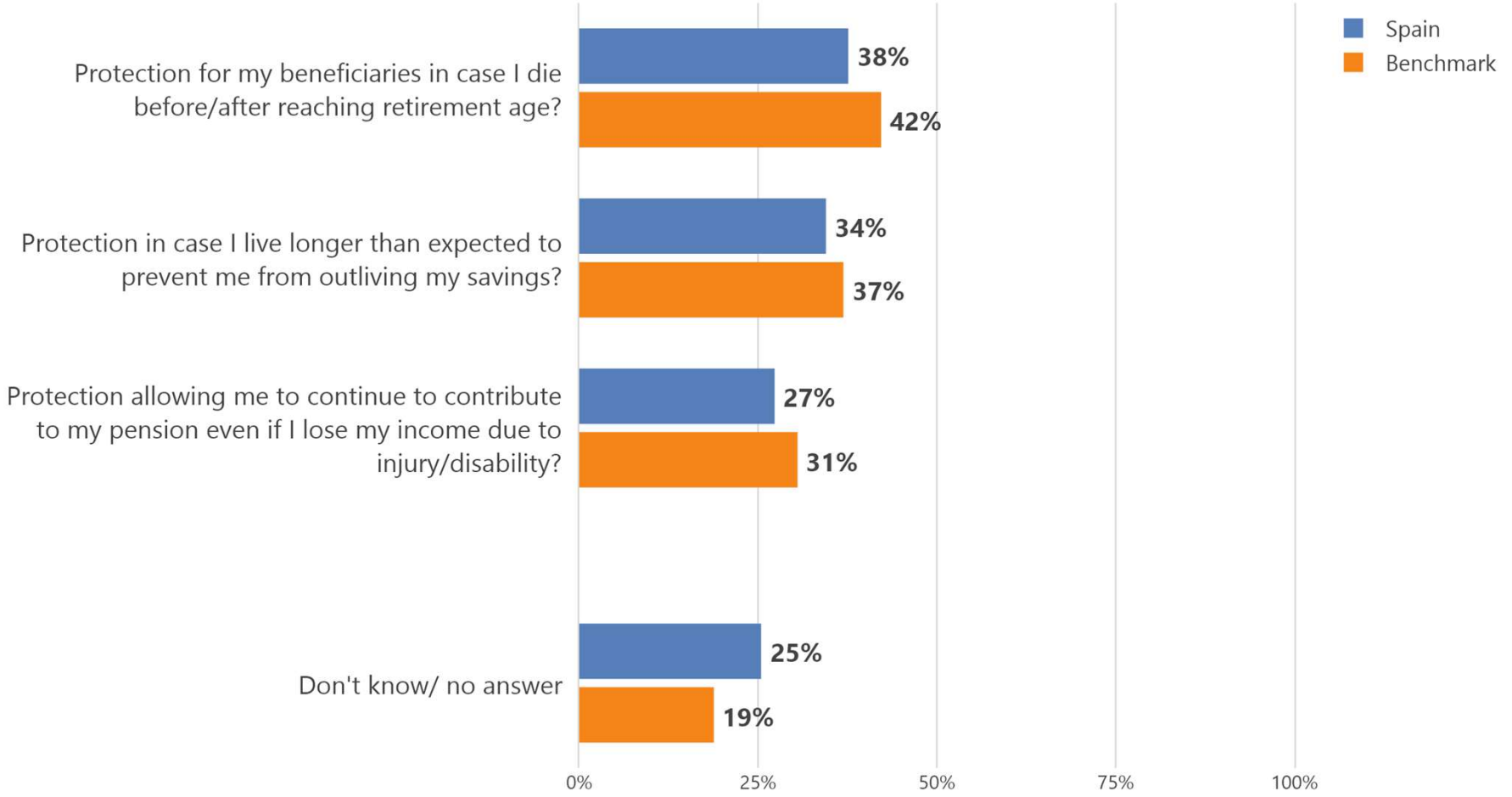
figures in percent, N = 1058, N Benchmark = 12700



Question Q9

While saving for your pension, would you be willing to pay for the following?

figures in percent, multiple responses possible, N = 1058, N Benchmark = 12700

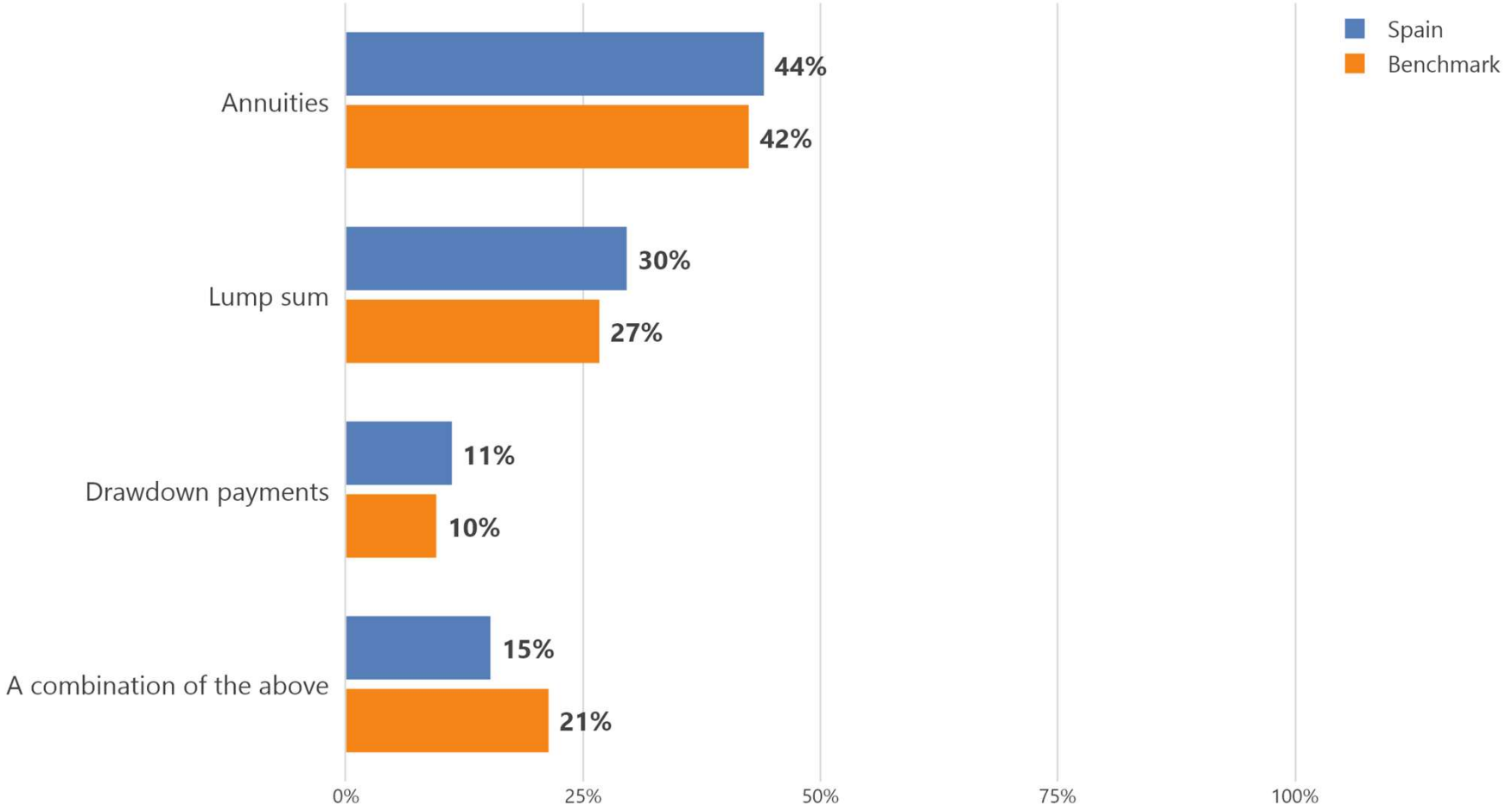


Question Q10

Forms of pension pay-out

When retiring, what would you prefer?

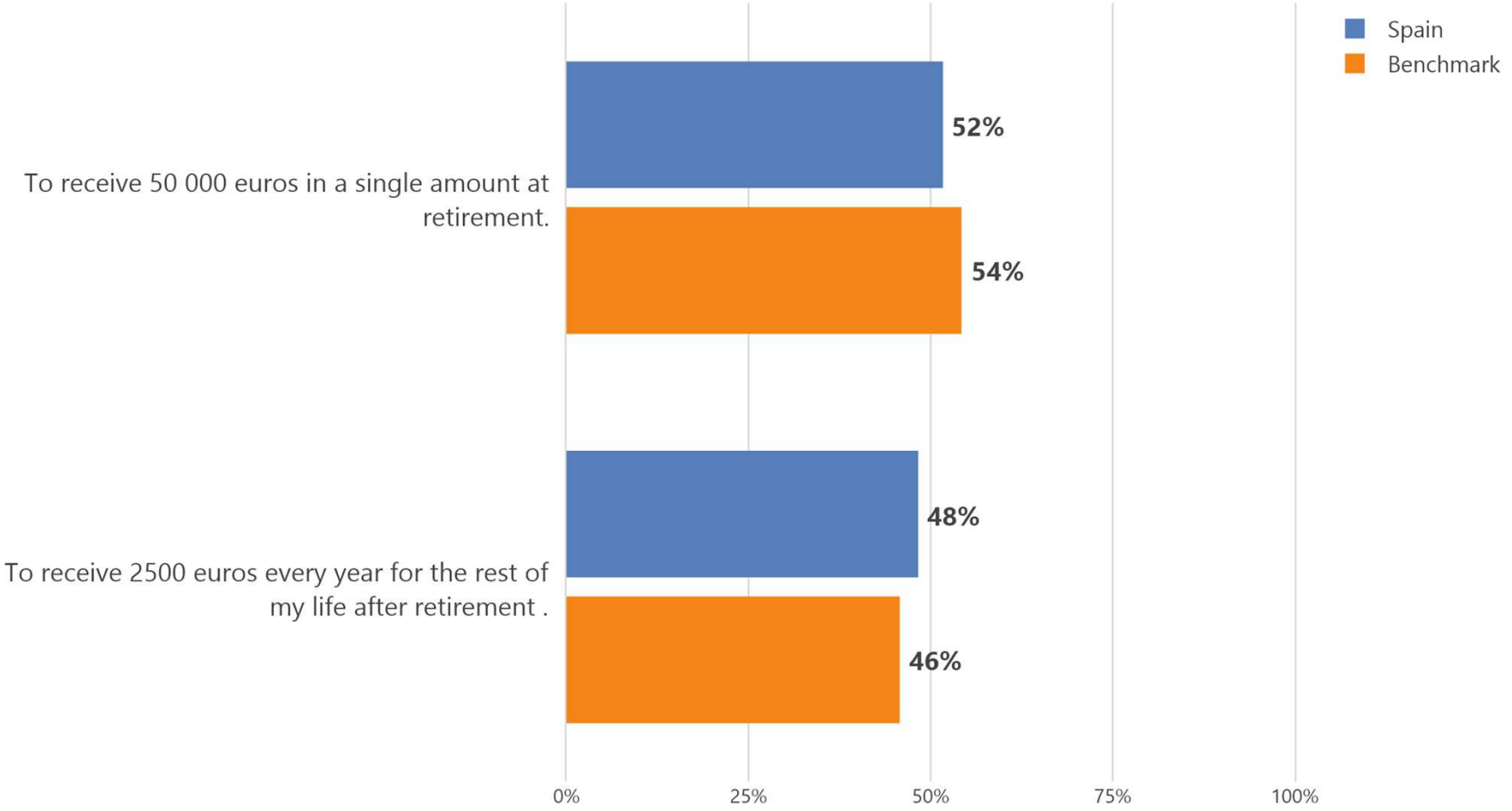
figures in percent, labels shortened, N = 1058, N Benchmark = 12700



Question Q11

When retiring, what would you prefer?

figures in percent, N = 1058, N Benchmark = 12700

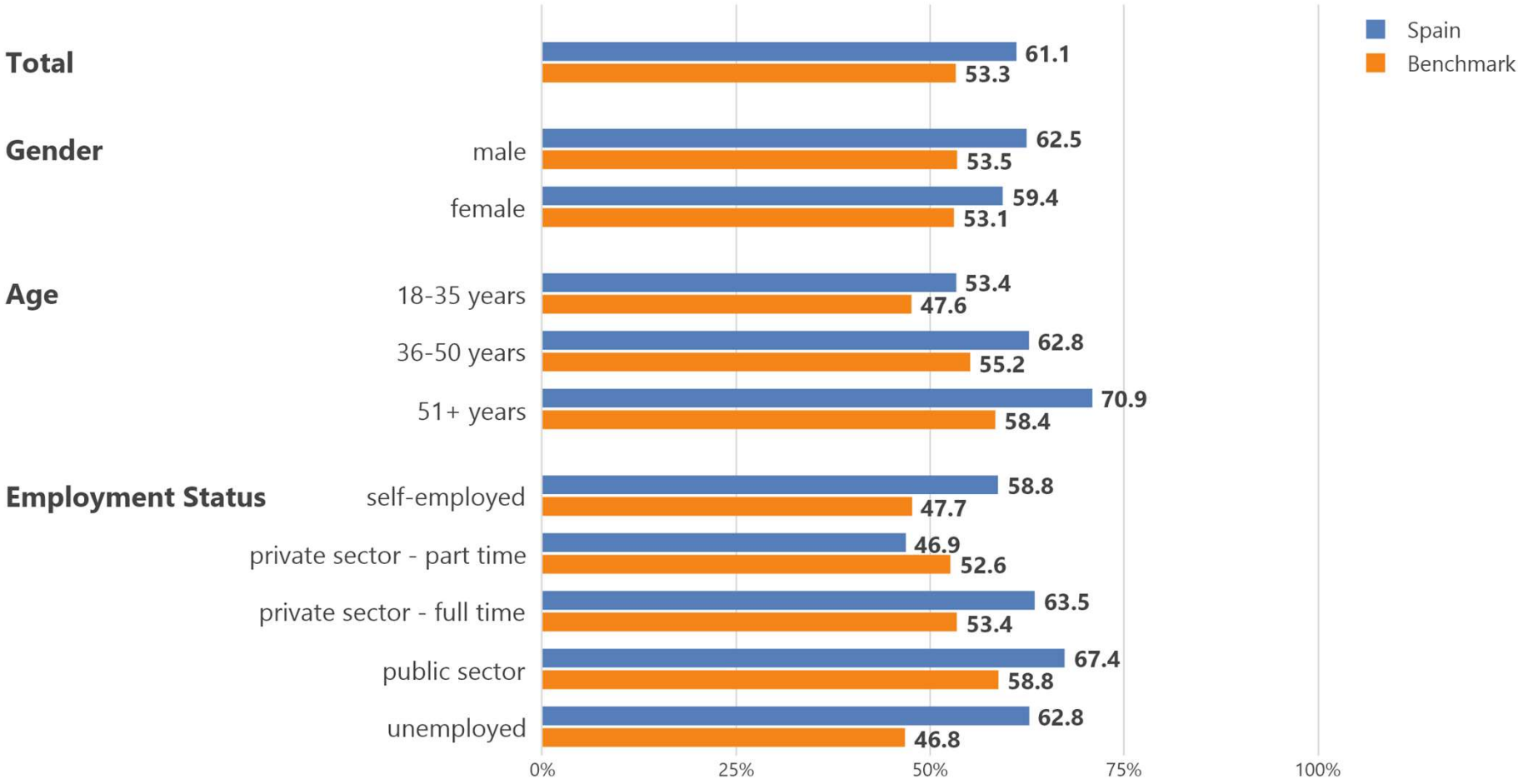


Question Q12

Expectations of pension pay-out

What percentage of your last salary do you think you will receive from your mandatory public and occupational pension scheme after retirement?

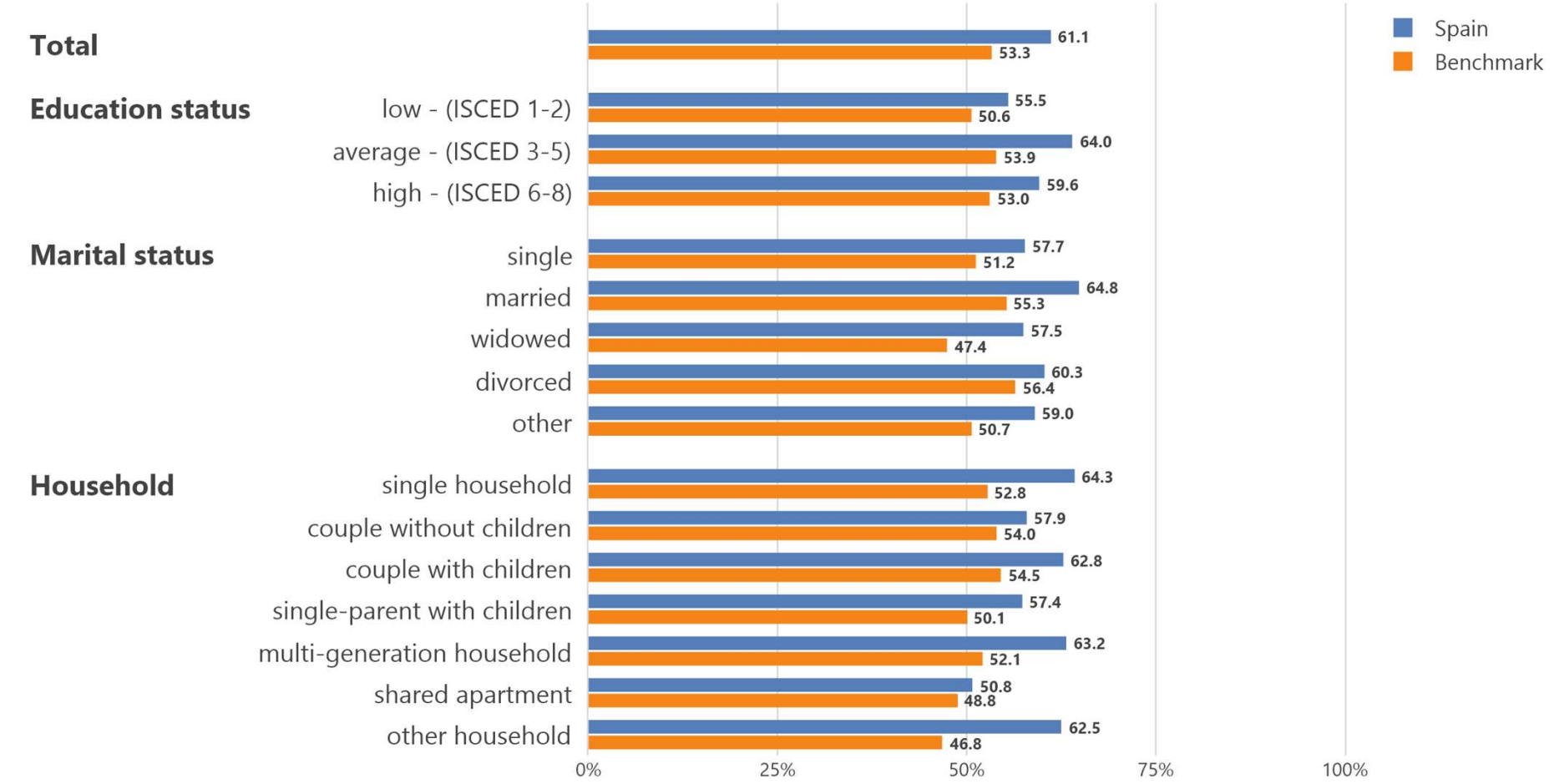
mean values, scale from 0 to 100, N = 1058, N Benchmark = 12700



Question Q13

What percentage of your last salary do you think you will receive from your mandatory public and occupational pension scheme after retirement?

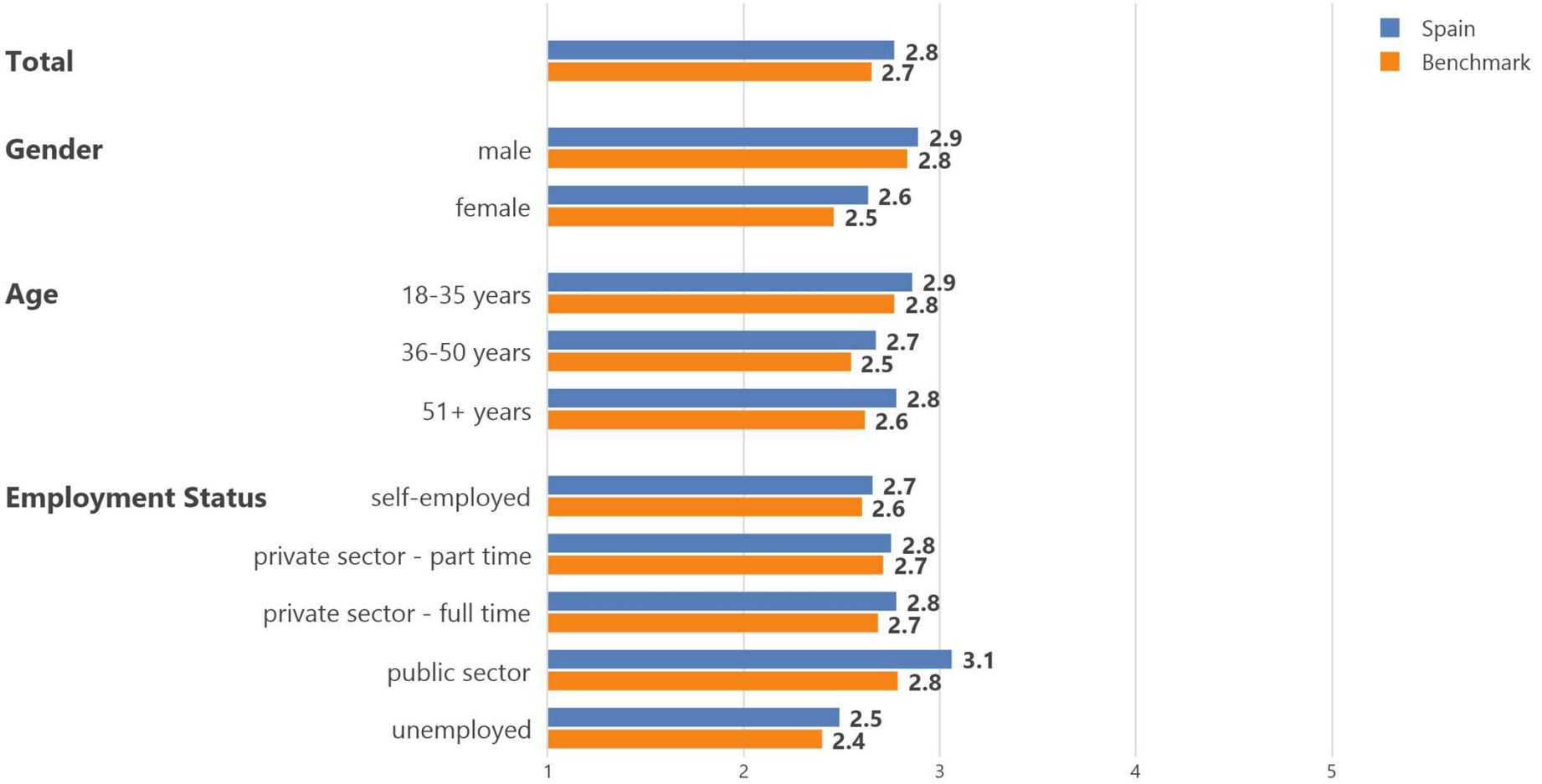
mean values, scale from 0 to 100, N = 1058, N Benchmark = 12700



Question Q13

How confident are you that, after retirement, you will be able to maintain a comfortable standard of living on the basis of your mandatory public and occupational pension?

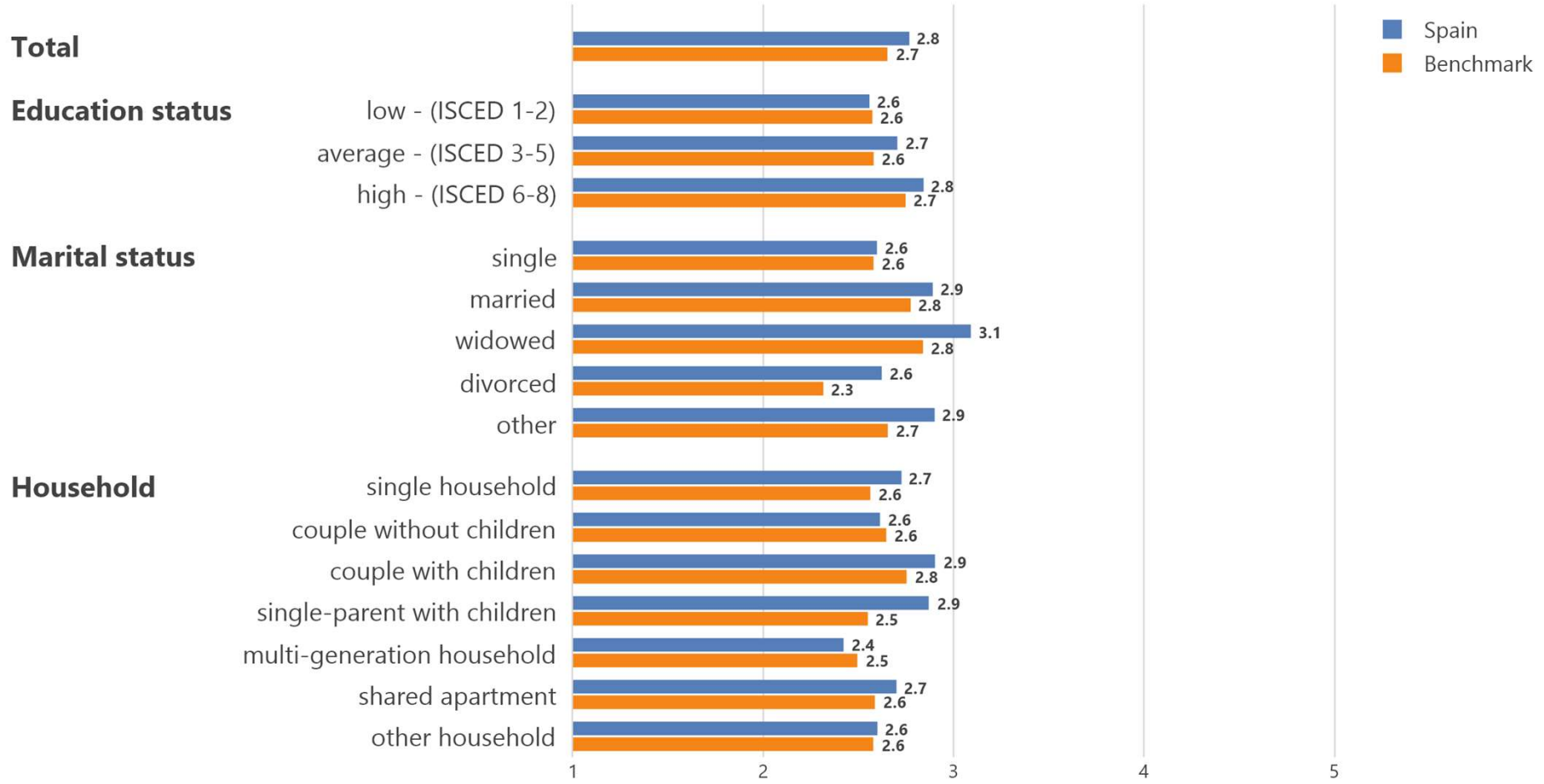
mean values, scale from "1 not at all confident" to "5 very confident", N = 1058, N Benchmark = 12700



Question Q14

How confident are you that, after retirement, you will be able to maintain a comfortable standard of living on the basis of your mandatory public and occupational pension?

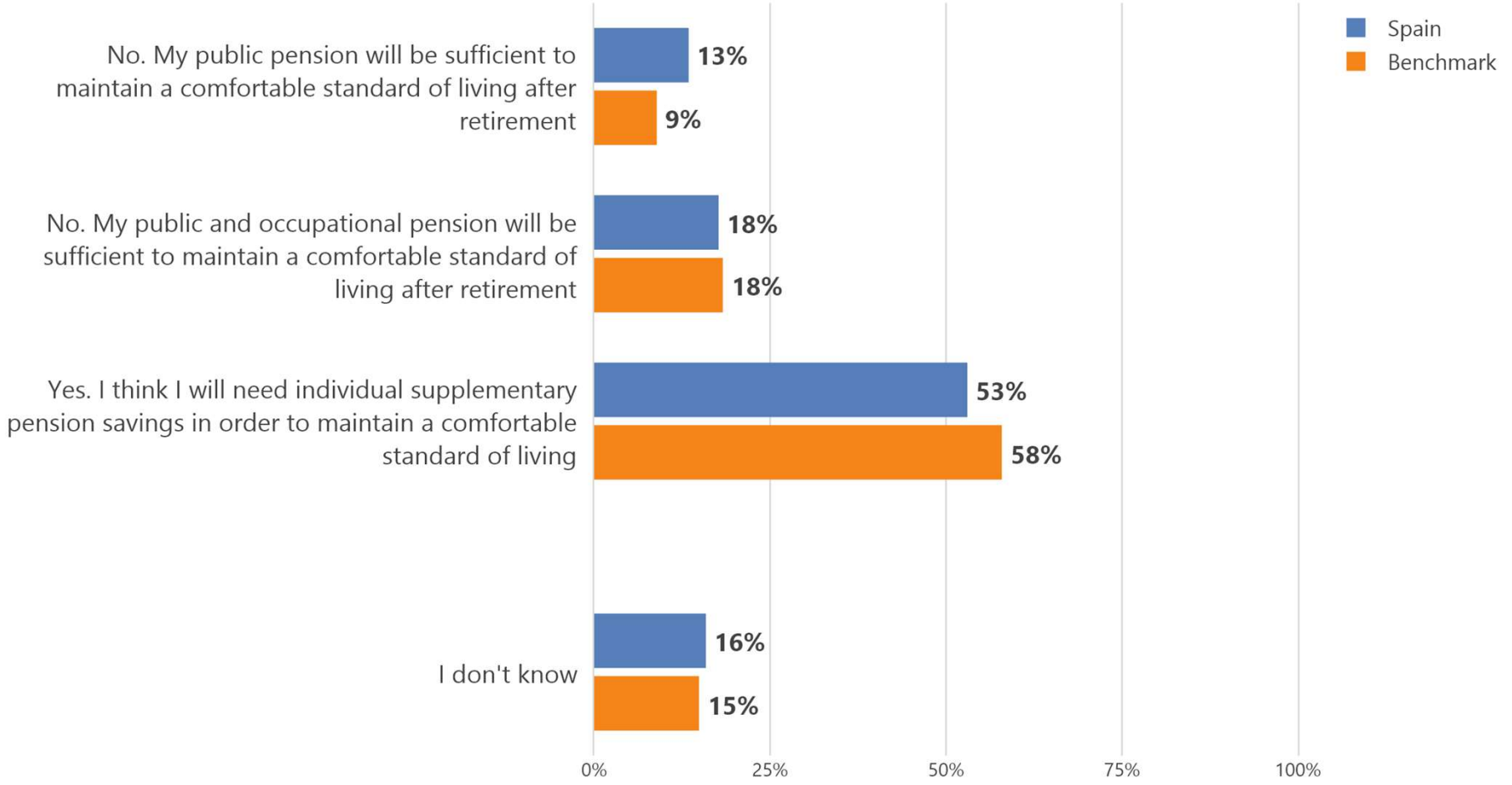
mean values, scale from "1 not at all confident" to "5 very confident", N = 1058, N Benchmark = 12700



Question Q14

Do you think you will need individual supplementary savings in order to maintain a comfortable standard of living after retirement?

figures in percent, labels shortened, N = 1058, N Benchmark = 12700

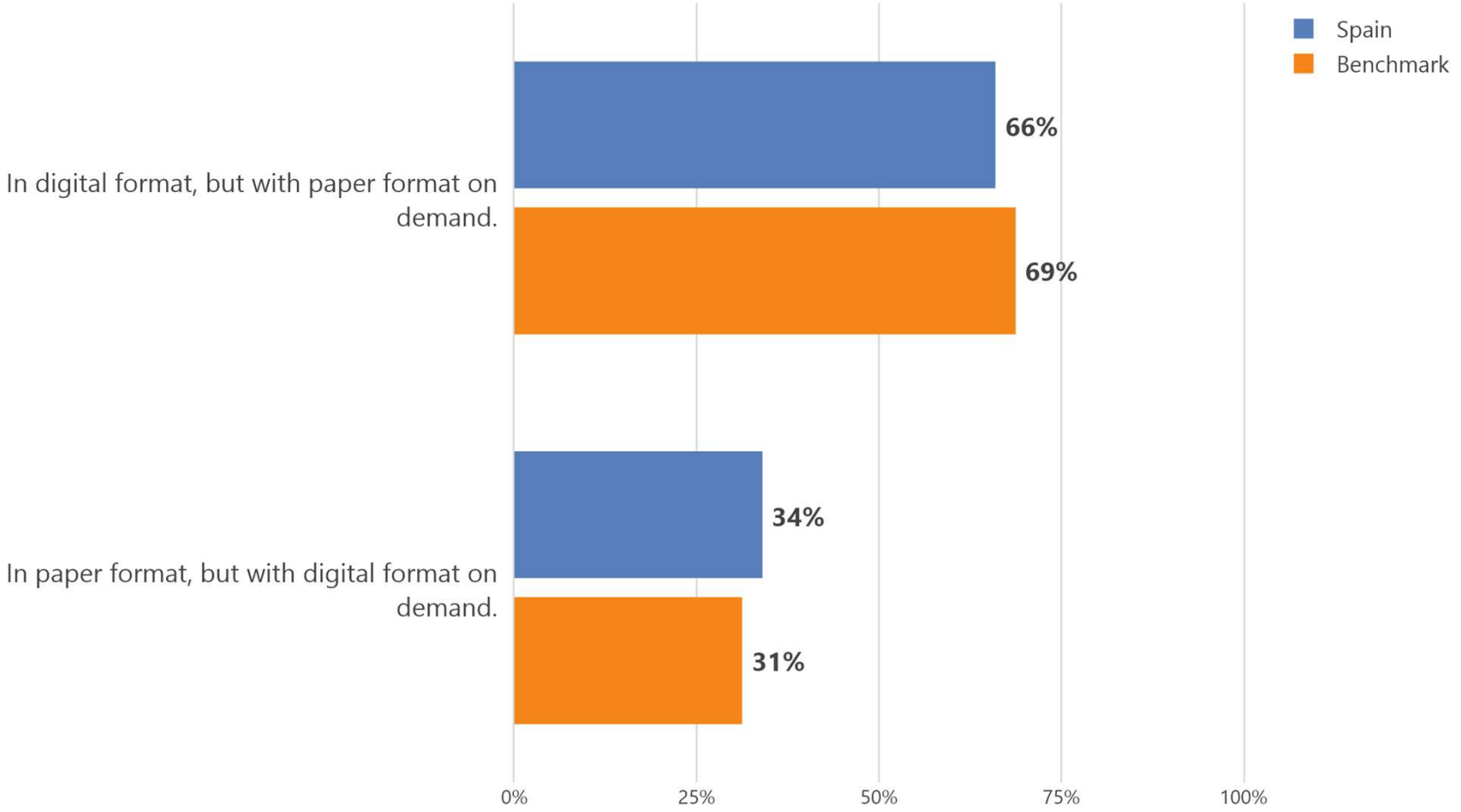


Question Q15

Information disclosures

How would you prefer to receive your pension information?

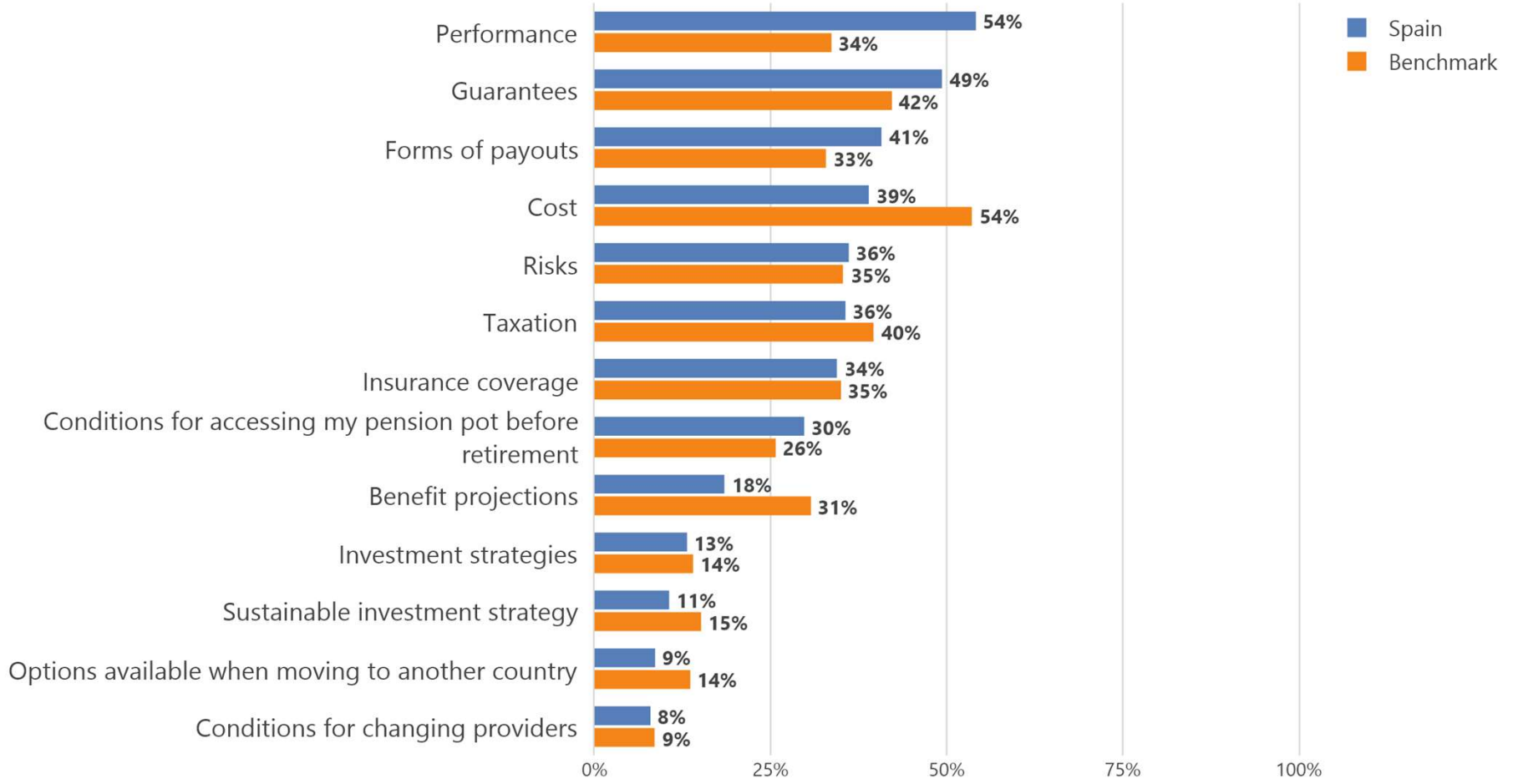
figures in percent, N = 1058, N Benchmark = 12700



Question Q16

When buying a personal pension product, what piece of information would you deem particularly relevant to make your choice?

figures in percent, multiple responses possible (max. 5), labels shortened, N = 1058, N Benchmark = 12700

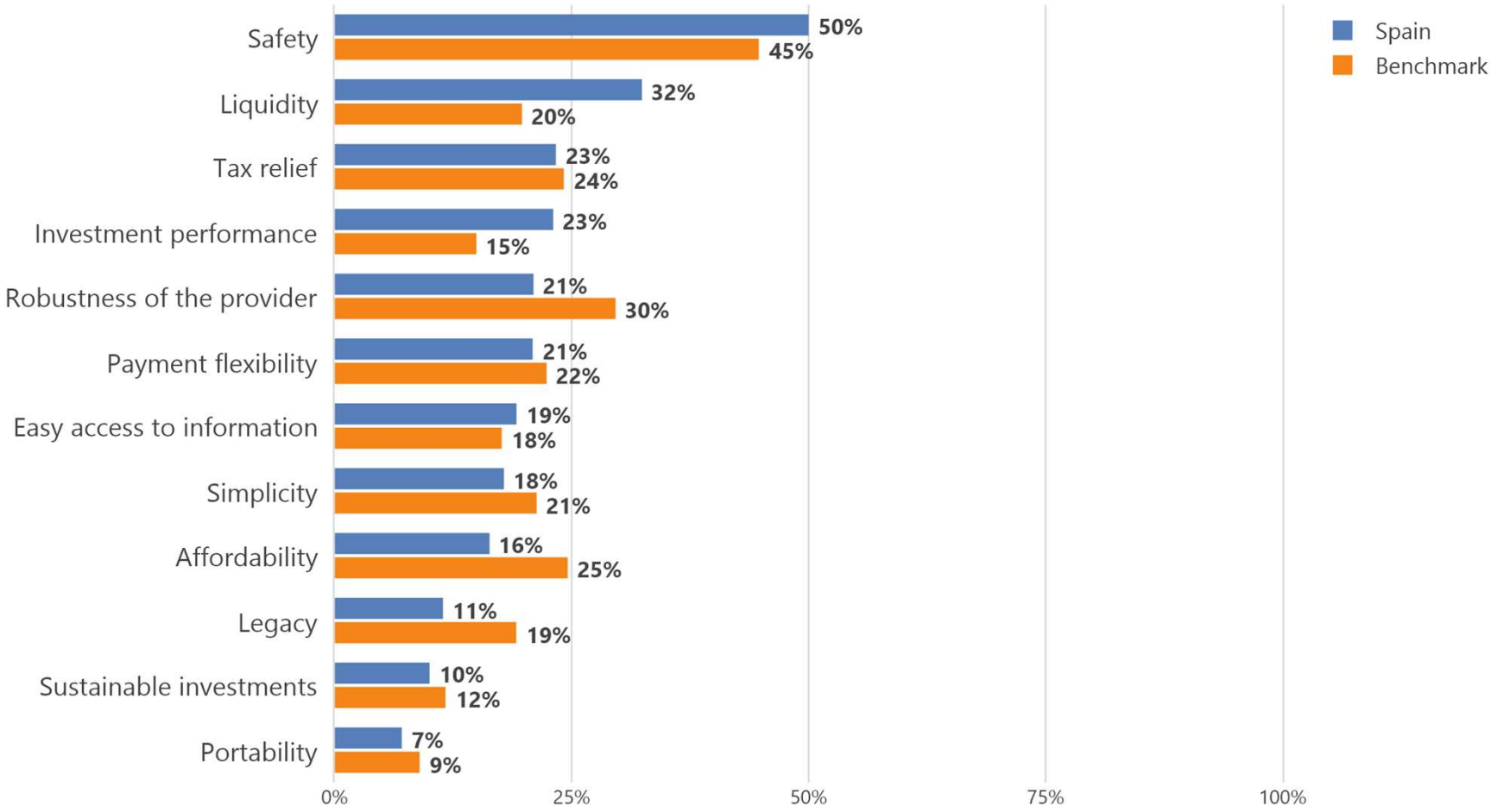


Question Q17

Pension priorities

When saving for your retirement, what are you looking for?

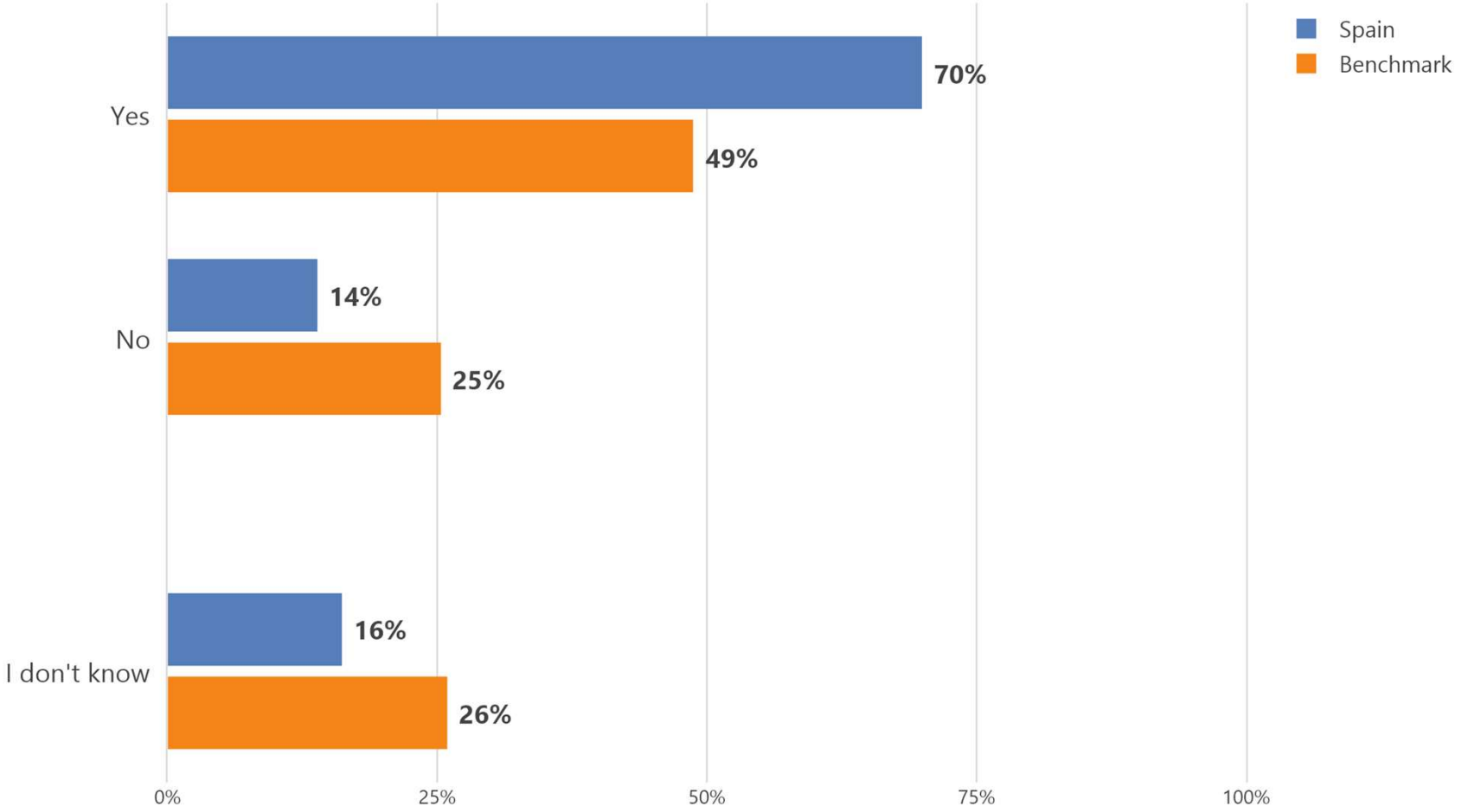
figures in percent, multiple responses possible (max. 3), labels shortened, N = 1058, N Benchmark = 12700



Question Q19

Would a label meaning a national or European certification of a product that meets standardized requirements help you make a retirement savings decision?

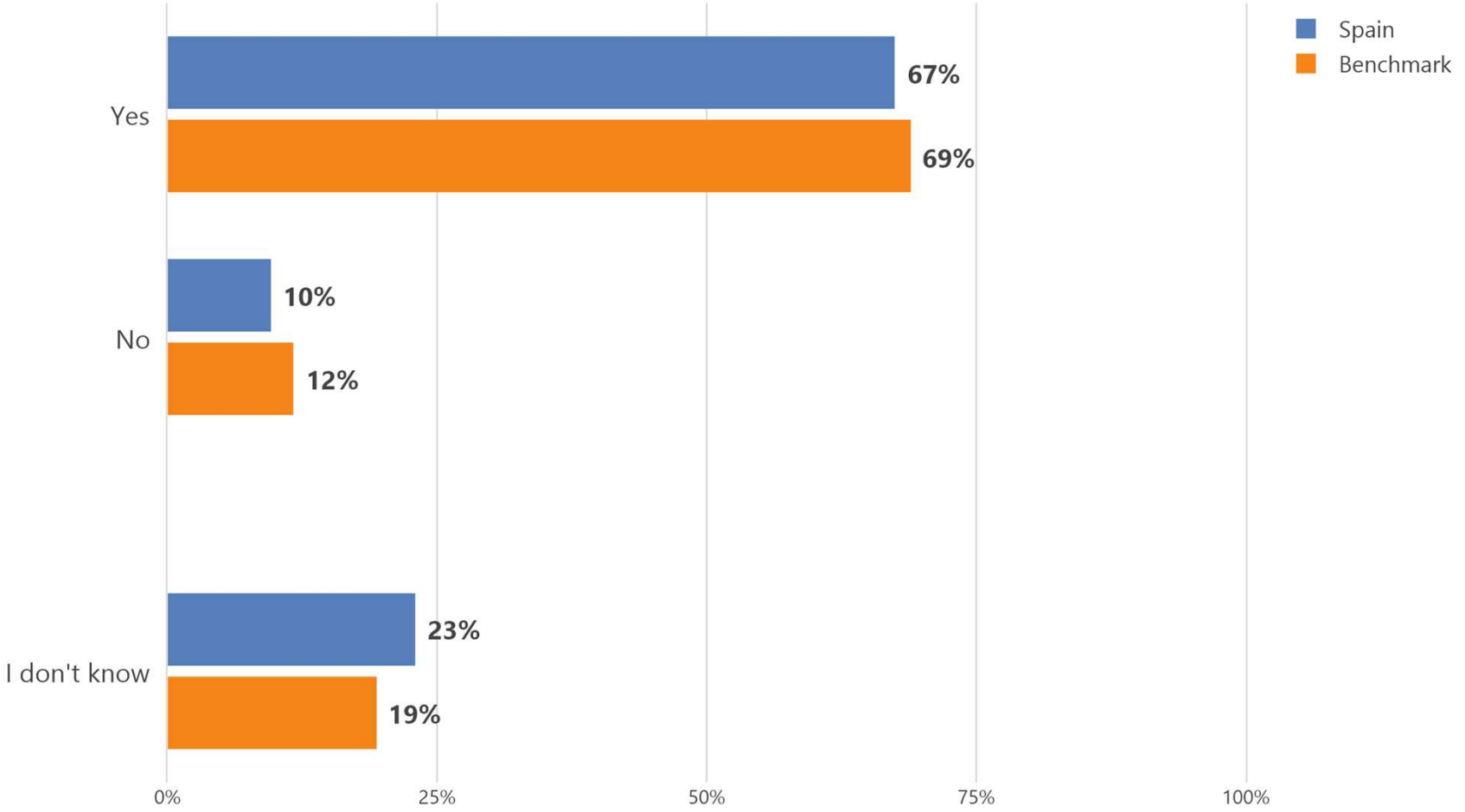
figures in percent, labels shortened, N = 1058, N Benchmark = 12700



Question Q20

In June 2025, seven EU member states endorsed the “Finance Europe” label, a new certification aiming to guide savers toward products that meet European standards. Would you consider investing in a retirement savings product carrying such a label?

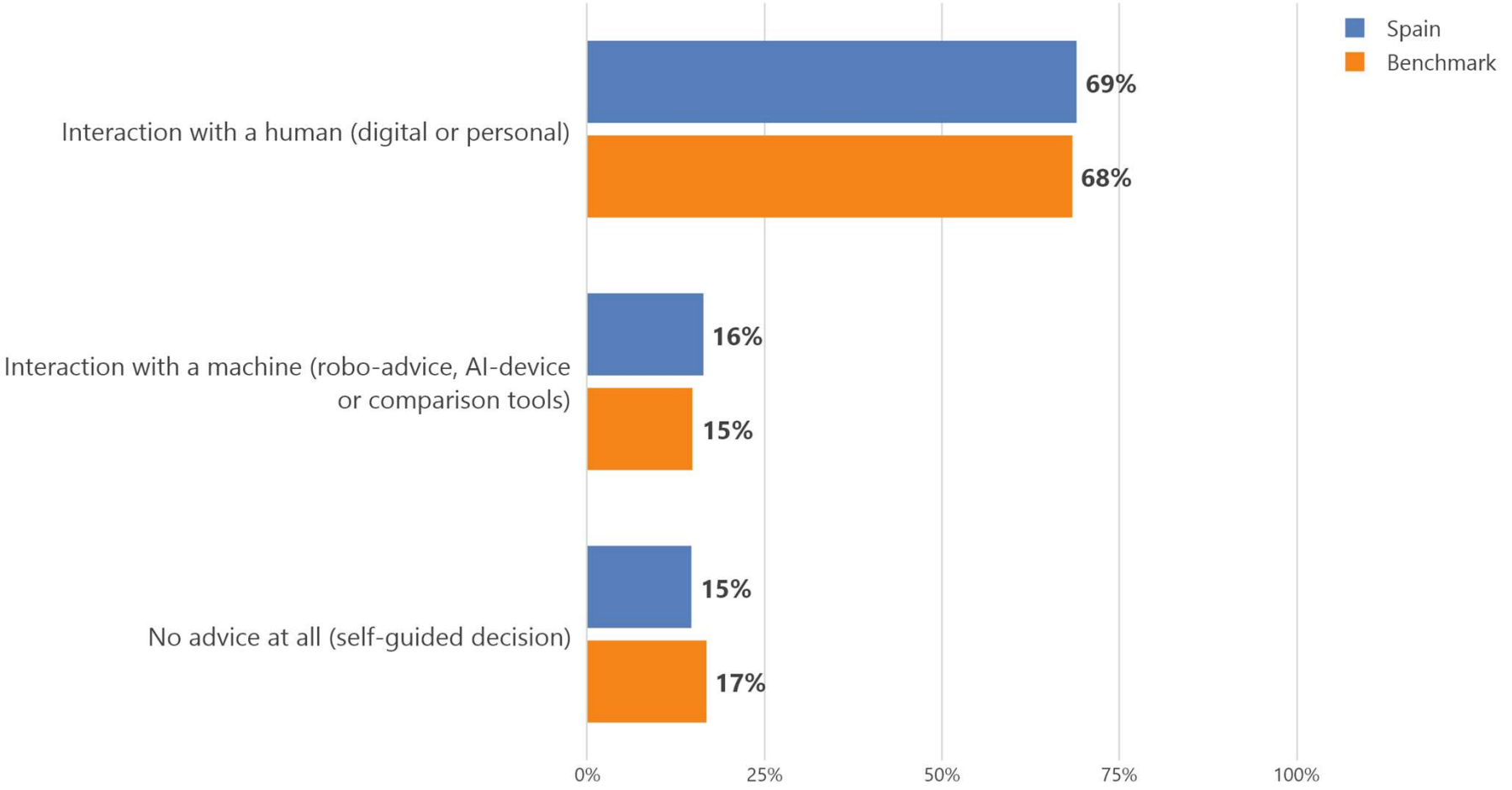
Question not asked in Belgium and Austria, figures in percent, N = 1058, N Benchmark = 5540



Question Q20a

When considering a pension product, which type of advice would you prefer?

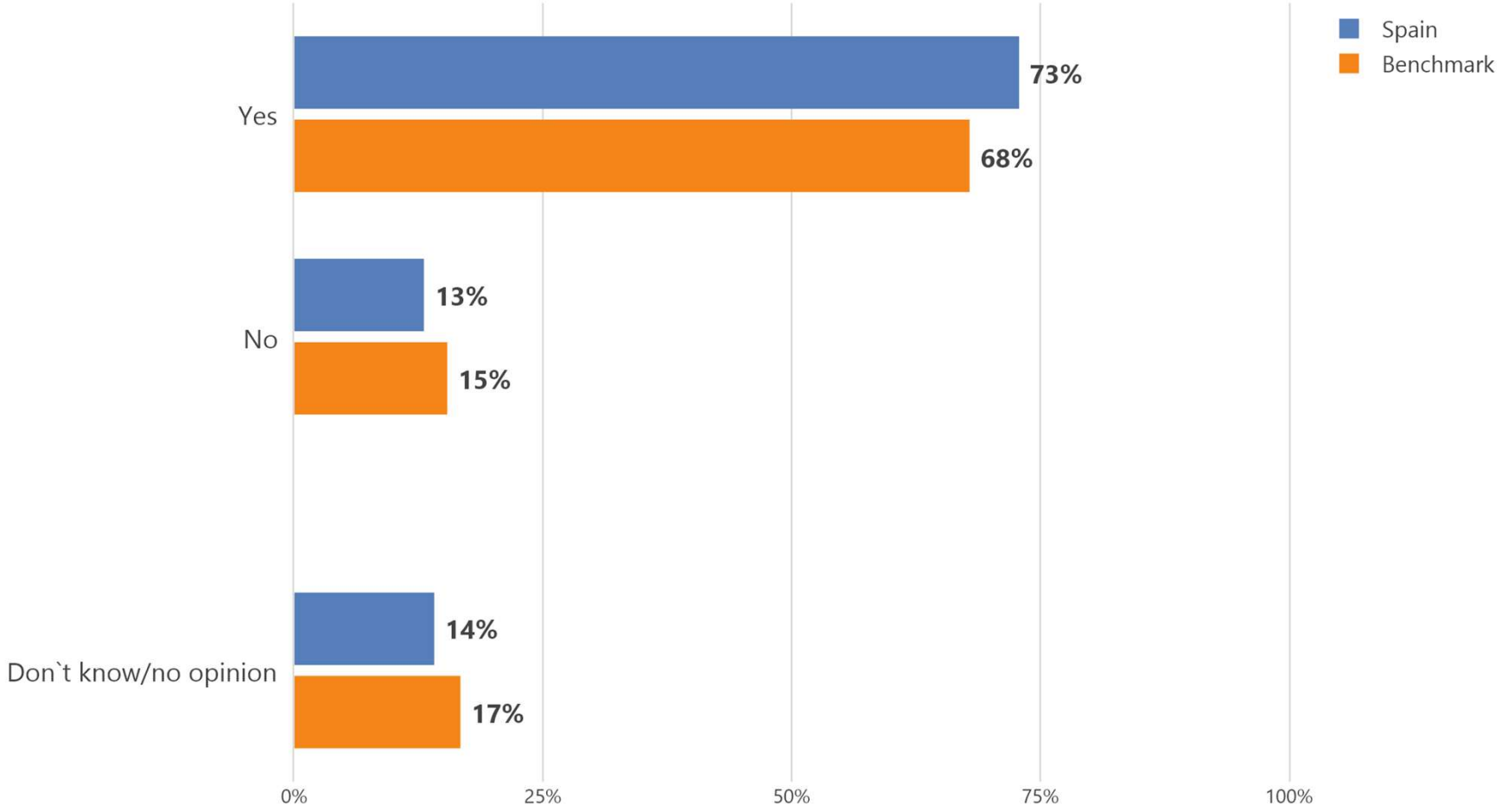
figures in percent, N = 1058, N Benchmark = 12700



Question Q21

Should companies be incentivized to automatically enrol employees in a company pension plan, with the option for employees to opt out if they so choose?

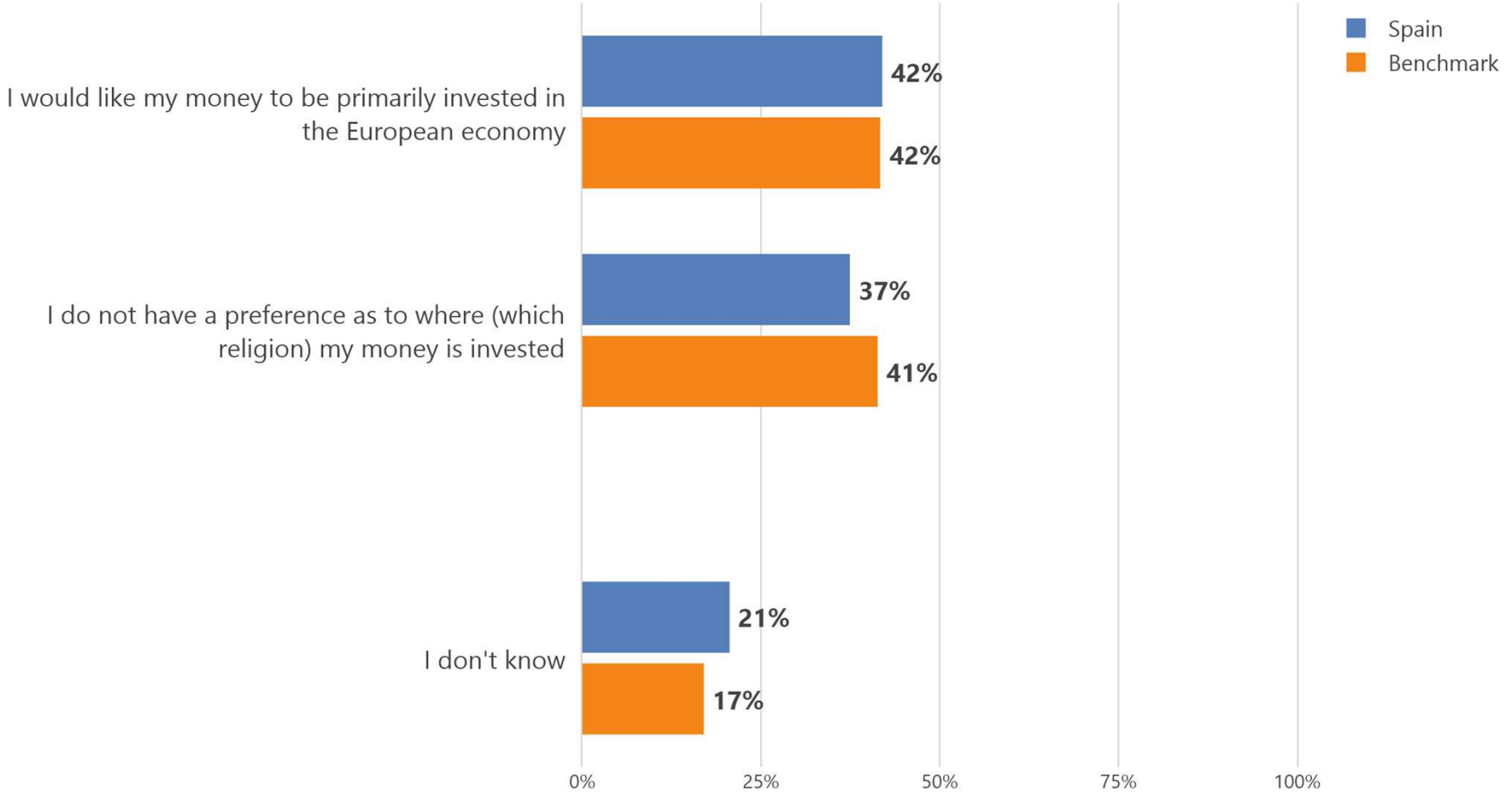
Question only asked in Belgium, France and Spain ,figures in percent, N = 1058, N Benchmark = 3176



Question Q22

Which of the following options would you support in relation to your retirement savings?

figures in percent, labels shortened, N = 1058, N Benchmark = 12700

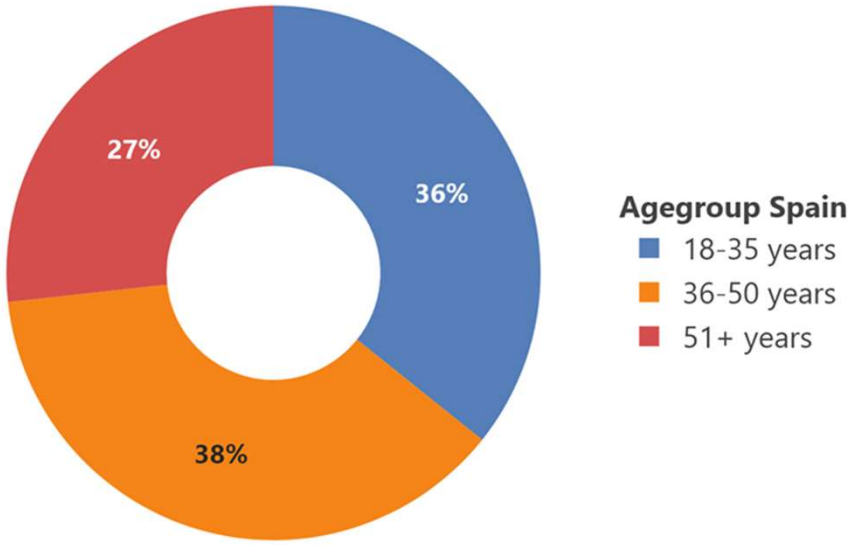


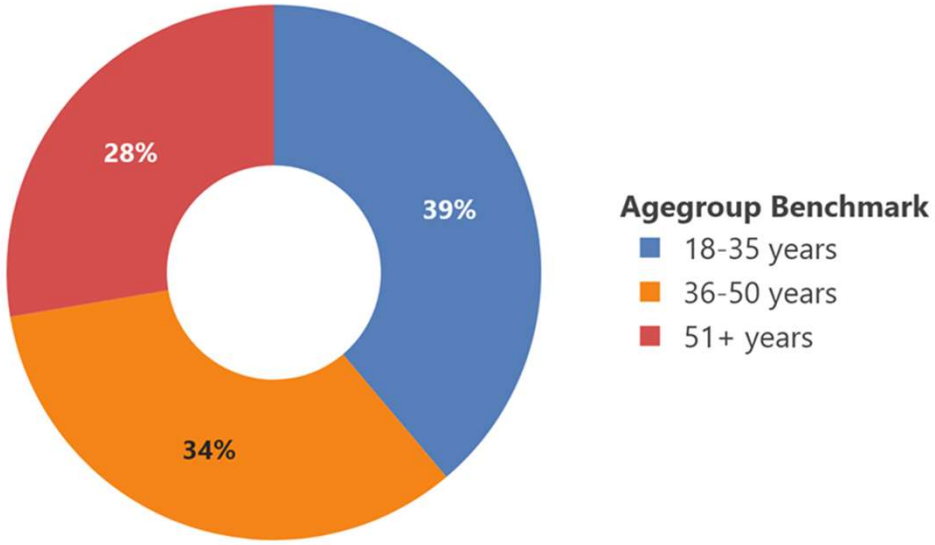
Question Q23

Statistics

Age

figures in percent, N = 1058, N Benchmark = 12700

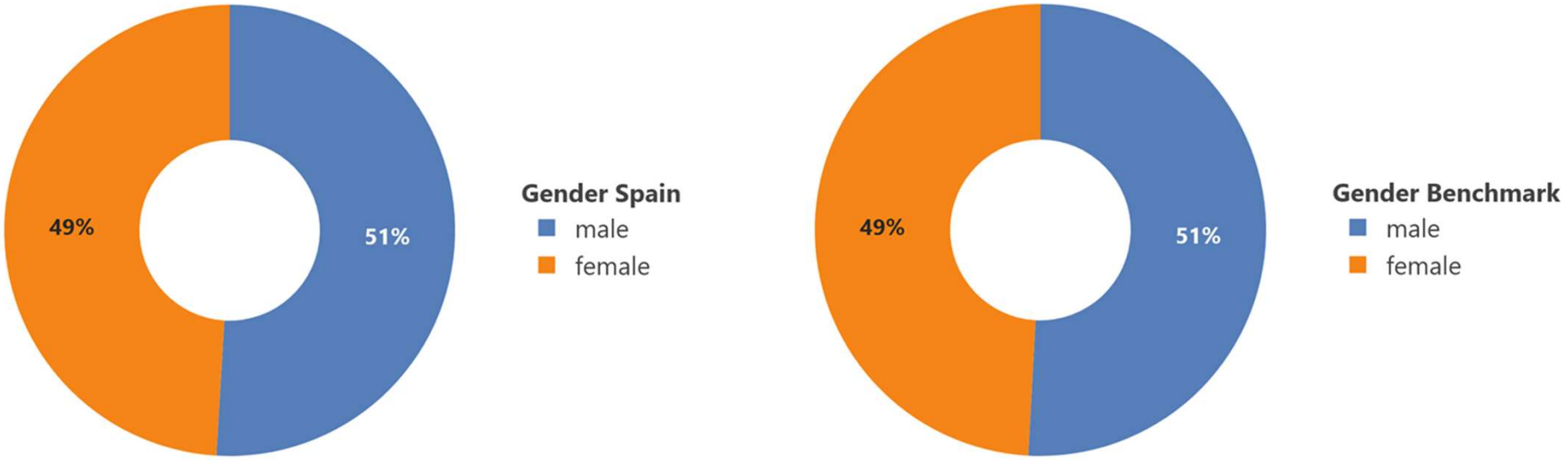




Agegroup

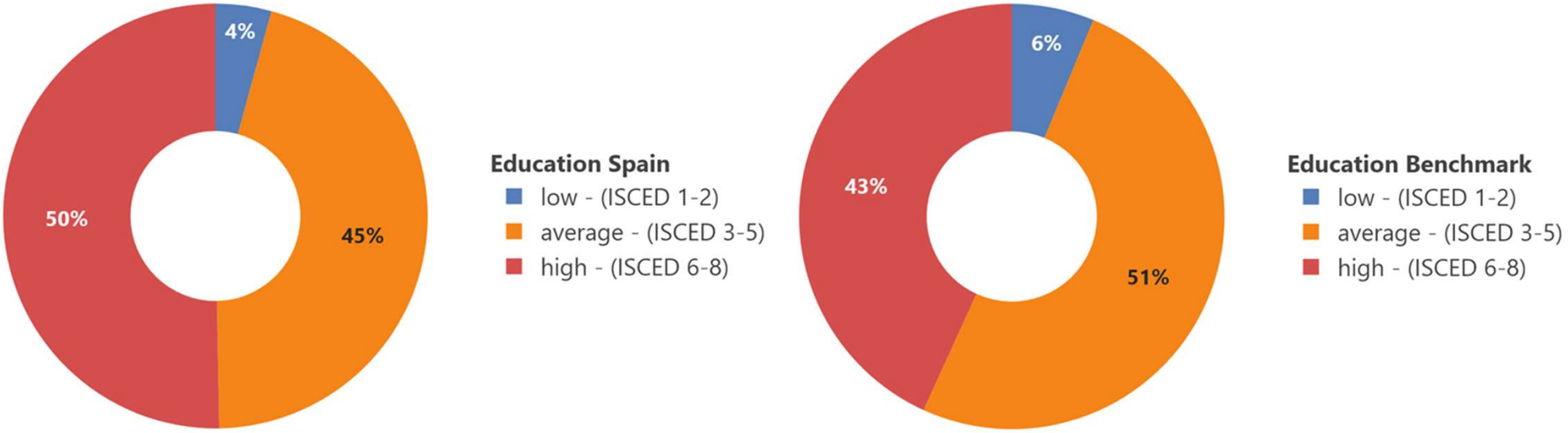
Gender

figures in percent, N = 1058, N Benchmark = 12700



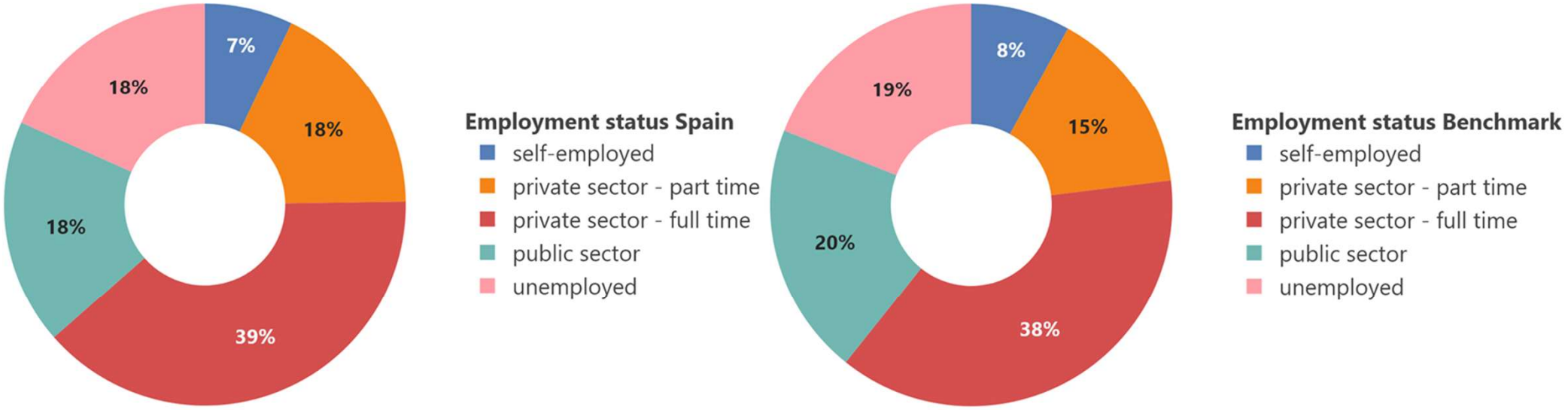
Education

figures in percent, N = 1058, N Benchmark = 12700



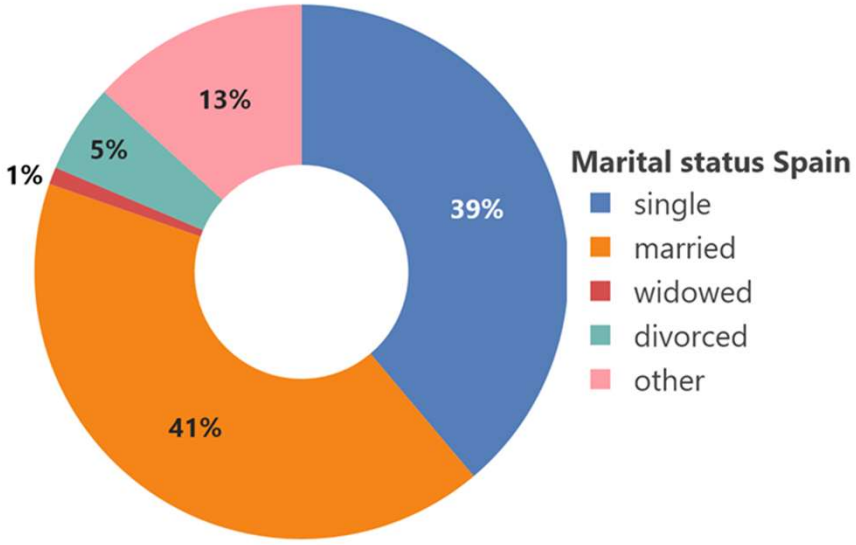
Employment

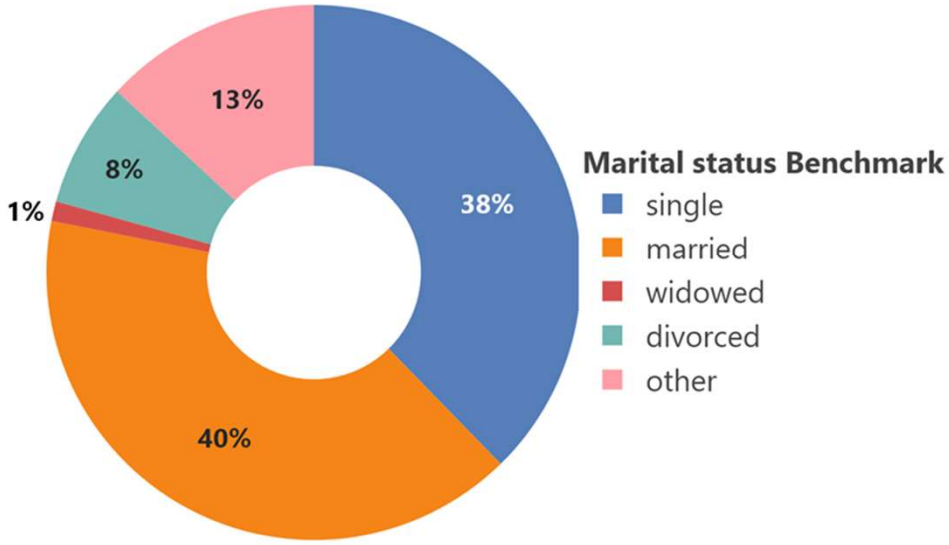
figures in percent, N = 1058, N Benchmark = 12700



Marital status

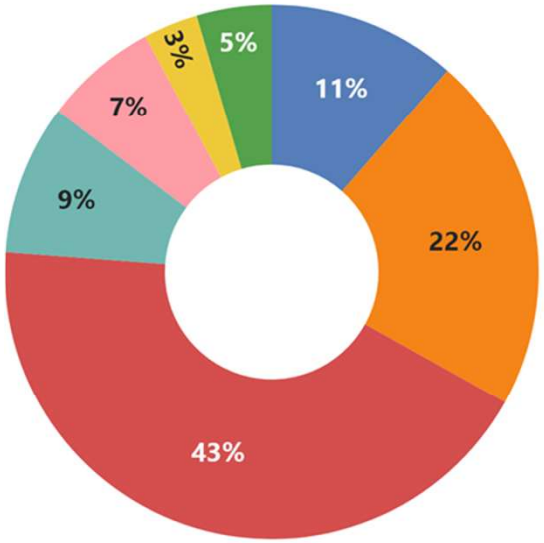
figures in percent, N = 1058, N Benchmark = 12700





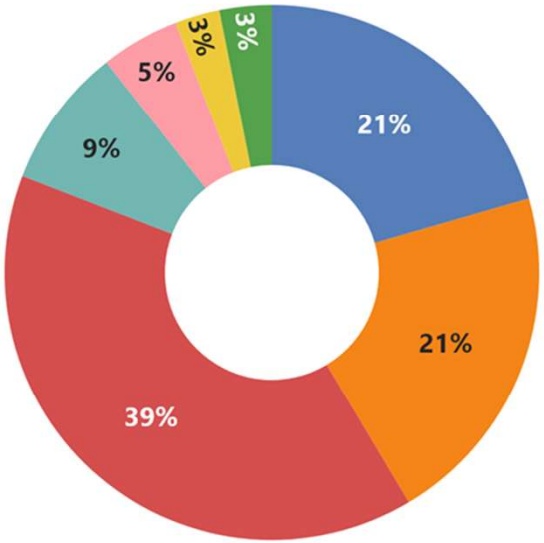
Household

figures in percent, N = 1058, N Benchmark = 12700



Household Spain

- single household
- couple without children
- couple with children
- single-parent with children
- multi-generation household
- shared apartment
- other household



Household Benchmark

- single household
- couple without children
- couple with children
- single-parent with children
- multi-generation household
- shared apartment
- other household