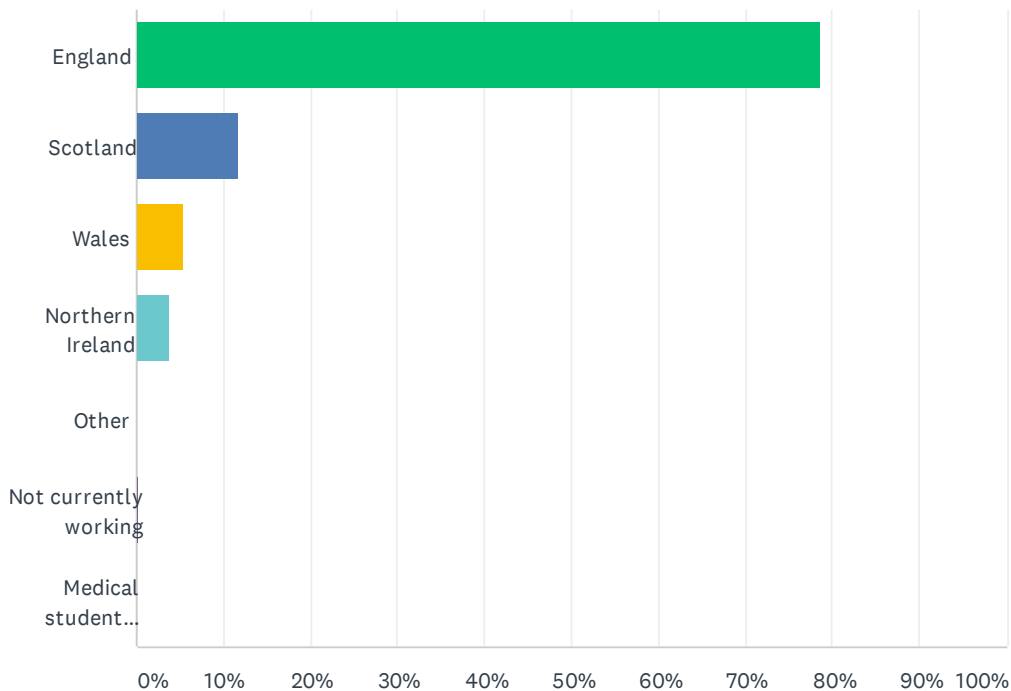


In which country do you mainly work?

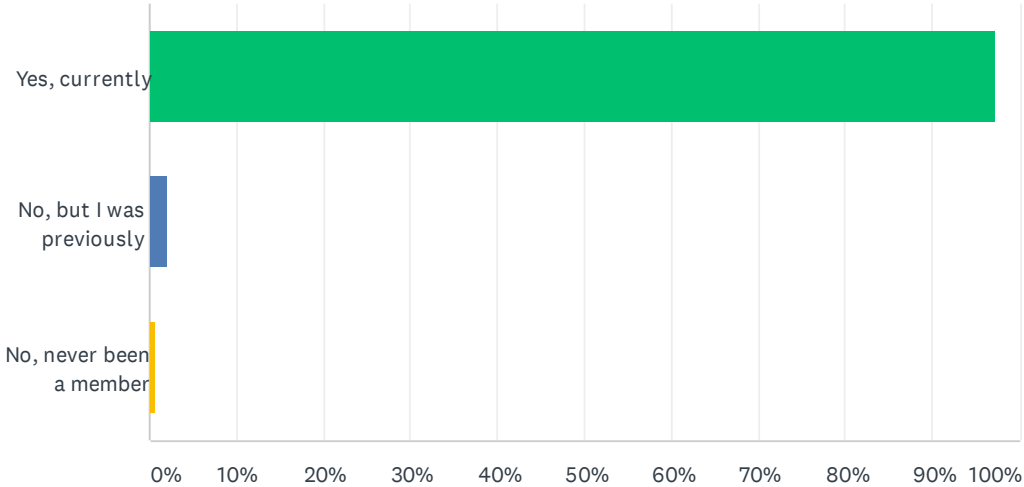
Answered: 8,583



ANSWER CHOICES	RESPONSES	
England	78.67%	6,752
Scotland	11.79%	1,012
Wales	5.39%	463
Northern Ireland	3.81%	327
Other	0.03%	3
Not currently working	0.30%	26
Medical student studying at university	0.00%	0
TOTAL		8,583

Are you a BMA member?

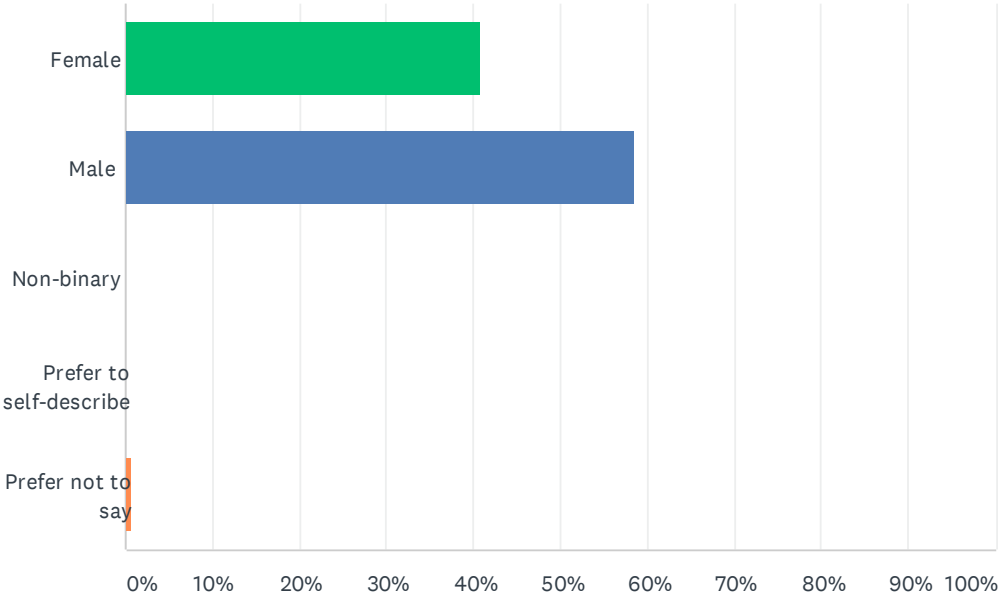
Answered: 8,573



ANSWER CHOICES	RESPONSES	
Yes, currently	97.18%	8,331
No, but I was previously	2.15%	184
No, never been a member	0.68%	58
TOTAL		8,573

How would you describe your gender?

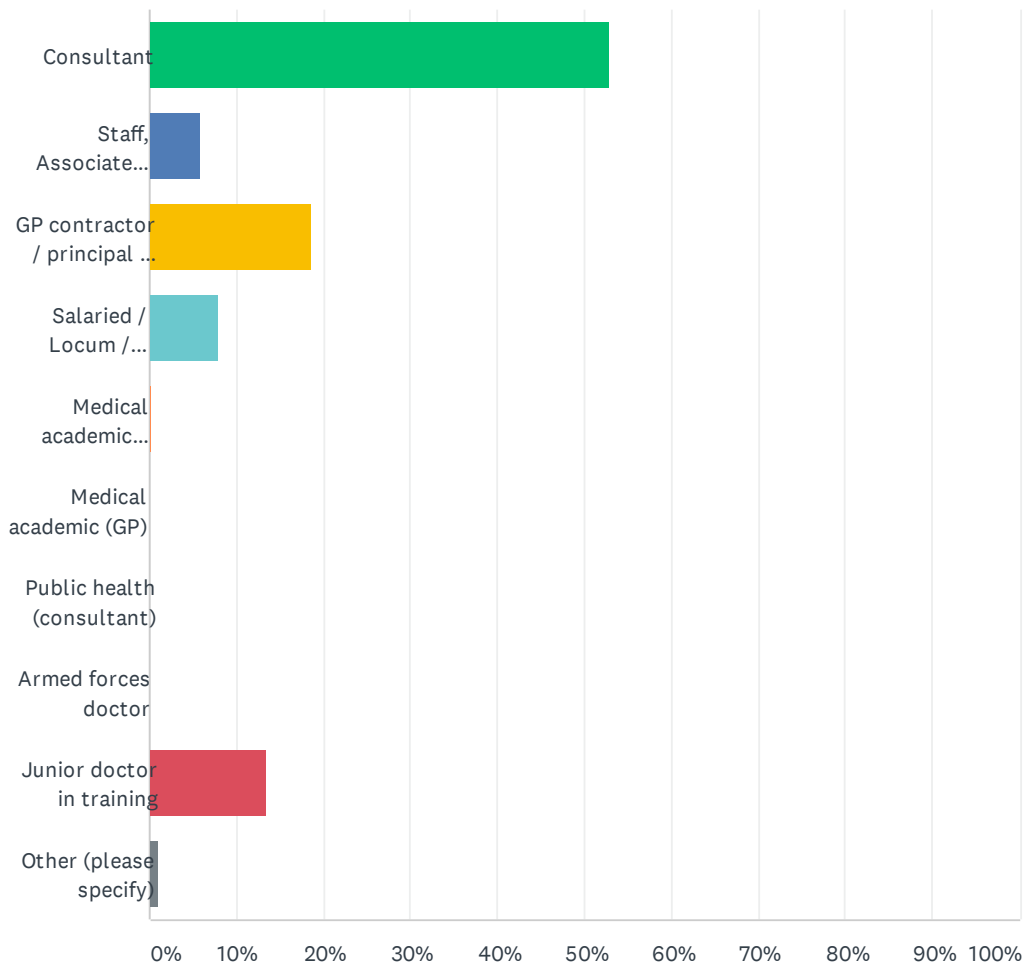
Answered: 8,054



ANSWER CHOICES	RESPONSES	
Female	40.71%	3,279
Male	58.62%	4,721
Non-binary	0.06%	5
Prefer to self-describe	0.05%	4
Prefer not to say	0.56%	45
TOTAL		8,054

What grade best describes you currently?

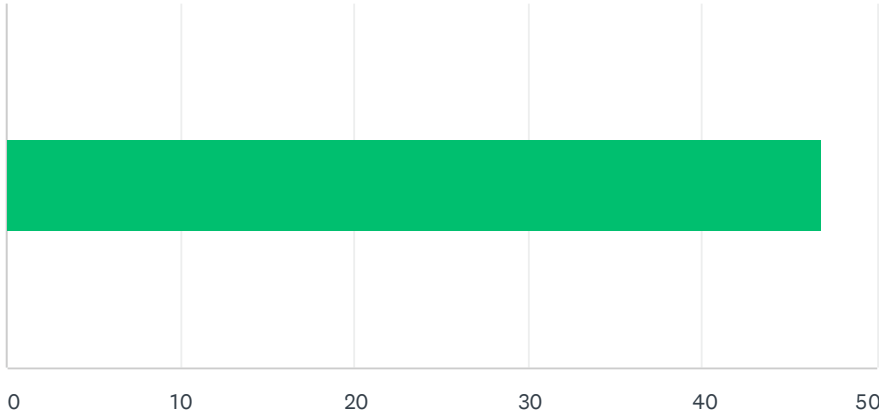
Answered: 8,045



ANSWER CHOICES	RESPONSES	
Consultant	52.84%	4,251
Staff, Associate Specialist and Specialty doctor (SAS)	5.87%	472
GP contractor / principal / partner	18.68%	1,503
Salaried / Locum / Sessional GP	7.86%	632
Medical academic (consultant)	0.16%	13
Medical academic (GP)	0.10%	8
Public health (consultant)	0.07%	6
Armed forces doctor	0.02%	2
Junior doctor in training	13.31%	1,071
Other (please specify)	1.08%	87
TOTAL		8,045

What is your age?

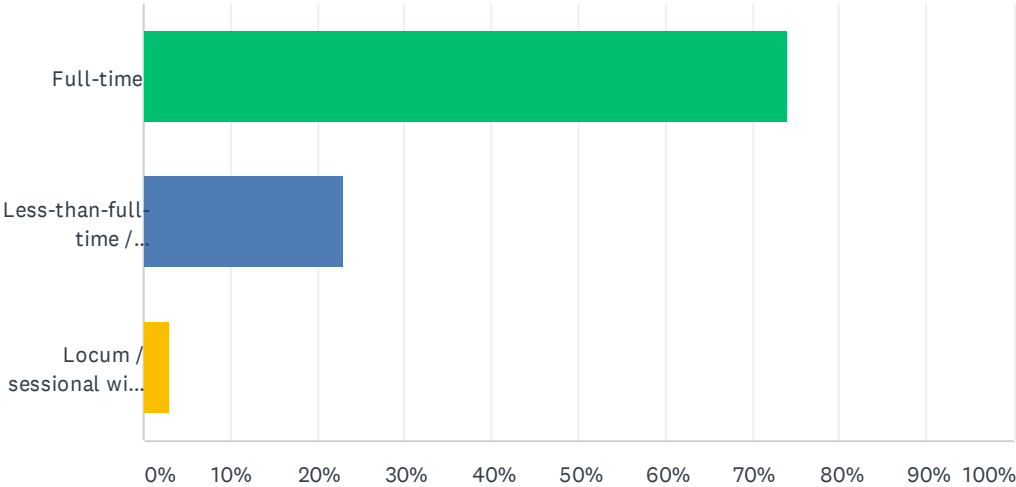
Answered: 8,070



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	47	378,453	8,070
Total Respondents: 8,070			

What are your contracted working hours?

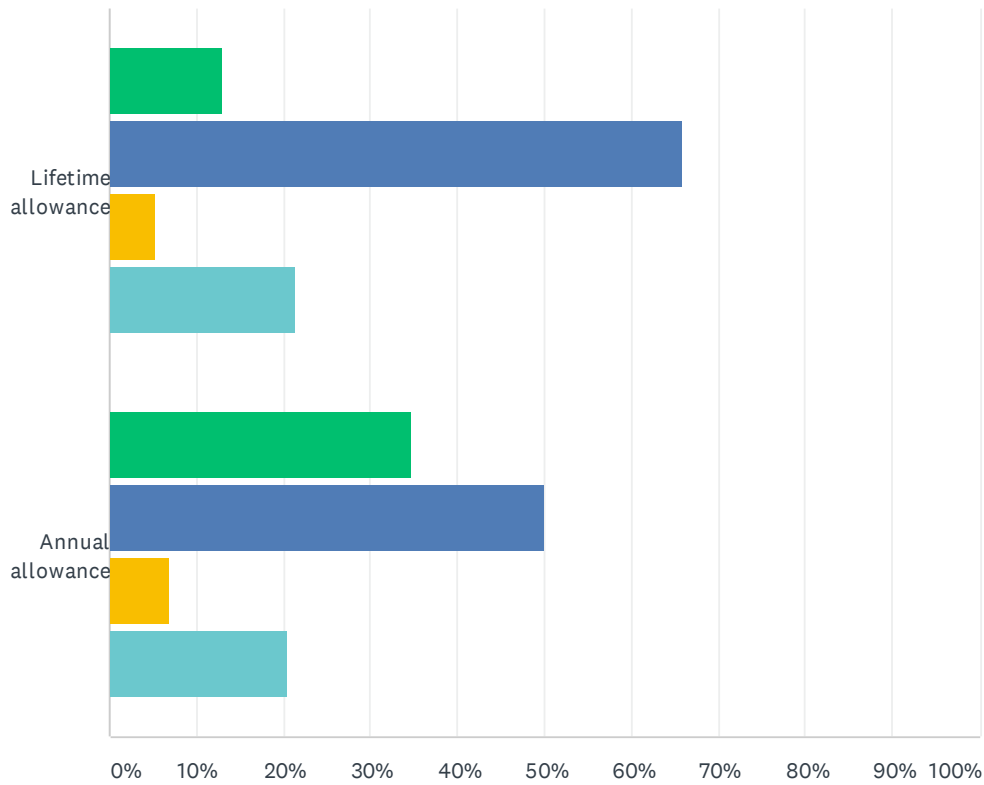
Answered: 8,095



ANSWER CHOICES	RESPONSES	
Full-time	74.06%	5,995
Less-than-full-time / Part-time	23.11%	1,871
Locum / sessional with no guaranteed minimum	2.83%	229
TOTAL		8,095

Have you been, or do you expect to be, impacted by the taxation rules around lifetime and annual pension allowances?

Answered: 8,118

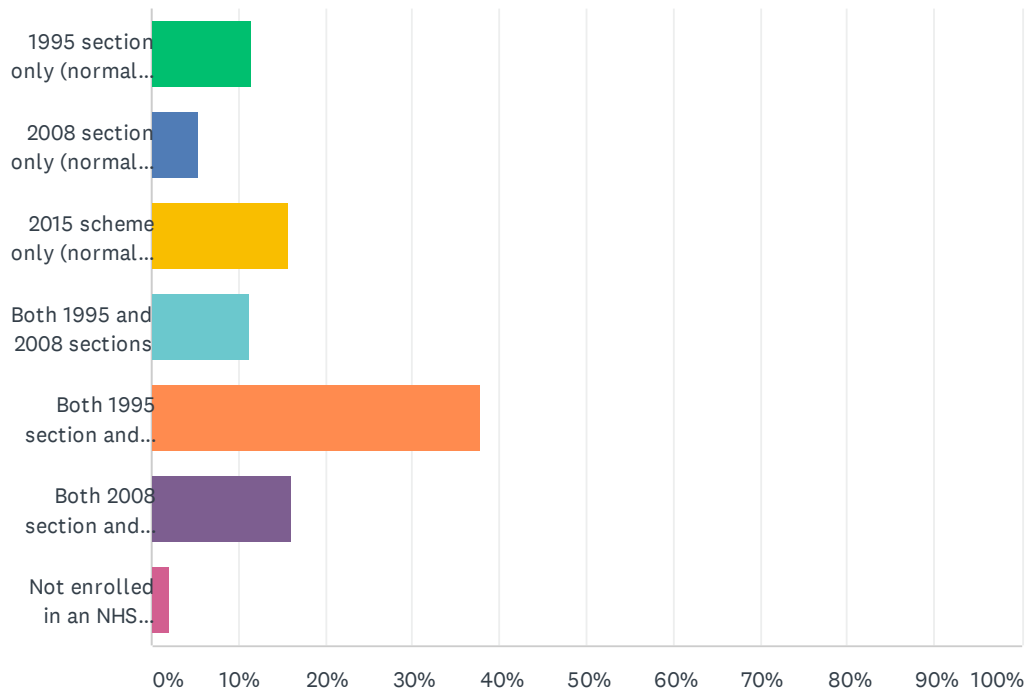


■ Have been previously
 ■ Expect to be in future
■ Have not been / do not expect to be impacted
 ■ Not sure

	HAVE BEEN PREVIOUSLY	EXPECT TO BE IN FUTURE	HAVE NOT BEEN / DO NOT EXPECT TO BE IMPACTED	NOT SURE	TOTAL RESPONDENTS
Lifetime allowance	12.95% 1,046	65.95% 5,326	5.23% 422	21.40% 1,728	8,076
Annual allowance	34.74% 2,807	50.07% 4,046	6.86% 554	20.42% 1,650	8,081

Which section(s) of the NHS pension scheme are you currently enrolled in?

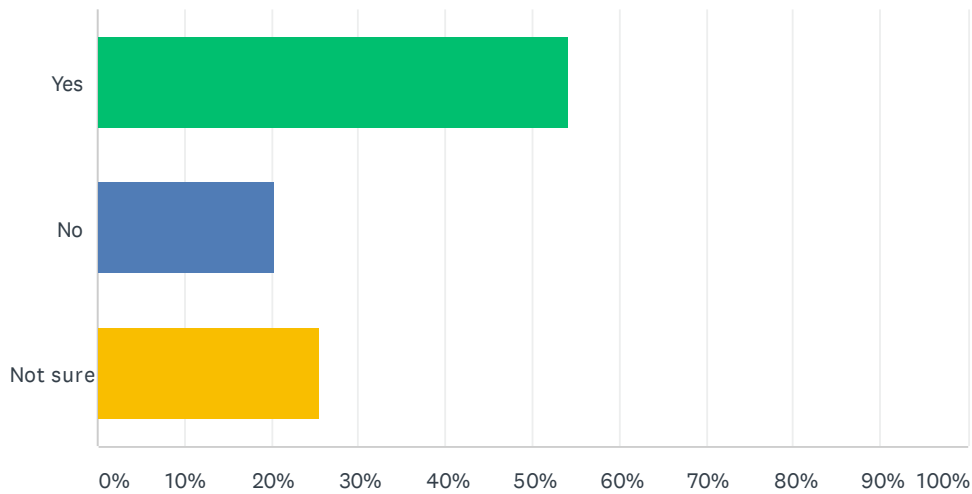
Answered: 8,090



ANSWER CHOICES	RESPONSES	
1995 section only (normal pension age 60)	11.56%	935
2008 section only (normal pension age 65)	5.48%	443
2015 scheme only (normal pension age state pension age)	15.60%	1,262
Both 1995 and 2008 sections	11.33%	917
Both 1995 section and 2015 scheme	37.85%	3,062
Both 2008 section and 2015 scheme	16.04%	1,298
Not enrolled in an NHS pension scheme	2.14%	173
TOTAL		8,090

Are you planning to retire from the health service before your normal pension age? The age at which you can take early retirement depends on which sections of the NHS pension scheme you are enrolled in (i.e. age 60 for the 1995 section, age 65 for the 2008 section, state pension age for the 2015 section).

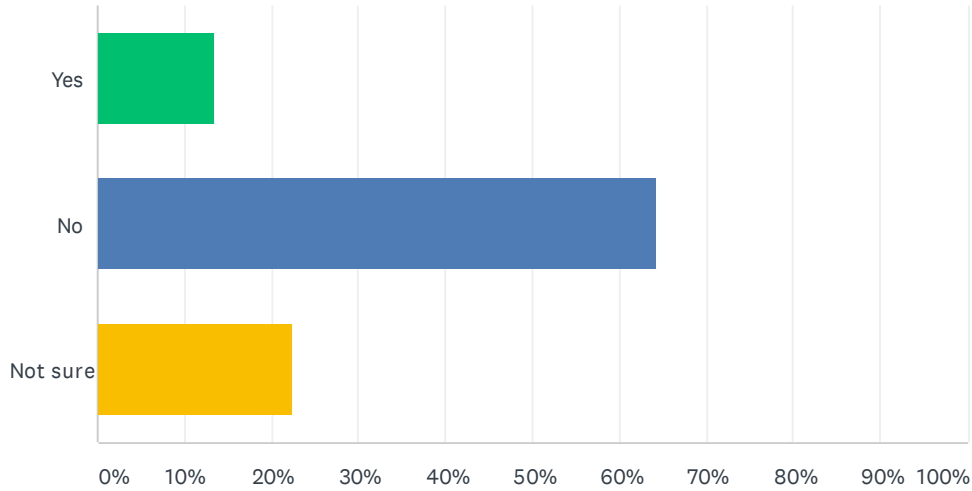
Answered: 7,757



ANSWER CHOICES	RESPONSES	
Yes	54.20%	4,204
No	20.23%	1,569
Not sure	25.58%	1,984
TOTAL		7,757

Are you planning to leave the health service for another reason than retirement (e.g. to work overseas / in the private sector / alternative career) before your normal pension age?

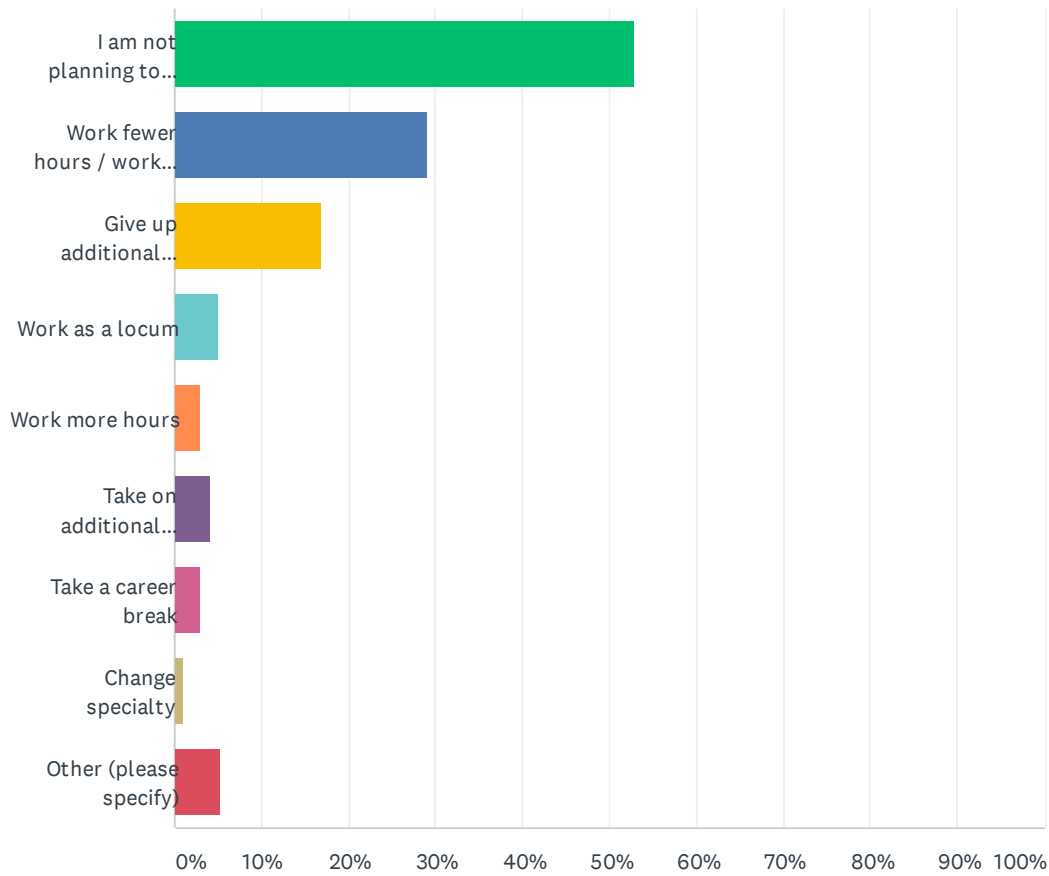
Answered: 7,757



ANSWER CHOICES	RESPONSES	
Yes	13.36%	1,036
No	64.20%	4,980
Not sure	22.44%	1,741
TOTAL		7,757

Are you planning to change your working patterns within the next 12 months? Please tick all that apply

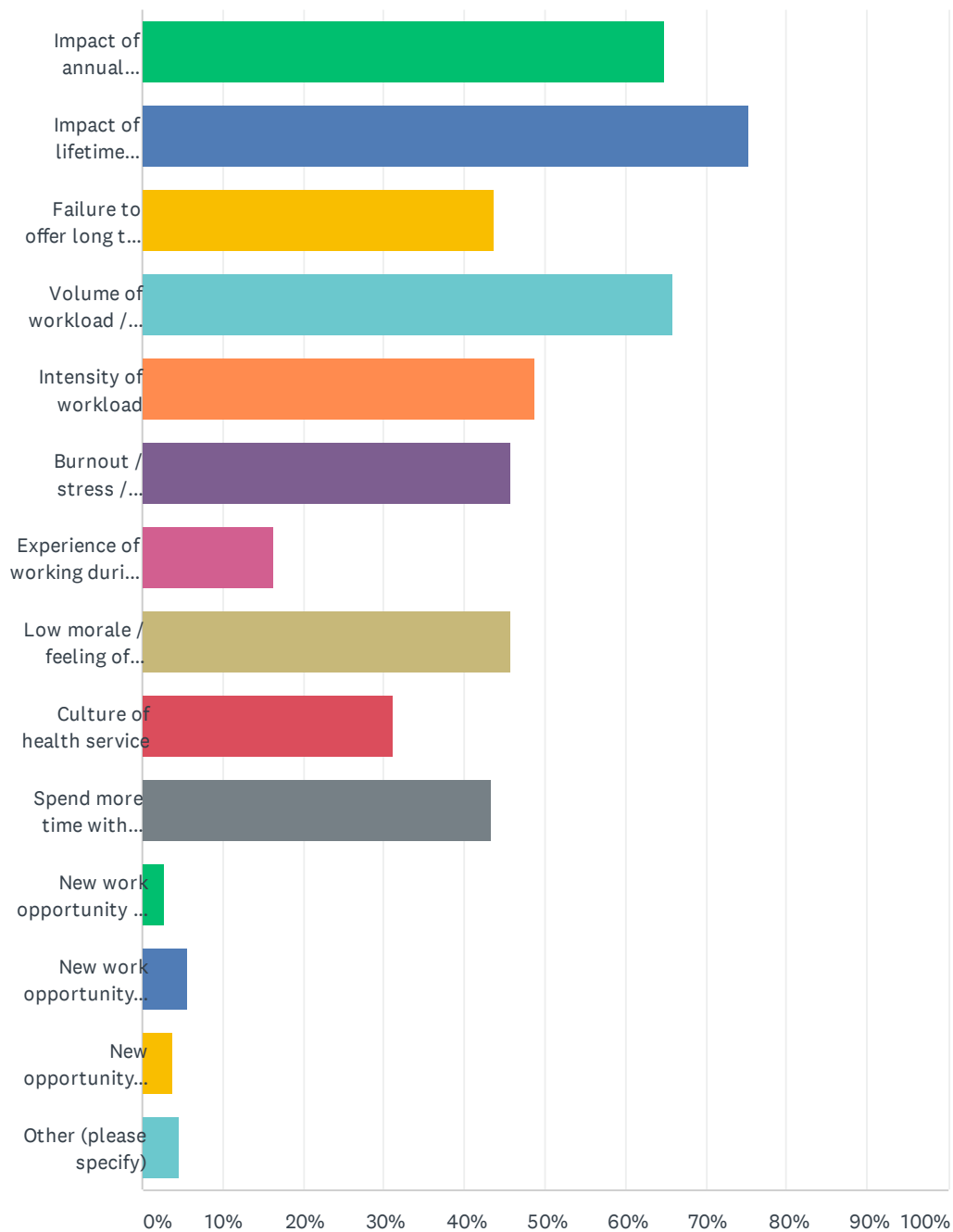
Answered: 7,757



ANSWER CHOICES	RESPONSES	
I am not planning to change my working patterns	52.93%	4,106
Work fewer hours / work less than full time / part time	29.15%	2,261
Give up additional responsibilities / roles	16.88%	1,309
Work as a locum	5.03%	390
Work more hours	2.93%	227
Take on additional responsibilities / roles	4.20%	326
Take a career break	2.95%	229
Change specialty	1.02%	79
Other (please specify)	5.21%	404
Total Respondents: 7,757		

Why are you planning to retire before your normal pension age? Please tick all that apply

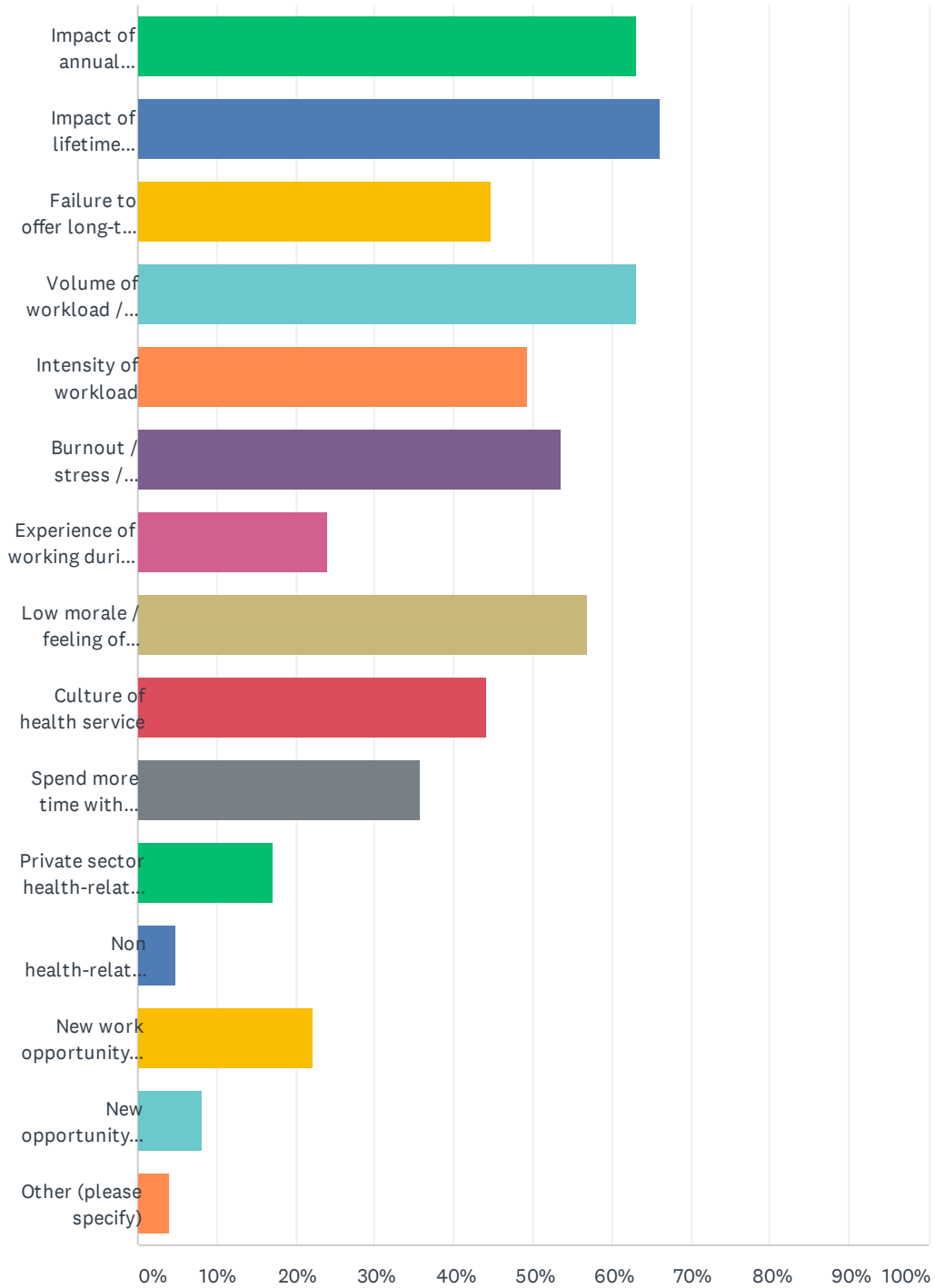
Answered: 4,060



ANSWER CHOICES	RESPONSES	
Impact of annual allowance tax on pensions	64.90%	2,635
Impact of lifetime allowance tax on pensions	75.27%	3,056
Failure to offer long term mitigations for annual allowance	43.79%	1,778
Volume of workload / Worklife balance	65.99%	2,679
Intensity of workload	48.69%	1,977
Burnout / stress / anxiety	45.91%	1,864
Experience of working during Covid pandemic	16.38%	665
Low morale / feeling of being valued	45.74%	1,857
Culture of health service	31.08%	1,262
Spend more time with family / friends	43.33%	1,759
New work opportunity in UK	2.81%	114
New work opportunity overseas / emigration	5.67%	230
New opportunity outside work	3.79%	154
Other (please specify)	4.61%	187
Total Respondents: 4,060		

Why are you planning to leave the health service before your normal pension age? Please tick all that apply

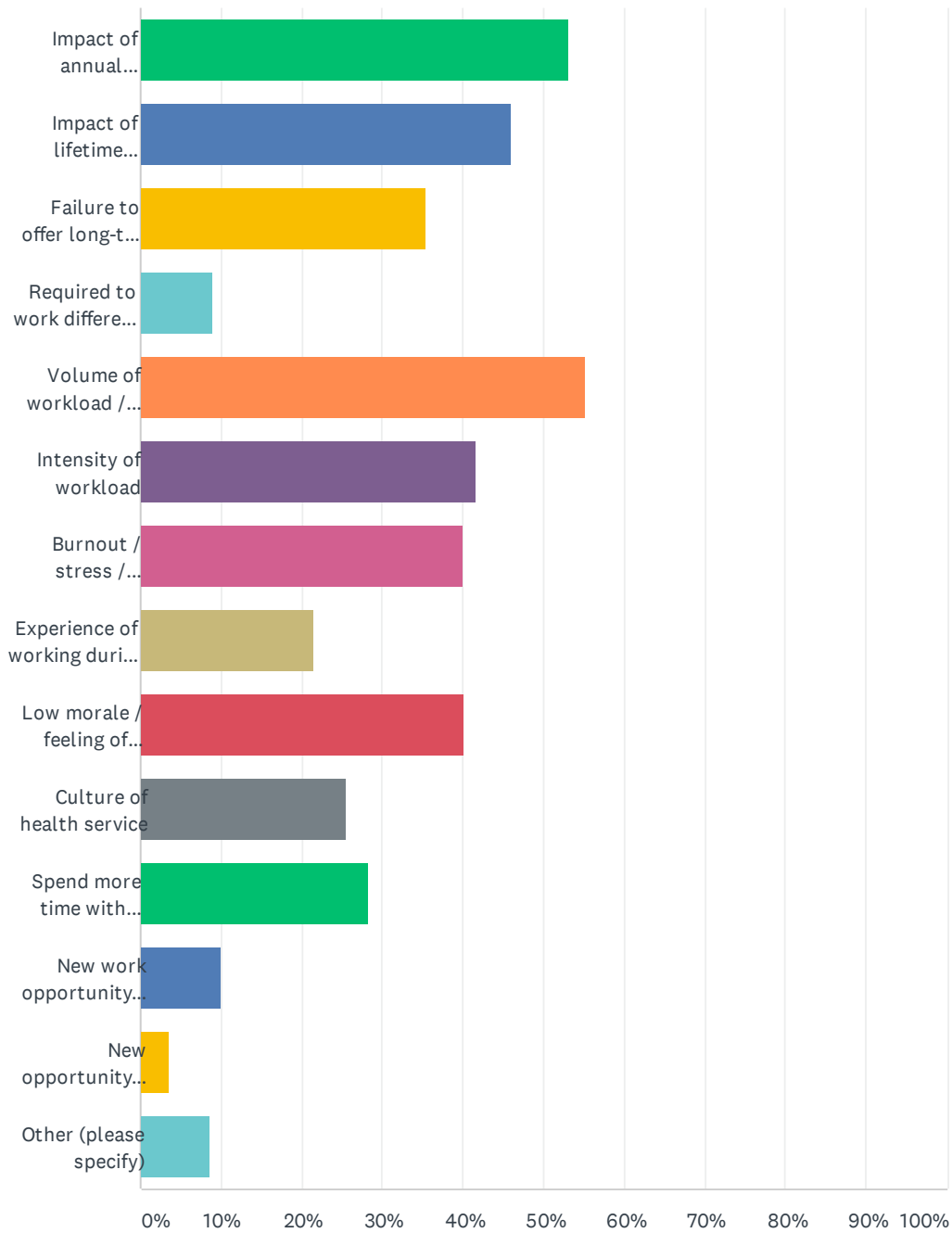
Answered: 980



ANSWER CHOICES	RESPONSES	
Impact of annual allowance tax on pensions	63.27%	620
Impact of lifetime allowance tax on pensions	66.12%	648
Failure to offer long-term mitigations for annual allowance	44.69%	438
Volume of workload / Worklife balance	63.27%	620
Intensity of workload	49.29%	483
Burnout / stress / anxiety	53.47%	524
Experience of working during Covid pandemic	24.08%	236
Low morale / feeling of being valued	56.84%	557
Culture of health service	44.18%	433
Spend more time with family / friends	35.82%	351
Private sector health-related work opportunity in UK	17.24%	169
Non health-related work opportunity in UK	4.90%	48
New work opportunity overseas / Emigration	22.14%	217
New opportunity outside work	8.06%	79
Other (please specify)	3.88%	38
Total Respondents: 980		

Why are you planning to change your working patterns within the next 12 months? Please tick all that apply

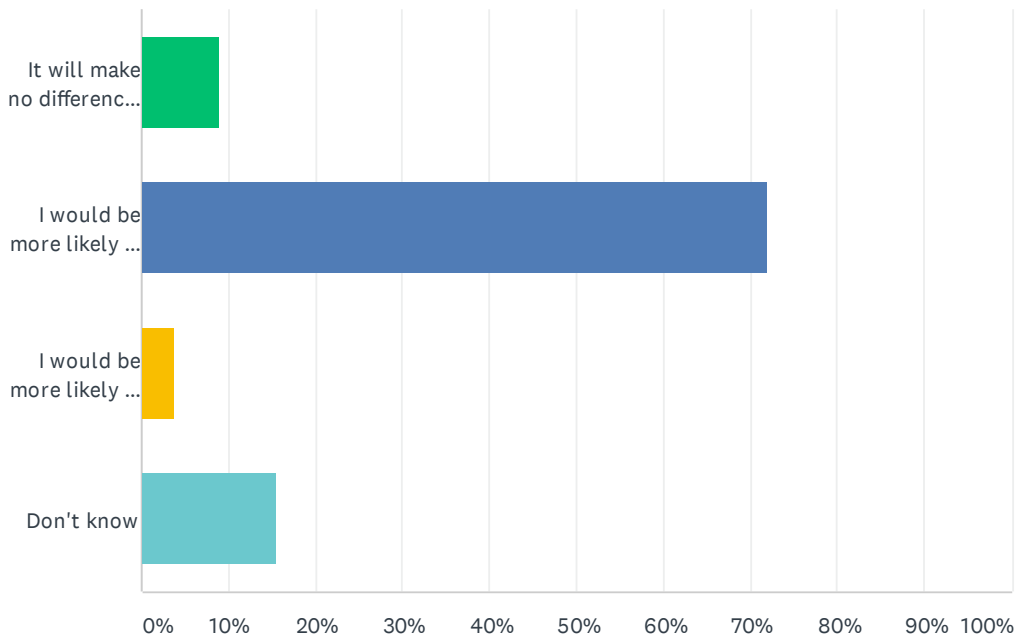
Answered: 3,489



ANSWER CHOICES	RESPONSES	
Impact of annual allowance tax on pensions	53.17%	1,855
Impact of lifetime allowance tax on pensions	46.12%	1,609
Failure to offer long-term mitigations for annual allowance	35.34%	1,233
Required to work different rota / working pattern by employer	9.00%	314
Volume of workload / Worklife balance	55.17%	1,925
Intensity of workload	41.62%	1,452
Burnout / stress / anxiety	39.87%	1,391
Experience of working during Covid pandemic	21.61%	754
Low morale / feeling of being valued	40.24%	1,404
Culture of health service	25.59%	893
Spend more time with family / friends	28.26%	986
New work opportunity arisen	9.95%	347
New opportunity outside work arisen	3.64%	127
Other (please specify)	8.60%	300
Total Respondents: 3,489		

The level of the lifetime allowance currently increases by CPI (Consumer Price Index measure of inflation) each year, which is a useful mechanism to retain the value of the pension. There are reports that the Chancellor is planning to freeze the level of the lifetime allowance in the Budget, in which case there would not be an increase in the level this year and potentially thereafter. If the level of the lifetime allowance is frozen in this year's Budget, what impact if any will this make on your plans around retirement?

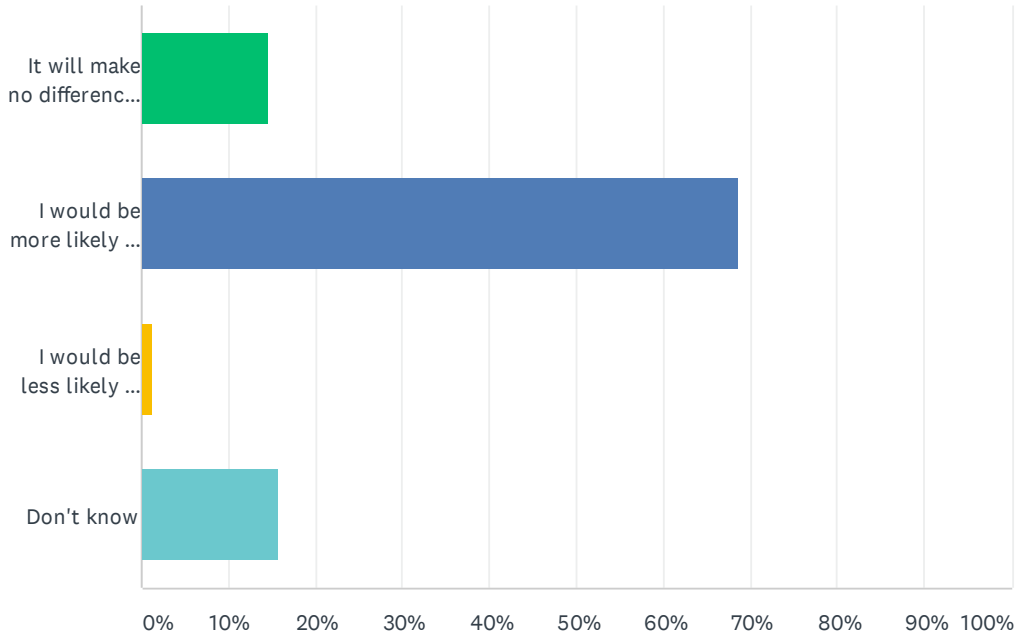
Answered: 7,354



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	9.02%	663
I would be more likely to retire early	71.88%	5,286
I would be more likely to work for more years than previously planned	3.71%	273
Don't know	15.39%	1,132
TOTAL		7,354

If the level of the lifetime allowance is frozen in this year's Budget, what impact if any will this make on any plans you might have around leaving the health service?

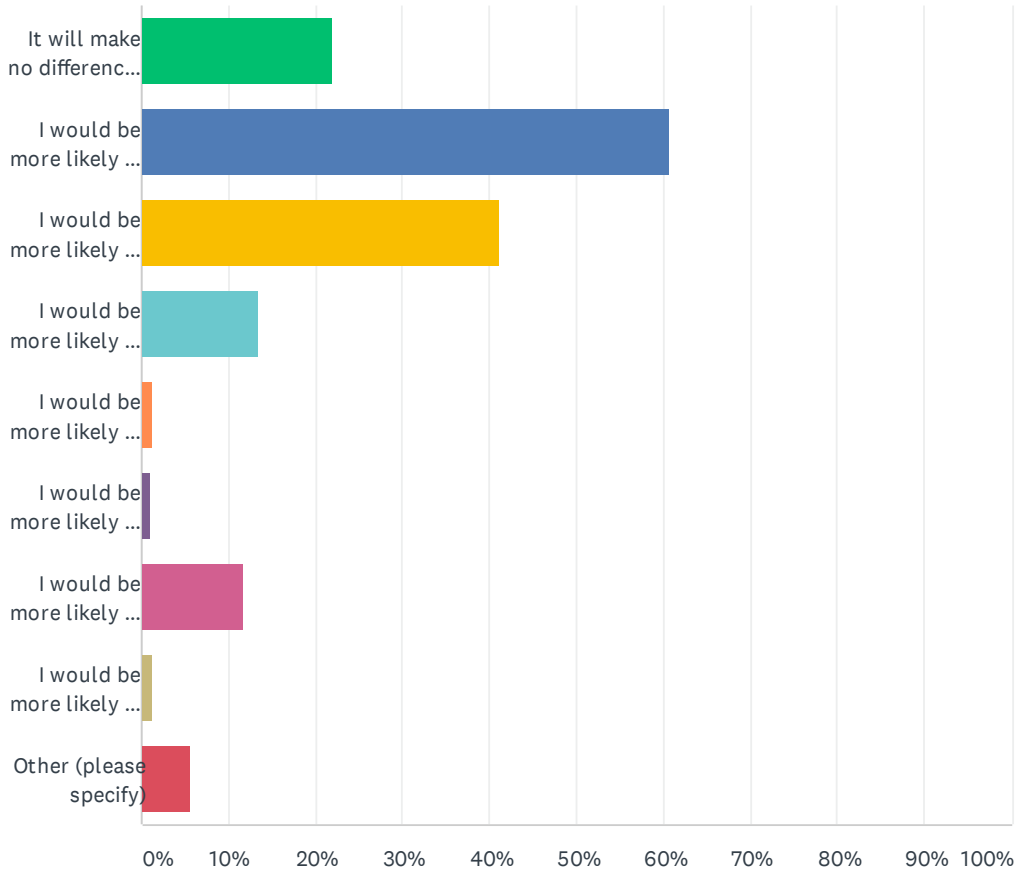
Answered: 7,355



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	14.58%	1,072
I would be more likely to leave	68.57%	5,043
I would be less likely to leave	1.20%	88
Don't know	15.66%	1,152
TOTAL		7,355

If the level of the lifetime allowance is frozen in this year's Budget, what impact if any will this make on any plans you might have around changing your working patterns? Please tick all that apply

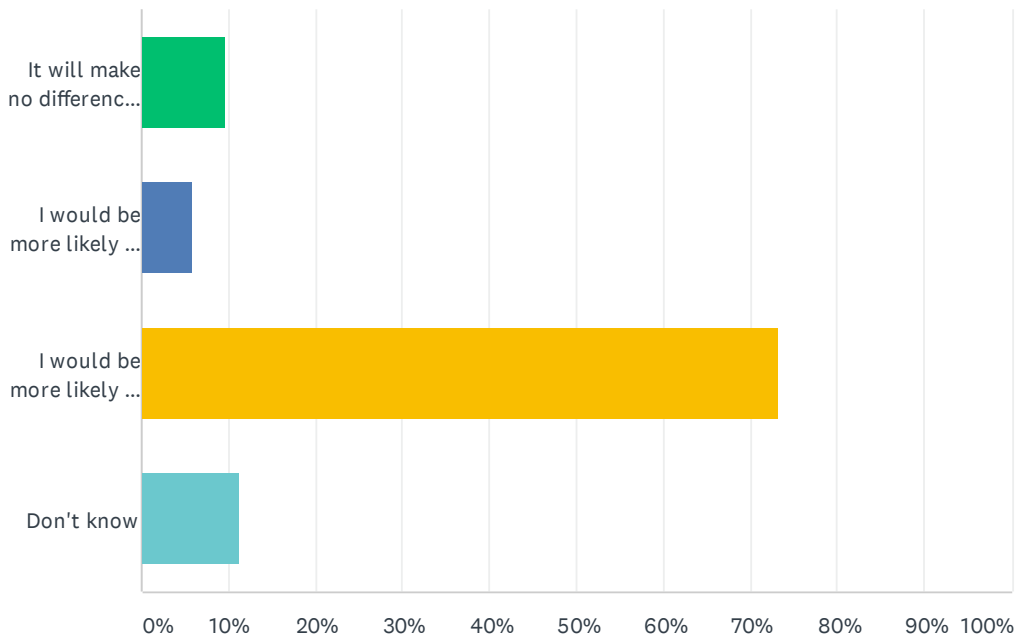
Answered: 7,308



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	22.06%	1,612
I would be more likely to work fewer hours / work less than full time / part time	60.60%	4,429
I would be more likely to give up additional responsibilities / roles	41.23%	3,013
I would be more likely to work as a locum	13.37%	977
I would be more likely to work more hours	1.33%	97
I would be more likely to take on additional responsibilities / roles	1.07%	78
I would be more likely to take a career break	11.66%	852
I would be more likely to change specialty	1.22%	89
Other (please specify)	5.68%	415
Total Respondents: 7,308		

Due to recruitment and retention difficulties in the judiciary, the government has in effect created an exemption for judges from the impact of the annual and lifetime pension allowances. Similar issues around recruitment and retention are faced by health service, and the BMA is calling for a similar exemption for doctors. If doctors were exempt from the taxation impact of the lifetime and annual allowances, what difference if any would this make to your planned retirement date?

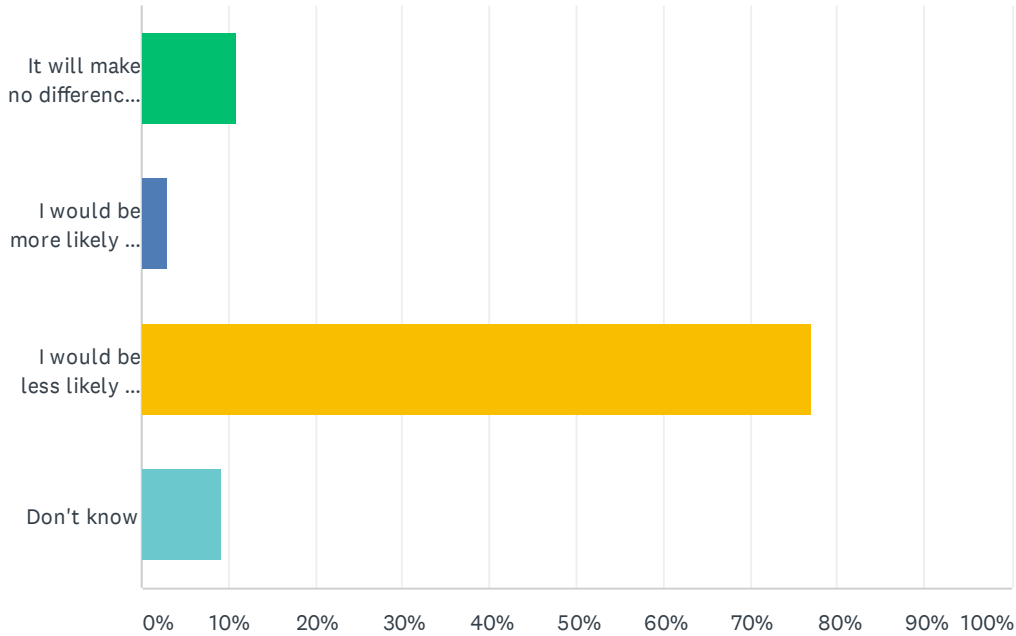
Answered: 7,165



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	9.62%	689
I would be more likely to retire early	5.86%	420
I would be more likely to work for more years than previously planned	73.18%	5,243
Don't know	11.35%	813
TOTAL		7,165

If doctors were exempt from the taxation impact of the lifetime and annual allowances, what difference if any would this make on any plans you might have on leaving the health service?

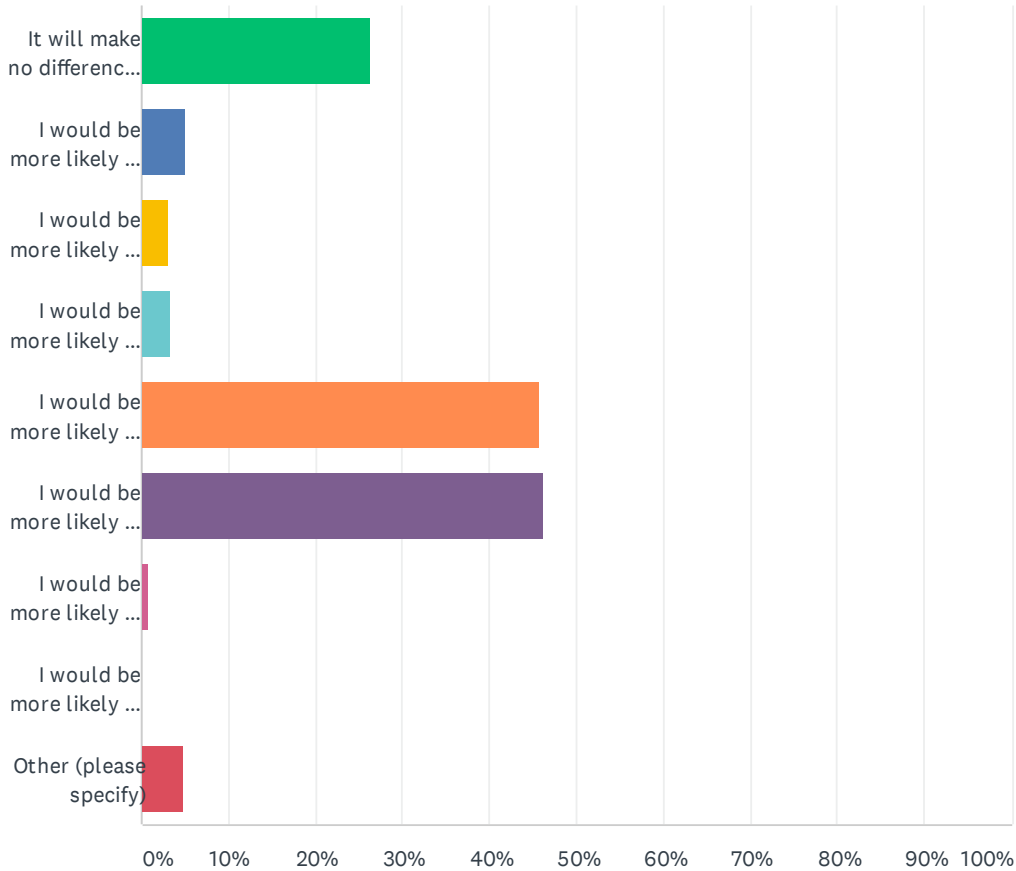
Answered: 7,163



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	10.90%	781
I would be more likely to leave	2.96%	212
I would be less likely to leave	76.99%	5,515
Don't know	9.14%	655
TOTAL		7,163

If doctors were exempt from the taxation impact of the lifetime and annual allowances, what difference if any would this make on any plans you might have on changing your work patterns?

Answered: 7,058



ANSWER CHOICES	RESPONSES	
It will make no difference / I have no plans	26.41%	1,864
I would be more likely to work fewer hours / work less than full time / part time	5.10%	360
I would be more likely to give up additional responsibilities / roles	3.16%	223
I would be more likely to work as a locum	3.29%	232
I would be more likely to work more hours	45.78%	3,231
I would be more likely to take on additional responsibilities / roles	46.32%	3,269
I would be more likely to take a career break	0.82%	58
I would be more likely to change specialty	0.10%	7
Other (please specify)	4.85%	342
Total Respondents: 7,058		