Attitudes to Pensions: the 2009 survey

Technical Report

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A report of research carried out by the National Centre for Social Research on behalf of the Department for Work and Pensions
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Acknowledgements

This research was commissioned by DWP and was carried out by NatCen. The authors would like to thank Simon Matty, Emma Marshall and Caroline Hall at DWP for their suggestions and encouragement throughout the project.

At NatCen, a variety of people are due our thanks: Chloe Robinson and Alun Humphrey for their help with research design, question development and analysis; the Operations team who were responsible for managing the fieldwork (in particular, Lesley Mullender); our programmer Iain Templeton; and all those working in our fieldforce, including the interviewers who worked on this survey.

Last but not least, we want to thank our respondents who gave up their time to take part in the survey.
INTRODUCTION

This report describes the research methods used in the second Attitudes to Pensions survey, carried out in 2009. The 2009 survey was the second in the series. In 2006, the baseline Attitudes to Pensions survey was designed with repetition in mind, with the intention of repeating the survey every two years in order to measure continuity and change in this area.

1.1 Background and Objectives

The Department for Work and Pensions (DWP) commissioned the National Centre for Social Research (NatCen) to carry out a survey of attitudes to financial planning for retirement and pensions in Great Britain. The main aim of the survey was to explore people’s attitudes towards pensions and their expectations for retirement, both financial and non-financial, as well as establishing their views on associated topics such as saving, risk and financial decision-making. The 2009 survey sought to build upon its 2006 predecessor – to identify continuity and change in these different areas, but also to explore areas of emerging interest.

The principal aim of the survey was to collect a broad range of attitudinal data.

Supplementary aims were to;
  o explore the extent of people’s knowledge about pensions, with a focus on how the State Pension (and it's components) and private pensions work, including the respondents’ knowledge of their own situations (for example, about future retirement income and likely life expectancy);
  o establish how knowledge of these areas relates to attitudes; and
  o gain an understanding around people’s behaviour in relation to their pension provision, savings and other potential financial resources for retirement.

The survey also collected data around socio-economic and demographic measures to allow analysis by respondent characteristics, and to explore differences in attitudes, behaviour and knowledge within the population aged 18-69 as a whole.

1.2 Archiving of data

A data set with complete documentation will be available from the UK Data Archive at the University of Essex.

1.3 Report on the findings

A substantive report based on the findings of this survey is also available (Clery et al., 2010).

1 The UK Data Archive can be accessed at http://www.data-archive.ac.uk/
2 The substantive report is available at http://research.dwp.gov.uk/asd/asd5/rrs-index.asp
2  THE SAMPLES

2.1  Overview
The sample for the 2009 Attitudes to Pensions Survey covers England, Wales and Scotland (south of the Caledonian Canal). The sample was drawn from the Postcode Address File (PAF). At each sampled address, the interviewer screened for households containing at least one person aged 18-69 years. Households not containing anyone in that age range were not eligible for the survey. At responding households, interviewers selected one individual aged 18-69 at random. The sample was designed to be representative of the general population aged 18-69 and living in private households in Britain in mid-2009. A sample of 6,125 PAF addresses was drawn.

The sample was drawn in two stages; a sample of 5,250 PAF addresses was initially drawn, however, a low screen-in rate (lower than expected proportion of addresses containing one or more adults aged between 18 and 69) the last time this survey was conducted in 2006 meant that there was a possibility that an additional sample would be needed. Consequently, a reserve sample of 875 PAF addresses was drawn at the same time. The sample design for the reserve sample was identical to that of the initial sample. The decision was taken not to issue the reserve sample to interviewers as the screen-in rate for the initial sample was not markedly lower than expected.

2.2  Drawing the sample
The sample was drawn from the ‘small user’ Postcode Address File (PAF)\(^3\), a list of all addresses (delivery points) in Britain that receive less than 25 items of mail per day. This sample frame gives more complete coverage than many other alternatives, such as the Electoral Register, from which many individuals opt-out.

The sample was drawn in two stages: at the first stage the Primary Sampling Units (PSUs) were selected, at the second stage addresses were selected within the sampled PSUs. Each PSU was defined as a postcode sector or group of sectors\(^4\). Postcode sectors containing fewer than 500 addresses were grouped with neighbouring sectors, this was to ensure selected addresses were not too close to one another. The grouped sectors were treated as a single PSU.

The sample file was sorted prior to sample selection. The stratifiers used were Government Office Region (GOR), the proportion of the population in owner occupied households and the proportion of the eligible population aged 60 or over. The latter two stratifiers were based on 2001 Census data.

---
\(^3\) The version of the PAF used was Royal Mail postcode update 46.
\(^4\) A postcode sector is denoted by the first number after the space and denotes a group of addresses within the broader postcode denoted by the first letters and number.
The first stratifier was region; the PSUs were first sorted into 11 regions (9 GORs, with Scotland and Wales being treated as two separate regions). Postcode sectors that spanned regional boundaries were allocated to the region containing the most addresses. Within each of the 11 regions, the PSUs were then listed in increasing order of the proportion of owner occupied households. Cut-off points were drawn to create three equal sized bands (in terms of addresses). Within each of the 33 bands the PSUs were listed in increasing order of the proportion of the eligible population (adults aged 18-69) aged 60 or over.

Once the sampling frame had been stratified, 175 PSUs were selected with probability proportional to the number of addresses within them\textsuperscript{5}. Thirty addresses were then selected systematically from each sampled PSU, giving a total of 5,250 sampled addresses.

2.3 Historical database

The sampling contractor flags any addresses previously sampled for any NatCen general population survey. These addresses are then excluded from subsequent surveys for a period of three years. This is to prevent respondents from being sampled too often. Any addresses flagged on the NatCen historical database were excluded before sampling addresses for the Attitudes to Pensions sample. The selected addresses for the survey were then added to the NatCen historical database.

\textsuperscript{5} Expanded by the Multiple Occupancy Indictor (MOI) in Scotland
3 QUESTIONNAIRE DEVELOPMENT AND PILOTING

3.1 Scope of development work
The development stages of the survey were conducted over a five-month period from April 2009 to August 2009. As this was a repeat survey, the two main requirements of this work were to develop and test new questions and survey procedures, where a need for these was identified, and to ensure that these were effectively integrated into the existing survey questionnaire and implementation and administration procedures, to ensure the survey was as similar to its 2006 predecessor as possible and thus to enable effective time series analysis.

The programme of development work was based around extensive consultation within DWP, and between DWP and NatCen, a review of the effectiveness of the 2006 survey questionnaire and survey procedures and a PAPI (paper and pen based) pilot of new survey questions.

It was agreed that the majority of questions should replicate exactly those asked on the 2006 Attitudes to Pensions survey, the first in the series. However, in a number of instances, existing questions needed to be amended – due to recent or planned policy changes or a shift in government priorities or interests. In addition, a number of new individual and sets of questions were developed exploring topics of emerging interest, current prominence or relevance – including public knowledge of and attitudes to a number of recent reforms of the pensions system, extended working beyond age 65 and the planned introduction of a National Employment Savings Trust (NEST).

3.2 PAPI pilot survey

The new or amended questions for the survey underwent an extensive process of development and testing. A paper-based pilot of a questionnaire comprising the newly-developed questions plus those existing questions required for context or routing took place in July 2009. The primary aim of the pilot was to test how well the new questions worked and whether respondents had any difficulties in understanding and responding to them. Five interviewers worked on the pilot in England, Wales and Scotland and all of the interviewers attended a face to face briefing before starting work and a face to face debrief at which to feed back to researchers.

3.2.1 Respondents

Five interviewers, in a mix of urban and rural areas of the country were asked to carry out eight interviews each. Attempts were made to recruit respondents from both low-income and high-income areas. The interviewers used their knowledge of their local areas and approached residential addresses to find respondents.
Interviewers selected respondents on the basis of age, gender and employment status quotas, as it was anticipated that groups defined by these characteristics would have different levels of knowledge, expectations and experiences in relation to retirement planning and pensions. Older age groups were over-sampled as particular sub-sets of the newly-designed questions were to be asked of retired respondents and those aged over 50 years, whilst a quota was also included for a very narrow age band (18-22 years) to maximise the chance of obtaining respondents representing one particular group who would be eligible for automatic enrolment in a workplace pension (part of the government’s forthcoming pensions reforms).

Specifically, each interviewer was asked to obtain interviews with:

- at least three men and at least three women;
- at least three people in paid work and at least three people not in paid work (including one person who was retired);
- at least one person in each of the following age groups: 18-22 years; 23-34 years; 35-44 years; 45-59 years; and at least 2 people aged between 60-69 years.

3.2.2 Briefing and debriefing

Interviewers attended a face-to-face briefing on the 2nd July 2009 where they were given background information about the purpose of the survey in general and the new questions in particular and were shown how to administer the questionnaire. Each interviewer received:

- 1 copy of the showcards
- 12 questionnaires (including spares and a master questionnaire for the interviewer’s notes)
- 1 standalone showcard (to be used for the questions on pensions reforms)
- 15 copies of an introductory letter about the survey, to be left with each respondent at the end of the interview
- 10 copies of the National Centre’s normal leaflet for respondents, one of which was to be left with each respondent
- 10 pensions information sheets which could be left with respondents at the end of the interview if they wanted more information about pensions
- 1 address sheet
- 1 quota sheet
- 1 interview time and quota record
- 1 pilot evaluation sheet

All relevant documents are presented in Appendix A of this report. Interviewers were asked to make full notes as they conducted each interview, noting down any general problems and probing any queries relating to specific questions.

The face-to-face debrief was held on the 14th July 2009. For the debriefing, interviewers were asked to complete a pilot evaluation form which summarised their observations and any problems encountered during fieldwork. These formed the basis of the discussion at the debriefing.
3.2.3 Outcomes
The five interviewers obtained a total of 39 interviews, with all of the quotas being achieved.

3.2.4 Post-pilot modifications
A number of issues relating to survey procedures were highlighted as a result of the pilot survey:

- **Advance letter** - in a number of instances, it was felt that potential respondents were expecting the interviewer to try to sell them a pension and, in some cases, respondents were concerned about this.
- **Survey name** - views about the field name “Views about pensions and planning for retirement” (the same name as used in the 2006 survey), were mixed. It was felt that the inclusion of the word “pensions” was very off-putting, particularly for younger respondents who would necessarily have less interest in or concern about this area.

As a result, the following recommendations were made for the 2009 Attitudes to Pensions survey:

- **Advance letter** - to incorporate in the advance letter a specific reference to the fact that interviewers will not try to sell respondents a pension (or anything else) as part of the interview and that the information provided would not be passed on to any organisation which might try and do this, and to brief interviewers about how to deal with the above concern on the doorstep.
- **Survey name** - to re-consider the survey name to be used in the field in 2009 and, as part of the process of ethical review (in particular in relation to informed consent), to elicit views on the desirability of using an alternative field name not explicitly mentioning pensions.

In addition, a number of minor amendments were made to the wording and ordering of individual and sets of new questions. A report on the findings of the pilot, presenting this feedback in detail, can be found in Appendix A.

Following the pilot and an analysis of questionnaire timings from 2006 undertaken to achieve an interview length of 45 minutes, the CAPI questionnaire was finalised in August 2009.

3.3 Questionnaire development
In addition to piloting the newly developed questions, the final program was also tested by the Research and Operations teams. Checks were made to ensure the accuracy and sense of questionnaire wording and response options, as well as the accuracy of showcard references. Scenarios were tested to ensure that routing was correct and that respondents would not be asked inappropriate questions dependent on their circumstances. There were also checks for screen layout, spelling and the clarity of instructions to interviewers.
Questions which had been amended since 2006 were allocated the same variable name with the suffix “2”. It was intended that this would ensure a straight-forward method of highlighting to analysts when an examination of changes in question wording since 2006 was necessary when conducting time series analysis.
4 DATA COLLECTION

Fieldwork was conducted by interviewers drawn from NatCen’s regular panel using face-to-face computer assisted interviewing (CAPI). Fieldwork was carried out between September 2009 and November 2009.

4.1 Advance letter

Interviewers were supplied with letters to send to all of their sampled addresses two days before they intended to visit. This provided a way of an introduction to the survey and explained to respondents how their addresses had been selected. A copy of the letter can be found in Appendix B.

Both the NatCen and DWP logos were on the letter in order to encourage response. The survey was entitled “Your views about planning for retirement” – which omitted the word “pensions” which was included in the title of the 2006 survey. It was felt that “planning for retirement” broadly covered the scope of the survey, whilst mention of “pensions” could potentially put off potential respondents who knew little about this area. The letter also contained a contact number for a member of NatCen’s Operations Department in case the respondent had any queries. In response to DWP’s advice, the wording of the advance letter was changed substantially from that used in 2006, to emphasize to the respondent the voluntary nature of participation in the study and the various ways in which they could refuse to participate (directly to the interviewer, by phoning the office and so on). It was envisaged that these changes had the potential to have a detrimental effect upon response rates and their actual impact is considered in Chapter 5.

As in 2006, the decision was taken not to produce a respondent leaflet for use on this survey as it was felt that providing respondents with additional background information about pensions and planning for retirement could influence some of the answers they gave during the interview, particularly those seeking to measure their knowledge of these areas.

4.2 Briefings

Twelve half-day briefings were held between 8th September 2009 and 22nd September 2009. The briefings were conducted by researchers from NatCen.

The briefings covered the aims and background of the survey, procedures for starting work screening addresses and selecting a respondent, an overview of the questionnaire and strategies for gaining respondents’ cooperation. The sessions also included a practice run-through of the questionnaire. Interviewers were given a copy of the project instructions and an interviewer guide to pensions for their own use. They were also supplied with a document containing sources of further information on pensions that could be left with the respondent after the interview (copies of each document provided to interviewers can be found in Appendix B).
4.3 Scheduling of interviews

The standard guidelines issued to all of NatCen’s face-to-face interviewers about the timing and the number of calls they should make to an address in the sample were followed by the interviewers on this study. These stipulate that a minimum of six calls must be made at each address before accepting a non-contact or refusal, at different times of the day with 2 of the calls being at the weekend. A maximum of nine calls is specified. Interviewers recorded details of attempts to make contact with each respondent on an Address Record Form (ARF). A copy of the ARF can be found in Appendix B.

Progress was monitored using NatCen’s computerised booking-in system.

4.4 Quality control

The time, date and outcome of all calls were recorded by interviewers and checks were made by field management. Non-contacts were not accepted unless the pattern, as well as the number of calls conformed to the basic requirements that normally at least two calls must be made at a weekend and at least six calls must be made in total.

4.5 Fieldwork progress

Once contact with a household had been made, the final output relating to that case was transmitted to NatCen’s Operations Department by the interviewers via telephone modem. With this information, fieldwork progress could be updated on a daily basis.

This information was reported on a fortnightly basis to DWP.

Using this information, researchers were able to identify potential problems with fieldwork. These data influenced decisions about re-issuing unproductive cases and was used to inform quality control.

Fieldwork lasted for a total of 11 weeks, between 12th September and 30th November 2009.

4.6 Thank you voucher

Respondents who completed the questionnaire were sent a £5 gift voucher as a token of appreciation for their participation.

4.7 Interview length

The median interview length was 45 minutes.
5 OUTCOMES AND RESPONSE RATES

This chapter looks at fieldwork outcomes on the 2009 Attitudes to Pensions survey. It starts by presenting overall response rates, then gives a full breakdown of individual outcomes for the sample. The last section of the chapter offers some thoughts and considerations about the achieved outcomes and response rates and how these might be improved upon in future rounds of the survey.

5.1 Response rate

Response rates on any survey can be presented in a number of different ways. Table 5.1 below presents summary outcomes for the sample and compares these with those obtained in 2006. The fourth and fifth columns of the table calculate response rates for the two survey years which are the response rates for all ‘definitely’ eligible cases (i.e. all where eligibility has been established). The second and third columns present response rates for the issued sample as a whole (not taking account of the issue of eligibility).

The response rate, focussing on all cases known to be eligible, was 48 per cent in 2009, compared to 57 per cent in 2006. The main unproductive outcome in 2009 was refusals – at 40 per cent of the eligible sample. This represents an increase of eight percentage points since 2006 – and is likely to be attributable in part to the changed content of the advance letter – which emphasized to respondents that participation in the survey is voluntary and highlighted a number of ways in which to refuse participation. This category includes office refusals and refusals to the interview, from the selected respondent and from someone else (a ‘proxy’ refusal).

Non-contacts accounted for seven per cent of the eligible sample, with a further four per cent covered by other unproductives, such as being away or ill during fieldwork; the proportions allocated to both of these outcomes remain unchanged since 2006.

In terms of the response rate for the sample as a whole, the proportion of cases with a productive outcome declined from 40 per cent in 2006 to 32 per cent in 2009. In addition to the increase in refusals noted above, this decline is likely to be due in part to the fact that a slightly larger proportion of households in 2009 did not contain any individual aged between 18-69 who was eligible for the survey – 17 per cent, compared to 14 per cent in 2006. This development is not entirely surprising, with increasing life expectancy and a rise in the proportion of single-person households.
Table 5.1 Response rates, 2009 and 2006

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Issued sample</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ineligible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>deadwood (not residential/occupied)</td>
<td>471</td>
<td>9</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no-one aged 18-69</td>
<td>875</td>
<td>17</td>
<td>14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unknown eligibility</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>unknown whether deadwood (residential/occupied)</td>
<td>82</td>
<td>2</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>unknown whether anyone aged 18-69</td>
<td>385</td>
<td>7</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Definitely eligible sample*</td>
<td>3437</td>
<td>65</td>
<td>70</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Unproductives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-contact</td>
<td>247</td>
<td>5</td>
<td>5</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Refusals</td>
<td>1388</td>
<td>26</td>
<td>22</td>
<td>40</td>
<td>32</td>
</tr>
<tr>
<td>Other unproductives</td>
<td>148</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Productives</td>
<td>1654</td>
<td>32</td>
<td>40</td>
<td>48</td>
<td>57</td>
</tr>
</tbody>
</table>

+=(issued minus ineligible minus unknown eligibility)

The response rate based on known eligibility, presented in the second and third columns in the above table, is the way that we monitored response during fieldwork. It is also arguably the maximum rate that could be calculated for the survey, as it excludes all unknown eligibility cases from the calculation, whereas in fact, some of the cases where eligibility was uncertain would have been likely to be eligible. Once fieldwork is completed, we can calculate the ‘best estimate’ and ‘minimum’ response rates, as follows:

- Maximum response rate = productives/all definitely eligible cases (i.e. issued sample minus ineligibles minus unknown eligibles)
- Minimum response rate = productives/all cases that were eligible or might have been eligible (i.e. issued sample minus ineligibles)
- Best estimate response rate = productives/all definitely eligible cases + estimate of eligible cases from unknown eligibles

Table 5.2 below presents an overview of these different types of response rates for the 2009 survey, along with comparable figures for the 2006 survey. A further way to assess fieldwork outcomes is to consider the ‘co-operation’ rate on the survey. This is a measure of how successful interviewers are, in all cases where they make contact (the calculation therefore excludes all non-contacts from the base). As it isn’t possible to say which unknown eligible cases were contacted, these are all excluded from the base (i.e. treated as non-contacts).

---

6 The estimate of eligibility is based on the outcomes from the main sample, and is calculated separately for unknown eligibility - residential/occupied and unknown eligibility - age.
14 Outcomes and Response Rates

Table 5.2 Overview of response rates

<table>
<thead>
<tr>
<th>Sample</th>
<th>Minimum response rate (%)</th>
<th>Best estimate response rate (%)</th>
<th>Maximum response rate (%)</th>
<th>Co-operation rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>50</td>
<td>51</td>
<td>57</td>
<td>64</td>
</tr>
<tr>
<td>2009</td>
<td>42</td>
<td>44</td>
<td>48</td>
<td>52</td>
</tr>
</tbody>
</table>

5.2 Outcomes

The full set of outcomes for the sample are given in the following table.
### Table 5.3 Full breakdown of outcome codes: 2009 sample

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Number</th>
<th>% of Issued Sample</th>
<th>% of Eligible Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Issued sample</strong></td>
<td>5250</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td><strong>Ineligible:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- deadwood (not residential/occupied)</td>
<td>471</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Not yet built / under construction</td>
<td>9</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Demolished / derelict</td>
<td>23</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Vacant / empty housing unit</td>
<td>286</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Non-residential address</td>
<td>53</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Address occupied, no residents</td>
<td>60</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Communal establishment - no private dwellings</td>
<td>15</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Other ineligible</td>
<td>25</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>- no-one aged 18-69</td>
<td>875</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td><strong>Unknown eligibility:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- unknown whether deadwood (residential/occupied)</td>
<td>82</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Inaccessible</td>
<td>3</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Unable to locate address</td>
<td>11</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Unknown whether address is residential</td>
<td>15</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Residential: unknown eligibility</td>
<td>26</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Other unknown eligibility</td>
<td>10</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Info refused about whether residents eligible</td>
<td>6</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Unable to confirm eligibility: language problems</td>
<td>5</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Other unknown eligibility: contact made</td>
<td>6</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>- unknown whether anyone aged 18-69</td>
<td>385</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Contact made but info refused about no. of DUs</td>
<td>63</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Can't select respondent - relevant info refused</td>
<td>322</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td><strong>Definitely eligible sample</strong></td>
<td>3437</td>
<td>65</td>
<td>100</td>
</tr>
<tr>
<td><strong>Non-contact</strong></td>
<td>247</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>No contact with anyone at address after 6+ calls</td>
<td>155</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Multi DU: contact made but not with selected DU</td>
<td>2</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Contact made at DU but not with responsible adult</td>
<td>22</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>No contact with selected person after 4+ calls</td>
<td>68</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Refusals</strong></td>
<td>1388</td>
<td>26</td>
<td>40</td>
</tr>
<tr>
<td>Office refusal</td>
<td>337</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Refusal before interview</td>
<td>800</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>Proxy refusal</td>
<td>89</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Refusal during interview</td>
<td>7</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Broken appointment, no re-contact</td>
<td>155</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td><strong>Other unproductives</strong></td>
<td>148</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Ill at home during survey period</td>
<td>18</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Away / in hospital during entire survey period</td>
<td>35</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Physically or mentally incapable / incompetent</td>
<td>24</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>Language difficulties</td>
<td>63</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Other unproductive</td>
<td>8</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td><strong>Productives</strong></td>
<td>1654</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>Fully productive</td>
<td>1646</td>
<td>31</td>
<td>48</td>
</tr>
<tr>
<td>Partial productive</td>
<td>8</td>
<td>*</td>
<td>*</td>
</tr>
</tbody>
</table>

*= (issued minus ineligible minus unknown eligibility)
5.3 Impact of response rates on analysis

Response rates on the 2009 Attitudes to Pensions survey were considerably lower than those achieved in 2006, as noted in the tables above.

Given this decline in response since the 2006 survey, there was a concern as to whether the achieved sample was representative of the population of Britain aged 18-69 as a whole. To check how far our achieved sample could be taken as representative of this population and whether it contained any potential bias, our achieved sample was compared against the achieved sample on some other well-established general population surveys with relatively good response rates (most notably the Family and Resources Survey (FRS) – which asks about a comparable range of financial issues). Comparisons were made with regard to a number of demographic variables that serve as key analytic variables throughout the substantive report and these are reviewed in detail in an appendix to that document, reproduced in Appendix E of this report. Reassuringly, the analysis undertaken indicates that respondents to the 2009 Attitudes to Pensions survey were broadly similar to the respondents to these other studies, suggesting that we need not be unduly worried about possible bias in the data.

5.4 Implications for a repeat of the survey

If the Attitudes to Pensions survey was to be carried out again, we would recommend that the following strategies which were put in place in 2009 be re-visited:

- the advance letter – we would recommend reviewing the content of the advance letter, which it was felt served in effect as an opt-out letter in 2009, as it indicated to potential respondents several different ways to refuse to participate, as well as emphasizing the voluntary nature of participation. It is likely that the content of the advance letter contributed to the significant rise in refusals, and particularly to the large rise in office refusals.
- incentives – many social surveys now use an unconditional incentive approach, as this has been shown to produce a significantly higher response rate and to be more cost-effective (in effect, a higher initial response removes some of the need for a costly process of reissuing)
- Sample size – if the numbers of individuals in key sub groups of interest becomes a potential issue, we may wish to consider increasing the sample size overall.
- Criteria for eligibility – prior to the 2009 survey, the fact that the public are increasingly likely to work through their late 60s and early 70s was considered. To capture the experiences of those engaged in such extended working, we may wish to consider raising the upper level of the age eligibility criteria for the Attitudes to Pensions survey in the future. The decision was taken not to do this in 2009, as the sample size at the current time would not be sufficient to enable analysis in any detail.
6 WEIGHTING

6.1 Selection weights
At each address the interviewer established the number of dwelling units (DU) and selected one at random. This design means DUs at addresses with more than one DU are under-represented in the sample. A DU selection weight is required; this is equivalent to the number of DU at the address. For the majority of cases (99%) this is equal to 1.

Within each responding DU a single person aged 18-69 was selected at random. Persons in large households are under-represented in the sample. An individual selection weight is needed to address this. This weight is equivalent to the number of eligible persons in the household.

The total selection weight is the product of the DU and individual selection weight.

6.2 Modelling household non-response
The response behaviour of the sample members was modelled using logistic regression and the results of the model were used to generate a non-response weight. A number of area level variables were used to predict whether or not the household took part in the survey. Area level variables include the 2007 index of Multiple deprivation, urban/rural indicators, GOR data from the 2001 Census and information recorded by the interviewer on barriers to entry.

The area-level census variables included in the modelling were:
- % population from a minority ethnic background
- % population in non-manual occupations
- % population aged 60+
- % households council rented
- % households private rented
- % households owner occupied
- % households not owning a car

The logistic regression model generates the probability of a case participating in the survey given their characteristics (based on the predictor variables). The non-response weights are then calculated as the inverse of the predicted probabilities. Hence respondents who had characteristics associated with

---
7 We had planned to also include Interviewer observation variables in the analysis. These variables should have been collected for all addresses except deadwood outcomes. The information collected includes the interviewer’s record of dwelling type and general condition of the selected address and surrounding area. However, we found that there were large numbers of missing cases for non-responding households. This meant the variables could not be used in the modelling.
8 Urban/ Rural indexes exist for England and Wales and Scotland consequently the variable included in the model is derived by combining both indexes.
9 Ten GORs were used in the weighting while nine were used for the sampling, as the characteristics of inner and outer London are likely to differ substantially (which would effect the weights attained).
being reluctant to take part will have a smaller probability or being a respondent and a larger weight. Not all the variables used in the analysis made it into the final model. Variables not strongly related to a household’s propensity to respond to this survey were dropped from the analysis. The variables included in the final model are given in Table 6.1 below.

Table 6-1 The response model

<table>
<thead>
<tr>
<th>% households who do not own a car (quintiles)</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (least)</td>
<td>0.4</td>
<td>0.23</td>
<td>10.2</td>
<td>4</td>
<td>0.04</td>
<td>1.43</td>
</tr>
<tr>
<td>2</td>
<td>0.3</td>
<td>0.21</td>
<td>2.4</td>
<td>1</td>
<td>0.12</td>
<td>1.32</td>
</tr>
<tr>
<td>3</td>
<td>0.5</td>
<td>0.18</td>
<td>1.7</td>
<td>1</td>
<td>0.19</td>
<td>1.36</td>
</tr>
<tr>
<td>4</td>
<td>0.3</td>
<td>0.15</td>
<td>7.5</td>
<td>1</td>
<td>0.01</td>
<td>1.66</td>
</tr>
<tr>
<td>5 (most) (baseline)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Government Office Region</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>North East</td>
<td>0.6</td>
<td>0.22</td>
<td>7.9</td>
<td>1</td>
<td>0.00</td>
<td>1.87</td>
</tr>
<tr>
<td>North West</td>
<td>0.6</td>
<td>0.19</td>
<td>11.4</td>
<td>1</td>
<td>0.00</td>
<td>1.88</td>
</tr>
<tr>
<td>Yorkshire and Humber</td>
<td>0.2</td>
<td>0.19</td>
<td>1.0</td>
<td>1</td>
<td>0.32</td>
<td>1.20</td>
</tr>
<tr>
<td>East Midlands</td>
<td>0.3</td>
<td>0.20</td>
<td>3.0</td>
<td>1</td>
<td>0.08</td>
<td>1.42</td>
</tr>
<tr>
<td>West Midlands</td>
<td>0.2</td>
<td>0.19</td>
<td>1.4</td>
<td>1</td>
<td>0.24</td>
<td>1.25</td>
</tr>
<tr>
<td>South West</td>
<td>0.5</td>
<td>0.20</td>
<td>6.4</td>
<td>1</td>
<td>0.01</td>
<td>1.66</td>
</tr>
<tr>
<td>East of England</td>
<td>0.1</td>
<td>0.20</td>
<td>0.2</td>
<td>1</td>
<td>0.68</td>
<td>1.09</td>
</tr>
<tr>
<td>Inner London</td>
<td>0.1</td>
<td>0.22</td>
<td>0.2</td>
<td>1</td>
<td>0.68</td>
<td>1.10</td>
</tr>
<tr>
<td>Outer London</td>
<td>0.1</td>
<td>0.21</td>
<td>0.1</td>
<td>1</td>
<td>0.79</td>
<td>1.06</td>
</tr>
<tr>
<td>South East</td>
<td>0.4</td>
<td>0.20</td>
<td>4.0</td>
<td>1</td>
<td>0.04</td>
<td>1.48</td>
</tr>
<tr>
<td>Wales (baseline)</td>
<td>0.9</td>
<td>0.21</td>
<td>16.1</td>
<td>1</td>
<td>0.00</td>
<td>2.35</td>
</tr>
<tr>
<td>Scotland (baseline)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Barrier to entry</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No barrier (baseline)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban/Rural Indicator</td>
<td>-0.3</td>
<td>0.21</td>
<td>1.8</td>
<td>1</td>
<td>0.18</td>
<td>0.75</td>
</tr>
<tr>
<td>Hamlet &amp; Isolated Dwellings</td>
<td>0.1</td>
<td>0.22</td>
<td>0.2</td>
<td>1</td>
<td>0.68</td>
<td>1.10</td>
</tr>
<tr>
<td>Village</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of households that are rented from the council</td>
<td>6.6</td>
<td>4</td>
<td>0.16</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 (least)</td>
<td>-0.4</td>
<td>0.20</td>
<td>3.5</td>
<td>1</td>
<td>0.06</td>
<td>0.69</td>
</tr>
<tr>
<td>2</td>
<td>-0.2</td>
<td>0.18</td>
<td>1.4</td>
<td>1</td>
<td>0.24</td>
<td>0.81</td>
</tr>
<tr>
<td>3</td>
<td>-0.3</td>
<td>0.17</td>
<td>3.8</td>
<td>1</td>
<td>0.05</td>
<td>0.72</td>
</tr>
<tr>
<td>4</td>
<td>-0.3</td>
<td>0.14</td>
<td>3.9</td>
<td>1</td>
<td>0.05</td>
<td>0.76</td>
</tr>
<tr>
<td>5 (most) (baseline)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of households that are owner occupied</th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (least)</td>
<td>-0.2</td>
<td>0.25</td>
<td>0.4</td>
<td>1</td>
<td>0.51</td>
<td>0.85</td>
</tr>
<tr>
<td>2</td>
<td>0.1</td>
<td>0.20</td>
<td>0.3</td>
<td>1</td>
<td>0.61</td>
<td>1.11</td>
</tr>
<tr>
<td>3</td>
<td>0.1</td>
<td>0.15</td>
<td>0.3</td>
<td>1</td>
<td>0.57</td>
<td>1.09</td>
</tr>
<tr>
<td>4</td>
<td>0.0</td>
<td>0.12</td>
<td>0.0</td>
<td>1</td>
<td>0.89</td>
<td>1.02</td>
</tr>
<tr>
<td>5 (most) (baseline)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Constant                                  | -0.5  | 0.34 | 2.3  | 1  | 0.13 | 0.60   |

Notes: 1. The response is 1 = household responding to the survey, 0 = non response
2. Only variables that are significant at the 0.05 level are included in the model, with the
exception of the last 2 as their inclusion improved the model fit.
3. The model $R^2$ is 0.030 (Cox and Snell).
4. $B$ is the estimate coefficient with standard error S.E.
5. The Wald-test measures the impact of the categorical variable on the model with the
appropriate number of degrees of freedom $df$. If the test is significant ($\text{sig} < 0.05$) then the
categorical variable is considered to be ‘significantly associated’ with the response variable
and therefore included in the model.
6. The Wald test for each level of the categorical variable is also shown. This tests the
difference between that level and the baseline category.

Variables related to response were; GOR, urban/rural indicator, whether there
were barriers to the address, the proportion of households renting from the
council, the proportion of households that are owner occupied and the
proportion of households who do not own a car. Response was lowest for
households in areas where there are few to very few council houses and very
few owner occupied houses. Response was lowest in Scotland and highest in
Wales. It was also significantly higher in the North East, North West, South
East, South West and East Midlands when compared to Scotland.

The range of the weights was checked and the top 1% weights were trimmed.
The non-response weights were combined with the selection weights to create
the final non-response weight.

### 6.3 Calibration weights

The final stage of the weighting was to adjust the final non-response weights
so the weighted sample matches the population in terms of age, sex and
region.

Only adults aged 18-69 years were included in the sample, therefore the data
has been weighted to the GB population in this age range. The best
population figures available are the 2008 mid-year population estimates from
the Office for National Statistics. We weighted to the marginal age, sex and
Government Office Region distributions using raking-ratio (or rim) weighting.

### Table 6-2 Achieved sample sizes unweighted and weighted

| Age group | Unweighted achieved sample | Achieved sample weighted by NR and selection weight | Achieved sample weighted by final weight | Population aged 18-69%
|-----------|---------------------------|-----------------------------------------------|-----------------------------------------|---------------------
| 18-24     | 9.4                       | 11.3                                         | 14.0                                    | 14.0                |
| 25-34     | 16.4                      | 16.2                                         | 19.0                                    | 19.0                |
| 35-44     | 22.9                      | 22.4                                         | 22.0                                    | 22.0                |
| 45-54     | 20.7                      | 21.4                                         | 19.6                                    | 19.6                |
| 55-64     | 22.4                      | 21.8                                         | 17.5                                    | 17.5                |
| 65-69     | 8.2                       | 6.9                                          | 7.9                                     | 7.9                 |

Sex
There is only one level of weighting as only one person is selected per household; therefore only an individual level weight is required. The weighted data exactly matches the population in terms of the calibration variables. The calibration weight is the final non-response weight to be used in any analysis of the data. This weight has been scaled to the final responding sample size.

6.4 Effective sample size

The effect of the sample design on the precision of survey estimates is indicated by the effective sample size (neff). The effective sample size measures the size of an (unweighted) simple random sample needed to provide the same precision (standard error) as the design being implemented. If the effective sample size is close to the actual sample size then we have an efficient design with a good level of precision. The lower the effective sample size is the lower the level of precision. The efficiency of a sample is given by the ratio of the effective sample size to the actual sample size Samples that select one person per household tend to have lower efficiency than samples that select all household members. The effective sample size of this sample is 1,363, with an efficiency of 82%.
7 SAMPLING ERRORS

No sample precisely reflects the characteristics of the population it represents, because of both sampling and non-sampling errors. The 2009 Attitudes to Pensions survey sample, like that drawn for most large-scale surveys, was clustered according to a stratified multi-stage design into a number of postcode sectors. With a complex design like this, the sampling error of a percentage giving a particular response is not simply a function of the number of respondents in the sample and the size of the percentage; it also depends on how that percentage response is spread within and between sample points.

The complex design may be assessed relative to simple random sampling by calculating a range of design factors (DEFTs) associated with it. A design factor of one means that the complex sample has achieved the same precision as a simple random sample of the same size, whereas a design factor greater than one means the complex sample is less precise than its simple random sample equivalent. If the DEFT for a particular characteristic is known, a 95 per cent confidence interval for a percentage may be calculated. Calculations of sampling errors and design effects were made using SPSS.

Table 7.1 gives examples of the DEFTs and confidence intervals calculated for a range of different questions. The table shows that most of the questions asked of all sample members have a confidence interval of around plus or minus two to three per cent of the survey percentage, meaning that we can be 95 per cent certain that the true population percentage is within two to three per cent (in either direction) of the percentage we report. Sampling errors for percentages based on sub-groups within the sample will be larger.

<table>
<thead>
<tr>
<th>Variables</th>
<th>% (p)</th>
<th>Complex standard error of p</th>
<th>95% confidence interval</th>
<th>DEFT</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Private Pension (AnyPP)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,649</td>
</tr>
<tr>
<td>Has a private pension</td>
<td>18.8</td>
<td>1.0</td>
<td>16.9 - 20.8</td>
<td>1.02</td>
<td></td>
</tr>
<tr>
<td>No private pension</td>
<td>81.2</td>
<td>1.0</td>
<td>79.2 - 83.1</td>
<td>1.02</td>
<td></td>
</tr>
<tr>
<td><strong>Housing tenure (Tenure)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,653</td>
</tr>
<tr>
<td>Owned outright</td>
<td>22.5</td>
<td>1.2</td>
<td>20.1 – 25.0</td>
<td>1.20</td>
<td></td>
</tr>
<tr>
<td>Being bought on a mortgage/bank loan</td>
<td>42.5</td>
<td>1.4</td>
<td>39.7 - 45.3</td>
<td>1.17</td>
<td></td>
</tr>
<tr>
<td>Shared ownership (owns and rents property)</td>
<td>1.5</td>
<td>0.4</td>
<td>0.9 - 2.5</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td>Rented from a Council/New Town</td>
<td>9.6</td>
<td>0.8</td>
<td>8.0 - 11.4</td>
<td>1.17</td>
<td></td>
</tr>
<tr>
<td>Rented from a Housing Authority</td>
<td>6.7</td>
<td>0.8</td>
<td>5.3 - 8.6</td>
<td>1.35</td>
<td></td>
</tr>
<tr>
<td>Rented privately</td>
<td>13.6</td>
<td>1.2</td>
<td>11.4 - 16.2</td>
<td>1.41</td>
<td></td>
</tr>
</tbody>
</table>
### Sampling Errors

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>Min.</th>
<th>Max.</th>
<th>CI Width</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent free</td>
<td>1.8</td>
<td>0.3</td>
<td>1.3</td>
<td>2.6</td>
<td>0.97</td>
</tr>
<tr>
<td>Some other arrangement</td>
<td>1.8</td>
<td>0.4</td>
<td>1.2</td>
<td>2.9</td>
<td>1.30</td>
</tr>
<tr>
<td><strong>Self-assessed knowledge about pension issues</strong> (PenKnow)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,654</td>
</tr>
<tr>
<td>Good</td>
<td>6.6</td>
<td>0.6</td>
<td>4.4</td>
<td>6.9</td>
<td>1.12</td>
</tr>
<tr>
<td>Reasonable</td>
<td>31.6</td>
<td>1.2</td>
<td>27.9</td>
<td>32.5</td>
<td>1.04</td>
</tr>
<tr>
<td>Very patchy</td>
<td>24.0</td>
<td>1.3</td>
<td>33.3</td>
<td>38.2</td>
<td>1.06</td>
</tr>
<tr>
<td>Little or nothing</td>
<td>35.4</td>
<td>1.4</td>
<td>25.9</td>
<td>31.5</td>
<td>1.27</td>
</tr>
<tr>
<td><strong>Pensions are boring</strong> (PenBore)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,651</td>
</tr>
<tr>
<td>Agree strongly</td>
<td>6.6</td>
<td>0.7</td>
<td>5.3</td>
<td>8.1</td>
<td>1.16</td>
</tr>
<tr>
<td>Agree</td>
<td>31.6</td>
<td>1.3</td>
<td>29.1</td>
<td>34.2</td>
<td>1.11</td>
</tr>
<tr>
<td>Neither agree nor disagree</td>
<td>24.0</td>
<td>1.3</td>
<td>21.5</td>
<td>26.8</td>
<td>1.26</td>
</tr>
<tr>
<td>Disagree</td>
<td>35.4</td>
<td>1.4</td>
<td>32.7</td>
<td>38.3</td>
<td>1.19</td>
</tr>
<tr>
<td>Disagree strongly</td>
<td>2.4</td>
<td>0.4</td>
<td>1.7</td>
<td>3.4</td>
<td>1.17</td>
</tr>
<tr>
<td><strong>The age at which women can receive their State Pension is going to increase in the future</strong> (SPW602)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>827</td>
</tr>
<tr>
<td>True</td>
<td>78.6</td>
<td>1.5</td>
<td>75.5</td>
<td>81.4</td>
<td>1.06</td>
</tr>
<tr>
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<td>21.4</td>
<td>1.5</td>
<td>18.6</td>
<td>24.5</td>
<td>1.06</td>
</tr>
</tbody>
</table>
8 CODING AND EDITING

8.1 Introduction
Interviewers carry out most of the data validation of CAPI surveys in the field. Interviewer checks included in the CAPI program allow interviewers to clarify and query data discrepancies directly with the respondent. The CAPI program applies range and consistency error checks and both types of checks were used throughout the questionnaire. Where a check was triggered the interviewer often opened and recorded a note explaining the respondent’s situation. These notes are recorded alongside the data and were inspected by the research team.

However, some more complex checks and the coding of verbatim responses are time consuming and may prove detrimental to the successful completion of the interview. As a result, a separate ‘in-office’ editing and coding process was required. This involves a coder working through each interview in turn, using a modified version of the CAPI program.

An experienced Data Processing Team carried out coding and editing of questionnaires at NatCen’s Brentwood offices. Researchers at NatCen were continuously involved in more complex editing decisions.

The survey sponsor (DWP) agreed all edit checks and coding instructions (a copy can be found in Appendix C).

8.1.1 Fact sheets
For each productive interview a ‘fact sheet’ was produced for editors to use. This provides a concise summary of the respondent and key data from the interview, to alert editors to possible errors or inconsistencies that need to be dealt with at a later stage. A typical fact sheet will contain a listing of the respondent’s details, key data items, open and “other specify” responses, interviewer comments and results of pre-defined edit checks (i.e. whether they have passed or failed the check).

8.2 Coding of open ‘other specify’ questions
There were 82 ‘other specify’ questions to be coded. The code frames used on this study were developed by NatCen researchers from a listing of responses to the relevant questions from the first 200 completed interviews.

In the course of the interview, where a respondent gave details of current or recent spells of employment, this information was coded to the Standard Industrial and Standard Occupational classifications – SIC (2003) and SOC (2007). Industry was classified to a 2-digit level and Occupation to a 4 digit-level.
9 REFERENCES

APPENDIX A  PILOT DOCUMENTS

The following documents (referred to in chapter 3) follow in this appendix:

PAPI Pilot:
- Project instructions
- Introductory letter
- Pilot questionnaire
- Quota sheet
- Interview time and quota record
- Pilot evaluation sheet
- Pilot report
VIEWs ABOUT PENSIONS AND PLANNING FOR RETIREMENT PILOT

PROJECT INSTRUCTIONS
Appendix A: Pilot Documents

Introduction: pilot aims and objectives

We are carrying out a pilot primarily to test some of the new questions we plan to include in a survey about pensions and planning for retirement. These questions are concerned with sources of information and advice about planning for retirement, awareness and knowledge of pensions issues, attitudes to pensions and savings, and expectations for retirement. We have also included a few classification questions.

As this pilot is testing questions, rather than being a simple dress rehearsal of procedures, we want specific feedback from you about how questions work and whether people understand them and find them easy to respond to. We also want to know how they work for you as the interviewer. Sections 4 and 5 of these instructions give more details about what you should look out for, and how to make notes.

1. Background

NatCen has been commissioned to field a survey of people’s knowledge, behaviour and attitudes of pensions and financial planning for retirement. This survey was run in 2006 and is now being repeated in 2009. Most of the questions in 2006 are being retained for 2009 and will remain unchanged in order to be able to produce comparable data with the 2006 survey. However, there have been some updates to the 2006 survey to reflect changes in policy surrounding pensions and planning for retirement. Some questions have been revised and some new questions have been designed. It is these questions which will be tested in this pilot.

The survey has been commissioned by the Department for Work and Pensions (DWP).

Pensions and planning for retirement have probably never been higher up the policy agenda. It is more important than ever that the government collects robust and reliable data about people’s views about the public’s pensions and their retirement. The population is ageing, both as a result of trends in fertility and continuing increases in longevity. The fraction of the population aged 65+ is projected to double between 2000 and 2050. This trend places greater stress on the means that people use to provide for their retirement, which in the UK involves an unusually wide array of choices. The 2009 survey is also being conducted in an entirely different economic climate to the 2006 survey. People are growing more concerned about their current personal finances and the finances they will have available in the future. Assets which had previously been relied on by some people to provide an income in retirement such as property may no longer be adequate and these reasons too make this an extremely valuable survey for policy makers.

2. The sample

As on many of our pilots, we are not issuing names and addresses. This is because we have only a limited number of days before the pilot debriefing, and we want to make sure we get a fairly good mix of different kinds of people. So this is, in effect, a 'quota' sample, and you need to go to an area and select your own respondents (see Section 3 of your 'Guidance Notes'). That way, if someone is busy or refuses, you can just go to another address and try to get an interview.

Across all the interviewers, we would like a mixture of low and high income areas. We’ll discuss this at the pilot briefing. We would also like three interviewers to work in urban areas and two to work in rural areas.
On our best estimate the interview will probably take about **30 minutes** on average to complete. So you will **not** be able to do interviews on the street or 'on the doorstep', as people will not be happy to be interviewed out of doors for so long.

**Your Quota Sheet**

We are asking each of you to try to get as many interviews as you can in the time available (to a maximum of 8 interviews). These should be spread **as far as possible** as follows:

**Gender:**
- 3 men
- 3 women
  (the remaining 2 interviews may be either with men or women)

**Age:**
- 1 person aged 18-22
- 1 person aged 22-34
- 1 person aged 35-44
- 1 person aged 45-59
- 2 people aged 60-69
  (the remaining 2 interviews may be with a respondent of any age 18-69)

**Employment status:**
- 3 in paid work
  (try to include some in part-time and some in full-time work, and someone who is self-employed)
- 3 not in paid work (unemployed, looking after the home, retired, etc)
  (at least 1 person who is retired)
  (the remaining 2 interviews may be with a respondent who is working or not in work)

After each interview you should tick the boxes on your quota sheet to show which categories that person falls into. This will help you to see what kind of person you should be looking for next. So at the end of your assignment, ideally you should have a tick in every box on your quota sheet.

**Of course these are only targets** and, although we would like you to achieve these targets as far as possible, we would rather have as many interviews as you can do, with one or two categories of person missing, than not have an interview at all. This is particularly the case in relation to some of the very precise age categories (e.g. 18-22 years).

**The Address Sheet**

Keep a record of names, addresses, serial numbers, and (where possible) telephone numbers of respondents, on the Address Sheet included in your pack, so that we can carry out recalls according to our normal procedures.

**The interview time**

Record the time at the start of each questionnaire and at the end of the questionnaire. When you have done all your interviews, please work out the average timings.
We have also provided an ‘Interview time and quota record’, which asks you to record the timings for each of the specific sections of the interview. You will see that there is a particular sub-set of questions (Q43-46), contained within the Attitudes to Pensions section, for which we have requested that timings are specifically recorded. This sheet also contains a space to record information about the characteristics of respondents, in relation to the quota; the purpose of this information is to enable us to spot quickly whether there are particular types of respondents (e.g. older or younger) who are taking comparatively longer to answer different types of questions.

3. Materials

In your work pack you should have the following:

- 12 questionnaires (includes spares and a master questionnaire for your notes)
- 1 set of showcards
- 1 standalone showcard (to be used for questions 43-46 on pensions reforms)
- 15 copies of an introductory letter about the survey, which must be left with each respondent at the end of the interview (or may help you to get an interview)
- 10 copies of the National Centre’s normal leaflet for respondents, one of which must be left with each respondent (although again it may help you to get an interview)
- 10 pensions information sheets which can be left with respondents at the end of the interview if they want more information about pension
- 1 address sheet
- 1 quota sheet
- 1 interview time and quota record
- 1 pilot evaluation sheet

4. The questionnaire

Our best estimate is that the overall length will average about 30 minutes.

Please make sure you read through the questionnaire very carefully, making sure you are familiar with it before you go out to start interviewing. In particular, this questionnaire includes some fairly complex routing, which it would be useful to be familiar with before you begin.

Please be sure to read out the questions as they are written. Do not explain the meaning of words and phrases. Many are intended to be general, and any definition you give could bias their answers. Note all such comments, but say, for example, “it’s what you think it means that counts”. As usual, probe where necessary on factual questions and you should repeat the question, or part of it, if a respondent is hesitating between two precodes.

Because this is a pilot, we would like you to write down on the questionnaire, as you do the interview, all the comments respondents make about the questions generally, or the wording or answer categories specifically. Include things like problems with the vocabulary, people remarking that the question is unclear, biased or difficult, or anything that makes the respondent uneasy. Please make these notes as full as possible. Immediately after each interview, look through the questionnaire again and make sure that you have covered all the problems.

Because we are testing new questions only, sections of the questionnaire have not been included in this pilot interview. This will affect the flow of the questions and the interview more generally.
5. **What to bring to the debrief**

You have been given a few spare copies of the questionnaire. Please use one of these as a master copy. *Before* you come to the debrief, transfer your notes from the completed questionnaires to this master copy. You do not need to write down full details, but just a note next to each problem question about each problem or query you find. It is very important that you do this before the debrief, and we will collect this master copy from you at the debrief.

You have also been given a pilot evaluation form, with specific questions to answer about various aspects of the survey process and the interview. Please complete this after you finish your interviews and before the debrief. We will collect the completed evaluation forms from you at the debrief.

In addition to the master copy of the questionnaire and the completed pilot evaluation form, please bring all your completed questionnaires to the debrief. Also bring your completed address sheets, quota sheet and the interview time and quota record. We will collect these from you at the debrief.
Dear Sir/Madam,

10 YOUR VIEWS ABOUT PENSIONS & PLANNING FOR RETIREMENT

You have been chosen to take part in a study which is being carried out to explore people’s views and experiences of pensions and planning for the future. This research is being carried out by the National Centre for Social Research (NatCen), an independent research institute registered as a charity. The study is funded by the Department for Work and Pensions (DWP).

We are interested in your views and experiences regardless of how young or old you are or whether you have a pension or not. No special knowledge is needed to answer any of the questions. We hope you will enjoy taking part in this study.

All our interviewers carry an identification card which includes their photograph and the NatCen logo as it appears at the top of this letter. Please ask to see this. All your answers will be treated in strict confidence in accordance with the Data Protection Act.

We hope you will enjoy taking part in this study. Thank you very much for your help.

Yours faithfully
VIEWS ABOUT PENSIONS AND PLANNING FOR RETIREMENT
I would like to start by asking some general questions about your circumstances.

Q1. PLEASE ASK OR RECORD SEX OF RESPONDENT

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>2</td>
</tr>
</tbody>
</table>

ASK ALL

Q2. What was your age last birthday?

ASK ALL

Q3. SHOWCARD 1

Please tell which one of these best describes your current situation?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>In paid employment or self employment for at least 10 hours per week (or away temporarily)</td>
<td>1</td>
</tr>
<tr>
<td>Retired from paid work</td>
<td>2</td>
</tr>
<tr>
<td>Doing something else (includes going to school or college, unpaid work, looking for paid work, permanently unable to work because of long-term sickness or disability, looking after home or family)</td>
<td>3</td>
</tr>
</tbody>
</table>
Q4. **SHOWCARD 2**
First some questions about different sources of information regarding retirement.

Which, if any, of the following have you contacted for information on planning for retirement?

CODE ALL THAT APPLY

- Financial Advisor 1
- Bank/Building Society 2
- Employer 3
- Accountant 4
- Friends/family/colleagues 5
- DWP/DSS/The Pensions Service 6
- HM Revenue & Customs/Inland Revenue 7
- The Government generally – no specific department 8
- Insurance company 9
- Pension provider 10
- Trade Union 11
- Citizens Advice Bureau 12
- Help the Aged, Age Concern or a similar organisation 13
- The media (newspapers, TV, radio) 14
- Internet generally 15
- Other (PLEASE SPECIFY) 16
- None of these 17

GO TO Q6
ASK IF CONTACTED SOMEONE FOR INFORMATION (CODES 1 TO 16 AT Q4)
SHOWCARD 3
Thinking about the most recent occasion on which you contacted an individual or organisation for information on planning for retirement, how did you do this?

CODE ALL THAT APPLY

In person: on own/with partner, friend or relative 1
In person: with group of people (for example with colleagues at workplace) 2
By telephone 3
In a letter or leaflet 4
By e-mail or online through the Internet 5
A mixture of these ways 6
Some other way (PLEASE SPECIFY) 7

ASK ALL
SHOWCARD 2 AGAIN
Q6. Now thinking about the future, which of these would be your first choice for information on planning for retirement?

CODE ONE ONLY

Financial Advisor 1
Bank/Building Society 2
Employer 3
Accountant 4
Friends/family/colleagues 5
DWP/DSS/The Pensions Service 6
HM Revenue & Customs/Inland Revenue 7
The Government generally – no specific department 8
Insurance company 9
Pension provider 10
Trade Union 11
Citizens Advice Bureau 12
Help the Aged, Age Concern or a similar organisation 13
The media (newspapers, TV, radio) 14
Internet generally 15
Other (PLEASE SPECIFY) 16

None of these 17
ASK ALL

Q7. SHOWCARD 4
If all of the methods listed on this card were available, which of them would be an acceptable way for you to receive information on planning for retirement?

CODE ALL THAT APPLY

In person: on own/with partner, friend or relative 1
In person: with group of people (for example with colleagues at workplace) 2
By telephone 3
In a letter or leaflet 4
By e-mail or online through the Internet 5
All of these ways would be acceptable 6

ASK ALL

Q8. SHOWCARD 5
Which of the following would you trust most to provide you with information relating to planning for retirement?

CODE ONE ONLY

Financial Advisor 1
Bank/Building Society 2
Employer 3
Accountant 4
Friends/family/colleagues 5
DWP/DSS/The Pensions Service 6
HM Revenue & Customs/Inland Revenue 7
The Government generally – no specific department 8
Insurance company 9
Pension provider 10
Trade Union 11
Citizens Advice Bureau 12
Help the Aged, Age Concern or a similar organisation 13
The media (newspapers, TV, radio) 14
Internet generally 15
Other (PLEASE SPECIFY) 16

None of these 17
Q9. **SHOWCARD 5 AGAIN**
And which of the following are you most confident would provide you with **accurate** information about planning for retirement?

**CODE ONE ONLY**

<table>
<thead>
<tr>
<th>Option</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Advisor</td>
<td>1</td>
</tr>
<tr>
<td>Bank/Building Society</td>
<td>2</td>
</tr>
<tr>
<td>Employer</td>
<td>3</td>
</tr>
<tr>
<td>Accountant</td>
<td>4</td>
</tr>
<tr>
<td>Friends/family/colleagues</td>
<td>5</td>
</tr>
<tr>
<td>DWP/DSS/The Pensions Service</td>
<td>6</td>
</tr>
<tr>
<td>HM Revenue &amp; Customs/Inland Revenue</td>
<td>7</td>
</tr>
<tr>
<td>The Government generally – no specific department</td>
<td>8</td>
</tr>
<tr>
<td>Insurance company</td>
<td>9</td>
</tr>
<tr>
<td>Pension provider</td>
<td>10</td>
</tr>
<tr>
<td>Trade Union</td>
<td>11</td>
</tr>
<tr>
<td>Citizens Advice Bureau</td>
<td>12</td>
</tr>
<tr>
<td>Help the Aged, Age Concern or a similar organisation</td>
<td>13</td>
</tr>
<tr>
<td>The media (newspapers, TV, radio)</td>
<td>14</td>
</tr>
<tr>
<td>Internet generally</td>
<td>15</td>
</tr>
<tr>
<td>Other (PLEASE SPECIFY)</td>
<td>16</td>
</tr>
<tr>
<td>None of these</td>
<td>17</td>
</tr>
</tbody>
</table>
INTERVIEWER CHECK (DEMOGRAPHICS SECTION Q1)
RESPONDENT IS...

…MALE A
… FEMALE B

ASK IF FEMALE
Q10. SHOWCARD 6

Now a quick quiz about pensions. For each thing I say, please say whether you think it is true or false.
If you don't know, that's fine, just say so and we will skip to the next one.

At the moment, women can receive the State Pension when they are 60?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1
Definitely/probably false 2
Don’t know 3

ASK IF MALE
Q11. SHOWCARD 6 AGAIN

Now a quick quiz about Pensions. For each thing I say, please say whether you think it is true or false.
If you don't know, that's fine, just say so and we will skip to the next one.

At the moment, men can receive the State Pension when they are 65?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1
Definitely/probably false 2
Don’t know 3

ASK ALL
Q12. SHOWCARD 6 AGAIN

You must stop working before you can claim your State Pension, even if you are a man over 65 or a woman over 60?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1
Definitely/probably false 2
Don’t know 3
Q13. **SHOWCARD 6 AGAIN**
The Basic State Pension you get depends on how many years of National Insurance contributions or credits you have built up?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1  
Definitely/probably false 2  
Don't know 3

Q14. **SHOWCARD 6 AGAIN**
National Insurance contributions can sometimes be credited to people who have never paid National Insurance?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1  
Definitely/probably false 2  
Don't know 3

Q15. **SHOWCARD 6 AGAIN**
As well as the Basic State Pension, for some people the Government provides a second state pension related to their previous earnings?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1  
Definitely/probably false 2  
Don't know 3

Q16. **SHOWCARD 6 AGAIN**
The income a person receives from the State Pension is taken into account when working out whether they have to pay income tax?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1  
Definitely/probably false 2  
Don't know 3

Q17. **SHOWCARD 6 AGAIN**
The income a person receives from a personal or employer pension is taken into account when working out whether they have to pay income tax?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

Definitely/probably true 1  
Definitely/probably false 2  
Don't know 3
Q18. **SHOWCARD 6 AGAIN**
When you reach State Pension Age, you can choose to delay receiving your State Pension and get a higher amount when you do start to take it?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don’t know 3

Q19. **SHOWCARD 6 AGAIN**
If you delay taking your State Pension, you can get an additional lump sum (when you claim)?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don’t know 3

Q20. **SHOWCARD 6 AGAIN**
If you delay taking your State Pension, you can get extra State Pension in your regular payments when you come to claim it?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don’t know 3

Q21. **SHOWCARD 6 AGAIN**
Pension credit, a benefit for older people, is only available to those with no savings?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don’t know 3

Q22. **SHOWCARD 6 AGAIN**
If you are contributing to a personal pension or stakeholder pension, its final value will depend on how well the financial market performs?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don’t know 3
Q23. **SHOWCARD 6 AGAIN**
Money paid into private pensions qualifies for tax relief?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3

Q24. **SHOWCARD 6 AGAIN**
You can access money you pay into a private pension at any age?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3

Q25. **SHOWCARD 6 AGAIN**
People who continue working after State Pension Age do not have to pay National Insurance contributions?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3

Q26. **SHOWCARD 6 AGAIN**
After State Pension Age, individuals have a larger tax allowance?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3

Q27. **SHOWCARD 6 AGAIN**
People have a right to request to continue working after age 65?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3

Q28. **SHOWCARD 6 AGAIN**
There are never any charges for members of private pension schemes?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?).

- Definitely/probably true 1
- Definitely/probably false 2
- Don't know 3
Q29. **INTERVIEWER: NO SHOWCARD FOR THIS QUESTION**
   Of every 100 girls born in Britain today, around how many would you expect to still be alive at the age of 75?

   INTERVIEWER: Enter number between 0 and 100

   ASK IF NOT RETIRED (CHECK ANSWER AT Q3 – CODES 1 OR 3)

Q30. At what age do you think you will be able to start receiving your State Pension?

   INTERVIEWER: WRITE IN AGE

   ASK IF ANSWER PROVIDED AT Q30 ABOVE

Q31. And in what month do you think you will be able to start receiving your State Pension?

   INTERVIEWER: WRITE IN MONTH
ASK ALL

Q32. SHOWCARD 7
Please tell me how much you agree or disagree with these statements...
... saving into a pension is the best way to provide for your retirement, as it stops you dipping into the fund whenever you want to?

| Agree strongly | 1 |
| Agree          | 2 |
| Neither agree nor disagree | 3 |
| Disagree       | 4 |
| Strongly disagree | 5 |

Q33. SHOWCARD 7 AGAIN
... The main drawback of saving into a pension is that that you can’t get at your money before pension age, even if you really need it

| Agree strongly | 1 |
| Agree          | 2 |
| Neither agree nor disagree | 3 |
| Disagree       | 4 |
| Strongly disagree | 5 |

Q34. SHOWCARD 8
Which of the statements on this card best describes how knowledgeable you feel about pension issues?

| I have a good knowledge of pension issues | 1 |
| I have a reasonable, basic knowledge of pensions - I know how they work generally but do not understand the details | 2 |
| My knowledge of pensions issues is very patchy – I know a bit about what concerns me but no more | 3 |
| I know little or nothing about pensions issues | 4 |

Q35. SHOWCARD 9
Which of the statements on this card best describes how knowledgeable you feel about the State Pension?

| I have a good knowledge of the state pension | 1 |
| I have a reasonable, basic knowledge of the state pension - I know how it works generally but do not understand the details | 2 |
| My knowledge of the state pension is very patchy – I know a bit about what concerns me but no more | 3 |
| I know little or nothing about the state pension | 4 |
ASK ALL
Q36. People plan for their retirement in different ways and at different stages of their life. Do you currently have any financial plans, savings, work or personal pensions specifically for your retirement?

Yes 1
No 2

Q37. And would you say that you currently have plans (not just financial) in place for your retirement?

Yes 1
No 2

Q38. Which of the following, if any, do you have specifically for your retirement?

READ OUT, CODE ALL THAT APPLY

A company/work pension in your name that is currently being paid into 1
Additional voluntary contributions being made to a work pension 2
A personal pension that you are currently paying into 3
A company or personal pension in your name that is no longer being paid into 4
An ISA 5
Premium Bonds 6
Other investments 7
Other savings 8
A main home you could sell and downsize or release money from 9
None of these 10

Q39. SHOWCARD 10
I am now going to read out a statement. Please tell me to what extent you agree or disagree with this statement…

…I worry about how much I will have to live on in retirement?

Agree strongly 1
Agree 2
Neither agree nor disagree 3
Disagree 4
Disagree strongly 5

Q40. Thinking about your current situation and current retirement plans, would you say that you were worried or confident about the future?

Worried 1
Confident 2
Q41. **SHOWCARD 11**
Please say which statement comes closest to your view:

...Saving into a pension is a good way to save for retirement as it ensures you can’t dip into your funds when you want to

OR

...I’m not in favour of pensions as they mean you can’t get access to the money you have saved before retirement?

Q42. **SHOWCARD 12**
Please say which statement comes closest to your view:

...Saving into a pension would be more attractive to me if I could have better access to my pension savings before retirement

OR

...Saving into a pension would be less attractive to me if I could access my pension savings at any time?

Q43. **STANDALONE SHOWCARD**
The Government has recently announced a new system for encouraging more people to pay into a workplace pension. All eligible employees will be automatically enrolled into a workplace pension scheme from 2012. This is referred to as the workplace pension reforms. People will pay in a percentage of their wage or salary into their workplace pension scheme and money will also be paid in by their employer and by the Government in the form of normal tax relief. Most people will pay in 4% of whatever they earn between £5,000 and £33,500.

I’m going to read out the key features of the new workplace pension reforms. For each feature I read out, can you tell me whether you find it attractive or unattractive?

Please think about the specific feature rather than the reforms as a whole.

**INTERVIEWER:** READ OUT EACH STATEMENT
REPEAT ANSWER CATEGORIES AS REQUIRED

Workers who are eligible will be automatically enrolled.

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Appendix A: Pilot Documents

Q44. (Can you tell me whether you find it attractive or unattractive?)
People can choose to opt out of a workplace pension scheme.

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Q45. (Can you tell me whether you find it attractive or unattractive?)
People will pay a percentage of their wage or salary into their pension – this will be taken out of their wages.

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Q46. (Can you tell me whether you find it attractive or unattractive?)
The employer will automatically pay into their workers pension.

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ASK IF WORKING – CODE 1 AT Q3

Q47. SHOWCARD 13
Which of the letters on this card represents your own gross or total earnings, before deduction of income tax and national insurance?

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Appendix A: Pilot Documents

ASK IF CODES 1 OR 2 AT Q47

Q48. SHOWCARD 14
Some employers offer a pension scheme that all, or some, of their employees can join. Please could you tell me which of these applies to you?

1. My employer offers a pension scheme and I am currently a member of the scheme
2. My employer offers a pension scheme, I am eligible but am not a member of the scheme
3. My employer offers a pension scheme but I am not eligible to be in the scheme
4. My employer does not offer a pension scheme for any employees

ASK IF MEMBER OF EMPLOYER PENSION (CODE 1 AT Q48)

Q49. SHOWCARD 15
The next question is about any contributions that you make to your (main) current pension scheme offered by your employer. Which of the statements on this card best describes how contributions are made to the scheme?

1. Contributions are taken out of my pay each week or month
2. The scheme is non-contributory but I pay something to make additional provision for myself or my dependents
3. The scheme is non-contributory. No money is taken from my pay each week or month

ASK IF NOT MEMBER OF EMPLOYER PENSION SCHEME (CODES 2, 3 OR 4 AT Q48) OR MEMBER NON-CONTRIBUTORY EMPLOYER PENSION SCHEME (CODES 2 OR 3 AT Q49)

Q50. In your (main) job are you...

1. ...an employee.
2. Or self-employed?
ASK IF EMPLOYEE (CODE 1 AT Q50)
AND AGED UNDER 22 OR OVER 65 (CHECK ANSWER AT Q2 ON PAGE 3)
OR IF EARNING UNDER £5,000 PER YEAR (CODE 1 OR 2 AT Q47)

Q51. SHOWCARD 16
On the basis of the information you have given, your employer would not be required to automatically enrol you into a pension. However, you could choose to enrol yourself into a workplace pension, if you wished. You would be able to contribute an amount of your choosing, although your employer would not necessarily make a contribution. On the basis of what you currently know about the workplace pension reforms, do you think you would choose to enrol yourself?

Definitely would 1
Probably would 2
Probably would not 3
Definitely would not 4
(SPONTANEOUS) It depends 5

Q53

ASK IF SELF-EMPLOYED (CODE 2 AT Q50)

Q52. SHOWCARD 16 AGAIN
You would not be automatically enrolled into a workplace pension, because you are self-employed. However, you could choose to enrol yourself if you wished. You would be able to contribute an amount of your choosing. On the basis of what you currently know about the workplace pension reforms, do you think you would choose to enrol yourself?

Definitely would 1
Probably would 2
Probably would not 3
Definitely would not 4
(SPONTANEOUS) It depends 5

Q53

ASK ALL
SHOWCARD 17
Looking at the statements on this card about the current tax rules on pensions. Please can you tell me which, if any, you are aware of?
CODE ALL THAT APPLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay
Multicoded (Maximum of 8 codes)

None of these 1
Pension contributions attract tax relief 2
Tax relief on pension contributions is given at a person’s marginal rate of tax 3
You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance 4
Total tax free pension savings are subject to a lifetime allowance, currently of £1.75 million 5
Employers can contribute as little or as much as they like into an employee’s pension fund and get tax relief on that amount, subject to the lifetime allowance 6
Your pension savings on retirement need to be used to buy an annuity, or
an income can be drawn from the funds, within certain limits 7
Up to 25% of your pension savings can be taken as a tax-free lump-sum on retirement 8
Pension income is subject to tax, just like other income 9
**ASK IF WORKING – CODE 1 AT Q3)**

Q54. At what age do you expect to retire from your main job?

**INTERVIEWER:** WRITE IN AGE

**INTERVIEWER:** IF ‘NEVER’ CODE 150

**INTERVIEWER:** IF ‘IT DEPENDS’ CODE DON’T KNOW

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**GRID FOR ROUTING FOR MEN – REFER TO ‘CURRENT AGE’ (Q2) AND ‘AGE EXPECT TO RETIRE’ (Q54) AND PUT A TICK IN THE CORRECT BOX ON THE GRID TO INDICATE ROUTING**

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**GRID FOR ROUTING FOR WOMEN (OVER 2 PAGES) – REFER TO ‘CURRENT AGE’ (Q2) AND ‘AGE EXPECT TO RETIRE’ (Q54) AND PUT A TICK IN THE CORRECT BOX ON THE GRID TO INDICATE ROUTING**

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### Appendix A: Pilot Documents

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ASK IF MALE AND EXPECTS TO RETIRE EARLY AT Q54
SHOWCARD 18
You have told us that you expect to retire from your main job before the State Pension Age for someone of your age. Which of the options on the card are your reasons for this?

CODE ALL THAT APPLY

- Because I want to 1
- Due to ill health (of myself or my partner) 2
- For personal reasons 3
- As that’s when partner/spouse retires or starts receiving pension 4
- Because I will need to provide care for someone, such as a partner or child 5
- Because I will be able to afford to 6
- Because I want to enjoy more than just a short period of retirement 7
- Because that’s when my parents retired 8
- Because that’s when my friends will retire 9
- Because I thought that was the age men retire 10
- Some other reason (PLEASE SPECIFY) 11

ASK IF MORE THAN ONE REASON MENTIONED AT Q55
SHOWCARD 18 AGAIN
And which of these options is the main reason why you expect to retire from your main job at this time?

CODE ONE ONLY

- Because I want to 1
- Due to ill health (of myself or my partner) 2
- For personal reasons 3
- As that’s when partner/spouse retires or starts receiving pension 4
- Because I will need to provide care for someone, such as a partner or child 5
- Because I will be able to afford to 6

Q65
- Because I want to enjoy more than just a short period of retirement 7
- Because that’s when my parents retired 8
- Because that’s when my friends will retire 9
- Some other reason (PLEASE SPECIFY) 10
Appendix A: Pilot Documents

ASK IF MALE AND EXPECT TO RETIRE LATE AT Q54

Q57. SHOWCARD 19
You have told us that you expect to retire from your main job after the State Pension Age for someone of your age (if at all). Which of the options on the card are your reasons for this?

CODE ALL THAT APPLY

Because I enjoy working 1
Because I can’t afford to stop earning money 2
Because I’m not sure what else to do 3
Because in the future that’s when I think people will generally retire 4
Because my employer has (or will have) extended retirement age past 65 5
For personal reasons 6
As that’s when partner/spouse retires or starts receiving pension 7
Because that’s when my parents retired 8
Because that’s when my friends will retire 9
Because I enjoy getting out and meeting people 10
To keep my mind active 11
I want to continue making a contribution to society 12
Some other reason (PLEASE SPECIFY) 13

ASK IF MALE AND IF MORE THAN ONE REASON MENTIONED AT Q57

Q58. SHOWCARD 19 AGAIN
And which of these options is the main reason why you expect to retire from your main job at this time?

CODE ONE ONLY

Because I enjoy working 1
Because I can’t afford to stop earning money 2
Because I’m not sure what else to do 3
Because in the future that’s when I think people will generally retire 4
Because my employer has (or will have) extended retirement age past 65 5
For personal reasons 6
As that’s when partner/spouse retires or starts receiving pension 7
Because that’s when my parents retired 8
Because that’s when my friends will retire 9
Because I enjoy getting out and meeting people 10
To keep my mind active 11
I want to continue making a contribution to society 12
Some other reason (PLEASE SPECIFY) 13

Q65
ASK IF FEMALE AND EXPECTS TO RETIRE EARLY AT Q54
SHOWCARD 20
The age at which most women can receive the State Pension will increase in the future.
You have told us that you expect to retire from your main job before the State Pension Age for someone of your age.
Which of the options on the card are your reasons for this?
CODE ALL THAT APPLY

Because I want to 1
Because I think that’s the age that women generally retire 2
Due to ill health (of myself or my partner) 3
For personal reasons 4
As that's when partner/spouse retires or starts receiving pension 5
Because I will need to provide care for someone, such as a partner or child 6
Because I will be able to afford to 7
Because I want to enjoy more than just a short period of retirement 8
Because that’s when my parents retired 9
Because that’s when my friends will retire 10
Some other reason (PLEASE SPECIFY) 11

ASK IF FEMALE AND IF MORE THAN ONE REASON MENTIONED AT Q59
SHOWCARD 20 AGAIN
And which of these options is the main reason why you expect to retire from your main job at this time?
CODE ONE ONLY

Because I want to 1
Because I think that’s the age that women generally retire 2
Due to ill health (of myself or my partner) 3
For personal reasons 4
As that’s when partner/spouse retires or starts receiving pension 5
Because I will need to provide care for someone, such as a partner or child 6
Because I will be able to afford to 7
Because I want to enjoy more than just a short period of retirement 8
Because that’s when my parents retired 9
Because that’s when my friends will retire 10
Some other reason (PLEASE SPECIFY) 11

Q65
ASK IF FEMALE AND EXPECTS TO RETIRE LATE AT Q54

Q61. SHOWCARD 21
The age at which most women can receive the State Pension will increase in the future. You have told us that you expect to retire from your main job after the State Pension Age for someone of your age (if at all). OK Which of the options on the card are your main reasons for this?
CODE ALL THAT APPLY

Because I enjoy working 1
Because I can’t afford to stop earning money 2
Because I’m not sure what else to do 3
Because in the future that’s when I think people will generally retire 4
Because my employer has (or will have) extended retirement age past this age 5
For personal reasons 6
As that’s when partner/spouse retires or starts receiving pension 7
Because that’s when my parents retired 8
Because that’s when my friends will retire 9
Because I enjoy getting out and meeting people 10
To keep my mind active 11
I want to continue making a contribution to society 12
Some other reason (PLEASE SPECIFY) 13

________________________________________

ASK IF FEMALE AND IF MORE THAN ONE REASON MENTIONED AT Q61

Q62. SHOWCARD 21 AGAIN
And which of these options is the main reason why you expect to retire from your main job at this time?
CODE ONE ONLY

Because I enjoy working 1
Because I can’t afford to stop earning money 2
Because I’m not sure what else to do 3
Because in the future that’s when I think people will generally retire 4
Because my employer has (or will have) extended retirement age past this age 5
For personal reasons 6
As that’s when partner/spouse retires or starts receiving pension 7
Because that’s when my parents retired 8
Because that’s when my friends will retire 9
Because I enjoy getting out and meeting people 10
To keep my mind active 11
I want to continue making a contribution to society 12
Some other reason (PLEASE SPECIFY) 13

________________________________________
ASK ALL WHO WOULD RETIRE AT STATE PENSION AGE AT Q54

SHOWCARD 22

You've told me that you expect to retire from your main job at the State Pension Age for someone of your age.

Which of the reasons on this card are your reasons you expect to retire at that age?

CODE ALL THAT APPLY

Because that's when I want to retire 1
Because that's when I will start to receive my State Pension 2
Because that's the usual age that women/men/people retire 3
Due to my employer's rules on retirement / my employer won't let me work beyond age 65 4
For personal reasons 5
As that's when partner/spouse retires or starts receiving pension 6
Because that's when I'll start to receive my employer pension 7
Because that's when my parents retired 8
Because that's when my friends will retire 9
Some other reason (PLEASE SPECIFY) 10
ASK ALL WHO SELECTED MORE THAN ONE REASON AT Q63

Q64. SHOWCARD 22 AGAIN
And which of these options is the main reason why you expect to retire from your main job at this time?

CODE ONE ONLY

Because that’s when I want to retire 1
Because that’s when I will start to receive my State Pension 2
Because that’s the usual age that women/men/people retire 3
Due to my employer’s rules on retirement / my employer won’t let me work beyond age 65 4
For personal reasons 5
As that’s when partner/spouse retires or starts receiving pension 6
Because that’s when I’ll start to receive my employer pension 7
Because that’s when my parents retired 8
Because that’s when my friends will retire 9
Some other reason (PLEASE SPECIFY) 10

ASK IF AGED 65+ AND WORKING (CODE 1 AT Q3)

Q65. SHOWCARD 23
What were the reasons you continued working beyond State Pension Age?

CODE ALL THAT APPLY

I enjoy working 1
I couldn’t afford to stop earning money 2
I wanted to improve my pension 3
I am not sure what else to do 4
I felt it was a good way to ease into retirement 5
Working beyond SPA meant I could put off saving for retirement until later in life 6
To keep fit and active 7
To retire at the same time as my partner / spouse 8
To retire at a different time to my partner / spouse 9
I enjoy getting out and meeting people 10
To keep my mind active 11
To continue making a contribution to society 12
Some other reason (PLEASE SPECIFY) 13
ASK IF WORKING (CODE 1 AT Q3)
Q66. Can I check again, in your (main) job are you…READ OUT…

…an employee, 1
Or self-employed? 2

Q67
Q73

ASK IF EMPLOYEE (CODE 1 AT Q66)
Q67. Does your employer currently allow people to carry on working past age 65 if they want to?

Yes 1
No 2
It depends 3
Don’t know 4

ASK IF AGED 50-65 (CHECK ANSWER AT Q2)
SHOWCARD 24
Q68. Would you want to work beyond age 65 (assuming your job would remain exactly the same)?

IF ASKED, THIS WOULD MEAN UNDERTAKING EXACTLY THE SAME WORK, FOR THE SAME NUMBER OF HOURS EACH WEEK AND MONTHS EACH YEAR

Definitely would 1
Probably would 2
Probably would not 3
Definitely would not 4

Q73
Q69

IF WOULD NOT WANT TO WORK BEYOND AGE 65 (CODES 3 AND 4 AT Q68)
Q69. Is there anything that would make you want to work beyond age 65? If so, please say what this would be?

INTERVIEWER RECORD VERBATIM. PROBE FOR A FULL ANSWER

ASK IF RETIRED (CODE 2 AT Q3)
Q70. Did you have to retire because of your employer’s policy on retirement age?

Yes 1
No 2
ASK IF AGED 50-65 (CHECK ANSWER AT Q2) AND RETIRED (CODE 2 AT Q3)

Q71. SHOWCARD 25
When you retired, would you have liked to have carried on working in the same job for your employer?

IF ASKED, THIS WOULD MEAN UNDERTAKING EXACTLY THE SAME WORK, FOR THE SAME NUMBER OF HOURS EACH WEEK AND MONTHS EACH YEAR

- Definitely would have 1
- Probably would have 2
- Probably would not have 3
- Definitely would not have 4

Q72

Q73

IF WOULD HAVE LIKED TO CARRY ON WORKING (CODES 1 AND 2 AT Q71)

Q72. If you had carried on working in the same job for your employer, rather than retiring, how many more years would you have liked to do this for?

ASK ALL

Q73. SHOWCARD 26
Which of these factors, if any, do you think should determine when a person stops working?
CODE ALL THAT APPLY

- Their age 1
- Their ability to do their job 2
- Their health 3
- Their willingness to adapt and learn new things 4
- The availability of jobs for younger employees 5
- It depends upon the individual 6
- Other (PLEASE SPECIFY) 7

IF MORE THAN ONE ANSWER CODED AT Q73

Q74. SHOWCARD 26 AGAIN
And which of these factors do you think should have the main role in determining when a person stops working?
CODE ONE ONLY

- Their age 1
- Their ability to do their job 2
- Their health 3
- Their willingness to adapt and learn new things 4
- The availability of jobs for younger employees 5
- It depends upon the individual 6
- Other (PLEASE SPECIFY) 7
ASK ALL
Q75. SHOWCARD 27
How much, if anything, do you know about the legislation relating to age discrimination at work that was introduced in 2006?

I know a lot about it 1
I know something about it 2
I have heard of it, but don’t know much about it 3
I don’t know anything about it 4

ASK Q76
Q77

IF KNOWS ABOUT LEGISLATION (CODES 1, 2 AND 3 AT Q75)
Q76. Which groups of employees do you think the legislation relating to age discrimination introduced in 2006 applies to?

INTERVIEWER: CODE ANSWER

Older employees 1
Younger employees 2
Both older employees and younger employees 3
All employees, regardless of their age 4
Other (PLEASE SPECIFY) 5

ASK ALL
SHOWCARD 28
Q77. Listed on this card are some of the factor that might influence an individual's decision on when to retire.
Thinking about all the factors that will influence your own decision on when to retire, would you say that the age specified in your employer’s retirement policy will be…..READ OUT…..

…the major factor, 1
one of the major factors, 2
a minor factor, or 3
not a factor at all? 4
ASK IF NOT RETIRED – CODES 1 OR 3 AT Q3

**SHOWCARD 29**
Some pensioners can claim Pension Credit. This is a tax free benefit paid to those pensioners whose income is below a certain level. There may be extra Pension Credit available for those with modest amounts of savings. Claims can be made by phone or in writing and pensioners need to provide details of their income and savings, to work out if they are eligible. Thinking about when you retire, if you were eligible for such a benefit, how likely is it that you would apply?

INTERVIEWER NOTE AND FOR INFO IF ASKED:
Currently, single pensioners can get their weekly income topped up to £130. (People over 65 with income up to £181 may still be eligible [or at higher levels of income for those entitled to additional amounts].
Currently, couples can get their weekly income topped up to £198.45 (couples where at least one member is 65 or over, with income up to £266 may still be eligible [or at higher levels for those entitled to additional amounts].

Very likely 1
Fairly likely 2
Fairly unlikely 3
Very unlikely 4
Unsure 5
I don’t think I would be eligible 6

**Q79. SHOWCARD 30**
Do you think the amount of income you have when you retire will leave you better off or worse off than you have been during your working life?

Much better off 1
Slightly better off 2
About the same 3
Slightly worse off 4
Much worse off 5
ASK ALL

Q80. SHOWCARD 31
And now some questions about you and your current situation.
First, what is your country of birth?

- England 1
- Wales 2
- Scotland 3
- Northern Ireland 4
- Republic of Ireland 5
- Elsewhere in Europe 6
- Caribbean 7
- Africa 8
- India, Pakistan, Bangladesh or Sri Lanka 9
- Somewhere else (PLEASE SPECIFY) 10

Q81. Do you have any long-standing physical or mental impairment, illness or disability? By 'long-standing' I mean anything that has troubled you over a period of at least 12 months or that it likely to affect you over a period of at least 12 months?

Yes 1 Q82
No 2 Q83

ASK IF HAS HEALTH PROBLEM OR DISABILITY (CODE 1 AT Q81)

Q82. SHOWCARD 32
Does this or do these health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life?

CODE ALL THAT APPLY

- Mobility (moving about) 1
- Lifting, carrying or moving objects 2
- Manual dexterity (using your hands to carry out everyday tasks) 3
- Continence (bladder and bowel control) 4
- Communication (speech, hearing or eyesight) 5
- Memory or ability to concentrate, learn or understand 6
- Recognising when you are in physical danger 7
- Your physical co-ordination (e.g. balance) 8
- Other health problem or disability 9
- None of these 10
ASK ALL
Q83. Is there a telephone in (your part of) this accommodation?

Yes 1
No 2

IF YES AT 83
Q84. A few interviews on any survey are checked by a supervisor to make sure that people are satisfied with the way the interview was carried out. In case my supervisor needs to contact you, it would be helpful if we could have your telephone number.

Number given 1
Number refused 2

WRITE TELEPHONE NUMBER ON ADDRESS CONTACT SHEET – NOT HERE

. TIME INTERVIEW COMPLETED: 

TOTAL LENGTH OF INTERVIEW: minutes

INTERVIEWER SIGNATURE:

DATE OF INTERVIEW: Day Month Year

2009
### VIEWS ABOUT PENSIONS AND PLANNING FOR RETIREMENT 2009

**QUOTA SHEET**

You should achieve 8 interviews as follows:

- **At least 3 men**
- **At least 3 women**
- **At least 3 in paid work** (including self-employed and some in part-time and some in full-time work)
- **At least 3 not in paid work** (including at least 1 retired)
- **At least 1 aged 18-22**
- **At least 1 aged 23-34**
- **At least 1 aged 35-44**
- **At least 1 aged 45-59**
- **At least 2 aged 60-69**

Do not interview anyone over 69
### VIEWS ABOUT PENSIONS AND PLANNING FOR RETIREMENT PILOT
#### INTERVIEW TIME AND QUOTA RECORD

<table>
<thead>
<tr>
<th>Interview length (in minutes)</th>
<th>Interview No.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section:</strong></td>
<td>1</td>
</tr>
<tr>
<td>7 8</td>
<td></td>
</tr>
</tbody>
</table>

- **Demographics**
- **Information**
- **Knowledge test**
- **Attitudes to pensions**
- **Workplace pensions reforms**
  (Q43-46)
- **Expectations for retirement**
- **Final demographics**

**TOTAL LENGTH**

**Respondent quota details**

|          | 1  | 2  | 3  | 4  | 5  | 6  | **Average** |
|----------|----|----|----|----|----|----|            |
| **Sex**  |    |    |    |    |    |    |            |
| **Age**  |    |    |    |    |    |    |            |
| **Employment status** (P=In paid work) (O=Other) |    |    |    |    |    |    |            |
PILOT EVALUATION FORM

Interviewer name: ________________  Area worked in: ________________

Here are some questions for you to consider for this pilot. They focus on the survey documents and the questions in the interview, and should be used as a guide to help you critically evaluate our plans for this survey. Please do not feel constrained by this format - if there are other issues which you come across which are not covered here we want to know about them.

It would also be useful if you could obtain feedback from respondents on these issues.

Many thanks.

A EXPLAINING THE SURVEY TO RESPONDENTS AND GAINING CO-OPERATION

Advance letter
a) Did respondents have any comments on the advance letter? Was it clear?
b) What more information might they have liked?

Please give details of any comments about the advance letter.

Survey name
a) How did you feel the survey name worked?
b) Do you think the name appeals more or less to respondents in different circumstances (e.g. young and old, working / not working)?
c) Do you (or respondents if asked) have views on the alternative survey names?

If there were any problems with the title of the survey please give details.
What problems, if any, did you have in explaining the purpose of the survey and in gaining respondents' co-operation?

Please give details, particularly if problems to do with getting all people to take part.

Did you find any useful ways of overcoming these problems? For example, particular phrases which worked well. What were they?

B THE INTERVIEW

How long did your interviews take?

10.1

Between ________ and ________ mins

Were there reasons why the interview took longer in some cases?

☐ No

☐ Yes – please give details:
Did respondents comment on the length of the interview? If yes: what comments did they make?

Were there particular sections of the questionnaire which were too long for respondents- if so which ones?

Please give name of section(s) and state whether too long for particular types of respondents

Pensions terminology
How well do you think the following terms and phrases were understood by the respondents?

a) Pensioner,

b) State pension age,

c) Tax-relief,

d) private pensions,

e) personal pensions,

f) occupational/employer pensions

g) retired,

h) non-contributory pension,

i) automatic enrolment / automatically enrol
Appendix A: Pilot Documents

Were there problems or queries about any other frequently used words / phrases / terminology?

If yes, please give details

How well did you think the individual sections within the questionnaire flow in general? Do you think there are any topics which could be better introduced?

Please provide details of all sections which didn’t flow well or sets of questions which need introductions.

Are there any questions or sections which you thought would work better in a different format (for example, READ OUT / showcard / self-completion)?

If yes, please give details

C  SPECIFIC QUESTIONNAIRE SECTIONS

Questions on attractiveness of pensions reform
a) How were the showcard and questions received within the context of a survey on general attitudes to pensions?
b) Did respondents find it easy to understand and absorb the information on the showcard? How easy did they find it to provide answers to the four questions?

Comments:

Question on earnings (Q47)
(a) Questions on income and earnings are traditionally asked at the end of the interview, when a rapport has been established with the respondent and there are likely to be less issues around sensitivity. How was this question received, coming half way through the interview? Did this make respondents more reluctant to respond?
(b) Did it seem logical for the question in earnings to be asked at this point, or did it surprise respondents?

Comments:
11 D OTHER FEEDBACK

Information for interviewers
a) Do you have any comments or suggestions on the project instructions or additional documents or information interviewers might need?
b) Do you feel that interviewers need to know more about pensions (or any aspect of them) to carry out this survey?
c) What level of demand was there from respondents for information about pensions and how far was this satisfied by the provision of the leaflet?

Comments:

Were there any issues that the briefing did not cover sufficiently, which caused you difficulties during fieldwork?

Please give details:

Do you have any other comments or suggestions?

Comments:

Please remember to bring this form with you to the debriefing on 14th July.
Thank you.
P2921
VIEWS ABOUT PENSIONS AND PLANNING FOR RETIREMENT

PILOT REPORT TO DWP

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INTRODUCTION

In July 2009, a paper pilot was undertaken to inform the design of the CAPI questionnaire for the 2009 Attitudes to Pensions survey (the second iteration of the baseline Attitudes to Pensions survey, first undertaken in 2006). Rather than testing the whole questionnaire to be used in 2009, the purpose of the pilot was to test a number of sets of newly-developed questions, as well as a range of questions from 2006 that had been amended to reflect developments in pensions policy and practice.

Five interviewers working in England, Wales and Scotland were each asked to obtain eight interviews, meeting a set of quotas relating to gender, age and employment status. Two interviewers were asked to work in rural areas and three in urban settings and all were asked to work across a diverse range of socio-economic areas, to achieve a good mix of respondents. Specifically, each interview was asked to obtain interviews with:

- at least 3 men and at least three women;
- at least 3 people in paid work and at least 3 people not in paid work, including one person who was retired;
- at least one person in each of the following age groups: 18-22 years; 23-34 years; 35-44 years; 45-59 years; and at least 2 people aged between 60-69 years.

These quotas were selected because it was anticipated that groups defined by sex, age and employment status would have different levels of knowledge, expectations and experiences in relation to retirement planning and pensions. In addition, certain questions were routed to specific sub groups defined by these characteristics, and the aim was to ensure that sufficient numbers answered these questions to enable their effectiveness to be examined. In particular, older age groups were over-sampled as particular sub-sets of questions were asked of retired respondents and those aged over 50+ years, whilst a quota was also included for a very narrow age band (18-22 years) to maximise the chance of obtaining respondents who would be eligible for automatic enrolment in a workplace pension (part of the forthcoming pensions reforms).

The interviewers were provided with a number of the documents that would be used in the main-stage (including the advance letter and information leaflet) and asked to explore their effectiveness, as well as establishing problems and solutions to obtaining co-operation from respondents to undertake the survey. Feedback was provided at a day-long de-briefing session, through the completion by interviewers of a Pilot Evaluation Form, summarising feedback from all of their achieved interviews, and through the compiling and analysis of frequencies for all substantive questions included in the pilot, presented in Appendix A.

ACHIEVED SAMPLE

In total, the five interviewers achieved 39 interviews and met each of the pre-specified quotas. The characteristics of the respondents interviewed, in relation to the quotas are summarised in the table below.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Interviews achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>21</td>
</tr>
<tr>
<td>Female</td>
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<td><strong>Age</strong></td>
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<tr>
<td>18-22</td>
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<td>23-34</td>
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<td><strong>Economic status</strong></td>
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<tr>
<td>In work</td>
<td>23</td>
</tr>
<tr>
<td>Not in work (retired)</td>
<td>8</td>
</tr>
<tr>
<td>Not in work (other)</td>
<td>8</td>
</tr>
</tbody>
</table>

EXPLAINING THE SURVEY TO RESPONDENTS AND GAINING CO-OPERATION

Advance letter

The advance letter used for the pilot was an up-dated version of the letter used for the main-stage survey in 2006. Interviewers indicated that respondents had understood the purpose of the survey and the level of burden involved from the advance letter; however, in some cases, it was felt that potential respondents were expecting the interviewer to try to sell them a pension and, in some cases, were concerned about this.

**Recommendations**

- DWP should consider incorporating in the advance letter a specific reference to the fact that interviewers will not try to sell respondents a pension (or anything else) as part of the interview and that the information provided would not be passed on to any organisation which might try and do this. This approach was taken in a recent study for the Wellcome Trust about attitudes to medical research, where potential respondents were concerned that they were being recruited to take part in a medical research project. NatCen will consider this issue as part of its ethical review process.
- Interviewers will need to be briefed about the above concern and instructed in approaches to alleviating it from the outset, so as to avoid a detrimental effect on response.
Survey name

Views about the field name used for the pilot “Views about pensions and planning for retirement” (the same name used in the 2006 main-stage survey), were mixed. Whilst interviewers were positive about the inclusion of the word “views” (which made it clear that we are interested in attitudes), it was felt that the inclusion of the word “pensions” was very off-putting, particularly for younger respondents who would necessarily have less interest in or concern about this area. It was felt, in order to elicit a good response, that it needs to be explicitly demonstrated that the survey is relevant to all age groups.

It should be noted that the technical report for the 2006 survey highlighted the potential need to re-visit the survey name, as interviewers in the main-stage did feel that the inclusion of the word “pensions” was off-putting to certain groups of respondents. Early survey development work in 2005 involved a pilot using the field naming “Thinking ahead” which, at the time, elicited criticism that, in selling the survey, potential respondents were being misled about the strong concentration of questions on pensions.

Recommendations

- DWP and NatCen should re-consider the survey name to be used in the field in 2009. As part of the ethical review process, each project is discussed at a Research Ethics Committee and NatCen will elicit views on the desirability of using a field name not explicitly mentioning pensions.

THE QUESTIONNAIRE: GENERAL FEEDBACK

Flow of questionnaire

As the pilot questionnaire only included sub-sections of the main-stage CAPI questionnaire, we were not concerned with achieving an overall flow, other than to make the interview seem coherent and logical to respondents. No problems in relation to this were identified, although feedback was provided on the location and length of particular question sets, as detailed in the sections below.

11.1 Frequently used terminology

No particular problems were identified with the general terminology used throughout the questionnaire, which replicates the phrases used as standard in the 2006 survey. Specific issues were identified with a number of terms used at individual questions, which are highlighted in the sections below.
THE QUESTIONNAIRE: DETAILED FEEDBACK

Information (Q4 – Q9)

Background
- Questions 4 and 6 were fielded on the 2006 main-stage survey and were included in the pilot for contextual reasons. All of the other questions in this section were new.

Feedback
- As a general comment, it was suggested that all questions which ask the respondent to look at the list of information sources be asked together. This would simplify the interviewers’ task and would help respondents as they would be able to familiarise themselves with the list and answer all questions which ask them to refer to that list at once. However, some of the questions that currently interrupt this series do so because they follow up on particular previous questions (for instance, about the last time the respondent sought information about planning for retirement). This means that, conceptually, this change might make the task more difficult for respondents if they are to be asked to think about different situations more than once.
- One respondent (who was already retired) said that they did not need any information on planning for retirement at question 6. DWP could consider adding a ‘not relevant’ or ‘doesn’t want information’ code to this question but this would make this question inconsistent with previous years.
- Generally the word ‘acceptable’ at question 7 was understood by the respondents. One or two respondents did query what it meant but overall it was felt to work well.
- Questions 8 and 9 are ‘code one only’ questions and should be phrased accordingly to direct respondents to give one answer only. For example, ‘which of the following’ should be changed to ‘which one of the following’.
- Interviewers felt that the respondents did interpret questions 8 and 9 differently and understood the distinction between ‘trust’ and ‘accurate information’. This was reflected in slight variations in the responses to these two questions; for instance, family, friends and colleagues were more frequently cited as an information source that could be trusted rather than one which would provide accurate information. While the similar profiles of responses does suggests that perceptions of trust and accuracy are linked, such subtle differences suggest that they are capturing different aspects, and that there is a case for including both.
Appendix A: Pilot Documents

Knowledge test (Q10 – Q31)

Background
- An amended version of the knowledge test included as part of the 2006 survey was piloted. Amendments included minor changes to a number of items, the deletion of several items that were no longer relevant, and the inclusion of eight new questions – numbers 14, 20, 25, 26, 27, 28, 30 and 31.

Feedback
- Overall, all of the interviewers felt the knowledge test was slightly too long and that some items could be dropped, to make it more manageable for the respondent. In total, the amended test contained six more items than it did in 2006.
- There were a high number of “don’t knows” reported at questions 14 and also 25 but this was because people genuinely didn’t know the answers to these questions and not because they didn’t understand the questions themselves.
- The interviewers were unable to see the differences between questions 18, 19 and 20, which dealt with delays in taking the State Pension. It was felt this was also true of the respondents. Questions 18 and 20, for instance, elicited almost identical responses from individual respondents, so it may not be analytically useful to include both.
- Question 28 was not understood by both the interviewers and the respondents. The interviewers queried what was meant by the term ‘charges’.
- Neither interviewers nor respondents knew why question 31, asking about the month at which State Pension would first be received, was being asked, as they were unaware of the detail of the gradual increase in State Pension Age and the fact that individuals would begin to receive this in months other than those of their 60th or 65th birthdays. This does not mean that this question is not a useful one to ask as a baseline as, over time, we might anticipate that increasingly large proportions would be able to provide an accurate answer.
- Both interviewers and respondents were keen to find out the answers to the knowledge test. However, this is not something we provide as standard in these circumstances and, in 2006 for example, it was suggested to respondents that they could follow up on these questions through the information sources presented on the

Recommendations

- Review the questions on information sources to see if the task of moving between the different showcards can be made easier for the respondent and the interviewer (for instance by placing the two main showcards on the left and right hand pages, so that they can be viewed at the same time. We would not recommend altering the order of questions, as this could make the task of providing answers cognitively more difficult for the respondent, as well as having implications for time series analysis).
- Consider how retired respondents should be treated at question 6. We could either add a spontaneous code “doesn’t want information” to capture this potential response, without significantly affecting the time series by presenting this option as a visible response. Alternatively, a text fill could be used to ensure this question is asked about the past for retired respondents or retired respondents could be routed out at this question.
- Reword questions 8 and 9 to make it clear that we are only interested in one answer in each case.
Appendix A: Pilot Documents

pensions information sheet. We would advise against providing this information to interviewers, as there would be a danger that they would then relay or feel under pressure to relay this information to interested respondents.

Recommendations

- DWP should consider how best to reduce the length of the knowledge test, whilst maintaining a useful set of items, ranging from those that are easy to those that are more difficult to answer. Examination of the pilot tallies presented in the Appendix could assist in this selection.
- One of the ways to achieve this might be achieved is to ask just one of the questions 18, 19 and 20 (dealing with delays in taking the State Pension), as respondents found it difficult to differentiate between these.
- Question 28 should be revised to indicate more effectively what is meant by ‘charges for members of private pension schemes’. This could be achieved by giving an example of the sorts of charges for respondents to think about or by referring specifically to administrative charges.

Attitudes to pensions

Background

- This section featured three distinct sections – a set of questions on attitudes to pensions in general (Q32-Q42 and Q53), questions on pensions reform (Q43-46) and questions on workplace pensions automatic enrolment (Q51 and Q52). These three sets of questions are reviewed separately below.

Attitudes to Pensions (Q32 – Q53) (excluding pensions reform and automatic enrolment)

Feedback

- There was positive feedback to questions 34 and 35 and respondents clearly understood the difference between 'pension issues' and 'state pension’ and provided slightly different responses in some instances, suggesting that the inclusion of both questions would be justified.
- Question 38 did not work as a “read out” question. It was felt that this should either be asked as a series of yes/no questions or that this question should use a showcard. Interviewers found that respondents also cut them off before they had had a chance to read to the end of the line and this especially didn’t work for the first code because the words 'being paid into' were being ignored. This suggests that a showcard would work better with this question; this approach would also mean the question could be completed more quickly (as respondents would generally identify two or three items, rather than having to give a specific response on all ten). There was also an issue of whether respondents were considering whether they had the various assets “specifically for retirement”. The large number who stated that they had a house available to sell, suggests that this may not have always been the case. Depending on the extent to which DWP are interested in whether these assets are available “specifically for retirement”, we may want to consider removing this reference, or making it more explicit on the showcard.
- Questions 36 to 39 are being included to enable a segmentation of respondents, using a simplified version of an approach previously employed by DWP. Whilst these questions are not directly relevant to retired respondents, we could potentially revise...
them to ask retired respondents what they had done in the past, if deemed appropriate.

- Question 40 would benefit from having a middle option of ‘neither confident nor worried’, as a number of respondents did not feel that either term accurately described their thinking in relation to this and were unable to provide an answer or stated “don’t know” (which actually means something slightly different). There were no reported problems with asking questions 39 and 40 consecutively.

- The interviewers felt that questions 41 and 42 were too black and white and that the respondents disliked being forced to choose an answer and would prefer an additional middle option. However, we would not recommend changing the structure of these questions, as our experience is that forced choice questions like these, where both options could potentially be supported and are not mutually exclusive, work well in differentiating between different groups and that respondents are generally able to select an option. Both questions 41 and 42 cover the same issue and we asked interviewers to suggest which they felt worked best with the view to dropping one of these questions for the main-stage. Interviewers did not have strong views on which was the better question but on balance preferred question 41, as they disliked the use of the word “attractive” in question 42. Question 41 might also be preferable because it elicited a more balanced profile of responses.

- Question 53, dealing with tax rules, was reported to be very complicated and technical and not fully understood by the respondents. In particular the phrase ‘marginal rate of tax’ was not understood. The option ‘none of these’ should be placed at the end of the list because respondents seemed to choose this option too easily without reading the whole list of answer responses.

**Recommendations**

- Question 38 should be revised so that respondents pick their answers from a showcard, ensuring that this question can be completed more easily and quickly.

- We would welcome DWP’s views on the extent to which assets asked about at Question 38 need to be available “specifically for retirement”. If this is important, this caveat needs to be made more explicit, perhaps by reiterating it on the showcard; if it is not important, we would suggest removing it altogether as, currently, respondents may be approaching the question with or without this caveat in mind.

- Question 40 should include a “neither worried nor confident” option as, in the pilot, those with this standpoint tended to state “don’t know”, which in fact measures something slightly different (not knowing their view, rather than having a neutral view).

- DWP should consider including question 41 but not question 42 in the main-stage questionnaire.

- At question 53, ‘none of these’ should be moved to the end of the list of answer options. DWP might wish to consider removing or offering further explanation for “marginal rates of tax”, which was poorly understood.

- We would welcome DWP’s views on whether data is needed on the segmentation questions (36-39) for retired respondents and, if so, how we could revise the wording for this group to make them relevant.

**Pension reform (Q43 – Q46)**

**Background**

- These questions are being asked on the ‘Individual Attitudes to the Workplace Pensions Reform’ Survey. The question wording has been developed specifically for that survey and, to ensure comparability between the two surveys, which will be
asked of different populations, it is intended that the question wording will not be changed for the Attitudes to Pension Survey. The two aims of including these questions in this pilot were therefore to test the questions within the context of a more general pensions survey and to test the time taken to ask these questions specifically within the Attitudes to Pension Survey.

Feedback

- **Timing** - these questions took between 2 and 5 minutes to ask (3 minutes on average). Interviewers reported that introducing, explaining and allowing respondents sufficient time to read the standalone showcard took around 2 minutes. However, it was noted that many respondents did not read the showcard properly or tried to read it whilst the interview was reading the question text suggesting that, if this exercise were undertaken thoroughly, it would take somewhat longer.

- **Asking questions within the context of a general pensions survey** – the interviewers were divided in their perceptions of the feasibility of doing this – either finding that respondents were particularly interested in and engaged with these questions or identifying these questions as too complex and having the effect of breaking up the flow of the interview. Common to both standpoints and supported by all the interviewers was the view that, to be asked effectively on the Attitudes to Pensions survey, these questions need more time and more of an introduction to either stress the importance of these questions or to minimise their complexity or the unexpectedness of the change in approach. A popular suggestion to achieve this was the inclusion of a “lead in” question, or a description by the interviewer of how the survey was now going to attempt something a bit different to the question format encountered so far. Inevitably, such amendments, and the thorough completion of these questions, would mean that this question block would take more than an average of 3 minutes in the main-stage.

Recommendations

- When considering whether these questions should be included in the main-stage, DWP should bear in mind that a more coherent introduction or lead-in would need to be developed, which will contribute to an average overall time or more than 3 minutes in total. The lead-in could either involve the addition of an introductory more general question or the provision of more information about the type of question that is next to be asked. If it is decided to retain these questions, NatCen will provide DWP with some precise alternative suggestions.

- If these questions are to be asked, DWP should consider:
  - reviewing the standalone showcard and reducing the amount of information provided on the showcard (though this would inevitably reduce comparability with the Individual Attitudes survey) OR
  - Including the information on the standalone showcard as part of the question text read out by the interviewer (which again will have significant timing implications).

- Interviewers should be briefed to allow more time for respondents to read the showcard and to possibly read the showcard themselves.

- The answer options should be placed on a separate showcard, to avoid confusion.

Workplace Pension Automatic Enrolment (Q51 and Q52)

Feedback
Appendix A: Pilot Documents

- **Coverage** – unfortunately, these questions were not tested as part of the pilot because no respondents met the eligibility criteria for these questions (reflecting the fact that only a small proportion will do so in the main-stage).
  
- **Asking earnings question early** – in order to assess eligibility for these questions, it was necessary to ask respondents earnings question earlier than we normally would do in a survey. Interviewers reported that there were no particular problems with asking respondents the question on earnings part way through the interview, rather than at the end. There were a couple of refusals to this question but this is customary with this question whenever it is asked.

### Expectations for retirement

#### Background

- This section included some general questions on expectations for retirement (Q55-Q79) plus a specific new set of questions on extended working.

#### Expectations for retirement (Q55 – Q79) (excluding extended working)

#### Feedback

- Questions 55-65 asked respondents about their motivations for planning to retire at particular ages, based on a calculation of whether they would retire early, late or at State Pension Age, using their age and expected date of retirement. On a few occasions, the interviewers found themselves informing the respondents of their new State Pension Age without the respondent having found out this information prior to the interview. Generally this did not cause any problems; however, on a couple of occasions it was uncomfortable for the interviewers to impart this information. We found there wasn’t a problem with informing women of their revised state pension age during the 2006 survey but this will be more of an issue now with more people being affected by the changes. Interviewers thought the pensions information leaflet was sufficient in providing respondents who were concerned about the rise in SPA with more information although they thought there could also be some background to the increasing SPA on the information sheet.
  
- Interviewers reported the codes to questions 55-65 to be comprehensive and clear. There were also no problems with the new format of asking for all reasons followed by the main reason.
  
- The new codes at questions 55-65 did not attract many responses and (in the case of retiring at the same age as friends and parents) did not attract any responses regardless of the specific question asked. However, it should be borne in mind that, of the 39 pilot respondents, only small numbers were routed to each question.
  
- Interviewers felt question 78, dealing with Pension Credit, was too wordy and that its length could be reduced. However, for comparability reasons, we would not recommend altering the format of this question, as an introduction of this length was also included as a “read out” in 2006.
  
- Question 79 worked well and, whilst no respondents anticipated that they would be better off, it differentiated well between those who expected to be worse off to different degrees.
Extended Working (Q67 – Q77)

Feedback
Generally, there were few problems reported with these questions.
- Question 69 worked well and responses included ‘flexible hours’ and ‘money’. A full list of verbatim responses is provided with the pilot frequencies in the Appendix.
- At question 72, respondents were more comfortable with answering by providing an age rather than a number of years.
- Interviewers liked question 73 and reported that respondents carefully considered their answers to this question and enjoyed thinking about it.
- At question 74 it was suggested that the question should be worded ‘which one of these factors do you think should be the main factor in determining when a person stops working’. This will focus respondents on thinking about just one factor.
- Question 76 caused some confusion. The interviewers felt that respondents were unable to give an unprompted answer and needed a showcard or were looking for some direction from the interviewer as to what they should answer. Some of the interviewers did read the responses to the respondents. One interviewer was also unclear about the difference between ‘older and younger employees’ and ‘all employees’.
- Question 77 was problematic for interviewers and respondents. Firstly, the interviewers did not feel the question was relevant for retired respondents. Secondly, the format of the question did not work. Interviewers were not comfortable with having a list of items on the showcard which did not correspond with the answer options that they had. They also felt respondents did not understand that they were being asked to assess the age specified in their employer’s retirement policy relative to the other factors. Several respondents did not know what the age specified in their employer’s retirement policy was.

Recommendations
- DWP should consider revising the pensions information leaflet to include information on the increase in State Pension Age and what this might mean for respondents in particular age groups. In addition, we wondered if it would be useful to record the proportion who did not know that they had a particular State Pension Age, and ask whether this would change their assumptions regarding the timing of retirement.
- DWP should consider whether all of the proposed new answer options for questions 55-65 will yield enough answers to justify their inclusion, particularly those relating to retiring at the same time as one’s friends or parents, which were not selected by any respondents.
The 39 pilot interviews took between 10 and 48 minutes to complete, with most respondents finishing their interview in a period of between 20 and 30 minutes. This variation was not surprising, as the questionnaire was heavily routed with retired respondents and those not in employment, for example, skipping large sets of questions.

The process of completing a paper questionnaire is somewhat longer than for its CAPI equivalent, particularly in this case where there was a considerable amount of routing to be followed and a number of other manual tasks for the interview which, in the main-stage, would have been implemented automatically by the program (for instance, the calculation of whether a respondent would retire early, late or at State Pension Age, based upon their current age and expected time of retirement). For this reason, in most cases timings data from the pilot will not be used in general to determine timings for the main-stage, except in the instances noted in the specific sections above.

**Recommendations**
- Amend question 72 to ask about the age the respondent would like to have retired.
- Revise question 74, to make it clear that we only want to know about one factor.
- Consider the purpose of question 76 and whether respondents can be prompted with their answers to this question; if so, we would recommend having a showcard. The answer options could also clarify the difference between ‘older and younger employees’ and ‘all employees’.
- Logically, question 77 should only be asked of non-retired respondents in the main-stage.
- Consider revising question 77 to ask which factors are important from the list provided on the showcard and then which is the most important at a follow-up question. This will allow analysis of the relative importance given to “the age specified in the employer’s retirement policy”, which is the key item of interest here.
APPENDIX B   FIELDWORK DOCUMENTS

The following documents (referred to in chapter 4) appear in this appendix:

- Project instructions
- Advance letter
- Advance letter – Welsh translation
- ARF
- Pensions information sheet for respondents
- Guide to pensions for interviewers
- Frequently asked questions on Personal Accounts
YOUR VIEWS ABOUT PLANNING
FOR RETIREMENT

Project Instructions
Appendix B: Fieldwork Documents

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1 BACKGROUND

NatCen has been commissioned to field a survey of people’s knowledge, behaviour and attitudes of pensions and financial planning for retirement. This survey was run in 2006 and is now being repeated in 2009. Most of the questions in 2006 are being retained for 2009 and will remain unchanged in order to be able to produce comparable data with the 2006 survey. However, there have been some updates to the 2006 survey to reflect changes in policy surrounding pensions and planning for retirement. Some questions have been revised and some new questions have been designed.

The survey has been commissioned by the Department for Work and Pensions (DWP).

Pensions and planning for retirement have probably never been higher up the policy agenda. It is more important than ever that the government collects robust and reliable data about people’s views about retirement and pensions. The population is ageing, both as a result of trends in fertility and continuing increases in longevity. The fraction of the population aged 65+ is projected to double between 2000 and 2050. This trend places greater stress on the means that people use to provide for their retirement, which in the UK involves an unusually wide array of choices. The 2009 survey is also being conducted in an entirely different economic climate to the 2006 survey. People are growing more concerned about their current personal finances and the finances they will have available in the future. Assets which had previously been relied on by some people to provide an income in retirement such as property may no longer be adequate and this fact too make this an extremely valuable survey for policy makers.

2. OVERVIEW OF THE SURVEY

Key details of the survey:
- it is taking place across England, Scotland and Wales,
- one person aged between 18 and 69 at each selected dwelling unit will be interviewed,
- the interview is approximately 50 minutes long on average,
- it will be conducted face-to-face, using computer assisted personal interviewing (CAPI).

A large proportion of the survey is on attitudes to pensions covering topics such as whether pensions are the best way to save for retirement, whether people should work longer to increase their pension fund and at what time people should start contributing to a pension. There are also some questions on attitudes to saving. We find out about respondents’ knowledge of the pension system, we ask if they have used or searched for information on pensions and we ask about their expectations for retirement. In addition to the standard classification questions included in most surveys, we ask respondents about their circumstances in terms of any pensions they may have and any savings or debt they may also have.

3. THE SAMPLE

The sample covers England, Wales and all but the highlands and islands of Scotland. There are 175 sample points and 30 addresses have been selected at each point. The sample addresses are drawn from the Postcode Address File (PAF).

Because the sample is taken from the PAF, it is a sample of ‘delivery points’ (i.e. letter boxes), not a sample of named individuals. The address may not be occupied as a main residence, or you may find two or more dwelling units at any selected address (in other words, there is not
necessarily a one-to-one correspondence between delivery points and dwelling units). But you will be able to deal with all possible circumstances by following the instructions on the ARF.

For this survey, the aim is to interview one person aged 18-69 at each selected dwelling unit (see details on dwelling units in section 8). It is vital that the person chosen for interview is selected by strict random sampling principles. If we interviewed only those people who happened to be at home at the first call, or who were especially keen to be interviewed, our sample would almost certainly be unrepresentative of the population of Britain aged 18-69.

The assignments of 30 addresses are issued as labels attached to the Address Record Form (ARF), and the same serial numbers will be downloaded to your computer via modem.

A full description of how to use the ARF and how to select dwelling units and respondents is given in Section 8.

4. NOTIFYING THE POLICE

You must notify the local police station in the area where you will be working. You should complete a copy of the Police Notification Form that has been included in your supplies. Attach a copy of the Views about Retirement survey advance letter to the form and hand it in to the police. (You might try to see if it is possible to record these details in the book kept at the station desk). Make a note of the name of the officer to whom you speak and the date of your call so that, in the event of any query or complaint to the police, you are fully covered. It is reassuring for older or suspicious respondents to be told that the police know about you and the survey, and that they can check with the police station.

PLEASE DO NOT START WORK UNTIL YOU HAVE DONE THIS.

5. CONTACT PROCEDURES

You will need to send an advance letter to each of your addresses. This has a number of advantages but you should bear in mind that, because we do not know in advance who will be selected for interview, the letter does not always reach the selected person. We can do little about this, except let you have spare copies to show and leave behind.

The procedures you should follow are:

- Check that you have been supplied with 30 pre-stamped white envelopes and advance letters with mail-merged addresses for each serial number in your assignment (the address will show through the ‘window’ of the envelope)

- Write in your name and ID number clearly in the space at the top of every letter so that respondents know who is going to be visiting them (but don’t add your address or ‘phone number, as potential respondents might contact you and refuse even before you have a chance to meet them)

- Post your letters to arrive two days before you plan to make your first visit (you may find it helpful to note the day of posting on the ARF).

You will also have supplies of the advance letters in your pack so that, if the selected person does not remember receiving the letter or if he/she has lost it, you can leave a copy behind. It
is important to do this in case the respondent wishes to contact one of the researchers after you have left.

You must attempt to make contact at every address in your assignment except those notified to you as office refusals (not necessarily in the order given to you, but grouped and visited in ‘economic’ batches). You must call at each address on at least 6 different occasions – 2 of these calls must be after 6pm Monday to Thursday and 2 must be at the weekend. You should not make more than 9 calls to an address, unless you have begun interviewing or have an appointment. Visits should be spread across times of the day, days of the week, and weeks of the fieldwork period.

You are being given a map of the area in which you are working showing the location of all of your addresses. Additionally, on the address label on the ARF for each address, the Ordnance Survey grid reference has been provided. If you still have trouble locating an address, and have access to the Internet, the following web-sites may be of use: www.streetmap.co.uk or www.multimap.co.uk. If you cannot search these yourself, please contact the Purple team in Brentwood who will be pleased to investigate on your behalf.

As always, it is very important to achieve a high response rate in this survey. Please keep trying to contact all the issued addresses until the end of the fieldwork period, and call back as often as you can, while you are still in the area. If you sense a respondent may be about to refuse, it often helps if you withdraw, offering to call again at a more convenient time, before a formal refusal is actually given. Only by interviewing as many as possible of those selected for the sample can we be confident that the answers you get are representative of the views of everyone.

In addition, to help achieve a good response rate, we are asking you:

◊ To call the Purple Team in Brentwood before you return any incomplete or untraceable addresses. We might be able to find out some information which will help you locate ‘hard to find’ addresses.

◊ For refusals and deadwood: Enter Don’t Know for any information that you do not have and transmit the information back to the office.

◊ If you select a person for interview who proves hard to contact, breaks an appointment, etc., keep on trying to ‘convert’ him/her until the end of the fieldwork period, even if you have already made 6 calls. Whenever you are in the neighbourhood try again, unless you have learned that the selected respondent will not be available until after the end of the fieldwork (due to holiday, illness, etc.) Before returning this serial number to the Purple Team, check with your team leader and then complete computer admin. (entering Don’t Know for any information that you do not have).

You must never substitute one address for another, nor substitute one selected individual for another. The sample has been randomly selected, and any substitutions would lead to bias in the results.

Remember to show your Identity Card when you introduce yourself. If you think it will help you to get an interview, you can give the person you initially contact a copy of the introductory letter or the National Centre leaflet as part of your introduction. In any case, you must leave a copy of the National Centre leaflet with each respondent after the interview, in case he/she has any queries after you have left and wishes to contact the office.
The interview will last, on average, about 50 minutes. This is an average, and so some of your interviews will take less time while others may take more - it all depends on the characteristics of the respondent. For example, some sections of the questionnaire are a bit shorter for those without a pension, while older respondents may take a little longer to finish it. So please allow enough time between appointments.

6. WELSH INTERVIEWS
If a respondent in Wales requests to be interviewed in Welsh, please contact the Purple team and we will make provision for this to be done.

7. OVERVIEW OF PROCEDURES

In summary, the survey involves the following procedures:

i. Dispatching an advance letter to each address;
ii. Notifying the police that you are working in the area;
iii. Tracing all issued addresses, making contact at all (apart from deadwood and office refusals – but do complete section D of the ARF for office refusals and deadwood) and completing a paper ARF for each address;
iv. Where there is more than one dwelling unit at an address, selecting one at random – using the selection procedures on the ARF;
vi. Conducting the interview with one adult aged 18-69 selected at random - using the selection procedures on the ARF at that address, and leaving a pension information sheet if necessary;
vi. Putting basic ARF information for every allocated address onto the computer (Admin block).

8. MATERIALS FOR THE SURVEY

◊ Address Record Forms (ARFs) - see Section 8: (30 per assignment)
◊ Copies of the advance letter with mailmerged addresses (30)
◊ White window pre-stamped envelopes (30)
◊ Extra copies of the advance letter to show as necessary
◊ Advance letter (laminated) to use on the doorstep
◊ Leaflets about the National Centre for Social Research - leave one with each respondent
◊ Pension information sheets (for respondents)
◊ 1 set of show cards
◊ Project Instructions
◊ 1 Interviewer Guide to Pensions
◊ 1 Interviewer Guide to Personal Accounts

.... and of course, a lap-top computer with a rechargeable battery pack, and shoulder bag.
9. ADDRESS RECORD FORMS (ARFS)

These are the forms on which your assignment of addresses is issued. You will have one for each address in your sample.

Besides giving the selected address, the ARF has a number of other purposes:

- It provides space for you to record details of all the calls you make, and the outcomes.
- It allows you to select one adult aged 18-69 at random for interview (and one dwelling unit in the rare cases when there is more than one dwelling unit at the address).
- It is used to record some details about the doorstep exchange which you subsequently enter into the admin section of the questionnaire.
- It is used for back-checking of a sample of productive and unproductive addresses.
- It is used by the pay department for payment of fees.

The address, its serial number and other vital information are given on two separate labels on the first page of the ARF.

The address label at the top left of the page looks like this:

```
FIELD AREA
CHECK LETTER
SERIAL NO.
ISSUED ADDRESS
GRID REFERENCE (showing location of the address)
```

```
SN: 150025Y     FA: 3
15 PRINCES CRESCENT
SKIPTON
N YORKSHIRE
BD23 1HH
```
The selection label on the top right of page 1 looks like this:

```
SN: 150025Y          PT: 00
PERSON/DU: 2 3 4 5 6
SELECT: 2 1 3 5 5
PERSON/DU: 7 8 9 10 11 12
SELECT: 6 5 3 8 2 12
```

This label allows you to make random selections of dwelling units or individuals whenever you come across more than one of either at your selected address.

In the top right hand corner of the front page of the ARF is a box for you to fill in the final outcome code when you have finished with the serial number.

Also on page 1 of the ARF, there is a box for you to write in the selected person’s full name. Below that are boxes to write in the respondents telephone number(s) – this is collected at the end of the interview. If he/she has no telephone, circle the ‘No Tel’ code (code 2). If the number is not given, circle the ‘Tel. Number Refused’ (code 3).

Also on page 1, you will see that there is space for you to keep a note of the times, dates and results of all your visits. Please remember to fill this in at each separate visit: it will help you to plan any further visits you may have to make and helps other interviewers in case of reissues.

Note that for each visit you must enter a call status code:

1. No Reply,
2. Contact Made,
3. Appointment Made,
4. Any CAPI Interviewing done,
5. Any Other Status

Please note that calls made to the respondent on the telephone are now recorded separately to actual visits to the sampled address.

From here on, you fill in the ARF just like a paper questionnaire.

Sections A and B deal with the address.
At A1, you will establish whether the address is eligible for inclusion in the survey by checking whether it is traceable, residential and occupied as a main residence. If it is not eligible you can code 2 at question A1 i.e. the address is vacant or is being used for commercial purposes. If the address is eligible code 1 at A1. Office refusals can be recorded at code 5 of A1.

Questions A2 to A5 ask for your observations about the address. This information will be used in analysing the different characteristics of respondents and non-respondents. Note that these questions should be collected for all addresses, including office refusals, except for deadwood codes. Note too that they should be collected first – i.e. before any contact with the household.

Section B is for addresses where you have more than one dwelling unit and you need to select one. A dwelling unit is part of an address with its own front door for example when a house has been divided into four individual flats, each with their own front door, the address then contains four dwelling units.

B1-B4 takes you through the steps necessary to select one at random, by listing them all in a systematic way and using the selection label on page 1 to choose one at which to seek an interview. This will, in fact, happen only very rarely. But remember it is the exact address as given which counts. If the address on the label is ‘Flat 4, 12 London Road’, it is Flat 4 that is the sampled address, not the whole of no.12.

11.2 Sub-divided addresses
A simple way to think about the procedures for subdivided addresses is to ask the following 2 questions:

1. Does the sampled address exist?
   IF YES - then you carry out the interview there.
   IF NO, ASK QUESTION 2

2. Is the sampled address divided?
   IF YES, CARRY OUT A DU SELECTION AS SPECIFIED ON THE ARF.
   IF NO, CODE AS DEADWOOD

So it's only where the sampled address does not exist and the address has been split that we have to select a dwelling unit at random.

Example 1
The issued address is Flat 100 Nelson Mandela House. You turn up to find flats 1-99, then 100a, 100b and 100c. The answer to the question 1 is that the sampled address doesn’t exist, so you need to ask question 2. As there are flats 100a, 100b, 100c, the answer is yes, and you would need to do a selection from those 3 flats.

Example 2
The issued address is 101 High Street. You turn up and find 101, 101a and 101b. The answer to question 1 is that the sampled address does exist, so you carry out the interview there.
When listing the dwelling units at an address, please note that you should list all dwelling units – both occupied and unoccupied.

The distinction between dwelling unit and household sometimes causes confusion. The dwelling unit should be thought of as a home with its own front door. Note that on this survey you only need to consider two stages of selection: selection of dwelling unit and selection of individual. You do not need to do any selection of households within a dwelling unit. Once you have selected a dwelling unit, you go straight onto enumerating the adults aged 18-69 in that dwelling unit. (However, when you start the CAPI interview and fill in the household grid, you are asked at that point to enter all members of the respondent’s household, according to the definition given in the Interviewer Manual. This may on rare occasions be different to the dwelling unit).

Section C helps you to select the individual within the address for interview.

A useful tactic is to explain at the outset that you have to ask a few questions beforehand to make sure you interview the ‘right person’ - to ensure that you get a true cross-section of views and give everyone an equal chance to be included. If you can make the person giving the information feel that he or she is helping - and know why it is necessary - you will find it easier to gain cooperation.

NatCen’s standard residency rules apply for this survey.

After you make contact, you must record at C1 how many adults aged 18-69 there are living at the dwelling unit. On each occasion where there is more than one adult aged 18-69 living at the dwelling unit, you must use a random selection procedure to choose one for interview, as follows:

At C2, list all resident adults aged 18-69 in alphabetical order of their first name or initial. For example, if there are 4 adults aged 18-69 in a household called Brian, Maggie, John and Paul:

<table>
<thead>
<tr>
<th>PERSON CODE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>B</td>
</tr>
<tr>
<td>02</td>
<td>J</td>
</tr>
<tr>
<td>03</td>
<td>M</td>
</tr>
<tr>
<td>04</td>
<td>P</td>
</tr>
<tr>
<td>05</td>
<td></td>
</tr>
<tr>
<td>06</td>
<td></td>
</tr>
</tbody>
</table>

Remember that anyone aged 17 or under, or 70 or over is not eligible for this study and therefore should not be included in the selection procedure (i.e. don’t include them at C1 or C2)

By referring to the selection label shown earlier, you will see that person number 3 is to be interviewed, as this is the number printed under ‘4’ on the label. At C3, write in the person
number that is printed in the grid on the front page of the ARF. So in the example, person number 3 (initial M) has been selected.

Please note the following points:

• If there are two people with the same first name, list them in **alphabetical order** of their **full name**. If the full names are the same, list them in order of their **age**, with the eldest first.

• Make sure that you write in the initials as this is part of the way that backchecks can be carried out on your work, to reassure us that the correct person has been selected.

• If someone refuses to give the names or initials of resident adults at this point and you are unable to carry out the selection procedure, please code 4 at C1 and outcome code 422 at D3.

A few last points about selecting respondents:

(i) Any responsible **adult** member of the household may provide the information that you need in order to establish who it is you are to interview. But **never** take information from those aged under **18**.

(ii) Interview only persons living at listed addresses. Never follow anyone to a different address, although you could of course conduct an interview somewhere else (e.g. at work). No substitutes are permitted, so if the selected person is in hospital or away for the duration of the survey, or too old or too ill to be interviewed, then no interview can take place.

(iii) This survey is intended to cover only the population living in **private households** - not those living in institutions. But people can be living as private households within institutional premises. Even if the address you have been given appears to be that of an institution, check that no one is living in a private household on those premises before abandoning the possibility of an interview there.

**Once a random selection has been made, no substitute can be taken**, even if there is another adult living there who is available and willing to be interviewed.

At **C3** you are asked to write the **full name** of the selected person on the front page of the ARF. If someone refuses to give their name, write in ‘Refused’. Again, this is particularly important on this survey as if this ends up as a productive interview, we want to send the voucher and thank-you letter to the person who actually took part.

Interview outcomes can be recorded at section **D**.

We need the following information for each person selected:

• Whether an interview was carried out and whether it was full or partial – outcome codes 110 and 210. Very occasionally, you may not be able to finish an interview, or you may have to leave gaps because a particular respondent is finding it hard to cope. But a ‘partial’ will count as a ‘productive’ interview if you have reached the Simplification block, beginning with TaxBeA2.

The outcome codes for complete interviews and partial productives is calculated by the program and displayed in the Admin block. An ‘unproductive’ partial is one where less than this but at least some questions are completed, and should be coded ‘440’ at D3. In these situations please record as much information as possible about the circumstances.
• Whether there was no contact at the address after 6+ calls (310-323)

• Whether the interview was refused (410-450)

• Whether the interview was unproductive for another reason (510-599)

• Whether it was unknown whether the respondent was eligible (for addresses where contact was not made) (612-690)

• Whether the address or respondent was ineligible (710-790)

• Whether it was unknown whether the respondent was eligible (for addresses where contact was made) (810-890)

At E1, you are asked to record further details. For other outcome codes, this extra information is needed for reissues and backchecking.

For all non-productives you must:

• Enter the relevant unproductive outcome code in the Admin block.
• Complete as much of the Admin block as you can, entering Don’t Know (Ctrl+K+Enter) at any questions where you don’t have the information.
• Transmit the serial number as unproductive.

10. RESPONSE

It is essential that you do not substitute a selected dwelling unit or person for another. This will ensure that we maintain a representative sample of respondents. For the same reason we need to aim for a high response rate on this study – so please approach each address in your assignment with the aim of achieving an interview. Although this will not always possible, for every refusal our sample of productive interviews may become less representative of the whole population.

Remember that we are interested in the views of everyone (aged 18-69) including those who are reluctant to take part for whatever reason. Please use your skills as an interviewer to engage with any respondent who is wavering on the doorstep.

The most likely reasons for this may be respondents who are not interested in taking part because:
• they have no interest in pensions,
• their retirement is too far off,
• they have alternative financial plans for funding their retirement,
• they have already reached retirement,
• they think that you are trying to sell them a pension,
• they have a high income and assume you will want to ask detailed financial questions,
• they have a low income and can’t think about planning for retirement at the moment,
• they have had a bad experience with pensions.

Try to counteract their arguments by telling the respondents that everyone’s experiences and views are useful to us / the government. It doesn’t matter if they don’t have a pension or they know nothing about pensions – indeed, people who don’t know much about pensions
are of key importance to this study, as the government need to take them into account in their planning. The information respondents provide will help the government to improve pension provision in the future.

One thing that came across in the pilots was the importance of reassuring some respondents that you are not trying to sell them a pension.

Remember too, that there is a £5 gift voucher as a ‘thank you’ for taking part. The voucher will be sent out by the Purple team in Brentwood (see section 12 for more details).

We have included some pension information sheets for respondents in your packs. They contain details of who to contact for further information about pensions which some respondents might find useful. Please leave one with all respondents who would like to know more about pensions. Make sure you that you only hand this out after the interview is completed, not during it or beforehand, as it could influence their answers.
11. FIELD PROCEDURES

11.3 The Admin Block

The Admin block should be completed once you have reached a final outcome code.

The Admin block mirrors the ARF and for the most part you will simply be transferring information from the ARF. Please transfer your answers exactly as they are on the ARF, following the instructions on the screen.

You must complete an Admin block for every serial number, including unproductives, deadwood and office refusals. Failure to complete all Admin blocks will prevent you from doing your end of assignment clearout.

There are two checks in the admin block which compare the information in the household grid with the information from the selection of respondent on the ARF at section C:

- The first [DispPer] checks that the number of adults aged 18-69 is the same in the household grid and on the ARF. If there is a discrepancy you will be asked to record the reason why (see codes below).
- The second [DispRes] checks that the respondent correctly selected, assuming that the adults aged 18-69 in the household grid were listed alphabetically on the ARF at section C. Again, if there is a discrepancy you will be asked why (see codes below).

<table>
<thead>
<tr>
<th>REASONS FOR DISCREPANCY:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. &quot;Household is different to dwelling unit&quot;,</td>
</tr>
<tr>
<td>2. [ONLY AT DISPRES]: &quot;Incorrect information about names / initials given for ARF selection&quot;,</td>
</tr>
<tr>
<td>3. &quot;Incorrect information about ages given for ARF selection&quot;,</td>
</tr>
<tr>
<td>4. &quot;Other (please specify)&quot;</td>
</tr>
</tbody>
</table>

In some (rare) cases the household will actually be different to the dwelling unit, in which case you can record that fact (code 1). If that is not the case, you can record the fact that the information given about household/DU members was incorrect (codes 2/3), or that the discrepancy is for some other reason (code 4). If the discrepancy is due to incorrect information, we ask you whether the information in the ARF or in the household grid is most accurate. This is needed to calculate the weights correctly.

11.4 Returning work

Work should be returned via standard modem procedures – as soon as you have anything to transmit. Never hold onto completed work for more than a week – lots of time is wasted trying to locate untransmitted interviews.
Appendix B: Fieldwork Documents

12. THE INTERVIEW QUESTIONNAIRE: GENERAL GUIDELINES

First, a substantial proportion of the questionnaire is attitudinal. Understanding attitudes is extremely important for a number of reasons. Firstly, if policy makers do not have reliable information about what the public think they cannot take their views into account when forming policies. Secondly, the survey means that all groups in society are heard – not just those with lots of money or who feel particularly strongly about certain issues. Thirdly, we can avoid stereotyping people by assuming we know what certain groups think. And finally, attitudes provide an indication about the state of the country that cannot be ascertained through economic and behavioural indicators alone.

For the attitudinal questions there is no need for respondents to look up any documents or check any facts. They just have to say what they think, if anything, about the questions you ask. It is often just as interesting to find out that a lot of people have no view on certain issues as to find out that everyone has a view. Therefore, people should not be concerned if they think they ‘don’t know anything’ – for these questions there are no right or wrong answers and people can say ‘don’t know’ to any question.

Second, you should be aware that respondents will have different levels of knowledge of pensions and different levels of interest in pensions. For each interview, you should establish a correct speed at which to ask the questions. This is particularly important for the attitudinal questions where some respondents will want to give each question more thought than other respondents will. Conversely, if some respondents have no particular viewpoint on a topic, or if they cannot answer the question as posed, a ‘don’t know’ or ‘other answer’ code is acceptable; then you just move on to the next question. (‘Don’t Know’ can be entered at any question by using Ctrl + K then Enter).

Third, bearing in mind respondents have different levels of knowledge and interest in pensions and this will also be true of all the interviewers working on the project, you shouldn’t attempt to explain any aspect of the pension system during the interview. Pensions can be complicated and respondents will answer the questions differently if they are given any information whether it is correct, incorrect or inconsistent. You are not expected to have any knowledge of pensions to work on this project. You should also be aware that reassuring respondents that you “don’t know much” about pensions could also affect how they answer the questions. A respondent should never be influenced by an interview and therefore you should also never advise a respondent on pensions. Respondents who want to know more can be given the ‘pension information sheet’ at the end of the interview. The interviewer guide to pensions is for your information only.

Fourth, throughout the questionnaire we will be using a number of general phrases that may cause the respondent to ask for further explanation. In these cases we do not wish to give the respondent any further explanation for the same reasons as above (unless we have provided an interviewer instruction with more information). The phrases used are intended as general ones. Simply read the question or statement out, and tell respondents that they should answer in terms of whatever they understand by the phrase.

Fifth, there are a few questions where people are asked to make predictions. Some respondents feel uneasy about making predictions, e.g. on religious grounds. If so, they should be coded as ‘refusal’. A refusal can be entered using Ctrl + R then Enter.

Sixth, at questions where an ‘other’ answer code has been provided, the other answer should be recorded verbatim. (Up to 100 characters can be keyed. If the respondent gives a longer answer, press <Ctrl + M> and use the ‘notepad’ to continue.) Remember that when you are
closing a NotePad, you need to use Alt+S to save and exit. Unless specifically stated, ‘other answer’ should be coded only when one of the pre-coded answers will not fit after probing.

At questions where there is no specific provision for ‘other answer’, none is anticipated, although if they occur, they can be entered on the ‘notepad’ provided for comments. For questions in which no ‘other answer’ space is provided, first repeat the question with the appropriate emphasis before accepting an ‘other answer’. You can also use phrases like “Generally...”, “In general...”, etc. as probes, otherwise repeating the question wording exactly.

Seventh, the interview questionnaire is divided into blocks of question topics. Sometimes these are introduced by (e.g.) “And now some questions on ...” but often they are not. Respondents do not need to be made aware of the various blocks or sections of the questionnaire during the course of the interview; the questionnaire is designed to be administered as a single unit with a reasonably smooth transition between groups of questions and different topics.

13. PENSIONS TERMINOLOGY

The interviewer guide to pensions provides details of the different types of pensions. This section provides a summary of some of the general pension specific terms used throughout the questionnaire. Being familiar with these terms should help your understanding of the questionnaire but you are not expected to learn their meanings and you shouldn’t explain these terms to respondents.

State Pension – This is the pension provided by the Government.
Employer Pensions – These are pensions provided by an employer. Occupational and company pensions are included within this definition.
Personal pensions – These are pensions which are provided by pension providers other than employers and the Government.
Private pensions – this encompasses all pensions which are not the State Pension.
State Pension Age – This the age at which you can collect the State Pension (not necessarily the age that you retire).

14. THE INTERVIEW QUESTIONNAIRE: IN DETAIL

The question name or variable which will appear on the lower half of your CAPI screen is listed on the left of the page.

The interview questionnaire has been arranged into sections as follows.

HOUSEHOLD GRID (GRID) & DEMOGRAPHICS (CHARAC)

The first and second sections of the questionnaire include the household grid and other demographic questions.

HouseHld This question asks for the total number of people in the respondent’s household (including children and including those aged over 69 who weren’t included in
the respondent selection). Refer to your interviewer instructions for the standard
definition of a household if necessary.
You should have, of course, just recorded the number of adults (aged 18-69) in
the dwelling unit at C2 on the ARF. Quite apart from the rare occasions when
dwelling units and household are not the same thing, interviewers occasionally
discover at this stage that they were given the wrong information for the ARF
selection. If so, and the respondent is eligible to take part (i.e. is aged 18-69):

- Do NOT change the ARF or redo the selection procedure
- DO record the correct information at Household
- DO use <Ctrl + M> to make a note of what happened.

When you come to fill in the Admin block, record the information as recorded at
C2 on the ARF. A check may come up at this point asking why the ARF
selection is different to the household grid. Enter full details at this check
question.

If you find out at this stage that you are interviewing an ineligible person
(i.e. aged under 18 or 70 or over) then you must stop the interview, re-do
the selection procedure on the ARF and arrange an interview with the new
selected respondent.

(NB if the person was 69 at the point of selection but has turned 70 by the time
of the interview, you can continue interviewing).

DoB and AgeX

Respondents are initially asked for their date of birth. We are asking for date of
birth rather than age to enable us to calculate the respondent’s precise State
Pension Age, and to route them to appropriate sets of questions. However, we
recognise that some respondents may not be comfortable with this and, in this
instance, we have included a supplementary question asking only for age and
explaining our interest in this.

NActiv/PNActiv

This question differs slightly from standard economic activity questions as it asks
respondents which one of the options ‘best describes’ their ‘current situation’.
We are interested in the respondent’s interpretation of what their current
situation is.

The respondent may say that more than one activity describes their current
situation for example they may say that they work part-time and study part-time.
If this is the case then ask again which one best describes them. If they cannot
choose, code the first on the list that applies.

If a respondent is not sure or doesn’t know, please probe to find out which of the
items on the card comes closest to what they are doing because this question is
used to route respondents to different questions later in the questionnaire.

If the respondent is on a New Deal scheme, probe to establish whether they are
in paid work, in training, doing voluntary work or whatever and code accordingly.

Note that for those who are neither in paid work, nor waiting to take up work, nor
permanently sick/disabled, we have a follow-up question asking if the
respondent has done any paid work in the last 7 days. This means that if
someone is doing some paid work but chooses a different code at Nactiv, we will still collect the fact that they are working and they will be routed to the job questions.

The following notes explain the categories at P/NActiv a little more fully:

APPENDIX A  CODE

01  Going to school or college (including on vacation)
    All students, even those doing vacation jobs and those on a part-time course, can be coded in this category. If the student is on vacation and will continue to be a student only if he or she passes an exam, assume that the exam will be passed and still treat the respondent as in education. Note there is a separate code for people on government training programmes (03).

02  In paid employment or self-employment (or away temporarily)
    This category includes all types of paid work, whether for an employer, or on the respondent's own account as self-employed. It includes casual, part-time and temporary work.
    Voluntary work, or work carried out where only expenses are reimbursed or work paid for in kind (e.g., receiving board and lodgings only) where there is no financial transaction, should not be included in this category.
    People temporarily away would include those who were absent from work because of sickness or injury, holiday, compassionate leave, or maternity leave, provided that they have a job to go back to with the same employer or as self-employed in the same field. It would also include people who were temporarily laid off, or on strike, or locked out, again provided that they have a job with the same employer to go back to, or to the same self-employed status, e.g., an actor 'resting' between jobs.
    People whose contract of employment incorporates regular but intermittent work (e.g., some staff in educational institutions, or professional sportsmen, whose wages are paid only during term-time or in the season, and who therefore may not have worked last week) are included in this category.

03  On a government training scheme for employment training
    People on government-sponsored training or employment programmes can be coded here. Note that they should not be coded as 'In paid employment' or 'Going to school or college' (even if they are doing the educational part of the programme).

04  Doing unpaid work for a business that you own, or that a relative owns
05  Waiting to take up paid work already obtained
    This category covers people not in work but who have a definite agreement to start work on a set date. It does not include people who have been given a vague promise of a job if and when a vacancy occurs.

06  Looking for paid work or a Government training scheme
07  Intending to look for work but prevented by temporary sickness or injury
    This should be a temporary circumstance and therefore you should check that the sickness or injury will last less than 28 days.

08  Permanently unable to work because of long-term sickness or disability
    This covers people out of work and not seeking work because of permanent (or indefinite) sickness or disability. People who have never worked because of disability are included. Do not include retired people in poor health who would not be seeking work even if they were healthy. In cases of doubt over whether an illness or disability is permanent, treat it as permanent if it has lasted continuously for six months or more. Only use this code for men aged 16-64 and women aged 16-59.

09  Retired from paid work
    We are interested in the respondent’s view of their situation, so the respondent’s description from the card should be accepted. In case of queries, this code can cover people who have taken ‘early retirement’, or those who have retired from their occupation at approximately the normal retirement age, and those who do not now have a job and are not seeking further employment of any sort. Retired people who are permanently sick or have become disabled still count as retired.
Looking after the home

This covers anyone more or less wholly involved in domestic duties when classifying economic position. There can be more than one person in a household in this category, here we are concerned only with the respondent's position.

Doing something else

It category covers anyone who does not fit into any of the ten categories on the card. Try to use this code only when codes 1-10 are not appropriate, as the question is used for routing throughout the questionnaire.

MainJob2

This question is asking respondents to consider if the job that they are currently doing is part of their main line of work. If a person's current job is similar to the work that they have done in their previous working life then it would be counted as part of their main line of work.

House12

Note that this question on tenure applies to the whole accommodation that the respondent's household occupies, not just to the part of the accommodation that the respondent may occupy. For instance, if a respondent is renting a room from a relative who owns the property outright, you would code 1, not 9.

Own outright: those whose accommodation is wholly owned, i.e., they are not buying on a mortgage or with a loan.

Buying on mortgage: those buying with a mortgage or loan, from a bank, building society or other organisation. This category also includes those buying as part of a co-ownership scheme.

Rented property: The rent need not be paid by a household member: it could be paid by another member of the family (e.g., daughter on behalf of mother) or by income support.

INFORMATION (INFOADV)

This section of the questionnaire asks about any information respondents may have received or requested about pensions from a variety of sources.

PENSIONS KNOWLEDGE (PENKNOW)

This module is a true/false quiz on various components of the pension system. It aims to find out about respondents’ knowledge – or lack of knowledge – about pensions.

Don’t know is a valid answer at these questions because the quiz aims to find out what respondents do know and what they don’t. It is displayed as a code on the showcard and should be recorded by entering CTRL+K.

We have not provided you with the answers to the quiz questions. The interviewers who piloted this survey felt that it was better not to know the answers because it avoided having
to enter into discussions about whether the answer was true or false. The interviewers were able to honestly say they couldn’t provide the correct answer and move onto the next question. If a respondent does want to know more about pensions tell them that you will provide details at the end of the interview about who they can contact to find out more.

Please do not try to reassure respondents who don’t know many answers by saying that you don’t know the answers either. This may encourage a different response at subsequent questions.

ATTITUDES TO PENSIONS (PENATTS)

This is the largest section and asks about respondents’ views on many different aspects of the pension system. It covers personal and general attitudes to pensions.

ATTITUDES TO SAVINGS (SAVATTS)

This is a smaller section looking at personal and general attitudes to saving.

ECONOMIC ACTIVITY (JOB)

This section is a standard module of questions which collects job details. Note that questions are routed either on NActiv (current situation), or on whether the respondent has worked in the last 7 days or not.

Title

We wish to collect occupational details of almost all respondents, excluding only those who have never had a job, or those who are not yet retired but whose last job was over 5 years ago.

Ask everyone else about their current, future (for those waiting to start a job) or last job - the computer will change the tense as necessary. Please probe fully for all relevant details; if any are missing, we may be unable to code occupation accurately.

EmployA

‘Self-employed’ refers to work done on the person’s own account, not being taxed through PAYE. Some self-employed persons will have their own businesses, some will simply be involved with casual or intermittent work. A person in a one-man business is not necessarily self-employed; if the business is a company, he or she may well be an employee of the company, drawing a salary and being taxed through PAYE.

EmpMake/

REmpWkFW

If the respondent works from premises (e.g. a travelling salesperson) rather than at a workplace, adapt the question wording accordingly.
SEmpNum This question is asked of self-employed respondents, but ‘business’ may not always be the best or most appropriate description and you may therefore need to explain that this question refers to the respondent’s paid job, whatever it is. Note that family members can be employees, but only if they receive a regular wage or salary. Please check if unsure.

MainJob This question is asking respondents to consider if the job that they are currently doing is part of their main line of work. If a person’s current job is similar to the work that they have done in their previous working life then it would be counted as part of their main line of work.

PENSION PROVISION (PPENPROV)

This module collects details of any pension the respondent may have including employer, personal and stakeholder pensions. If they have no pension provision then there is a question asking why they don’t have a pension.

There are questions within this module which ask about contributions made to pensions. If a respondent is able to provide an estimate of how much they contribute, or their employer contributes, to their pension please enter this. If they are uncertain about the level of contributions made to their pension then code this as don’t know (CTRL+K). It is useful for us to find out to what extent respondents are aware about their own pension arrangements.

PersAcc Those respondents who are self-employed have been routed to an additional question asking about their potential interest in the government’s Personal Accounts scheme. Before asking the respondent this question, please provide them with a copy of the standalone showcard and ensure that they read through this in detail. The question needs to be answered with reference to a showcard contained in the main set of showcards. We are interested in the views of self-employed respondents, as they will be one of the key groups eligible for this scheme. You have been provided with an information sheet about Personal Accounts for the self-employed. This is just for your information and you are not expected to know the information contained in this information sheet nor pass it on to respondents.

SIMPLIFICATION (SIMP)

In April 2006 changes were made to the tax system in relation to pensions. The changes that took place are collectively known as the ‘simplification’ of the pension system and the day that these changes took place (April 6th) is called ‘A-day’.

These questions are about respondent’s awareness and knowledge of the tax system in relation to pensions.

OTHER SAVINGS (SAVE)

This section asks about any savings the respondent may have. As these questions ask about the financial value of savings and property, respondents who live with a partner are
given the option to answer for just themselves or for them and their partner. Note that if a respondent is unsure about the financial value of their savings and property, we would prefer them to give an estimate rather than saying don’t know.

SavWorth This question asks respondents to think about all of the savings and investments and property that have just told us about, as well as their current home if they own it outright or are buying it with on a mortgage/bank loan. Although the showcard displays all of the possible options regardless of the respondents’ earlier answers, you should only code an answer that they have previously mentioned here.

DEBT (DEBT)

This section asks about any debt the respondent may have. Again, those respondents who live with a partner are given the option to answer for just themselves or as a couple.
TRUST AND CONFIDENCE (TRUST)

This is a section on trust and confidence in the Government and other pension providers in guaranteeing and providing a sufficient income in retirement. This is about the respondent’s opinion of the providers in general and doesn’t refer to their own specific pension provision.

EXPECTATION FOR RETIREMENT (EXPECT)

This module asks respondents when they expect to retire (if not already retired), and then the computer calculates if that is before, at or after State Pension Age. We ask why they expect to retire then and whether they know what their income in retirement will be.

For those already retired we ask when they retired and why they retired ‘early’, ‘late’ or at State pension Age.

Note re SPA: at the moment this is 65 for men, and 60 for women but it will increase over time. We have taken this into account in the calculation of whether someone is planning to retire ‘early’ or ‘late’. However, if a respondent enquires about our calculation of their State Pension Age, you can tell them that the computer has done this approximately (in essence, to the nearest year). A minority of respondents may have a more accurate understanding of the particular month in which they will become eligible to receive the State Pension.

DEMOGRAPHICS (CONSENT)

The questionnaire ends with some additional demographic questions.

Ethnic ‘English’, ‘Welsh’, or ‘Scottish’ should be coded as ‘WHITE (Any European origin)’ (or the appropriate other code), if the respondent doesn’t want to use the ‘British’ code.

BenFtNFW If you are in any doubt about which benefit(s) the respondent or his/her spouse or partner is receiving, code ‘Other state benefit’ and write in.

HhIncome At HhIncome you should obtain the total income of the household from all sources, before tax. Income includes not only earnings but state benefits, occupational and other pensions, unearned income such as interest from savings, rent, etc.

In each case - for both income and earnings - we want figures before deductions of income tax, national insurance, contributory pension payments and so on. The questions refer to current level of income or earnings or, if that is convenient, to the nearest tax or other period for which the respondent is able to answer.

PIncome For those in households with more than 1 adult we also ask about their own total income from all sources before tax.
If the respondent is currently in work, we ask about their earnings. This is different to the income questions above as it is only about earnings from their job.

This consent question is about a possible follow up study. If respondents have doubts about this, we cannot give them further information, but you can reassure them that a ‘yes’ at this point does not commit them to doing a further interview – they will always have the opportunity to say no later.

15. VOUCHER

We are giving all respondents a £5 gift voucher as a ‘thank you’ for taking part. The voucher will be sent out by the Purple team in Brentwood, and this will be generated automatically for all productive outcome codes (whether full or partial). Since this is done automatically, there is no promissory voucher. However, the incentive is mentioned in the advance letter and you can mention it on the doorstep if you think it will help gain the interview. The respondent can expect to receive the voucher within four weeks of doing the interview (assuming that you transmit your work regularly).

Note that for unproductive partial interviews there is a question in the admin block asking you whether a voucher should be sent in this case or not.

16. REALLOCATIONS AND REISSUES

There is a special re-allocation outcome code:

    Code 900: Re-allocated to another interviewer

This will enable interviewers with addresses that fall into this category to clear out their work at the end of an assignment. This should only be used when advised by your Team Leader or the Purple Team at Brentwood.

17. ANY QUERIES?

If you have any queries or problems about how to complete the questionnaire, please do not hesitate to telephone a member of the Views about Retirement research team at the Head Office:

We hope that all goes well and that you enjoy the assignment. Thank you in advance for your hard work.
Dear Sir/Madam,

YOUR VIEWS ABOUT PLANNING FOR RETIREMENT

We are writing to invite you to take part in an important study that explores people’s views and experiences of pensions and planning for the future. We are interested in your views and experiences regardless of how young or old you are or whether you have made plans for the future or not. No special knowledge is needed to answer any of the questions. We very much hope you will be able to spare some time to take part in this valuable research.

The study is being carried out by the National Centre for Social Research (NatCen), an independent research organisation, and is funded by the Department for Work and Pensions (DWP). Your address has been randomly selected from the Post Office list of addresses to participate in this research.

An interviewer will visit you at home shortly to explain more about the study and he or she will, with your agreement, select either yourself or another person from your household to take part. All our interviewers carry an identification card which includes their photograph and the NatCen logo as it appears at the top of this letter. If you agree to participate please be assured that all your answers will be treated in strict confidence in accordance with the Data Protection Act and will be used for statistical purposes only. No personal details will be passed to the Department for Work and Pensions.

I hope that you feel able to take part and enjoy talking to our interviewer. However, if you do not want to be interviewed or have any questions about the survey, please call us on freephone 0800 526 397. If you do not wish to take part, your name will be taken off the list of people that we will contact. Alternatively, you can tell the interviewer when he or she calls.

As a way of saying ‘thank you’, the person who takes part will be sent a £5 gift voucher.

Thank you in advance for your help.

Yours faithfully
Eich cyfwelydd ar gyfer yr astudiaeth hon fydd

____________________________________
Rhif adnabod______________________

Hydref 2009

Annwyl Gyfaill,

EICH BARN AR GYNLLUNIO AR GYFER YMDDEOL

Ysgrifennwn i’ch gwahodd i gymryd rhan mewn astudiaeth bwysig sy’n archwilio barn a phrofiad pobl ynglŷn â phensiynau a chynllunio ar gyfer y dyfodol. Mae diddordeb gennym yn eich barn a phrofiad beth bynnag eich oedran neu a oes gennych gynlluniau ar gyfer y dyfodol ai peidio. Nid oes arnoch angen unrhyw wybodaeth arbennig i ateb y cwestiynau hyn. Rydym yn mawr o’i oes i byddwch yn gallu neilltuo ychydig o amser i gymryd rhan yn yr ymchwil gwerthfawr hwn.

Cynhelir yr astudiaeth, sy’n cael ei hariannu gan yr Adran Gwaith a Phensiynau (DWP), gan y Ganolfan Genedlaethol Ymchwil Cymdeithasol (NatCen), sefydliad ymchwil annibynnol. Dewiswyd eich cyfeiriad o restr cyfeiriadau Swyddfa’r Post i’ch gwahodd i gymryd rhan yn yr ymchwil hwn.

Bydd cyfwelydd yn ymweld â chi yn eich cartref cyn bo hir i esbonio rhagor am yr astudiaeth, a bydd ef neu hi’n dewis, gyda’ch cydysniad, naill ai chi neu aelod arall o’ch cartref i gymryd rhan. Bydd ein cyfwelwyr i gyd yn cario cerdyn adnabod sy’n cynnwys llun ohonynt a logo NatCen fel y mae’n ymddangos ar frig y llythyr hwn. Os byddwch yn cytuno i gymryd rhan, gallwn eich sicrhau y caiff eich atebion i gyd eu Tir yn hollol gyfrinachol yn unol â’r Ddeddf Diogelu Data, a’u defnyddir at ddibenion ystadegol yn unig. Ni chaiff unrhyw faniolion personol eu trosglwyddo i’r Adran Gwaith a Phensiynau.

Gobeithio y byddwch yn fodlon cymryd rhan ac y byddwch yn mwynhau siarad â’n cyfwelydd. Fodd bynnag, os nad ydych am gael eich cyfweld neu os oes gennych unrhyw gwetiynau ynglŷn â’r arolwg, ffoniwch ni am ddim ar 0800 526 397. Os nad ydych am gymryd rhan, caiff eich enw ei dynnu o’r rhestr o bobl y byddwn yn cysylltu â nhw. Fel arall gallwch ddweud wrth y cyfwelydd pan fydd ef neu hi yn galw.
Fel ffordd o ddweud ‘diolch’ bydd yr aelod o’ch cartref sy’n cymryd rhan yn derbyn tocyn anrheg £5.

Diolch ymlaen llaw am eich help.

Yr eiddoch yn gywir
P2921: VIEWS ABOUT PLANNING FOR RETIREMENT

NatCen, 101-135 Kings Road, Brentwood, Essex CM14 4LX, Telephone 01277 200 600, Fax 01277 214 117

<table>
<thead>
<tr>
<th>ADDRESS DETAILS</th>
<th>DU/PERSON SELECTION LABEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of selected person:</td>
<td>Title, first name, surname</td>
</tr>
<tr>
<td>Telephone number 1:</td>
<td>Telephone number 2:</td>
</tr>
<tr>
<td>Contact name for call backs:</td>
<td>No telephone: 2 Number refused: 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Call No.</th>
<th>Date DD/MM</th>
<th>Day of week</th>
<th>Call Start Time (24hr clock)</th>
<th>VISITS RECORD</th>
<th>*Call Status (Enter codes only)</th>
<th>Call End Time (24hr Clock)</th>
<th>Call followed by personal/non-CAPITime (tick)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>/</td>
<td>:</td>
<td>:</td>
<td></td>
<td>:</td>
<td>:</td>
<td>:</td>
</tr>
<tr>
<td>2</td>
<td>/</td>
<td>:</td>
<td>:</td>
<td></td>
<td>:</td>
<td>:</td>
<td>:</td>
</tr>
<tr>
<td>3</td>
<td>/</td>
<td>:</td>
<td>:</td>
<td></td>
<td>:</td>
<td>:</td>
<td>:</td>
</tr>
<tr>
<td>4</td>
<td>/</td>
<td>:</td>
<td>:</td>
<td></td>
<td>:</td>
<td>:</td>
<td>:</td>
</tr>
<tr>
<td>5</td>
<td>/</td>
<td>:</td>
<td>:</td>
<td></td>
<td>:</td>
<td>:</td>
<td>:</td>
</tr>
</tbody>
</table>
**APPENDIX A**  TELEPHONE CONTACT:

<table>
<thead>
<tr>
<th>Call No.</th>
<th>Date DD/MM</th>
<th>Day of week</th>
<th>Call Time 24hr clock</th>
<th>TELEPHONE CALLS RECORD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>/</td>
<td>/</td>
<td>:</td>
<td>Record all calls, even if no reply. DO NOT ENTER THESE CALLS IN THE CAPI MENU SYSTEM</td>
</tr>
</tbody>
</table>

*Call Status codes: 1 = No reply, 2 =Contact made, 3 =Appointment made, 4 = Any CAPI interviewing done, 5= Any other status*
18. TRACING ADDRESS & AREA OBSERVATIONS

18.1 Is this address traceable, residential and occupied as main residence?

<table>
<thead>
<tr>
<th>Yes</th>
<th>Answer A.2-A.5</th>
<th>Go to B.1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No (Deadwood)</td>
<td>Go to 0.6</td>
<td></td>
</tr>
<tr>
<td>Unsure (no contact)</td>
<td>Answer A.2 - A.5; Go to 0.5</td>
<td></td>
</tr>
<tr>
<td>Unsure (contact made)</td>
<td>Answer A.2 - A.5; Go to 0.7</td>
<td></td>
</tr>
<tr>
<td>Office refusal</td>
<td>Answer A.2 - A.5; Go to 0.3</td>
<td></td>
</tr>
</tbody>
</table>

WHERE FEASIBLE, INFORMATION AT A.2 – A.5 SHOULD BE COLLECTED BEFORE MAKING CONTACT.
FOR OFFICE REFUSALS: PLEASE VISIT THE ADDRESS BUT DO NOT APPROACH OCCUPANTS.

A.2. Are any of these physical barriers to entry present at the house/flat/building?

| Locked common entrance | 1 |
| Locked gates | 2 |
| Security staff or other gatekeeper | 3 |
| Entry phone access | 4 |
| None of these | 5 |
| Unable to obtain information | 8 |

A.3 Which of these best describe the selected flat or house of the intended respondent?

| Detached house | 1 |
| Semi-detached house | 2 |
| Terraced house (including end of terrace) | 3 |
| Flat or maisonette – purpose built | 4 |
| Flat or maisonette - conversion | 5 |
| Other | 6 |
| Unable to obtain information | 8 |

A.4 Which of these best describes the condition of residential properties in the area?

| Mainly good | 1 |
| Mainly fair | 2 |
A.5. How is the external condition of the selected flat or house, relative to other residential properties in the area?

<table>
<thead>
<tr>
<th>Condition</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better</td>
<td>1</td>
</tr>
<tr>
<td>About the same</td>
<td>2</td>
</tr>
<tr>
<td>Worse</td>
<td>3</td>
</tr>
</tbody>
</table>
| Unable to obtain information | 8

19. SELECTION OF 1 DWELLING UNIT (DU)

19.1 How many dwelling units (DUs) are at this address? Write in number of DUs and then code:

<table>
<thead>
<tr>
<th>Number of DUs</th>
<th>Code</th>
<th>Further Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 DU</td>
<td>1</td>
<td>Go to B.2</td>
</tr>
<tr>
<td>2+ DUs</td>
<td>2</td>
<td>Go to B.3</td>
</tr>
<tr>
<td>Unsure about number of DUs: information refused</td>
<td>3</td>
<td>Go to D.3</td>
</tr>
<tr>
<td>Unsure about number of DUs: no contact</td>
<td>4</td>
<td>Go to D.2</td>
</tr>
</tbody>
</table>

19.2 Check address of dwelling unit is correct and complete. If not, amend address label on front page. 

Go to C.1

19.3 List all dwelling units in flat/room number order OR from bottom to top of building, left to right, front to back.
### Appendix B: Fieldwork Documents

<table>
<thead>
<tr>
<th>DU Code</th>
<th>Description</th>
<th>DU Code</th>
<th>Description</th>
<th>DU Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td></td>
<td>05</td>
<td></td>
<td>09</td>
<td></td>
</tr>
<tr>
<td>02</td>
<td></td>
<td>06</td>
<td></td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>03</td>
<td></td>
<td>07</td>
<td></td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>04</td>
<td></td>
<td>08</td>
<td></td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>

- **Select 1 DU** using DU/Person selection label on Page 1, and ring on grid above.

### 19.4
Check address of selected dwelling unit is correct and complete. If not, amend address label of selected DU on front page.  

Go to B.5

### B.5
Is the selected DU residential and occupied?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>Go to C.1</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Go to 0.6</td>
</tr>
</tbody>
</table>

#### Unsure: contact made

|          | 3   | Go to 0.7 |

#### Unsure: no contact

|          | 4   | Go to 0.5 |
### APPENDIX A

**ESTABLISH NUMBER OF PEOPLE AGED 18-69 IN (SELECTED) DU.**

**C.1**

Ask: *Including yourself, how many people aged 18 to 69 live in this (house/flat/part of the accommodation)?*

**INCLUDE:**
- People who normally live at the address but are away for less than 6 months
- People away at work for whom this is the main address
- Boarders and lodgers

**EXCLUDE:**
- People aged 18-69 who live elsewhere due to work
- Spouses who are separated and no longer resident
- People away for 6 months or more

Write in total number of resident adults aged 18-69: and then code:

<table>
<thead>
<tr>
<th>Number of People Aged 18-69</th>
<th>Go to Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person aged 18-69</td>
<td>C.3</td>
</tr>
<tr>
<td>2 or more people aged 18-69</td>
<td>C.2</td>
</tr>
<tr>
<td>No eligible person aged 18-69</td>
<td>D.6; Code 770</td>
</tr>
<tr>
<td>Unsure about number of people aged 18-69 : information refused</td>
<td>D.3; Code 422</td>
</tr>
<tr>
<td>Unsure about number of people aged 18-69 : no contact</td>
<td>D.2</td>
</tr>
<tr>
<td>Unsure about number of people aged 18-69 : other reason</td>
<td>D.4</td>
</tr>
</tbody>
</table>

**C.2**

**IF 2+ PERSONS AGED 18-69:**

Ask for name or initials of each person aged 18-69 in (selected) DU.

List in **alphabetical order** in the grid below.
### Person Code Description Person Code Description Person Code Description

<table>
<thead>
<tr>
<th>01</th>
<th>05</th>
<th>09</th>
</tr>
</thead>
<tbody>
<tr>
<td>02</td>
<td>06</td>
<td>10</td>
</tr>
<tr>
<td>03</td>
<td>07</td>
<td>11</td>
</tr>
<tr>
<td>04</td>
<td>08</td>
<td>12</td>
</tr>
</tbody>
</table>

- **Select 1 person** using DU/Person selection label on Page 1, and ring on grid above.

0.3

Record full name of (selected) person on the front of the ARF.
### FINAL OUTCOME

**D.1 Productive**
- Completed interview with selected respondent
- Partial interview with selected respondent

**D.2 Non-contact after 6+ calls**
- No contact with anyone at address
- Contact made at address, but not at selected DU (USE IF MULTIPLE DUs ONLY)
- Contact made, but not with any responsible resident
- Contact made with resident(s), but no contact with selected person

**0.3 Refusal**
- Office refusal
- Contact made but all information refused about number of DUs at address
- Can’t select respondent – relevant information refused
- Refusal by selected respondent before interview
- Proxy refusal
- Refusal during interview
- Broken appointment – no recontact

**0.4 Other unproductive**
- Ill at home during survey period
- Away or in hospital during survey period
- Physically or mentally unable/incompetent
- Language difficulties

**0.5 Unknown eligibility (No contact)**
- OFFICE APPROVAL ONLY: Issued not attempted (612)
- OFFICE APPROVAL ONLY: Inaccessible (620)
- Unable to locate address (630)
- Residential: unknown if eligible person(s) due to non-contact after 6+ calls (640)
- Other unknown eligibility (verbatim reason to be keyed in Admin block) (650)

**0.6 Deadwood/Ineligible**
- Not yet built/under construction (710)
- Demolished/derelict (720)
- Vacant/empty housing unit (730)
- Non-residential (e.g. business, school, office, factory etc) (740)
- Occupied but not as main residence (e.g. occupied holiday/weekend home) (750)
- Communal establishment/institution – no private dwellings (760)
- Main residence, but no occupant(s) eligible for survey (no resident aged 18-69) (770)
- Other ineligible (790)

**0.7 Unknown eligibility (Contacted)**
- Information refused about whether address is residential
- Contact made but no-one can confirm whether address is residential
- Information refused about whether resident(s) are eligible
- Contact made but no-one knows if residents are eligible
- Unable to confirm eligibility of resident(s) due to a language barrier
- Other unknown eligibility
UNPRODUCTIVE OUTCOME – FURTHER DETAILS

E.1 RECORD ANY FURTHER INFORMATION ABOUT UNPRODUCTIVE OUTCOME

Please record any information that you think might be useful to a reissue interviewer in the box below, and transfer in to CAPI admin.
Where to find further information on pensions

A pension is a source of regular income to live on in retirement. There are many types of pension schemes and varied ways of building up the pension. Some are employer-sponsored, others are set up by an individual in their own right, and a small number are set up on behalf of another family member.

While working, you may pay part of your salary into the pension fund: these payments are called ‘employee contributions’. Some employers also make payments into the pension fund: these are called ‘employer contributions’. Arrangements for contributions and tax relief vary.

Pensions can be grouped into two broad categories, those provided to everyone through the State, and private pensions:

• **State pensions** – these include the basic State Pension and the additional State Pension (S2P/SERPS);

• **Private or non-state pensions** – these include employer/occupational pensions (also known as work or company pensions) and personal pensions (including stakeholder pensions). Employer pensions being accrued by public-sector workers are included within this group. People can have several different non-state pensions at once.

**Useful publications**

The Pension Service publishes a series of free guides about pensions. You can order them by calling 0845 731 32 33 or by visiting the resource centre of The Pension Service website at www.thepensionservice.gov.uk. You can also call them on 0845 6060265 for enquires.

- **Pensions: the basics. A guide from the government (PTB1)**
- **State pensions – your guide (PM2)** (includes information about changes to State Pension Age)
- **Pensions for women – your guide (PM6)**
- **Contracted-out pensions – your guide (PM7)**
- **State Pension Deferral – your guide (SPD1)**

More detailed free guides about pensions are available from the Financial Services Authority. Call the FSA Consumer Helpline on 0800 500 5000, or visit their website at www.moneymadeclear.fsa.gov.uk

- **Pensions**
  - **Stakeholder pensions and decision trees**
  - **The State Second Pension – should you be contracted out**
  - **Retiring soon**
  - **Your pension – its time to choose**
  - **Retirement options**

You will also be able to find out more about the increase in State Pension Age on the Pension Service or Financial Services Authority websites. The age at which you can claim your State Pension is increasing in the future. The changes will affect women born on or after 6th April 1950 and men born on or after 6th April 1959. For women, State Pension age will rise gradually from age 60 to 65 from 2010 to 2020, making it equal to that of men. The State Pension age for both men and women is then set to increase from 65 to 68 between 2024 and 2046.
FAQs for the personal accounts question for self-employed individuals

(1) Why is the personal accounts scheme not going to be introduced until 2012?
There is a great deal of work involved in developing the legal and administrative framework required by the personal accounts scheme. It takes time to get all the details right and that is why the government is working towards 2012.

(2) Why are the self-employed not going to be automatically enrolled?
People will be automatically enrolled through their employer, therefore self-employed people cannot be automatically enrolled. However, self-employed people will be able to opt in to the personal accounts scheme voluntarily and save at a level of their choosing (subject to the annual limits on contribution amounts).

(3) If I stay in a scheme following automatic enrolment but then decide to leave later, what happens to the money that I have already saved into my pension?
The personal accounts scheme will not allow transfers but will allow you to continue contributing to your fund even if you start working for an employer who does not use personal accounts.

(4) Will I be able to take a contribution holiday?
You can decide to stop paying contributions into your personal account at any time, but if you decide to do this you will no longer receive tax relief. If you wish to receive tax relief again later, you will have to re-join the scheme and start paying contributions again.

(5) If someone leaves the personal accounts scheme, can they re-join again later if they decide they want to?
Yes, provided you are still self-employed you can choose to re-join the scheme at any time.

(6) What will happen to the money saved in the personal accounts scheme/how will the money be invested?
Self-employed individuals and the state (through normal tax relief) will both contribute to personal accounts. The money in the scheme will be invested in order to provide an income in retirement. People enrolled into the personal accounts scheme will be given a choice over how to invest their money. If they do not wish to choose, their money will be invested in a “default fund”.

(7) What is ’normal’ tax relief?
Normal tax relief refers to basic rate tax relief, which is currently 22%. Most workers pay income tax at this ‘basic’ rate of 22% (more if they are on a higher income). This means that for every £1 they earn, they pay the government 22p in tax. However, if they paid that £1 into the personal accounts scheme, they do not pay any tax on that money. This means that the government essentially pays 22p into each person’s personal account for each £1 they pay in themselves, or to put it another way, for every £4 the person pays in themselves the government pays in around £1.

(8) Will people be able to change the percentage they pay into the personal accounts scheme after they are first enrolled on the scheme?
People who want to save more than the minimum level will be able to. However, if they are enrolled into the personal accounts scheme their total contributions (ie. their own, their employer’s and the state contributions) will be subject to a £3,600 annual limit based on 2005 earning levels.

(9) How does a ’default’ fund work?
Personal accounts members will be able to choose how they wish to invest their money. If they prefer not to make a choice their money will automatically be invested into what is known as a default fund.

(10) What are socially responsible, environmental or ethical funds?
Social, Environmental and Ethical Investment (SEE) represent a small but growing part of total UK investments. SEE can involve investing in companies or funds that are founded on particular social,
religious or environmental principles (e.g. equal opportunities, community involvement, recycling companies or those producing sustainable energy). It can also involve deliberately avoiding investing in companies that do not meet certain social, environmental or ethical criteria (e.g. those dealing in arms, deforestation or animal testing, or which have a poor human rights record).
APPENDIX C EDITING AND CODING DOCUMENTS

The following document (referred to in chapter 8) appears in this appendix:

- Edit instructions
Your Views about Planning for Retirement (P2921)
BLAISE EDIT AND CODING INSTRUCTIONS

Introduction

Coding

The coding of interviewer responses is by and large taken care of within CAPI through the use of fully closed questions. There are however a number of questions where all possible responses could not be envisaged prior to the interview or where the interviewer was not confident enough to code the responses to existing code frames (these are semi-open questions). In these cases respondents are given the opportunity to offer other answers which are then transcribed by interviewers.

In many instances it will be possible to code these responses back into the existing code frame. This should always be the coder’s first response. However, this will not always be possible, as new, distinct group(s) of responses may emerge. The researchers at the National Centre have looked at some early returns from the field and decided where new codes might be necessary. Coders should use these where the existing code frame is not appropriate. Any other difficult cases should be referred to the researchers with a note being made on the fact sheet (Fact sheets should be used in addition to the edit instructions, to guide you through the coding exercise).

General notes:

- All ‘Other (WRITE IN)’ answers should be examined and back-coded where possible.
- Where an ‘Other (WRITE IN)’ question contains ‘Don’t know’, ‘Refusal’ or similar, the original question should be back-coded ‘Don’t know’, ‘Refusal’ etc instead of ‘Other’.
- At multi-coded questions it is possible for the respondent to give more than one ‘other specify’ response. In instances where there is more than one ‘other specify’ answer given, code as many as possible. If any part of the other response cannot be coded make sure that other is still coded. We have indicated where a question is single or multi-coded. Where a question is multi-coded it is important to ensure that responses in addition to the ‘other’ response are not lost during the edit.
- All NotePad answers, whether attached to an open question or not, must be read and any ‘obvious’ recoding done.
- The NotePad file(s) should be passed to the researchers together with the ASCII data file.
- Partial productives should be filled out with Refusals (Ctrl+R) to the end of the questionnaire.
Background to the project

NatCen has been commissioned to design and field a survey of people’s knowledge, behaviour and attitudes to pensions and financial planning for retirement. This is the second iteration of the survey, which was fielded for the first time in 2006; most of the questions replicate those that were used three years ago, although there are a small number of new questions.

The survey has been commissioned by the Department for Work and Pensions (DWP).

Pensions, and planning for retirement have probably never been higher up the policy agenda. The population is ageing, both as a result of trends in fertility and continuing increases in longevity. The fraction of the population aged 65+ is projected to double between 2000 and 2050. This trend places greater stress on the means that people use to provide for their retirement, which in the UK involves an unusually wide array of choices. A number of changes to pensions provision in the UK have been implemented in the 2007 and 2008 Pensions Reform Acts (including an incremental increase in State Pension Age for both men and women).

The demographic trends are well researched and documented. However, we know far less about people’s attitudes towards pensions, savings, risk and financial planning. The government needs to have an understanding of people’s views on these issues in order to be well informed when planning policy and strategy. This is the key objective of our study: to collect robust and reliable data about people’s views about pensions and their retirement, in particular to enable analysis of how these have changed over time. There will is also a specific interest in analysing perceptions of and reactions to changes in pensions policy, introduced in the recent past and planned for the future.

Respondents are being interviewed across England, Scotland and Wales and are aged between 18 and 69.

We are hoping to receive over 2000 productive interviews from an issued sample of 5250 addresses.

Overview of the questionnaire

HOUSEHOLD GRID (GRID) & DEMOGRAPHICS (CHARAC)

The first and second sections of the questionnaire include the household grid and other demographic questions.

INFORMATION AND ADVICE (INFOADV)

This section of the questionnaire asks about any information and advice respondents may have received or requested about pensions from a variety of sources and how they would like to receive such advice in the future.
PENSIONS KNOWLEDGE (PENKNOW)

This module is primarily a true/false quiz on various components of the pension system. It aims to find out about respondents’ knowledge – or lack of knowledge – about pensions. There are also a number of questions about the respondent’s own expectations for receiving their State Pension.

ATTITUDES TO PENSIONS (PENATTS)

This is the largest section and asks about respondents’ views on many different aspects of the pension system. It covers personal and general attitudes to pensions.

ATTITUDES TO SAVINGS (SAVATTS)

This is a smaller section looking at personal and general attitudes to saving.

ECONOMIC ACTIVITY (JOB)

This section is a standard module of questions which collects job details. Note that questions are routed either on NActiv (current situation), or on whether the respondent has worked in the last 7 days or not. If the respondent is retired it asks about their last job.

PENSION PROVISION (PPENPROV)

This module collects details of any pension the respondent may have including employer, personal and stakeholder pensions. If they have no pension provision then there is a question asking why they don’t have a pension.

SIMPLIFICATION (SIMP)

This section measures respondent knowledge of the taxation system, and how its various rules apply to pensions.
OTHER SAVINGS (SAVE)

This section asks about any savings the respondent may have.

DEBT (DEBT)

This section asks about any debt the respondent may have.

TRUST AND CONFIDENCE (TRUST)

This is a section on trust and confidence in the Government and other pension providers in guaranteeing and providing a sufficient income in retirement.

EXPECTATION FOR RETIREMENT (EXPECT)

This module asks respondents when they expect to retire (if not already retired), and then the computer calculates if that is before, at or after State Pension Age. We ask why they expect to retire then and whether they know what their income in retirement will be. There are also a small number of questions about attitudes to extended working.

DEMOGRAPHICS (CONSENT)

The questionnaire ends with some additional demographic questions.
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DEMOGRAPHICS

NActiv

*Single-coded*

Code 11 (‘Doing something else’): Check whether any can be back-coded. If able to back-code, do so and remove code 11.

Care2

*Single-coded*

Code 10 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 10.

PNactiv

*Single-coded*

Code 11 (‘Doing something else’): Check whether any can be back-coded. If able to back-code, do so and remove code 11.

INFORMATION AND ADVICE

InfCon2

*Multi-coded*

Code 16 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 16 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).
InfRec12

Multi-coded

Code 16 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 16 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

InfMode

Multi-coded

Code 7 (‘Some other way’): Check whether any can be back-coded. If able to back-code, do so and remove code 7.

InfFu12

Single-coded

Code 16 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 16.

ITrust

Multi-coded

Code 16 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 16.

Accur

Multi-coded

Code 16 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 16.
ATTITUDES TO PENSIONS

Vehic

Single-coded

SHOWCARD D5
Now some questions about different ways of saving for retirement...
Which one of the options on this card do you think would be the safest way to save for retirement?
CODE ONE ONLY

(1) Paying into an employer pension scheme
(2) Paying into a personal pension scheme
(3) Investing in the stock market by buying stocks or shares
(4) Investing in property
(5) Saving into a high rate savings account
(6) Saving into an ISA (or other tax-free savings account)
(7) Buying premium bonds
Code 8 (‘Other’): Check whether any can be back-coded.

Additional code 9 for ‘A mixture of these ways’ and use wherever a range of polices would be the safest option.

Vehic2

Single-coded

Code 8 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 8.

BestPay

Single-coded

Code 9 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 9.
TrusMon

Single-coded

SHOWCARD D14
Thinking about any pensions you have or might have in the future. Whom would you trust
the most to …

… make the most of your money?
CODE ONE ONLY
1 The government
2 A non-profit independent organisation
3 An insurance company
4 A bank or building society
5 Employers
Code 6 ('Other'): Check whether any can be back-coded.
7 (SPONTANEOUS: None)
8 (SPONTANEOUS: Would trust them all equally / no difference)

Additional code 9 for ‘Myself/My family’.

Note:
- Stockbrokers should be coded as other

TrusInt

Single-coded

SHOWCARD D14 AGAIN
(And whom would you trust the most to…)

… act in your best interests?
CODE ONE ONLY
1 The government
2 A non-profit independent organisation
3 An insurance company
4 A bank or building society
5 Employers
Code 6 ('Other'): Check whether any can be back-coded.
7 (SPONTANEOUS: None)
8 (SPONTANEOUS: Would trust them all equally / no difference)

Additional code 9 for ‘Myself/My family’. 
JOB DETAILS FOR SOC/SIC

**OcSect2**

*Single-coded*

Code 5 (‘Other organisation’): Check whether any can be back-coded.

**SOC2000**

Please code 4 digit SOC2000 for respondent (where asked) using the ONS coding module.

**SIC2007**

Please code 2 digit SIC2007 (respondent only).

PENSION PROVISION

**EliYNoP**

*Multi-coded*

Code 17 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 17 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

**Poconh**

*Single-coded*

Code into **POCnFrn**. Enter numeric answer. Please round any decimal numbers to nearest whole number. Any answer that cannot be coded should be tabbed for the Researchers.
Conts

**Multi-coded**

Code 5 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 5 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

**POEmp (29/71)**

**Single-coded**

Code into POemFrN. Enter numeric answer. Please round any decimal numbers to nearest whole number. Any answer that cannot be coded should be tabbed for the Researchers.

**PDBcal (29/71)**

**Single-coded**

Code 6 (‘In some other way’): Check whether any can be back-coded. If able to back-code, do so and remove code 6.

**PBFrac (29/71)**

**Single-coded**

Code 3 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 3.

**EmpPen2 (29/71)**

**Multi-coded**

Code 6 (‘Yes-Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 6 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).
PPrgh (30/71)

*Single-coded*

Code into PPrgrfrN. Enter numeric answer. Please round any decimal numbers to nearest whole number. Any answer that cannot be coded should be tabbed for the Researchers.

PPirrh (30/71)

*Single-coded*

Code into PPIrrFN. Enter numeric answer. Please round any decimal numbers to nearest whole number. Any answer that cannot be coded should be tabbed for the Researchers.
PpYStp (31/71)

Multi-coded

SHOWCARD G10
Why did you stop contributing to this Personal Pension?
1 Moved job and joined employer's pension scheme
2 Rejoined employer's pension scheme in existing job
3 Rejoined State Second Pension (formerly the State Earnings Related Pension
   Scheme - SERPS)
4 Worried about risks
5 Worried about publicity concerning personal pensions
   Code 6 ('Other'): Check whether any can be back-coded.

Additional code 7 ‘Retired’

   Also include here those who have taken early retirement.

Additional code 8 ‘Stopped working’

   Include here where ill health or an accident has prevented the respondent
   from working. Also include instances where the respondent has stopped
   working due to personal circumstances, such as to care for a family member
   or look after children.

Notes:
- Do not use Code 1 if moved job but didn’t specify whether joined new employers pension
  scheme.

Pasttyp (33/71)

Multi-coded

Code 3 ('Other'): Check whether any can be back-coded. If able to back-code, do so and remove code 3 (only
when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an
additional answer).
Why no P (34/71)

Multi-coded

Some people save towards retirement by having a pension and some people choose not to. Why do you not have a pension?

INTERVIEWER PROMPT TO PRECODES
INTERVIEWER CODE ALL THAT APPLY
01 Don't earn enough/ low income
02 Too many debts/ bills/ financial commitments
03 Not working at the moment/ still in education
04 Can't afford to - general
05 Too early to start pension
06 Too late to start a pension
07 Don't know enough about pensions
08 Not interested/ not thought about it/got round to it
   include answers such as 'Not money minded' or 'Never really asked about pensions'
09 Other investments offer better return/pensions are not worthwhile/don't like pensions
10 Relying on other sources of income in retirement (spouse, partner's pension, investments, earnings)
   include 'husband had a pension'.
11 Not eligible/ employer does not offer a pension scheme
   includes answers that suggest ineligibility such as 'Didn't work enough hours'.
12 Not staying with employer for much longer / looking for new job/ recently changed jobs
13 Past pension arrangements are adequate
14 Don't think I'll live that long
15 Other (specify)  Check whether any can be back-coded.

Notes:

- Early data suggests that a high proportion of ‘other’ answers can be back-coded into one of the response options.

EncSave (34/71)

Multi-coded

Code 6 ('Other'): Check whether any can be back-coded. If able to back-code, do so and remove code 6 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).
SIMPLIFICATION

EmReason

*Multi-coded*

Code 7 ('Other'): Check whether any can be back-coded. If able to back-code, do so and remove code 7 (only when all 'other specify' text has been backcoded otherwise keep ‘other’ as an additional answer).

EReason1

*Single-coded*

Code 7 ('Other'): Check whether any can be back-coded. If able to back-code, do so and remove code 7 (only when all 'other specify' text has been backcoded otherwise keep ‘other’ as an additional answer).
PerReasn

Multi-coded

SHOWCARD H3
What were your reasons for joining your current personal pension scheme?

CODE ALL THAT APPLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.
1 I felt it was good way to save money for retirement
2 A financial professional advised me to
3 I was attracted by the tax-relief given on pension contributions
4 Other (please specify) Check whether any can be back-coded.

Additional code 5: ‘No choice: had to join’

This would include schemes that are automatic and compulsory on entry to a job.

Additional code 6: ‘Non-professional advised me to’

Include here family members/friends who encouraged/persuaded/helped the respondent to join the pension scheme. For example: ‘Dad frog-marched me into it when I got my first job’.

PReason1

Single-coded

Code 4 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 4 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

AlsoTax

Multi-coded

Code 7 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 7 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).
GenTax

**Single-coded**

Code 9 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 9.

**OTHER SAVINGS**

**SavType**

**Multi-coded**

I’d now like you to look at this card and tell me whether have any of the types of savings or investments shown?

**CODE ALL THAT APPLY**
1 No savings or investments
2 Current account in a bank/building society
3 Savings account in a bank/building society
4 ISAs/TESSAs
5 National Savings
6 Stocks/shares/PEPs/bonds/investment trusts/unit trusts
7 Insurance/endowments
8 Other type of savings/investments (SPECIFY) Check whether any can be back-coded.

**Notes:**

*Answers that refer to property investments (e.g. ‘house’, ‘equity release’, ‘property’ etc) should be tabbed for the Researcher. Do **not** backcode.*

*Code 5 (‘National Savings’) *Includes ‘Premium Bonds’ *

**SavWorth**

**Single-coded**

Code 9 (‘Other type of savings/investments’): Check whether any can be back-coded. If able to back-code, do so and remove code 9.
Appendix C: Editing and Coding Documents

SaveUse

Multi-coded

SHOWCARD J8
Which, if any, of your savings or investments do you expect to use to help fund your
CODE ALL THAT APPLY
1 None of these
2 Current account in a bank/building society
3 Savings account in a bank/building society
4 ISAs/TESSAs
5 National Savings
6 Stocks/shares/PEPs/bonds/investment trusts/unit trusts
7 Insurance/endowments
8 Other type of savings/investments (SPECIFY) Check whether any can be back-coded.

Notes:
Answers that refer to property investments (e.g. ‘house’, ‘equity release’, ‘property’ etc)
should be tabbed for the Researcher. Do not backcode.

Code 5 (‘National Savings’) Include ‘Premium Bonds’

WhySave

Multi-coded

Code 15 (‘Other’): Check whether any can be back-coded. If able
to back-code, do so and remove code 15 (only
when all ‘other specify’ text has been
backcoded otherwise keep ‘other’ as an
additional answer).

SavInt

Multi-coded

Code 9 (‘Other type of savings/investments’): Check whether any can be back-coded. If able
to back-code, do so and remove code 9 (only
when all ‘other specify’ text has been
backcoded otherwise keep ‘other’ as an
additional answer).
DEBT

OweMon2 (Multi-coded)

Code 9 ('Anything else'): Check whether any can be back-coded. If able to back-code, do so and remove code 9 (only when all 'other specify' text has been backcoded otherwise keep 'other' as an additional answer).

FinMang

Code 6 ('Other'): Check whether any can be back-coded. If able to back-code, do so and remove code 6.

EXPECTATIONS FOR RETIREMENT

RtEarlM2 (Multi-coded)

Code 11 ('Some other reason'): Check whether any can be back-coded. If able to back-code, do so and remove code 11.

RtEarMM2 (Single-coded)

Code 11 ('Some other reason'): Check whether any can be back-coded. If able to back-code, do so and remove code 11.
Appendix C: Editing and Coding Documents

**RtLateM2**

*Multi-coded*

Code 13 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 13.

**RtLatMM2**

*Single-coded*

Code 13 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 13.

**RtEarlF2**

*Multi-coded*

Code 12 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 12.

**RtEarMF2**

*Single-coded*

Code 12 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 12.

**RtLateF2**

*Multi-coded*

Code 13 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 13.

**RtLateMF2**

*Single-coded*
Code 13 (‘Some other reason’): Check whether any can be back-coded. If able to back-code, do so and remove code 13.
RtAtSPA2

*Multi-coded*

Code 11 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 11.

RtAtSPAM2

*Single-coded*

Code 11 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 11.

ByndSPA2

*Multi-coded*

Code 14 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 14 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

EarlRt12

*Multi-coded*

Code 14 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 14 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

EarlRet22

*Single-coded*

Code 14 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 14.
LateRe12

*Multi-coded*

**Code 11 (‘Other’):** Check whether any can be back-coded. If able to back-code, do so and remove code 11 (only when all ‘other specify’ text has been backcoded otherwise keep ‘other’ as an additional answer).

LateRet22

*Single-coded*

**Code 11 (‘Other’):** Check whether any can be back-coded. If able to back-code, do so and remove code 11.
WhySPA2

*Multi-coded*

Code 10 ('Other'):

Check whether any can be back-coded. If able to back-code, do so and remove code 10 (only when all 'other specify' text has been backcoded otherwise keep 'other' as an additional answer).

WhySPA22

*Single-coded*

Code 10 ('Other'):

Check whether any can be back-coded. If able to back-code, do so and remove code 10 (only when all 'other specify' text has been backcoded otherwise keep 'other' as an additional answer).

StopWork

*Multi-coded*

Code 7 ('Other'):

Check whether any can be back-coded. If able to back-code, do so and remove code 7 (only when all 'other specify' text has been backcoded otherwise keep 'other' as an additional answer).

StopWorM

*Single-coded*

Code 7 ('Other'):

Check whether any can be back-coded. If able to back-code, do so and remove code 7 (only when all 'other specify' text has been backcoded otherwise keep 'other' as an additional answer).
Appendix C: Editing and Coding Documents

RetInc1

Single-coded

Code 27 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 27.

RetInc2

Single-coded

Code 27 (‘Other’): Check whether any can be back-coded. If able to back-code, do so and remove code 27.

DEMOGRAPHICS AND CONSENT

Ethnic

Single-coded

Code 3 (‘Any other White background’) Check whether any can be back-coded. If able to back-code, do so and remove code 3.

Code 7 (‘Any other mixed background’) Check whether any can be back-coded. If able to back-code, do so and remove code 7.

Code 11 (‘Any other Asian background’) Check whether any can be back-coded. If able to back-code, do so and remove code 11.

Code 14 (‘Any other Black background’) Check whether any can be back-coded. If able to back-code, do so and remove code 14.

Code 16 (‘Any other’) Check whether any can be back-coded. If able to back-code, do so and remove code 16.

Note

- The following table may be useful as a guide for other answers given but should only be used within sections e.g. if an answer given for code 3 ‘other white background’ is English it should be coded as British, if it is Irish it should be coded as Irish or if it is Northern Irish it should be coded as other white. If British Asian is recorded at ‘other white’ it should be kept as other white. If it is recorded at Other Asian it should be kept at ‘other Asian’. If you are unsure of any other answer given please tab for the Researchers.

A summary of how write-in answers are allocated to the main census ethnic groups

<table>
<thead>
<tr>
<th>Write-in answer</th>
<th>Census category</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>White British</td>
</tr>
<tr>
<td>Scottish</td>
<td>Irish</td>
</tr>
<tr>
<td>----------</td>
<td>-------</td>
</tr>
<tr>
<td>Northern Irish</td>
<td>Cypriot</td>
</tr>
<tr>
<td>Baltic States</td>
<td>Former Yugoslavia</td>
</tr>
<tr>
<td>American</td>
<td>Australian</td>
</tr>
<tr>
<td>British Indian</td>
<td>Punjabi</td>
</tr>
<tr>
<td>British Pakistani</td>
<td>Kashmiri</td>
</tr>
<tr>
<td>British Bangladeshi</td>
<td>Bangladeshi</td>
</tr>
<tr>
<td>British Asian</td>
<td>East African Asian</td>
</tr>
<tr>
<td>Sinhalese</td>
<td>Caribbean Asian</td>
</tr>
<tr>
<td>Mixed Asian (i.e. mixture of descriptions in the Asian section)</td>
<td></td>
</tr>
<tr>
<td>Caribbean and West Indian islands (and also Guyana) apart from Puerto Rican, Dominican and Cuban which are Latin American</td>
<td>Black Caribbean</td>
</tr>
<tr>
<td>Nigerian</td>
<td>Somali</td>
</tr>
<tr>
<td>Black South African</td>
<td>Other Black African countries</td>
</tr>
<tr>
<td>Black British</td>
<td>Black American</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>Chinese</td>
</tr>
<tr>
<td>Japanese</td>
<td>Vietnamese</td>
</tr>
<tr>
<td>Aborigine</td>
<td>Afghani</td>
</tr>
<tr>
<td>Inuit</td>
<td>Maori</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Native American Indian
Thai
Tongan
Samoan

RelRFW (Single-coded)

Code 11 (‘Other Protestant’) Check whether any can be back-coded. If able to back-code, do so and remove code 11.

‘Other Protestant’ should include members of any church that separated from the Catholic Church in the sixteenth century, or any church, chapel or group that separated from a church that itself separated from the Catholic Church in the 16th century. In practice, this means any Western Christian church that is not Catholic.

Also included would be people who say “Protestant”, but do not name any specific church or denomination.

So included under other Protestant would be any of the following:

- Apostolic Church
- Church of Christ
- Church of God
- Church of Nazarene
- Church of Sweden
- Christadelphians
- Christian Scientist
- Covenanter
- Elim
- English Church Mission
- Evangelical; Evangelical Christian
- German Evangelist
- House Church Movement
- Independent Chapel
- ‘Interdenominational’
- Jehovah’s Witness
- Lutheran
- Moravian
- Mormon (Latter Day Saints)
- New Jerusalem Church
- New Testament Church
- ‘Non-conformist’
- Pentecostal
- Salvation Army
- Seventh Day Adventist
- Society of Friends/Quakers
- Unitarian
• “Independent Methodist” and “Wesleyan Reform” to be coded under “Methodist”;
• “Congregational” should be coded “United Reformed Church (URC)/Congregational”
• Varieties of Presbyterian to be coded under the various “Presbyterian” codes;
• Church in Wales and Church of Ireland (which are both Anglican churches) to be coded “Church of England”

Code 12 (‘Other Christian’) Check whether any can be back-coded. If able to back-code, do so and remove code 12.

‘Other Christian’ should include any of the ORTHODOX churches - that is churches which developed separately from the Catholic Church, or split from it before the 16th century, and are either the Eastern or Greek branches of Christianity.

So included under this category would be:

- Christian Orthodox
- Greek Orthodox
- Russian Orthodox
- Serbian Orthodox

Code 18 (‘Other non-Christian’) Check whether any can be back-coded. If able to back-code, do so and remove code 18.

‘Other non-Christian’ can include other clearly non-Christian religions. Examples might be:

- Baha’i
- Believer in God, but not Christian
- Church of God of Prophecy
- Hare Krishna
- Humanist
- Satanist
- Spirit worship
- Spiritualist
- Wicca, or white witchcraft

TEA2 (56/71)

Single-coded

Code 97 (‘Other answer’): Check whether any can be back-coded. If able to back-code, do so and remove code 97.

Note that if they finished school and had a gap of more than one year before continuing in education, age when they first left should be coded. If on the other hand they had a gap of less than one year, the final leaving age should be coded.
BenftNFW (59/71)

Multi-coded

Code 18 (‘Other state benefit’): Check whether any can be back-coded at BenftNFW.

In particular:
- ‘Private benefits’ (such as private pensions and maintenance) and local authority benefits (such as student grants and milk tokens) do not count as ‘Other state benefits’ and should be back-coded as 2 (‘No’) at AnyBN3 (unless other benefits are also mentioned).
- ‘Motability allowance’, ‘Motorbilty car’, ‘Motability’, and ‘Disability allowance’ should be back-coded 14 (‘Attendance allowance’) if the respondent is aged 65+ or to 15 (‘Severe disablement allowance’) if the respondent is under 65.
- ‘Maternity allowance’ should be coded 18 (‘Other’) but ‘Maternity benefit’ is not a state benefit and should be back-coded as 2 (‘No’) at AnyBN3 (unless other benefits are also mentioned).
- ‘Training allowance’ should be code 18 (‘Other’).
- ‘One parent benefit’ should be coded 18 (‘Other’).
- ‘Lone parent benefit run-on’ should be coded 18 (‘Other’).
- ‘Guardian’s allowance’ should be coded 18 (‘Other’).

MainInc3 (61/71)

Single-coded

Code 2 (‘Employers pension’),
Code 3 (‘Private pension’), and
Code 4 (‘State retirement or widow’s pension’): Include spouse/partner’s pension.

Code 10 (‘Other state benefit or tax credit’): Check whether any can be back-coded. If able to back-code, do so and remove code 10.

Note that:
- ‘Maintenance’ should be coded 15 (‘Other main source’)
- Child Benefit counts as ‘other state benefit or tax credit’.

Code 15 (‘Other main source’): Check whether any can be back-coded. If able to back-code, do so and remove code 15.

- Code 15 includes ‘maintenance’.
APPENDIX D  FIELDWORK QUESTIONNAIRE & SHOWCARDS
ATTITUDES TO PENSIONS

DOCUMENTATION OF THE 2009 BLAISE QUESTIONNAIRE

Notes:
1. This is a documentation of the mainstage interview Blaise program. Not all variables that appear here will be on the SPSS file, and additional edit codes are not shown.
2. Unless otherwise specified, 'Don’t Know' and 'Refused' were available at each question.
3. The variable name is shown in bold text, and is a maximum of 8 characters.
4. Routeing instructions appear above the variable name, in italics. Where the same routing applies for a number of questions, this is indicated above each subsequent question. Routing conditions refer to other variables in the interview by the variable name (e.g. ‘InfoAdv1’).
5. Sections within the question text shown in brackets and italics were textfilled as appropriate on the interviewers’ computers.
6. Checks are shown in boxed text. These were triggered as indicated and appeared on the interviewer’s screen at that point of the interview.
BLOCK: HOUSEHOLD GRID

Intro
We want to start by collecting some background information about you and your household. This is to ensure we are interviewing all types of people. Please remember that all the answers you give will be completely confidential.

1 Press <Enter> to continue

Household
Thinking of everyone living in the household, including children and all adults (not just those aged 69 or under). Including yourself, how many people live here regularly as members of this household?

CHECK INTERVIEWER MANUAL FOR DEFINITION OF HOUSEHOLD IF NECESSARY. NOTE THAT THIS MAY BE DIFFERENT TO THE DWELLING UNIT YOU ENUMERATED FOR THE SELECTION.

IF YOU DISCOVER THAT YOU WERE GIVEN THE WRONG INFORMATION FOR THE RESPONDENT SELECTION ON THE ARF:

IF RESPONDENT IS ELIGIBLE TO TAKE PART (I.E. AGED 18-69):
* DO NOT REDO THE ARF SELECTION PROCEDURE
* DO ENTER THE CORRECT INFORMATION HERE
* DO USE <CTRL + M> TO MAKE A NOTE OF WHAT HAPPENED (THIS INFO IS ASKED FOR IN THE ADMIN BLOCK)

IF RESPONDENT IS NOT ELIGIBLE TO TAKE PART (I.E. AGED UNDER 18 OR 70 OR OVER):
* DO NOT CONTINUE THIS INTERVIEW
* DO REDO THE ARF SELECTION PROCEDURE AND ARRANGE AN INTERVIEW WITH THE CORRECT RESPONDENT

Range: 1 - 15
(DK/REF NOT ALLOWED)

SPADV
Derived variable: State Pension Age (derived from Sex, DoB)

1 SPA = 60
2 SPA = 61
3 SPA = 62
4 SPA = 63
5 SPA = 64
6 SPA = 65
7 SPA = 66
8 SPA = 67
9 SPA = 68
Appendix D: Fieldwork Questionnaire and Showcards

SPAQ
Derived variable: State Pension Age - Actual age (derived from SPADV)
Range: 0 - 97

{Repeat for up to 15 household members}

Name
(Can I just check, what is your first name?)
PLEASE TYPE IN THE FIRST NAME (OR INITIALS) OF (RESPONDENT/PERSON NUMBER)

{Repeat for up to 15 household members}

Sex
PLEASE CODE SEX OF (NAME)

1 Male
2 Female
(DK/REF NOT ALLOWED)

{ASK ALL}

DoB
What is your date of birth?
(DK NOT ALLOWED)

{Repeat for up to 15 household members}

AgeX
(For respondents who refuse date or birth question) It would be very useful to know your age, as there are certain questions we only want to ask of certain age groups. Would you be able to tell me your age?

(For all) I would like to ask you a few details about each person in your household. Starting with yourself, what was your age last birthday?/ What was (Name's) age last birthday?
 FOR 97+, CODE 97.

Range: 0 - 97

{If PersonNr > 1}

Rel
PLEASE ENTER RELATIONSHIP OF (NAME) TO RESPONDENT

1 Partner / spouse / cohabitee
2 Son / daughter (inc. step / adopted)
3 Grandson / daughter (inc. step / adopted)
4 Parent / parent-in-law
5 Grand-parent
6 Brother / sister (inc. in-law)
7 Other relative
8 Other non-relative
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<tr>
<td>Valid condition: NumPars &lt; 2</td>
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<td>MORE THAN ONE PARTNER ENTERED FOR THE RESPONDENT</td>
</tr>
</tbody>
</table>
Appendix D: Fieldwork Questionnaire and Showcards

BLOCK: DEMOGRAPHICS

RetClass
Derived variable: Retirement Classification (derived from NActiv, AnyWork, Sex, AgeX and ExpWork)

1 Retired
2 Not retired - but avoid questions or references to paid work
3 Not retired

(If NumKids = 0)

OthChld3
Have you ever been responsible for bringing up any children of school age, including stepchildren?

INTERVIEWER: THIS IS RESPONDENT’S INTERPRETATION OF WHO COUNTS AS CHILDREN

NOTE: AS EITHER MOTHER OR FATHER FIGURE

1 Yes
2 No

MarStat
What is your current legal marital status, are you ...READ OUT...

1 ...married
2 in a civil partnership
3 separated
4 divorced
5 widowed
6 or single, that is never been married?

Check
Valid condition: MarStat <> 'in a civil partnership'
INTERVIEWER: This code refers to Civil Partnerships available for same sex couples since 2005. It shouldn't be used for heterosexual cohabiting couples. Check with respondent if unsure
SHOWCARD A1
Please tell me which **one** of these best describes your current situation?
INTERVIEWER: THIS IS RESPONDENT’S INTERPRETATION OF WHAT BEST DESCRIBES SITUATION.

1. Going to school or college (including on vacation)
2. In paid employment or self-employment (or away temporarily)
3. On a Government training scheme for employment training
4. Doing unpaid work for a business that you own, or that a relative owns
5. Waiting to take up paid work already obtained
6. Looking for paid work or a Government training scheme
7. Intending to look for work but prevented by temporary sickness or injury (CHECK 28 DAYS OR LESS)
8. Permanently unable to work because of long-term sickness or disability (USE ONLY FOR MEN AGED 16-64 OR WOMEN AGED 16-59)
9. Retired from paid work
10. Looking after the home or family
11. Doing something else (WRITE IN)

{IF NActiv = 'Doing something else'}

NActivO
WRITE IN OTHER ANSWER GIVEN

{IF (NActiv <> 'In paid employment or self-employment (or away temporarily)') AND (NActiv <> 'Permanently unable to work because of long-term sickness or disability')}

AnyWork
Did you do any paid work in the seven days ending *(date last Sunday)*, either as an employee or self-employed?

1. Yes
2. No

CurrJob
Derived variable: Whether currently in paid work (derived from NActiv and AnyWork)

1. Yes
2. No

Care1
Is there anyone who is sick, disabled or elderly who you look after or give special help to (for example, a sick, elderly or disabled relative/husband/wife/friend etc.)?

INTERVIEWER: IF ANSWER ALREADY CLEAR, NO NEED TO ASK - JUST CODE ANSWER

1. Yes
2. No
Appendix D: Fieldwork Questionnaire and Showcards

{IF Care1 = ‘Yes’}

Care2
In total, how many hours do you spend each week looking after or helping (him/her/them)?

1 0-4 hours per week
2 5-9 hours per week
3 10-19 hours per week
4 20-34 hours per week
5 35-49 hours per week
6 50-99 hours per week
7 100 or more hours per week/continuous care
8 varies under 20 hours
9 varies 20 hours or more
10 Other (specify)?

{IF Care2 = ‘Other’}

CareO
WRITE IN OTHER ANSWER GIVEN

{IF (NActiv = ‘In paid employment or self-employment (or away temporarily)’) AND (respondent is 50+)}

ChngWork
Some people change the number of hours or days that they work as they approach retirement. Can I check: at the moment, do you work less, more, or the same amount, compared with how much you worked before?

1 Now work less (fewer hours/days)
2 Now work more (hours/days)
3 Now work same (hours/days)
4 Varies too much to say

{Routing as at ChngWork}

MainJob2
Would you say your current job is part of your ‘main line of work’?

1 Yes
2 No
3 (No ‘main line of work’)

{ASK IF 40+ AND NOT CURRENTLY WORKING: IF (respondent is 40+) AND (NActiv = ‘Going to school or college (including on vacation)’, ‘Permanently unable to work because of long-term sickness or disability’, ‘Looking after the home or family’, Other) AND (AnyWork <> ‘Yes’)}

LikeWork
Would you like to do any paid work in the future?
INTERVIEWER: CODE ‘UNSURE’ AS CTRL+K

1 Yes
2 No
3 It depends
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at LikeWork}

**ExpWork**

SHOWCARD A2
And do you expect to do any paid work in the future?
INTERVIEWER: CODE 'UNSURE' AS CTRL+K

1. Definitely
2. Probably
3. Probably not
4. Definitely not
5. (SPONTANEOUS: It depends)

{IF respondent is married or living with a partner}

**pNActiv**

SHOWCARD A3
Please tell me which one of these best describes your spouse/partner's current situation?

1. Going to school or college (including on vacation)
2. In paid employment or self-employment (or away temporarily)
3. On a Government training scheme for employment training
4. Doing unpaid work for a business that, or that a relative owns
5. Waiting to take up paid work already obtained
6. Looking for paid work or a Government training scheme
7. Intending to look for work but prevented by temporary sickness or injury (CHECK 28 DAYS OR LESS)
8. Permanently unable to work because of long-term sickness or disability (USE ONLY FOR MEN AGED 16-64 OR WOMEN AGED 16-59)
9. Retired from paid work
10. Looking after the home or family
11. Doing something else (WRITE IN)

{IF pNActiv = 'Doing something else'}

**pNActio**
WRITE IN OTHER ANSWER GIVEN

**Hous12**

SHOWCARD A4
Which of these best describes the accommodation you are living in at the moment?

1. Owned outright
2. Being bought on a mortgage / bank loan
3. Shared ownership (owns & rents property)
4. Rented from a Council or New Town
5. Rented from a Housing Association
6. Rented privately
7. Rent free
8. Some other arrangement
Appendix D: Fieldwork Questionnaire and Showcards

BLOCK: INFORMATION

InfCo2
SHOWCARD B1
First, some questions about different sources of information regarding retirement.

Which, if any, of the following have you contacted for information on planning for retirement?
CODE ALL THAT APPLY

INTERVIEWER: IF QUERIED, Respondent should include asking for pensions forecast(s)

Multicoded (Maximum of 16 codes)

1 Financial adviser
2 Bank / Building society
3 Employer
4 Accountant
5 Friends / family / colleagues
6 DWP / DSS / The Pensions Service
7 HM Revenue & Customs / Inland Revenue
8 The Government generally - no specific department
9 Insurance company
10 Pension provider
11 Trade union
12 Citizens Advice Bureau
13 Help the Aged, Age Concern or a similar organisation
14 The media (newspapers, TV, radio)
15 Internet generally
16 Other (SPECIFY)
17 None of these

Check
'None of these' is an exclusive code. Press <Enter> and correct

{IF InfCon = 'Other'}
InfCo2O
WRITE IN OTHER ANSWER GIVEN
SHOWCARD B1 AGAIN
Which, if any, of the following has been a source of information on planning for retirement - regardless of whether you contacted them or not?

INTERVIEWER: IF QUERIED, RESPONDENT SHOULD INCLUDE PENSIONS FORECAST(S)
CODE ALL THAT APPLY

Multicoded (Maximum of 16 codes)

1  Financial adviser
2  Bank / Building society
3  Employer
4  Accountant
5  Friends / family / colleagues
6  DWP / DSS / The Pensions Service
7  HM Revenue & Customs / Inland Revenue
8  The Government generally - no specific department
9  Insurance company
10  Pension provider
11  Trade union
12  Citizens Advice Bureau
13  Help the Aged, Age Concern or a similar organisation
14  The media (newspapers, TV, radio)
15  Internet generally
16  Other (SPECIFY)
17  None of these

Check
‘None of these’ is an exclusive code. Press <Enter> and correct

{IF InfRec1 = ‘Other’}

InfRe12O
WRITE IN OTHER ANSWER GIVEN

{IF InfCon = 1-16}

InfMode
Thinking about the most recent occasion on which you contacted an individual or organisation for information on planning for retirement, how did you do this?
CODE ALL THAT APPLY

1  In person: on own / with partner, friend or relative
2  In person: with a group of people (for example with colleagues at workplace)
3  By telephone
4  In a letter or leaflet
5  By email or online (through the internet)
6  A mixture of these ways
7  Some other way (please specify)

{IF RetClass = ‘Not retired - but avoid questions or references to paid work’, ‘not retired’}

InfFu12
SHOWCARD B1 AGAIN
Now thinking about the future, which of these would be your **first choice** for information on planning for retirement?

1. Financial adviser
2. Bank / Building society
3. Employer
4. Accountant
5. Friends / family / colleagues
6. DWP / DSS / The Pensions Service
7. HM Revenue & Customs / Inland Revenue
8. The Government generally - no specific department
9. Insurance company
10. Pension provider
11. Trade union
12. Citizens Advice Bureau
13. Help the Aged, Age Concern or a similar organisation
14. The media (newspapers, TV, radio)
15. Internet generally
16. Other (SPECIFY)
17. None of these

{IF InfFut1 = ‘Other’}

InFu12O
WRITE IN OTHER ANSWER GIVEN

AcMode
SHOWCARD
If all of the methods listed on this card were available, which of them would be an **acceptable** way for you to receive information on planning for retirement from (Bank/Building society/ Employer/ Accountant/ DWP / DSS/ The Pensions Service/ HM Revenue & Customs / Inland Revenue/ The Government generally - no specific department/ Insurance company/ Pension provider/ Trade union/ Citizens Advice Bureau/ Help the Aged, Age Concern or a similar organisation/Other)?

**CODE ALL THAT APPLY**
1. In person: on own / with partner, friend or relative
2. In person: with a group of people (for example with colleagues at workplace)
3. By telephone
4. In a letter or leaflet
5. By email or online (through the internet)
6. All of these ways would be acceptable

{Ask all}

I Trust
SHOWCARD
Which one of the following would you trust most to provide you with information relating to planning for retirement?

**CODE ONE ONLY**

1. Financial adviser
2. Bank / Building society
3. Employer
4. Accountant
Appendix D: Fieldwork Questionnaire and Showcards

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<td>17</td>
<td>None of these</td>
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{Ask all} IAccur

SHOWCARD
And which one of the following are you most confident would provide you with accurate information about planning for retirement?

CODE ONE ONLY

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<tr>
<td>1</td>
<td>Financial adviser</td>
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<td>16</td>
<td>Other (SPECIFY)</td>
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<td>17</td>
<td>None of these</td>
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</table>
BLOCK: KNOWLEDGE TEST

{IF respondent is female}

SPW602
SHOWCARD C1
Now a quick quiz about Pensions. For each thing I say, please say whether you think it is true or false. If you don't know, that's fine, just say so and we will skip to the next one.

Today, women can receive the State Pension at 60?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false

{IF respondent is male}

SPM652
SHOWCARD C1
Now a quick quiz about Pensions. For each thing I say, please say whether you think it is true or false. If you don't know, that's fine, just say so and we will skip to the next one.

Today men can receive the State Pension at 65?
(IF NECESSARY REPEAT: Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false

SPIncr - remove
SHOWCARD C1 AGAIN
The age that women can receive the State Pension is going to increase in the future?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false
SPWork2
SHOWCARD C1 AGAIN
You must stop working to claim your State Pension, even if you are over your State Pension?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1
Definitely / probably true
2
Definitely / Probably false

SPDepn
SHOWCARD C1 AGAIN
The Basic State Pension you get depends on how many years of National Insurance contributions or credits you have built up?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1
Definitely / probably true
2
Definitely / Probably false

NICredit
SHOWCARD C1 AGAIN
National Insurance contributions can sometimes be credited to people who have not paid National Insurance.
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1
Definitely / probably true
2
Definitely / Probably false

SPMoth – Remove
SHOWCARD C1 AGAIN
Mothers who stop working for a few years will receive a lower basic State Pension than mothers who carry on working?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1
Definitely / probably true
2
Definitely / Probably false

SecSP
SHOWCARD C1 AGAIN
As well as the Basic State Pension, for some people the Government provides a second state pension related to their previous earnings?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1
Definitely / probably true
Appendix D: Fieldwork Questionnaire and Showcards

2 Definitely / Probably false

**SPInTax**

SHOWCARD C1 AGAIN
The income a person receives from the State Pension is taken into account when working out whether they have to pay income tax?

(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1 Definitely / probably true
2 Definitely/Probably false

**PrvInTax**

SHOWCARD C1 AGAIN
The income a person receives from a personal or employer pension is taken into account when working out whether they have to pay income tax?

(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1 Definitely / probably true
2 Definitely/Probably false

**SPDelay2**

SHOWCARD C1 AGAIN
When you reach State Pension Age, you can choose to delay receiving your State Pension?

(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1 Definitely / probably true
2 Definitely/Probably false

**DelayLS**

SHOWCARD C1 AGAIN
If you delay receiving your State Pension you can get an additional lump sum when you do start to take it?

(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1 Definitely/probably true
2 Definitely/Probably false

**RegPay**

SHOWCARD C1 AGAIN
If you delay receiving your State Pension, you can get extra State Pension in your regular payments when you do start to take it.

(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1 Definitely/Probably true
2 Definitely/Probably false
Appendix D: Fieldwork Questionnaire and Showcards

1 Definitely/probably true
2 Definitely/Probably false

**PenCred**
SHOWCARD C1 AGAIN
Pension credit, a benefit for older people, is only available to those with no savings?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K
1 Definitely / probably true
2 Definitely / Probably false

**ValStoc2**
SHOWCARD C1 AGAIN
If you are contributing to a personal pension or stakeholder pension, its final value will depend on how well the financial market performs?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K
1 Definitely / probably true
2 Definitely / Probably false

**PrivRelf**
SHOWCARD C1 AGAIN
Money paid into private pensions qualifies for tax relief?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K
1 Definitely / probably true
2 Definitely / Probably false

**PrivAge**
SHOWCARD C1 AGAIN
You can access money you pay into a private pension at any age?
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K
1 Definitely / probably true
2 Definitely / Probably false

**FinSchm**
If you are contributing to a personal pension or stakeholder pension, some of the money you have built up in your pension will be used to finance the running of the pension scheme
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K
1 Definitely / probably true
2 Definitely / Probably false
Appendix D: Fieldwork Questionnaire and Showcards

WorkNI
SHOWCARD C1 AGAIN
People who continue working after State Pension Age do not have to pay National Insurance contributions.
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false

LTaxAll
SHOWCARD C1 AGAIN
After State Pension Age, individuals have a larger tax allowance.
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false

WorkA65
SHOWCARD C1 AGAIN
People have a right to request to continue working after age 65.
(Is this definitely or probably true, definitely or probably false or do you not know?)
INTERVIEWER: DON'T KNOW IS ON THE SHOWCARD AND IS A VALID ANSWER - USE CTRL + K

1  Definitely / probably true
2  Definitely / Probably false

FemExpec
INTERVIEWER: NO SHOWCARD FOR THIS QUESTION.
On average, what age do you think a female born in Britain today would live to?
INTERVIEWER: Enter number between 0 and 100
Range: 0 – 100

{ASK ALL}

AgeSP
At what age do you think you will be able to start receiving your State Pension?
INTERVIEWER: WRITE IN

{ASK ALL}

MonthSP
And in what month do you think you will be able to start receiving your State Pension?
BLOCK: ATTITUDES TO PENSIONS

SavFrRet
SHOWCARD D1
Please tell me, from this card, how much you agree or disagree with the following statements…

…The government should encourage people to provide something for their own retirement instead of relying only on the State Pension?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

RetResp3
SHOWCARD D2
(Please say from this card) who you think should mainly be responsible for ensuring that people have enough money to live on in retirement?

1 Mainly the government
2 Mainly a person's employer
3 Mainly a person themselves

LiveLong
SHOWCARD D1
Please tell me, from this card, how much you agree or disagree with the following statements…

With people living longer, we have to be prepared to pay more in taxes in order to have a properly-funded State Pension?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

(IF NActiv = ‘In paid employment or self-employment (or away temporarily)’)

TaxPriv
SHOWCARD D1 AGAIN
...I already pay my tax and National Insurance contributions to help fund my State Pension - I shouldn't have to make my own private provision too?

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly
GovJob
SHOWCARD D1 AGAIN
...It's not the government's job to advise people on how to save for retirement?

(How much do you agree or disagree?)

1  Agree Strongly
2  Agree
3  Neither agree nor disagree
4  Disagree
5  Disagree strongly

ShdTop
SHOWCARD D1 AGAIN
...The Government should 'top-up' the incomes of low-income pensioners, to make sure that they have a reasonable standard of living?

(How much do you agree or disagree?)

1  Agree Strongly
2  Agree
3  Neither agree nor disagree
4  Disagree
5  Disagree strongly

TopDis
SHOWCARD D1 AGAIN
...If the Government 'tops-up' the incomes of low-income pensioners this discourages people from saving for retirement?

(How much do you agree or disagree?)

1  Agree Strongly
2  Agree
3  Neither agree nor disagree
4  Disagree
5  Disagree strongly

IncrPen
SHOWCARD D3
With people living longer, the government has to make a choice about how to pay for the rising cost of State Pensions. Which one of these options comes closest to what you think it should choose?

CODE ONE ONLY

1  Raise taxes so that the value of the State Pension does not fall
2  Raise the age at which pensioners can receive their State Pension so that the value of the State Pension does not fall
3  Keep things as they are now, which means the value of the State Pension will fall over time
4  (SPONTANEOUS: both raise taxes and raise State Pension Age)
Appendix D: Fieldwork Questionnaire and Showcards

PrcEarn
SHOWCARD D4
Which of the statements on this card comes closest to your view?

1. The State Pension should be increased in line with prices (this means taxes could stay the same, but there would be less money available for the State Pension)
2. The State Pension should be increased in line with earnings (this means taxes would have to increase, but there would be more money available for the State Pension)

Vehic
SHOWCARD D5
Now some questions about different ways of saving for retirement...
Which one of the options on this card do you think would be the safest way to save for retirement? CODE ONE ONLY

1. Paying into an employer pension scheme
2. Paying into a personal pension scheme
3. Investing in the stock market by buying stocks or shares
4. Investing in property
5. Saving into a high rate savings account
6. Saving into an ISA (or other tax-free savings account)
7. Buying premium bonds
8. Other (please specify)

{IF Vehic = 'Other'}

Vehico
WRITE IN OTHER ANSWER GIVEN

Vehic2
SHOWCARD D5 AGAIN
And which one do you think would make the most of your money? CODE ONE ONLY

1. Paying into an employer pension scheme
2. Paying into a personal pension scheme
3. Investing in the stock market by buying stocks or shares
4. Investing in property
5. Saving into a high rate savings account
6. Saving into an ISA (or other tax-free savings account)
7. Buying premium bonds
8. Other (please specify)

{IF Vehic2 = 'Other'}

Vehic2o
WRITE IN OTHER ANSWER GIVEN

{Ask ALL WHO OWN THEIR HOME: IF Hous12 = 'Owned outright', 'Being bought on a mortgage / bank loan'}

EqReleas
Are you aware of schemes offered by financial companies whereby you can access money tied up in your home either by selling a share of it to the company or by taking out a loan that you don't have to pay off until the home is sold. They are sometimes called 'equity release schemes'?
Appendix D: Fieldwork Questionnaire and Showcards

1 Yes, aware
2 No, not aware

{Routing as at EqReleas AND IF EqReleas = ’Yes, aware’}

Eqpoor
SHOWCARD D7
To what extent do you agree or disagree with this statement...

...Equity release schemes provide poor value for money?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

Inhert2
SHOWCARD D8
How important, if at all, is it to you to leave property or money as an inheritance at some point in the future?
SINGLE CODE ONLY

1 Very important
2 Fairly important
3 Not very important
4 Not at all important

ReclInher
SHOWCARD D9
How likely do you think it is, if at all, that you might receive property or money as an inheritance at some time in the future?
INTERVIEWER: NOTE THIS IS ONLY ABOUT ANY FUTURE INHERITANCE

1 Very likely
2 Fairly likely
3 Not very likely
4 Not at all likely
Appendix D: Fieldwork Questionnaire and Showcards

{IF RecInher = 'Very likely', 'Fairly likely'}

**RecInh2**

SHOWCARD D10
Roughly, what do you think the total financial value of that inheritance would be worth today?

IF UNSURE, PROBE FOR BEST ESTIMATE

IF CAN'T GIVE ESTIMATE DON'T KNOW IS A VALID ANSWER - CODE CTRL + K

1. Nothing, no financial value
2. Under £1,000
3. £1,000-£4,999
4. £5,000-£9,999
5. £10,000-£24,999
6. £25,000-£49,999
7. £50,000-£99,999
8. £100,000-£249,999
9. £250,000 or more

{ASK WOMEN UNDER 60 AND MEN UNDER 65 WHO ARE NOT RETIRED BUT NOT UNABLE TO WORK BECAUSE OF SICKNESS/DISABILITY: IF (RetClass = 'Not retired - but avoid questions or references to paid work', 'Not retired') AND (NActiv <> 'Permanently unable to work because of long-term sickness or disability') AND ((respondent is female AND under 60 years old) OR (respondent is male AND under 65 years old))}

**PenWork**

SHOWCARD D11
Please tell me how much you agree or disagree with these statements...

...When I reach State Pension Age I'd do some paid work if it meant a better standard of living?

1. Agree Strongly
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Disagree strongly

**WorkLong**

SHOWCARD D11 AGAIN

...With people now living longer on average, it's right that people should have to work longer before retiring?

(How much do you agree or disagree?)

1. Agree Strongly
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Disagree strongly

**PenLate – Remove**

SHOWCARD D11 AGAIN

...With people now living longer on average, it's right at some stage in the future to raise the age at which people can get their State Pension?

(How much do you agree or disagree?)

1. Agree Strongly
2. Agree
Appendix D: Fieldwork Questionnaire and Showcards

3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{IF PenLate = 'Agree strongly', 'Agree'}

PenLate2 - Remove
And if the State Pension Age is raised, at what age do you think people should be able to get their State Pension?

IF 'DEPENDS ON THE INDIVIDUAL' CODE 150
IF GIVES DIFFERENT ANSWER FOR MEN AND WOMEN CODE 149

Range: 18 - 150

BestPay
SHOWCARD D13
When do you think would usually be the best time for a person to start making payments into their pension. Please choose an answer from the card?
CODE ONE ONLY

1 Before they have children
2 After their children leave home
3 Once they've started paying a mortgage (got on 'housing ladder')
4 When they've paid off their mortgage
5 As soon as they start earning any money
6 When they are settled into their job
7 Once they're earning a good income
8 When they've paid off any expensive loans
9 Other (please specify)
10 (SPONTANEOUS CODE: Never a best time / should never pay into a pension)

{IF BestPay = 'Other'}

Bestpayo
WRITE IN OTHER ANSWER GIVEN

TrusMon
SHOWCARD D14
Thinking about any pensions you have or might have in the future. Whom would you trust the most to …

… make the most of your money?
CODE ONE ONLY

1 The government
2 A non-profit independent organisation
3 An insurance company
4 A bank or building society
5 Employers
6 Other (specify)
7 (SPONTANEOUS: None)
8 (SPONTANEOUS: Would trust them all equally / no difference)

{IF TrusMon = 'Other'}

TrusMono
Appendix D: Fieldwork Questionnaire and Showcards

WRITE IN OTHER ANSWER GIVEN

**TrusInt**
SHOWCARD D14 AGAIN
(And whom would you trust the most to...)

… act in your best interests?
CODE ONE ONLY

1. The government
2. A non-profit independent organisation
3. An insurance company
4. A bank or building society
5. Employers
6. Other (specify)
7. (SPONTANEOUS: None)
8. (SPONTANEOUS: Would trust them all equally / no difference)

{IF TrusInt = 'Other'}

**TrusInto**
WRITE IN OTHER ANSWER GIVEN

**PenKnow**
SHOWCARD D15
Which of the statements on this card best describes how knowledgeable you feel about pension issues?

1. I have a good knowledge of pension issues
2. I have a reasonable, basic knowledge of pensions - I know how they work generally but do not understand the details
3. My knowledge of pensions issues is very patchy - I know a bit about what concerns me but no more
4. I know little or nothing about pensions issues

**SPKnow**
SHOWCARD D16
Which of the statements on this card best describes how knowledgeable you feel about State Pension issues?

1. I have a good knowledge of State Pension issues
2. I have a reasonable, basic knowledge of State Pensions - I know how they work generally but do not understand the details
3. My knowledge of State Pension issues is very patchy - I know a bit about what concerns me but no more
4. I know little or nothing about State Pension issues

**PenBore**
SHOWCARD D16
I am now going to read out a number of statements. Please tell me to what extent you agree or disagree with each of them. First, ...

… I find pensions boring?
(How much do you agree or disagree?)

1. Agree Strongly
2. Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

**PenComp**

SHOWCARD D16 AGAIN

…Sometimes pensions seem so complicated that I cannot really understand the best thing to do?

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{IF RetClass = 'Not retired - but avoid questions or references to paid work', 'Not retired'}

**RetLive**

SHOWCARD D16 AGAIN

INTERVIEWER: IF QUESTION LIKELY TO DISTRESS RESPONDENT, CODE CTRL+R AND DO NOT ASK QUESTION

…It's not worth saving for retirement as I might not live that long?

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

**SavOther**

SHOWCARD D16 AGAIN

…I prefer to save in some other way than a personal or employer pension for my retirement.

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

**Worryret**

SHOWCARD D16 AGAIN

…I worry about how much I will have to live on (after retiring from paid work/ when I reach 65/ in retirement)?

(How much do you agree or disagree?)

1 Agree Strongly
Appendix D: Fieldwork Questionnaire and Showcards

2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

AffSvRet

SHOWCARD D16 AGAIN
...I can't afford to put money aside for retirement at the moment?
(How much do you agree or disagree?)
1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

11.4.1 RtFarOff

SHOWCARD D16 AGAIN
...My retirement is so far off, it is not worth worrying about what I will live on?
(How much do you agree or disagree?)
1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

PenSec

SHOWCARD D16 AGAIN
...Putting money into a pension is the most secure way of saving for your retirement?
(How much do you agree or disagree?)
1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

PenBack

SHOWCARD D16 AGAIN
...I'm not keen on saving in a pension as I don't know how much I'll get back?
(How much do you agree or disagree?)
1 Agree Strongly
2 Agree
Appendix D: Fieldwork Questionnaire and Showcards

3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}

11.4.2 EnouInc
SHOWCARD D16 AGAIN
...I will definitely have enough income to live comfortably (when I retire from my main job / when I reach 65 / in retirement)?

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}
PenConf
SHOWCARD D16 AGAIN
...I know enough about pensions to decide with confidence about how to save for my retirement?

(How much do you agree or disagree?)

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

{Routing as at RetLive}
DipFnd
Please say which statement comes closest to your view:
...Saving into a pension is a good way to save for retirement as it ensures you can't dip into your funds when you want to
OR
...I'm not in favour of pensions as they mean you can't get access to the money you have saved before retirement

ASK IF NOT RETIRED
FinPlan
People plan for their retirement in different ways and at different stages of their life. Do you currently have any financial plans, savings, work or personal pensions specifically for your retirement?
Yes ......................................................................................................................... 1
No........................................................................................................................... 2
Appendix D: Fieldwork Questionnaire and Showcards

RetPlan

ASK IF NOT RETIRED
And would you say that you currently have plans (not just financial) in place for your retirement?

Yes ......................................................................................................................... 1
No........................................................................................................................... 2

Plantyp

ASK IF NOT RETIRED
Which of the following, if any, do you have specifically for your retirement?

READ OUT, CODE ALL THAT APPLY

INTERVIEWER: IF ASKED, WE ARE INTERESTED ONLY IN THOSE THINGS THAT THE RESPONDENT HAS IN PLACE SPECIFICALLY FOR THEIR RETIREMENT

SHOWCARD

Things in place specifically for retirement

A company / work pension in your name that is currently being paid into ............. 1
Additional voluntary contributions being made to a work pension ..................... 2
A personal pension that you or your employer are currently paying into .......... 3
A company or personal pension in your name that is no longer being paid into.... 4
An ISA.................................................................................................................... 5
Premium Bonds.................................................................................................... 6
Other investments ............................................................................................... 7
Other savings ......................................................................................................... 8
A main home you could sell and downsize or release money from ............... 9

Worrysit

ASK IF NOT RETIRED
Thinking about your current situation and current retirement plans, would you say that you were worried or confident about the future?

(69)

Worried................................................................................................................... 1
Confident................................................................................................................ 2
**BLOCK: ATTITUDES TO SAVING**

**FinDec**
SHOWCARD E1
Which of the statements on this card best describes how you would feel about making important financial decisions such as taking out a mortgage, loan or pension?

1. I would have a **clear** idea about what I needed to do
2. I would have some **idea** about what I needed to do
3. I would have no **idea** about what I needed to do

**Smalprnt**
SHOWCARD E2
To what extent do you agree or disagree with the following statements about making important financial decisions such as taking out a mortgage, loan or pension.

I would rarely read all the small print before making important financial decisions?

1. Agree Strongly
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Disagree strongly

**Talk**
SHOWCARD E2 AGAIN
(And how much do you agree or disagree with this statement)

I would talk to family and friends before making an important financial decision?

1. Agree Strongly
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Disagree strongly

**RainDay**
SHOWCARD E2 AGAIN
And now thinking about planning ahead. Please tell me how strongly you agree or disagree with this statement.

I make sure I have money saved for a rainy day?

1. Agree Strongly
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Disagree strongly

{IF RetClass = 'Not retired - but avoid questions or references to paid work', 'Not retired'}

**GoodTod**
SHOWCARD E2 AGAIN
Appendix D: Fieldwork Questionnaire and Showcards

(And how much do you agree or disagree with this statement)

If I had to choose, I would rather have a good standard of living today, than save for retirement?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

EncSave
SHOWCARD E2 AGAIN
And how much do you agree or disagree with the following statements

When I was growing up I was always encouraged to save money?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly
6 (SPONTANEOUS: Didn't have any money when growing up)

Buy
SHOWCARD E2 AGAIN
(And how much do you agree or disagree with this statement)

I sometimes buy things even though I can't always afford them?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

Safesav
SHOWCARD E2 AGAIN
Here are some things some people have said about savings and stock market investments. Please tell me to what extent you agree or disagree with each.

It is better to play it safe with your savings even if investing in higher risk investments could make you more money?

1 Agree Strongly
2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

Risks
SHOWCARD E2 AGAIN
(And how much do you agree or disagree with this statement)

You can't expect to get a good return on your money if you don't take certain risks?

1 Agree Strongly
Appendix D: Fieldwork Questionnaire and Showcards

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2 Agree
3 Neither agree nor disagree
4 Disagree
5 Disagree strongly

**Credit**

SHOWCARD E3

Which one of these statements on this card comes closest to how you personally feel about buying things on credit?

1 Never a good thing, you should save up or buy what you have cash for
2 Occasionally necessary, for expensive but essential things you don’t have the cash for
3 A convenient way of buying, you can get things when you want them, instead of having to wait or save
4 A sensible way of buying, it helps you manage your money and improve your living standards
BLOCK: JOB DETAILS FOR SOC/SIC

JobInt
Now some questions about jobs and any pensions you might have.

1 Press <Enter> to continue.

{ASK ALL NOT CURRENTLY WORKING: IF (Curr.Job = 'No') AND (NActiv <> 'Waiting to take up paid work already obtained')}

EverJob
Have you ever been in paid employment or self-employed?

1 Yes
2 No

{Routing as at EverJob AND IF (EverJob = 'Yes')}

PayLast
Which year did you leave your last paid job?

Range: 1900 - 2009

Check
Valid condition: PayLast < 2009
ARE YOU SURE?

{ASK ALL CURRENTLY WORKING AND THOSE WHO LEFT THEIR LAST JOB AFTER 2000 AND THOSE WHO ARE RETIRED BUT HAVE PREVIOUSLY WORKED: IF (NActiv = 'In paid employment or self-employment (or away temporarily), 'Waiting to take up paid work already obtained') OR (AnyWork = 'Yes') OR (PayLast >= 2001) OR ((NActiv = 'Retired from paid work') AND (EverJob = Yes))}

Title
I want to ask you about your (present/future/last) job.
Present job: What is your job?
Past job: What was your job?
Future job: What will that job be?

PROBE IF NECESSARY: What is/was the name or title of the job?
OPEN QUESTION (Maximum of 80 characters)

{Routing as at Title}

Typewk
What kind of work do/will/did you do most of the time?

IF RELEVANT: What materials/machinery do/will/did you use?
OPEN QUESTION (Maximum of 80 characters)

{Routing as at Title}

Train
What training or qualifications are/are/were needed for that job?
OPEN QUESTION (Maximum of 80 characters)
Appendix D: Fieldwork Questionnaire and Showcards

Routing as at Title

**EmployA**
In your (main) job (are you/will you be/were you)... READ OUT ...

1. ... an employee,
2. or self-employed?

Routing as at Title

**Superv**
In your job, (do/will/did) you have any formal responsibility for supervising the work of other (employees/people)?

DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE:
- CHILDREN, E.G. TEACHERS, NANNIES, CHILDMINDERS
- ANIMALS
- SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS

1. Yes
2. No

Routing as at Title

**TotUs1**
How many hours per week (do/will/did) you usually work in your (main) job - please exclude meal breaks?

Range: 0 - 997

Routing as at Title AND IF EmployA <> REFUSAL

**EmpMake**
IF EMPLOYEE: What (does/did) your employer make or do at the place where you (will) usually work(ed)?

IF SELF-EMPLOYED: What (do/did/will) you make or do at the place where you (will) usually work(ed) from?

Routing as at Title AND IF (EmployA = ‘An employee’, ‘DONT KNOW’)

**REmpWkFW**
Including yourself, how many people (are/are/were) employed at the place where you usually (work/will work/worked) (from)?

PROMPT TO PRECODES.

1. Under 10
2. 10-24
3. 25-49
4. 50-99
5. 100-199
6. 200-499
7. 500+
Appendix D: Fieldwork Questionnaire and Showcards

**WpNoE**
Including yourself, about how many people, in total, *(work/will work/worked)* for your employer at all locations in the UK?

INTERVIEWER: PLEASE NOTE THESE ARE DIFFERENT ANSWER BANDS TO THE PREVIOUS QUESTION
PROMPT TO PRECODES.

1 Under 24
2 25-99
3 100-199
4 200-499
5 500+

**SEmpNum**
In your work or business, *(do/will/did)* you have any employees, or not?

IF YES: How many?
IF ‘NO EMPLOYEES’, CODE 0.
FOR 500+ EMPLOYEES, CODE 500.
NOTE: FAMILY MEMBERS MAY BE EMPLOYEES ONLY IF THEY RECEIVE A REGULAR WAGE OR SALARY.

Range: 0 - 500

**OcSect2**
SHOWCARD F1
Which of the types of organisation on this card *(do you work/will you be working/did you work)* for?
CODE ONE ONLY

1 PRIVATE SECTOR FIRM OR COMPANY Including, for example, limited companies and PLCs
2 NATIONALISED INDUSTRY OR PUBLIC CORPORATION Including, for example, the Post Office and the BBC
3 OTHER PUBLIC SECTOR EMPLOYER Incl eg: - Central govt / Civil Service / Govt Agency - Local authority/ Local Educ Auth (INCL ‘OPTED OUT’ SCHOOLS) - Universities - Health Authority / NHS hospitals / NHS Trusts / GP surgeries - Police / Armed forces
4 CHARITY / VOLUNTARY SECTOR including, for example, charitable companies, churches, trade unions
5 Other organisation (WRITE IN)

**OcSect2o**
WRITE IN OTHER ANSWER GIVEN

**MainJob**
Would you say your *(job is/most recent job was)* part of your ‘main line of work’?

1 Yes
2 No
3 (SPONTANEOUS: No ‘main line of work’)
BLOCK: PENSION PROVISION

{ASK ALL CURRENT EMPLOYEES: IF (CurrJob = ‘Yes’) AND (EmployA = ‘An employee’)}

**EmpPen**

SHOWCARD G1
Some employers offer a pension scheme that all, or some, of their employees can join. Please could you tell me which of these applies to you?

INTERVIEWER CODE ONE ONLY

1. My employer offers a pension scheme and I am currently a member of the scheme.
2. My employer offers a pension scheme, I am eligible but am not a member of the scheme.
3. My employer offers a pension scheme but I am not eligible to be in the scheme.
4. My employer does not offer a pension scheme for any employees.

{Routing as at EmpPen AND IF (EmpPen = ‘My employer offers a pension scheme, I am eligible but am not a member of the scheme’)}

**EliYNop**
You have said that you are eligible to join your employer's pension scheme but that you are not a member. Why did you decide not to join your employer's pension scheme?

CODE ALL THAT APPLY

PROMPT TO PRECODES

Multicoded (Maximum of 16 codes)

1. I have a personal pension from a private pension provider
2. I don't like/trust my employer's pension scheme
3. Don't earn enough / low income
4. Too many debts / bills/ financial commitments
5. Can't afford to - general
6. Too early to start pension
7. Too late to start a pension
8. Don't know enough about pensions
9. Not interested / not thought about it/got round to it
10. Other investments offer better return/pensions are not worthwhile / don't like pensions
11. Relying on other sources of income in retirement (spouse, partner's pension, investments, earnings)
12. Not staying with employer for much longer / looking for new job/ recently changed jobs
13. I don't like / trust my employer
14. Past pension arrangements are adequate
15. Don't think I'll live that long
16. I wouldn't be able to access any money saved before retirement
17. Other (specify)

{IF EliYNop = ‘Other’}

**EliYNopO**
WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at EliyNOP})

EliCont
If you decided to join your employer's pension scheme, would your employer contribute to it?

1 Yes
2 no

{ASK ALL WITH AN EMPLOYER PENSION: Routing as at EmpPen AND IF (EmpPen = ‘My employer offers a pension scheme and I am currently a member of the scheme’) }

LongPen
How long have you been a member of this scheme?
INTERVIEWER: PROMPT WHERE NECESSARY

INTERVIEWER ADD IF NECESSARY: This is the employer pension scheme to which you are currently contributing

1 Less than 6 months
2 6 months or more but less than 1 year
3 1 year or more but less than 2 years
4 2 years or more but less than 5 years
5 5 years or more but less than 10 years
6 10 years or more but less than 15 years
7 15 years or more but less than 20 years
8 20 years or more

ASK ALL CURRENT EMPLOYEES

PerEmpP

Do you have a current personal pension to which your employer contributes? Yes/No

{Routing as at LongPen or yes at PerEmpP (unless codes 2-4 at EmpPen} 

PenType
SHOWCARD G2
Which of the pension arrangements on this card best describes your employer pension, that is the pension offered by your employer or the personal pension to which your employer contributes. (If more than one pension, please answer the following questions for the main / most important scheme?)

INTERVIEWER CODE ONE ONLY
INTERVIEWER: Main / most important = most income in retirement or most years in scheme.
INTERVIEWER: If respondent has a stakeholder pension run by their company this should be coded as stakeholder and NOT company / occupational

1 A company or occupational pension scheme
2 A group personal pension (these are personal pensions arranged by an employer for a group of employees)
3 A stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees - the employer may or may not contribute to such a pension)
4 A personal pension which employer contributes to
5 None of these / other (INTERVIEWER SPECIFY IN NOTE)
Appendix D: Fieldwork Questionnaire and Showcards

**Routing as at EmpPen AND IF (PenType = 'A company or occupational pension scheme')**

**POccTyp**

SHOWCARD G3

There are two main ways in which your pension entitlement can be worked out in an employer's pension scheme. Is your (main) pension more like Type A or Type B?

1. Type A: It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment.
2. Type B: It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme.
3. (SPONTANEOUS ONLY - Hybrid scheme - both Type A and Type B.)

**Routing as at LongPen or yes at perempP**

**POMeth**

SHOWCARD G4

The next questions are about any contributions you make to your (main) current pension scheme offered by your employer. Which of the statements on this card best describes how contributions are made to the scheme?

1. Contributions are taken out of my pay each week or month
2. The scheme is non-contributory but I pay something to make additional provision for myself or my dependants
3. The scheme is non-contributory. No money is taken from my pay each week or month.

**Routing as at LongPen AND IF (POMeth = 'The scheme is non-contributory. No money is taken from my pay each week or month') OR (POMeth = DONT KNOW))**

**POPyCh**

Can I just check, do you currently make contributions to the pension scheme?

1. Yes
2. No

**ASK IF CURRENTLY MAKING CONTRIBUTIONS TO EMPLOYER PENSION SCHEME: Routing as at LongPen AND IF (POMeth = 'Contributions are taken out of my pay each week or month', 'The scheme is non-contributory but I pay something to make additional provision for myself or my dependants') OR (POPyCh = 'Yes'))**

**POConH**

How much do you currently contribute to your (main) employer pension scheme. You can give this either as an amount or as a percentage of your salary?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE 'DONT KNOW'

INTERVIEWER: CODE HOW ANSWER IS GIVEN

1. Amount
2. Percentage of salary
3. Not currently contributing

**Routing as at POConH AND IF (POConH = AMOUNT)**

**POCnAm**

INTERVIEWER: THERE IS NO BANDED SHOWCARD AT THIS QUESTION

ENTER AMOUNT IN £

Range: 0 - 9,999,999
Check
Valid condition: POCnAm > 0
ARE YOU SURE THE AMOUNT IS ZERO?

{Routing as at POCnAm AND IF (POCnAm = RESPONSE)}

POCnPr
INTERVIEWER: ASK / RECORD
What period does this cover?

1. One week
2. Two weeks
3. Three weeks
4. Four weeks
5. Calendar month
6. Two Calendar months
7. Eight times a year
8. Nine times a year
9. Ten times a year
10. Three months / 13 weeks
11. Six months / 26 weeks
12. One Year / 12 months / 52 weeks
13. Less than one week
14. One off / lump sum
15. None of these (INTERVIEWER: EXPLAIN IN NOTE)

{Routing as at POCnAm}

PoCnW
Derived variable: Weekly amount (derived from POCnAm and PocnPr)

Range: 0 - 9,999,997

Check
Valid condition: PoCnW <= 100
Are you sure? That seems unusual.

Check
Valid condition: POCnAm <= 100
Are you sure? That seems unusual.

{Routing as at POConH AND IF (POConH = PERCENT)}

POCnFr
INTERVIEWER ENTER PERCENTAGE

{Routing as at POEmFr AND IF (Percentage given at POCFr)}

POCnFG
Is this a percentage of your earnings before tax (gross pay) or after tax (net pay)?

1. Before tax - Gross pay
2. After tax - Net pay
Appendix D: Fieldwork Questionnaire and Showcards

\{ASK ALL WITH A DEFINED BENEFIT PENSION: Routing as at LongPen AND IF (POccTyp = 'Type B')\}

DBAVC
Do you make any additional contributions to your (main) pension scheme through…

READ OUT…
CODE ALL THAT APPLY
Multicoded (Maximum of 3 codes)

1  Additional Voluntary Contributions (AVCs or FSAVCs)
2  Buying Added Years
3  Or Irregular contributions?
4  (None of these)

Check
'None' is an exclusive code at this question. Please change!

\{ASK ALL WITH A DEFINED CONTRIBUTION PENSION: Routing as at LongPen AND IF (PenType = 'A stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees - the employer may or may not contribute to such a pension'); 'A personal pension which employer contributes to') OR (POccTyp = 'Type A')\}

DCAVC
Do you make any additional contributions to your (main) pension scheme?

1  Yes
2  No

\{Routing as at LongPen AND IF (DBAVC = 'None of these') OR (DCAVC = 'No')\}

Conts
SHOWCARD G5
Some people choose to make additional contributions to their pension scheme. Which, if any, of the following things would encourage you to do this?
INTERVIEWER CODE ALL THAT APPLY
Multicoded (Maximum of 5 codes)

1  Earning more / higher income
2  Reduction in debts/ bills/ financial commitments
3  Getting older
4  Having more information about pensions
5  Other (specify)
6  (SPONTANEOUS - Would not consider making additional contributions)

Check
'Would not consider making additional contributions' is an exclusive code at this question. Please change!

\{IF Conts = 'Other'\}

Contso
WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at LongPen}

**POEmp**
How much does your employer currently contribute to your (main) pension scheme. You can give this either as an amount or as a percentage of your salary?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE 'DONT KNOW'
INTERVIEWER: CODE HOW ANSWER IS GIVEN

1. Amount
2. Percentage of salary
3. Percentage of respondent's contributions
4. Does not currently contribute

{Routing as at POEmp AND IF (POEmp = Amount)}

**POEmAm**
INTERVIEWER: ENTER AMOUNT IN £

Range: 0 - 9,999,999

**Check**
Valid condition: POEmAm > 0
ARE YOU SURE THE AMOUNT IS ZERO?

{Routing as at POEmAm AND IF (POEmAm = RESPONSE)}

**POEmPr**
INTERVIEWER: ASK/RECORD
What period does this cover?

1. One week
2. Two weeks
3. Three weeks
4. Four weeks
5. Calendar month
6. Two Calendar months
7. Eight times a year
8. Nine times a year
9. Ten times a year
10. Three months / 13 weeks
11. Six months / 26 weeks
12. One Year / 12 months/52 weeks
13. Less than one week
14. One off / lump sum
15. None of these (INTERVIEWER: EXPLAIN IN NOTE)

{Routing as at POEmAm}

**PoEmW**
Derived variable: Weekly amount (derived from PoEmAm and PoEmPr)

Range: 0 - 9,999,997

**Check**
Valid condition: PoEmW <= 100
Are you sure? That seems unusual.
Appendix D: Fieldwork Questionnaire and Showcards

Check
Valid condition: POEmAm <= 100
Are you sure? That seems unusual.

{Routing as at Longpen AND IF (POEmp = ‘Percent of salary’, ‘Percentage of respondent’s contributions’)}

POEmFr
INTERVIEWER: ENTER PERCENTAGE

{ASK ALL WITH A DEFINED BENEFIT OR HYBRID PENSION: Routing as at LongPen AND IF (POccTyp = ‘Type B’, ‘SPONTANEOUS ONLY - Hybrid scheme - both Type A and Type B’)}

PDBCal
SHOWCARD G6
Thinking of the part of your (main) employer pension related to your salary and length of time in the scheme. Which of these best describes how your pension will be calculated?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE ‘DONT KNOW’
INTERVIEWER CODE ONE ONLY

1 FINAL year’s salary
2 Salary from ALL years that I have been in the scheme
3 LAST 3 years salary
4 LAST 5 years salary
5 BEST 3 years salary in the last 10 years
6 In some other way (PLEASE SPECIFY)

{IF PDBCal = ‘In some other way’}

PBCalO
WRITE IN OTHER ANSWER GIVEN

{Routing as at PDBCal AND IF (PDBCal = RESPONSE)}

PBFrac
SHOWCARD G7
What fraction will be added to your final pension for each year’s service?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE ‘DONT KNOW’

1 One 60th
2 One 80th
3 Other (PLEASE SPECIFY)

{IF PBFrac = Other}

PBFrot
WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

\{Routing as at LongPen\}

**EmpPen2**

SHOWCARD G8

Can I check, do you have any other current employer pensions?

If YES: Which of the pension arrangements described on this card best describes your other employer pension(s)?

**INTERVIEWER:** If respondent has a stakeholder pension run by their company this should be coded as stakeholder and NOT company / occupational

Multicoded (Maximum of 5 codes)

1. No other employer pensions
2. Yes - A company or occupational pension scheme
3. Yes - A group personal pension (these are personal pensions arranged by an employer for a group of employees)
4. Yes - A stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees - the employer may or may not contribute to such a pension)
5. Yes - A personal pension, which my employer contributes to
6. Yes - Other (Specify)

\{IF EmpPen2 = ‘Yes – Other’\}

**EmpPen2o**

WRITE IN OTHER ANSWER GIVEN

Check

‘No other employer pensions’ is an exclusive code at this question. Please change!

**PerPen**

SHOWCARD G9

(Are/ Other than the pension scheme offered by your employer, are) you a current member of any of the pension arrangements shown on this card?

**INTERVIEWER:** If a personal or stakeholder pension has been mentioned previously then do not include here’.

Multicoded (Maximum of 3 codes)

1. A personal pension or retirement annuity
2. A stakeholder pension (not offered by your employer)
3. (SPONTANEOUS - Other (SPECIFY IN NOTE))
4. Neither of these schemes

Check

‘Neither’ is an exclusive code. Please change!

\{IF PerPen = ‘A personal pension or retirement annuity’\}

**PPerInt**

The following questions are about your personal pension scheme(s). (Please answer for the main/most important scheme to which you belong.)

**INTERVIEWER:** Main/most Important = Most income in retirement or most years in scheme.
1 Press <Enter> to continue.

{Routing as at PPerInt}

**LongPPen**
How long have you been a member of this scheme?
INTERVIEWER: PROMPT WHERE NECESSARY

1 Less than 6 months  
2 6 months or more but less than 1 year  
3 1 year or more but less than 2 years  
4 2 years or more but less than 5 years  
5 5 years or more but less than 10 years  
6 10 years or more but less than 15 years  
7 15 years or more but less than 20 years  
8 20 years or more

{Routing as at PPerInt}

**PPPay**
Not including any National Insurance Contributions paid into the pension, do you contribute to your (main) personal pension
...READ OUT...

1 Never  
2 Regularly  
3 Irregularly  
4 or, have you stopped contributing to your scheme?

{Routing as at PPerInt AND IF (PPPay = 'Regularly')}

**PPRgH**
How much do you usually contribute. You can give this either as an amount or as a percentage of your salary?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE 'DONT KNOW'  
INTERVIEWER: CODE HOW ANSWER IS GIVEN

1 Amount  
2 Percentage of salary

{Routing as at PPRgH AND IF (PPRgH = Amount)}

**Pprgam**
INTERVIEWER: THERE IS NO BANDED SHOWCARD AT THIS QUESTION

ENTER AMOUNT IN £

Range: 0 - 9,999,999

**Check**
Valid condition: Pprgam > 0
ARE YOU SURE THE AMOUNT IS ZERO?
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at Pprgam AND IF (Pprgam = RESPONSE)}

PpRgPe
INTERVIEWER: ASK/RECORD
What period does this cover?

1 One week
2 Two weeks
3 Three weeks
4 Four weeks
5 Calendar month
6 Two Calendar months
7 Eight times a year
8 Nine times a year
9 Ten times a year
10 Three months / 13 weeks
11 Six months / 26 weeks
12 One Year / 12 months / 52 weeks
13 Less than one week
14 One off / lump sum
15 None of these (INTERVIEWER: EXPLAIN IN NOTE)

{Routing as at Pprgam}

PpRgW
Derived variable: Weekly amount (derived from Pprgam and PpRgPe)

Range: 0 - 9,999,997

Check
Valid condition: PpRgW <= 100
Are you sure? That seems unusual.

Check
Valid condition: Pprgam <= 100
Are you sure? That seems unusual.

{Routing as at PPRgH AND IF (PPRgH = ‘Percentage of salary’)}

Pprgfr
INTERVIEWER: ENTER PERCENTAGE OF SALARY

{Routing as at Pprgfr AND IF (Pprgfr = RESPONSE)}

Pprgfg
Is this a percentage of your earnings before tax (gross pay) or after tax (net pay)?

1 Before tax - Gross pay
2 After tax - Net pay
Appendix D: Fieldwork Questionnaire and Showcards

{ASK ALL WHO MAKE IRREGULAR CONTRIBUTIONS TO A PERSONAL PENSION: IF (PerPen = 'A personal pension or retirement annuity') AND (PPPay = 'Irregualry')}

**PPIrrY**
When did you last make a contribution?

INTERVIEWER ENTER YEAR

Range: 1900 - 2009

---

**Check**
Valid condition: PPIrrY < 2009
ARE YOU SURE? 2007 IS UNUSUAL

---

**Check**
Valid condition: PPIrrY > 1950
ARE YOU SURE? [PPIRRY] IS BEFORE 1950!

---

{Routing as at PPIrrY AND IF (PPIrrY = RESPONSE)}

**PPIrrH**
About how much did you contribute on that occasion. You can give this either as an amount or as a percentage of your salary?

INTERVIEWER: PROMPT FOR BEST ESTIMATE BUT IF NOT KNOWN CODE 'DONT KNOW'
INTERVIEWER: CODE HOW ANSWER IS GIVEN

```
1   Amount
2   Percentage of salary
```

---

{Routing as at PPIrrH AND IF (PPIrrH = Amount)}

**PPIrrA**
THERE IS NO BANDED SHOWCARD FOR THIS QUESTION

ENTER AMOUNT IN £

Range: 0 - 9,999,999

---

**Check**
Valid condition: PPIrrA > 0
ARE YOU SURE THE AMOUNT IS ZERO?

---

**Check**
Valid condition: PPIrrA <= 500
Are you sure? £[PPIRRA] seems unusual.

---

{Routing as at PPIrrH AND IF (PPIrrH = Percentage of salary)}

**PPIrrF**
INTERVIEWER: ENTER PERCENTAGE OF SALARY
{ASK ALL WHO HAVE STOPPED CONTRIBUTING TO A PERSONAL PENSION: IF (PerPen = 'A personal pension or retirement annuity') AND (PPPay = 'or have you stopped contributing to your scheme')}

**PPLasY**

When was the last contribution you made?

INTERVIEWER ENTER YEAR

Range: 1900 - 2009

**Check**

Valid condition: PPLasY < 2009

ARE YOU SURE? 2007 IS UNUSUAL

**Check**

Valid condition: PPLasY > 1950

ARE YOU SURE? [PPLASY] IS BEFORE 1950!

{Routing as at PPLasY AND IF (PPLasY = RESPONSE)}

**PpEvRg**

Did you previously contribute regularly to this pension?

1 Yes
2 No

{Routing as at PpEvRg}

**PpYStp**

SHOWCARD G10

Why did you stop contributing to this Personal Pension?

Multicoded (Maximum of 6 codes)

1 Moved job and joined employer's pension scheme
2 Rejoined employer's pension scheme in existing job
3 Rejoined State Second Pension (formerly the State Earnings Related Pension Scheme - SERPS)
4 Worried about risks
5 Worried about publicity concerning personal pensions
6 Other (PLEASE SPECIFY)

{IF PpYStp = 'Other'}

**PpStpOt**

WRITE IN OTHER ANSWER GIVEN

{ASK ALL CURRENT EMPLOYEES WITH A PERSONAL PENSION: IF (PerPen = 'A personal pension or retirement annuity') AND (CurrJob = 'Yes') AND (EmployA = 'An employee')}

**PpEmp**

Does your employer contribute to this pension?

INTERVIEWER IF YES: Is that regularly or irregularly
Appendix D: Fieldwork Questionnaire and Showcards

PastPen
Now I'd like you to think about any pensions you may have had in the past. Have you ever had a pension in the past which you (or anyone else) no longer contribute to?

INTERVIEWER: THIS MAY BE A PAST PENSION WHICH THEY ARE RECEIVING AN INCOME FROM

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<td>Yes</td>
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<tr>
<td>2</td>
<td>No</td>
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</table>

{IF PastPen = 'Yes'}

Pasttyp
SHOWCARD G11
You said you contributed to a pension in the past. Could you look at the statements on this card and tell me which, if any, apply to you. You may say more than one.

INTERVIEWER CODE ALL THAT APPLY

Multicoded (Maximum of 3 codes)

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<tr>
<td>1</td>
<td>I have contributed to an employer’s pension scheme in the past run by a previous employer but no longer contribute</td>
</tr>
<tr>
<td>2</td>
<td>I have had a personal pension in the past but I no longer contribute to it</td>
</tr>
<tr>
<td>3</td>
<td>Other (specify)</td>
</tr>
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</table>

{IF Pasttyp = 'Other'}

Pasttypo
WRITE IN OTHER ANSWER GIVEN

{ASK IF NOT RETIRED AND HAVE A CURRENT EMPLOYER PENSION AND HAVE PREVIOUSLY CONTRIBUTED TO AN EMPLOYER PENSION: IF (RetClass = ‘Not retired - but avoid questions or references to paid work’, ‘Not Retired’) AND (EmpPen = ‘My employer offers a pension scheme and I am currently a member of the scheme’) AND (Pasttyp = ‘I have contributed to an employer’s pension scheme in the past run by a previous employer but no longer contribute’)}

EmpVal
You told me you contributed to an employers pension scheme in the past run by a previous employer. When you retire, do you think you will receive a higher income from that previous pension or your current (main) employer pension?

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<tr>
<td>1</td>
<td>Previous employer pension</td>
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<tr>
<td>2</td>
<td>Current employer pension</td>
</tr>
</tbody>
</table>

{ASK IF NOT RETIRED AND HAVE A CURRENT PERSONAL PENSION AND HAVE HAD A PERSONAL PENSION THAT THEY NO LONGER CONTRIBUTE TO: IF (RetClass = ‘Not retired - but avoid questions or references to paid work’, ‘Not Retired’) AND (PerPen = ‘A personal pension or retirement annuity’) AND (Pasttyp = ‘I have had a personal pension in the past but I no longer contribute to it’)}

Perval
You told me you belonged to a personal pension in the past. When you retire, do you think you will receive a higher income from that previous pension or your current (main) personal pension?
Appendix D: Fieldwork Questionnaire and Showcards

1 Previous personal pension
2 Current personal pension

{ASK ALL WHO HAVE NEVER HAD A PENSION: IF (PastPen = 'No') AND (((EmpPen = 'My employer offers a pension scheme, I am eligible but am not a member of the scheme', 'My employer offers a pension scheme but I am not eligible to be in the scheme', 'My employer does not offer a pension scheme for any employees') AND (PerPen = 'Neither of these schemes')) OR ((CurrJob = 'No') AND (PerPen = 'Neither of these schemes')) OR ((EmployA = Self Employed) AND (PerPen = 'Neither of these schemes')))}

Why no P
Some people save towards retirement by having a pension and some people choose not to. Why do you not have a pension?
INTERVIEWER PROMPT TO PRECODES
INTERVIEWER CODE ALL THAT APPLY
Multicoded (Maximum of 15 codes)

1 Don't earn enough / low income
2 Too many debts / bills / financial commitments
3 Not working at the moment/ still in education
4 Can't afford to - general
5 Too early to start pension
6 Too late to start a pension
7 Don't know enough about pensions
8 Not interested / not thought about it/got round to it
9 Other investments offer better return / pensions are not worthwhile / don't like pensions
10 Relying on other sources of income in retirement (spouse, partner's pension, investments, earnings)
11 Not eligible / employer does not offer a pension scheme
12 Not staying with employer for much longer / looking for new job / recently changed jobs
13 Past pension arrangements are adequate
14 Don't think I'll live that long
15 Other (specify)

{IF Why no P = 'Other'}

Why Nopo
WRITE IN OTHER ANSWER GIVEN

{Routing as at Why no P AND IF (Why no P <> 'Don't think I'll live that long')}

Pen 5 Yr
How likely are you to take out a pension in the next five years. Are you...
...READ OUT...

1 ...Very likely,
2 Fairly likely,
3 Not very likely or
4 Not at all likely?

{Routing as at Pen 5 Yr AND IF (Pen 5 Yr = 'Very likely' OR 'Fairly likely')}

Pen 1 Yr
How likely are you to take out a pension in the next year. Are you...
...READ OUT...

1 ...Very likely,
Appendix D: Fieldwork Questionnaire and Showcards

2 Fairly likely,
3 Not very likely or
4 Not at all likely?

{Routing as at Pen5Yr}

EncSave
SHOWCARD G12
Which, if any, of the following things would encourage you to start saving into a pension?
INTERVIEWER CODE ALL THAT APPLY
Multicoded (Maximum of 6 codes)

1 Starting work
2 Earning more / higher income
3 Reduction in debts / bills / financial commitments
4 Getting older
5 Having more information about pensions
6 Other (specify)
7 None of these would encourage me to start saving into a pension

Check
'None' is an exclusive code at this question. Please change!

{If EncSave = 'Other'}

EncSavo
WRITE IN OTHER ANSWER GIVEN

{ASK ALL WHO HAVE A CURRENT PENSION OR HAD A PENSION IN THE PAST: IF (EmpPen = 'My employer offers a pension scheme and I am currently a member of the scheme') OR (PerPen = 'A personal pension or retirement annuity', 'A stakeholder pension (not offered by your employer)') OR (PastPen = 'Yes')}

BadPen
SHOWCARD G13
Can I just check, which of these things, if any, has ever happened to you?
CODE ALL THAT APPLY
Multicoded (Maximum of 5 codes)

1 You were sold a personal pension that was clearly unsuitable for your needs.
2 You lost an employer pension, or a large part of its value, when you changed jobs.
3 You lost an employer pension, or a large part of its value, when your firm went out of business.
4 Your company changed the employer pension rules in ways that will significantly reduce the pension.
5 Your company gave you a much smaller pension than you expected.
6 None of these

{ASK ALL CURRENT EMPLOYEES WHOSE EMPLOYER OFFERS A PENSION SCHEME: IF (CurrJob = 'Yes') AND (EmployA = 'An employee') AND (EmpPen = 'My employer offers a pension scheme and I am currently a member of the scheme', 'My employer offers a pension scheme, I am eligible but am not a member of the scheme', 'My employer offers a pension scheme but I am not eligible to be in the scheme')}

StarWork
Thinking back to when you first started this job. Was your employer's pension scheme one of your reasons for taking this job?
StayJob
And is your employer’s pension scheme one of your reasons for staying in this job?

1  Yes
2  No

{Routing as at StarWork}

EmpProv
SHOWCARD G14 AGAIN
(And how important is it to you personally that an employer…)

…contributes to a pension?

1  Very important
2  Quite important
3  Not very important
4  Not at all important

{Routing as at EmpProv}

EmpCont
SHOWCARD G14 AGAIN
(And how important is it to you personally that an employer…)

…provides a pension?

1  Very important
2  Quite important
3  Not very important
4  Not at all important

{If currently not saving in a pension}

Saveacc
To what extent do you agree or disagree with this statement…
…I would be more likely to start saving in a pension if I could access my saving before I retired?

1  Agree Strongly
2  Agree
3  Neither agree nor disagree
4  Disagree
5  Disagree strongly

{If currently not saving in a pension}

PenAcc
To what extent do you agree or disagree with this statement…
…I would be more likely to save more in a pension if I could access my saving before I retired?
PersAcc
(ASK IF SELF-EMPLOYED)
STANDALONE SHOWCARD AND SHOWCARD G16
On the basis of the information you’ve given you could choose to enrol yourself into the
personal accounts scheme if you wished once it comes into place in 2012. You would be
able to contribute an amount of your choosing, provided it falls within the annual limit. Based
on what you currently know about the personal accounts scheme, if it came into place
tomorrow, do you think you would choose to enrol yourself?

<table>
<thead>
<tr>
<th>Option</th>
<th>Score</th>
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<tbody>
<tr>
<td>Definitely would</td>
<td>1</td>
</tr>
<tr>
<td>Probably would</td>
<td>2</td>
</tr>
<tr>
<td>Probably would not</td>
<td>3</td>
</tr>
<tr>
<td>Definitely would not</td>
<td>4</td>
</tr>
</tbody>
</table>

(SPONTANEOUS) It depends
BLOCK: SIMPLIFICATION

TxBeA2
SHOWCARD H1
Looking at the statements on this card about the current tax rules on pensions. Please can you tell me which, if any, you are aware of?
CODE ALL THAT APPLY

IF ASKED: Tax-relief is a reduction in the amount of tax you pay

Multicoded (Maximum of 8 codes)
1. Pension contributions attract tax relief
2. Tax relief on pension contributions is given at a person's marginal rate of tax
3. You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance
4. Total tax free pension savings are subject to a lifetime allowance, currently of £1.75 million
5. Employers can contribute as little or as much as they like into an employees pension fund and get tax relief on that amount, subject to the lifetime allowance
6. Your pension savings on retirement needed to can be used to buy an annuity or an income can be drawn from the funds, within certain limits
7. Up to 25% of your pension savings can be taken as a tax-free lump-sum on retirement.
8. Pension income is subject to tax, just like other income
12. None of these

Check
'None of these' is an exclusive code. Press <Enter> and correct the error

{IF EmpPen = 'My employer offers a pension scheme and I am currently a member of the scheme'}
EmReason
SHOWCARD H2
What were your reasons for joining your current employer pension scheme?
CODE ALL THAT APPLY

IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

Multicoded (Maximum of 7 codes)
1. I felt it was good way to save money for retirement
2. My employer encouraged me to join
3. My employer automatically enrolled me into the scheme
4. My employer also made a contribution
5. A financial professional advised me to
6. I was attracted by the tax-relief given on pension contributions
7. Other (please specify)

{IF EmReason = 'Other'}
EmReasno
WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at EmReason AND IF gave more than 1 valid code at EmReason}

**EReason1**

SHOWCARD H2 AGAIN
Thinking about the reasons you have given what was the most important reason for joining your current employer pension scheme?

CODE ONE ONLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1. I felt it was good way to save money for retirement
2. My employer encouraged me to join
3. My employer automatically enrolled me into the scheme
4. My employer also made a contribution
5. A financial professional advised me to
6. I was attracted by the tax-relief given on pension contributions
7. Other

Check
You have entered '[EREASON1]', but this answer was not given at EmReason
Please check your coding and correct the error

{IF (PerPen = 'A personal pension or retirement annuity', 'A stakeholder pension (not offered by your employer)')}

**PerReasn**

SHOWCARD H3
What were your reasons for joining your current personal pension scheme?

CODE ALL THAT APPLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

Multicoded (Maximum of 4 codes)

1. I felt it was good way to save money for retirement
2. A financial professional advised me to
3. I was attracted by the tax-relief given on pension contributions
4. Other (please specify)

{IF PerReasn = 'Other'}

**PerReano**

WRITE IN OTHER ANSWER GIVEN

{Routing as at PerReasn AND IF gave more than 1 valid code at PerReasn}

**PReason1**

SHOWCARD H3 AGAIN
Thinking about the reasons you have given what was the most important reason for joining your current personal pension scheme?

CODE ONE ONLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1. I felt it was good way to save money for retirement
2. A financial professional advised me to
3. I was attracted by the tax-relief given on pension contributions
4. Other
Appendix D: Fieldwork Questionnaire and Showcards

Check
You have entered '[PREASON1]', but this answer was not given at PerReasn
Please check your coding and correct the error

{ASK ALL WHO HAVE A PENSION AND ARE AWARE PENSIONS ATTRACT TAX RELIEF: IF
((EmReason <> EMPTY) OR (PerReasn <> EMPTY)) AND IF (TaxBefAp = 'Pension contributions
attracted tax relief', 'Tax relief on pension contributions was given at a person's marginal rate of tax'
You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual
allowance', 'Employers can contribute as little or as much as they like into an employees pension fund
and get tax relief on that amount, subject to the lifetime allowance') OR (EmReason = 'I was attracted
by the tax-relief given on pension contributions') OR (PerReasn = 'I was attracted by the tax-relief
given on pension contributions'))

TaxInflu
SHOWCARD H4
How much, if at all, did the amount of tax-relief you would get on your pension influence your decision
to take out your pension?

IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1 A great deal
2 Some
3 A little
4 Not at all

{Routing as at TaxInflu}

NoRelief
SHOWCARD H5
Thinking a bit more about the fact that pension contributions attract tax-relief, what would
you have done if that tax-relief had not been available?
CODE ONE ONLY

IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1 Nothing - it would make no difference
2 I would still have saved the same for retirement with a bank or building society
3 I would have looked for other tax-efficient ways of saving (e.g. an ISA or company
share plan)
4 I would have spent the majority of the money instead
5 I would have spent all the money instead
6 I would have used the majority of the money to pay off my debts (e.g. mortgage or
credit card)
7 I would have used all the money to pay off my debts (e.g. mortgage or credit card)
{ASK ALL WHO HAVE HAD A PENSION FOR MORE THAN 5 YEARS AND ARE AWARE THAT PENSIONS ATTRACT TAX RELIEF: IF (TaxBefAp = "Pension contributions attracted tax relief", "Tax relief on pension contributions was given at a person's marginal rate of tax" You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance”, "Employers can contribute as little or as much as they like into an employees pension fund and get tax relief on that amount, subject to the lifetime allowance") OR (EmReason = "I was attracted by the tax-relief given on pension contributions") OR (PerReasn = "I was attracted by the tax-relief given on pension contributions") AND (LongPen = "5 years or more but less than 10 years" .. "20 years or more") OR (LongPPen = "5 years or more but less than 10 years" .. "20 years or more") OR (LongSPen = "5 years or more but less than 10 years" .. "20 years or more")}

ContLevl
SHOWCARD H6
How much, if at all, did tax-relief influence the level of contributions made to your pension in last 5 years?

IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1 A great deal
2 Some
3 A little
4 Not at all

{ASK ALL WHO ARE LIKELY TO TAKE OUT A PENSION IN THE NEXT 5 YEARS AND ARE AWARE THAT PENSIONS ATTRACT TAX RELIEF: IF (Pen5Yr = ‘Very Likely’ or ‘Fairly Likely’) AND IF (TaxBefAp = 'Pension contributions attracted tax relief', 'Tax relief on pension contributions was given at a person's marginal rate of tax' You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance', 'Employers can contribute as little or as much as they like into an employees pension fund and get tax relief on that amount, subject to the lifetime allowance') OR (EmReason = 'I was attracted by the tax-relief given on pension contributions') OR (PerReasn = 'I was attracted by the tax-relief given on pension contributions')}

TaxP5yr
SHOWCARD H6 AGAIN
You said earlier that you are likely to take out a pension in the next five years, how much, if at all, will getting tax-relief on a pension influence your decision to take out a pension?

IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1 A great deal
2 Some
3 A little
4 Not at all

{ASK ALL WHO ARE AWARE PENSIONS ATTRACT TAX RELIEF: IF (TaxBefAp = ‘Pension contributions attracted tax relief’, ‘Tax relief on pension contributions was given at a person’s marginal rate of tax’ You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance’, ‘Employers can contribute as little or as much as they like into an employees pension fund and get tax relief on that amount, subject to the lifetime allowance’) OR (EmReason = ‘I was attracted by the tax-relief given on pension contributions’) OR (PerReasn = ‘I was attracted by the tax-relief given on pension contributions’)}

AlsoTax
SHOWCARD H7
In addition to pension contributions, which of the following methods of saving, if any, do you think also attract tax-relief. I mean either on the money as it goes in, or on the income the money makes, or both?

CODE ALL THAT APPLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.
Multicoded (Maximum of 7 codes)

1. Investing in the stock market by buying individual stocks & shares
2. Investing in own home
3. Investing in property with a buy to let mortgage
4. Saving into a high rate savings account
5. Saving into an ISA (Individual Savings Account)
6. Investing in premium bonds
7. Other (please specify)
8. None

Check
‘None’ is an exclusive code. Press <Enter> and correct the error

{IF AlsoTax = ‘Other’}

AlsoTaxo
WRITE IN OTHER ANSWER GIVEN

GenTax
SHOWCARD H8
Which of the following do you think receives the most generous tax relief?

CODE ONE ONLY
IF ASKED: Tax-relief is a reduction in the amount of tax you pay.

1. Paying into an employer pension scheme (including employer stakeholder pensions)
2. Paying into a personal pension scheme (including personal stakeholder pensions)
3. Investing in the stock market by buying individual stocks & shares
4. Investing in own home
5. Investing in property with a buy to let mortgage
6. Saving into a high rate savings account
7. Saving into an ISA (Individual Savings Account)
8. Investing in premium bonds
9. Other (please specify)

{IF GenTax = ‘Other’}

GenTaxo
WRITE IN OTHER ANSWER GIVEN

Annu
Now some questions about the way that pensions work...

One feature of a personal pension is that, by the age of 75, you have to use most of the money you have saved in the pension to buy an ‘annuity’, meaning that you get a regular income until you die. Were you aware of this before now?

1. Yes
2. No
AnnuLump

SHOWCARD H16

In addition to receiving a regular income throughout retirement, people can take some of their pension as a tax-free lump sum payment. This means they have more choice over how and when to use this money, but it reduces the amount of income they receive for the rest of their retirement. Which of these options do you think would be the best way to use a pension?

1  Receiving all the money as a regular income throughout your retirement, as you can rely on this money regardless of how long you live OR
2  Receiving a lump-sum payment only, as this gives choice over how and when to use the money
3  Receiving some of the money as a tax free lump-sum payment but having a lower regular income throughout retirement
**BLOCK: OTHER SAVINGS**

**SavType**

SHOWCARD J1
I'd now like you to look at this card and tell me whether (you or you and your partner/you) have any of the types of savings or investments shown?

CODE ALL THAT APPLY

Multicoded (Maximum of 7 codes)

1. No savings or investments
2. Current account in a bank / building society
3. Savings account in a bank / building society
4. ISAs / TESSAs
5. National Savings
6. Stocks / shares / PEPs / bonds / investment trusts / unit trusts
7. Insurance / endowments
8. Other type of savings / investments (SPECIFY)

**Check**

SavType: 'No savings or investments' is an exclusive code. Press <Enter> and correct the error

{IF SavType = 'Other type of savings/investments'}

SavTypo
WRITE IN OTHER ANSWER GIVEN

{IF SavType = 'ISAs/TESSAs'}

ISAtypo
You said you have an ISA, can I check, is that a cash ISA or a stocks and shares (or equity) ISA or do you have both?

1. Cash ISA
2. Stocks and Shares / equity ISA
3. Both

---

10 Variable `propmen1` is a derived variable saying: Whether property mentioned as other specify at SavType.
\{IF (SavType = RESPONSE) AND NOT (‘No savings or investments’ IN SavType)\}

**SavValue**

SHOWCARD J2

How much, in total, do you think these savings and investments are currently worth. Just read out the letter that applies?

IF UNSURE, PROBE FOR BEST ESTIMATE.
SINGLE CODE ONLY

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<td>1</td>
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<td>2</td>
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<td>7</td>
<td>A</td>
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<td>8</td>
<td>P</td>
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</table>

\{ASK IF RESPONDENT HAS A PARTNER AND GAVE AN AMOUNT AT SavValue: IF (respondent is married or living with a partner) AND (SavType = RESPONSE) AND (SavValue <> DONTKNOW) AND (SavValue <> REFUSAL)\}

**CoupSav**

Can I just check, did you answer for you and your partner/spouse, or for you alone?

1. Respondent only
2. Respondent and partner/spouse
3. (Mixture/Can’t say)

**PropOwn**

SHOWCARD J3

Do you own any of the types of property listed on this (card, other than your own home?/card?)

INCLUDE IF BEING BOUGHT ON MORTGAGE.

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<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
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</tbody>
</table>

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11 Variable *propmen2* is a derived variable saying: Whether should assume property included in value given.

12 The showcard for *SavValue* looked as follows:

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<table>
<thead>
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<tbody>
<tr>
<td>T</td>
<td>Less than £500</td>
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<tr>
<td>D</td>
<td>£500-£999</td>
</tr>
<tr>
<td>H</td>
<td>£1,000-£2,499</td>
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<tr>
<td>F</td>
<td>£2,500-£4,999</td>
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<tr>
<td>R</td>
<td>£5,000-£9,999</td>
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<tr>
<td>W</td>
<td>£10,000-£49,999</td>
</tr>
<tr>
<td>A</td>
<td>£50,000-£99,999</td>
</tr>
<tr>
<td>P</td>
<td>£100,000 or more</td>
</tr>
</tbody>
</table>


{ASK ALL WITH 2 OR MORE TYPES OF SAVINGS/INVESTMENTS INCLUDING CURRENT HOME AND OTHER PROPERTY: IF (SavType = 2 or more valid codes) OR ((SavType = 1 valid code) AND NOT ('No savings or investments' IN SavType) AND (PropOwn = 'Yes') OR (Hous12 = 'Owned outright', 'Being bought on a mortgage / bank loan')) OR ((PropOwn = 'Yes') AND (Hous12 = 'Owned outright', 'Being bought on a mortgage / bank loan')))}

SavWorth

SHOWCARD J4
Thinking about the (savings and investments/and/property including your current home/your current home) that you have. Which one of these is currently worth the most?

1. Current account in a bank / building society
2. Savings account in a bank / building society
3. ISAs / TESSAs
4. National Savings
5. Stocks / shares / PEPs / bonds / investment trusts / unit trusts
6. Insurance / endowments
7. Your current home
8. Other property
9. Other type of savings/investments (SPECIFY)

{IF SavWorth = 'Other'}

SavWorto
WRITE IN OTHER ANSWER GIVEN

Check
This code wasn't given at Savtype. Please check!

{Routing as at SavWorth AND IF ((ISAtype = 'Both') AND (SavWorth = 'ISAs/TESSAs'))}

ISAmost
Is that your cash ISA or your stocks and shares (or equity) ISA?

1. Cash ISA
2. Stocks and shares / equity ISA
3. (SPONTANEOUS All / both ISAs combined)
Appendix D: Fieldwork Questionnaire and Showcards

[ASK IF PROPERTY/HOME IS NOT THE LARGEST ASSET: Routing as at SavWorth AND IF (SavWorth = ‘Current account in a bank / building society’ .. ‘Insurance/endowments’, ‘Other type of savings/investments’)]

LarValue
SHOWCARD J5
How much do you think your (current account in a bank/building society/savings account in a bank/building society/ISAs/TESSAs/National Savings/stocks/shares/PEPs/bonds/investment trusts/unit trusts/insurance/endowments/Other type of savings/investments) is currently worth. Just read out the letter that applies?

IF UNSURE, PROBE FOR BEST ESTIMATE.
SINGLE CODE ONLY

1  T
2  D
3  H
4  F
5  R
6  W
7  A
8  P

[ASK IF OWN HOME IS LARGEST ASSET: IF (SavWorth = ‘Your current home’) OR ((Hous12 = ‘Owned outright’, ‘Being bought on a mortgage / bank loan’) AND (SavWorth = EMPTY))]

PropVal
SHOWCARD J6
About how much would you expect to get for your home if you sold it today. Just read out the letter that applies?
IF RANGE GIVEN CODE LOWEST FIGURE

IF UNSURE, PROBE FOR BEST ESTIMATE

1  M
2  C
3  S
4  V
5  E
6  J
7  B

13 The showcard for LarValue looked as follows:
T  Less than £500
D  £500-£999
H  £1,000-£2,499
F  £2,500-£4,999
R  £5,000-£9,999
W  £10,000-£49,999
A  £50,000-£99,999
P  £100,000 or more

14 The showcard for PropVal and PropVal2 looked as follows:
M  Under £30,000
C  £30,000-£49,999
S  £50,000-£74,999
V  £75,000-£99,999
E  £100,000-£149,999
J  £150,000-£199,999
B  £200,000-£249,999
R  £250,000-£499,999
D  £500,000 or more
\{ASK IF OTHER PROPERTY IS LARGEST ASSET: IF (SavWorth = 'Other property') OR ((PropOwn = 'Yes') AND (SavWorth = EMPTY))\}

**PropVal2**

SHOWCARD J6£

About how much would you expect to get for your other property/ies if you sold it/them today. Just read out the letter that applies?

SINGLE CODE ONLY.

IF UNSURE, PROBE FOR BEST ESTIMATE

1  M
2  C
3  S
4  V
5  E
6  J
7  B
8  R
9  D

\{ASK IF HOME OR OTHER PROPERTY IS LARGEST VALUE BUT NOT IF HOME IS LARGEST ASSET AND OWNED OUTRIGHT: IF (PropVal = RESPONSE) OR (PropVal2 = RESPONSE) AND (NOT (SavWorth = 'Your current home') AND (Hous12 = 'Owned outright'))\}

**Loans**

SHOWCARD J7£

Can I just check, approximately how much is the total amount of your outstanding loans on (this/these property(ies) / your current home). Just read out the letter that applies?

IF 'DON'T KNOW/CAN'T REMEMBER' PROBE: 'Can you give me an approximate amount?'

IF UNSURE, PROBE FOR BEST ESTIMATE

1  W
2  M
3  C
4  S
5  V
6  E
7  J
8  B
9  R
10  D

$^{15}$ The showcard for **Loans** looked as follows:

- W: Nothing
- M: Under £30,000
- C: £30,000-£49,999
- S: £50,000-£74,999
- V: £75,000-£99,999
- E: £100,000-£149,999
- J: £150,000-£199,999
- B: £200,000-£249,999
- R: £250,000-£499,999
- D: £500,000 or more
Appendix D: Fieldwork Questionnaire and Showcards

{ASK IF HAS AT LEAST 1 TYPE OF SAVINGS/INVESTMENTS: IF (SavType = RESPONSE) AND NOT (‘No savings or investments’ IN SavType)}

**SavFund**

(On top of what you are currently using to fund your retirement, have/Have you given any thought to whether you expect to use (any of) your savings or investments to help fund your (retirement in the future/retirement)?

1  Yes
2  No

{Routing as at SavFund AND IF (SaveFund = ‘Yes’)}

**SaveUse**

SHOWCARD J8

Which, if any, of your savings or investments do you expect to use to help fund your (retirement in the future/retirement)?

CODE ALL THAT APPLY

Multicoded (Maximum of 7 codes)

1  None of these
2  Current account in a bank / building society
3  Savings account in a bank / building society
4  ISAs / TESSAs
5  National Savings
6  Stocks / shares / PEPs / bonds / investment trusts / unit trusts
7  Insurance / endowments
8  Other type of savings / investments (SPECIFY)

**Check**

‘None of these’ is an exclusive code. Press <Enter> and correct the error

**Check**

SaveUse: This code wasn't given at SavType.
Please check your coding and amend where necessary

{IF SaveUse = ‘Other type of savings/investments’}

**SaveUseo**

WRITE IN OTHER ANSWER GIVEN

---

16 Variable Propmen3 is a derived variable saying: Whether property mentioned as other specify at SaveUse.
Appendix D: Fieldwork Questionnaire and Showcards

{ASK ALL WHO EXPECT TO USE SOME SAVINGS/INVESTMENTS IN RETIREMENT: Routing as at SaveUse AND IF (SaveUse = RESPONSE) AND (SaveUse <> DONTKNOW) AND (SaveUse <> REFUSAL) AND NOT ('None of these' IN SaveUse)}

WhySave
SHOWCARD J9
You mentioned that you expect to use some of your savings to help fund your (retirement in the future/retirement). What prompted you to think about saving or investing money for your retirement?
CODE ALL THAT APPLY

PROBE What else?
Multicoded (Maximum of 15 codes)

1. Got married
2. Had children
3. Getting older
4. Can afford it now
5. Changed job (Employer / company pension scheme available)
6. Relationship breakdown
7. Government publicity / advertising
8. Financial Company advertising
9. Media coverage
10. Parents encouraged me to
11. Family / friends encouraged me to
12. Encouraged by financial advisor
13. Concern about the level of State Pension
14. Started worrying about money in retirement
15. Other (specify)
16. No particular reason
17. (SPONTANEOUS CODE: Had not specifically planned to save/invest money for retirement)

Check
'No particular reason' is an exclusive code. Press <Enter> and correct the error

Check
'Had not specifically planned to save/invest money for retirement' is an exclusive code
Press <Enter> and correct the error

{IF WhySave = 'Other'}

WhySaveo
WRITE IN OTHER ANSWER GIVEN

{IF Hous12 = 'Owned outright', 'Being bought on a mortgage / bank loan'}

HomFund
SHOWCARD J10
There are different ways in which a home-owner can use their home to help fund their retirement. (On top of what you are currently using to fund your retirement, which/ Which) if any, of the following options would you consider to help fund your (retirement in the future?/retirement?) CODE ALL THAT APPLY

Multicoded (Maximum of 4 codes)
Appendix D: Fieldwork Questionnaire and Showcards

1. Moving to a smaller or less expensive home or area
2. Selling your home and renting
3. Borrowing against the value of your home
4. Selling a share of your home to an equity release company to provide income
5. I wouldn't consider any of these options

Check
'I wouldn't consider any of these options' is an exclusive code
Press <Enter> and correct the error

{IF PropOwn = ‘Yes’}

PropFund
SHOWCARD J11
You said earlier that you owned property (or land) (other than your own home/).
(On top of what you are currently using to fund your retirement, how/How) likely do you think it is that you will sell this property to help fund your (retirement in the future?/retirement?)

1. Very likely
2. Fairly likely
3. Not very likely
4. Not at all likely

SavInt
SHOWCARD J12
(On top of what you are currently using to fund your retirement in/In), the next year, which, if any, of the things on this card do you plan to use or put money into to help fund your (retirement in the future?/retirement?)
Please include putting money into any savings or investments you have already told me about?
CODE ALL THAT APPLY
Multicoded (Maximum of 8 codes)

1. None of these
2. Current account in a bank / building society
3. Savings account in a bank / building society
4. ISAs / TESSAs
5. National Savings
6. Stocks / shares / PEPs / bonds / investment trusts / unit trusts
7. Insurance / endowments
8. Investing in property (NOT including property you already own/are buying on a mortgage
9. Other type of savings/investments (SPECIFY)

Check
'None of these' is an exclusive code. Press <Enter> and correct the error

{IF SavInt = ‘Other type of savings/investments’}

SavInto
WRITE IN OTHER ANSWER GIVEN
{Repeat for each code mentioned at SavInt})

**ActSave**

And how likely is it that you will actually put money into or use *(a Current account in a bank/building society/ a Savings account in a bank/building society/ ISAs/TESSAs/ National Savings/ Stocks/shares/PEPs/bonds/investment trusts/unit trusts/ Insurance/endowments/ Investments in property/ other type of savings/investments)* (to help fund your retirement) in the next year. Is it...READ OUT...

1  ...very likely  
2  fairly likely  
3  or, not very likely?

{ASK ALL WHO HAVE SAVINGS/INVESTMENTS: IF (SavType = RESPONSE) AND NOT ('No savings or investments' IN SavType))

**SavTerm**

Would you say your savings are mainly **long-term savings** for the future or mainly **short-term savings** for things you need now and for unexpected events?

1  Mainly long term  
2  Mainly short term  
3  Both equally

{ASK ALL WHO HAVE NO SAVINGS/INVESTMENTS AND DON'T OWN HOME OR PROPERTY: IF ((SavType = 'No savings or investments') AND (PropOwn = 'No')) AND (Hous12 = 'Shared ownership (owns & rents property)'.. 'Some other arrangement'))

**SavAny**

Do you save any amount of your income for example by putting something away now and then in a bank, building society, or post office account other than to meet regular bills. Please include share purchase schemes ISA's and Tessa accounts?

1  Yes  
2  No
BLOCK: DEBT

OweMoney
SHOWCARD K1
I would like to ask you now about any other financial commitments you may have apart from mortgages and housing related loans. Do you currently owe any money on the things listed on this card. Please do not include credit card and other bills being fully paid off in the current month. (Please include any in your name only or held jointly with your partner)?

1 Yes
2 No

{IF OweMoney = 'Yes'}

OweMon2
SHOWCARD K1 AGAIN
Which ones?

PROBE `Any others' until `No'
CODE ALL THAT APPLY

Multicoded (Maximum of 9 codes)

1 Hire purchase agreements
2 Personal loans (from bank, building society or other financial institution)
3 Credit cards (inc store cards)
4 Catalogue or mail order purchase agreements
5 DSS / DWP Social Fund loan
6 Any other loans from a private individual
7 Overdrafts
8 Student loan
9 Anything else? (PLEASE SPECIFY)

{IF OweMon2 = 'Anything else'}

OweMon2o
WRITE IN OTHER ANSWER GIVEN

FinMang
SHOWCARD K2
Looking at this card, which of the following best describes how (you or you and your partner/you) are managing financially at present. Please just read out the letter that applies?

1 A
2 B
3 C

17 The showcard for FinMang looked as follows:
A I am/we are keeping up with all of our bills and credit commitments without any difficulties
B I am/we are keeping up with all of our bills and credit commitments, but struggle to do so from time to time
C I am/we are keeping up with all of our bills and credit commitments but it is a constant struggle
D I am/we are falling behind with some of our bills or credit commitments
E I am/we are having real financial problems and have fallen behind with many bills or credit commitments
Other (PLEASE SAY WHAT)
4  D
5  E
6  Other (PLEASE WRITE IN)

{IF FinMang = 'Other'}

FinMango

WRITE IN OTHER ANSWER GIVEN
BLOCK: TRUST AND CONFIDENCE

ConGov
SHOWCARD M1
Different types of pension are paid by the government, employers, and financial companies. For each in turn, please tell me how confident you are that they would \textbf{guarantee} an income in retirement. Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident'?

First, the government?

IF DON'T KNOW, USE <Ctrl+K>

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident

\{ASK ALL CURRENT EMPLOYEES: IF (CurrJob = 'Yes') AND (EmployA = 'An employee')\}

ConREmp
SHOWCARD M1 AGAIN
...Your employer?

(How confident are you that they would \textbf{guarantee} an income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident

ConEmps
SHOWCARD M1 AGAIN
...Employers in general?

(How confident are you that they would \textbf{guarantee} an income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident
Appendix D: Fieldwork Questionnaire and Showcards

**ConFinC**
SHOWCARD M1 AGAIN
Financial companies, like banks or insurance companies?

(How confident are you that they would guarantee an income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident

**ConGov2**
SHOWCARD M1
And again, for each in turn, please tell me how confident you are that they would deliver a sufficient income in retirement? (Again, please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

First, the government?

IF DON’T KNOW, USE <Ctrl+K>

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident

{ASK ALL CURRENT EMPLOYEES: IF (CurrJob = 'Yes') AND (EmployA = 'An employee')}

**ConREmp2**
SHOWCARD M1 AGAIN
...Your employer?

(How confident are you that they would deliver a sufficient income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident

**ConEmps2**
SHOWCARD M1 AGAIN
...Employers in general?

(How confident are you that they would deliver a sufficient income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

1 1 - Not at all confident
2 2
3 3
4 4
5 5 - Very confident
ConFinC2
SHOWCARD M1 AGAIN
...Financial companies, like banks or insurance companies?

(How confident are you that they would deliver a **sufficient** income in retirement? Please answer on this scale from 1 to 5, where 1 means 'not at all confident' and 5 means 'very confident')

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<tbody>
<tr>
<td>1</td>
<td>1 - Not at all confident</td>
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<td>4</td>
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<td></td>
</tr>
<tr>
<td>5</td>
<td>5 - Very confident</td>
<td></td>
</tr>
</tbody>
</table>
BLOCK: EXPECTATIONS FOR RETIREMENT

{ASK ALL IN PAID WORK: IF ((CurrJob = ‘Yes’) OR (NActiv = ‘Waiting to take up paid work already obtained’)) AND (RetClass = ‘Not retired’)}

RetExp
At the moment when do you expect to retire from your main job? In your ...

1. .40s
2. 50s
3. 60s
4. 70s
5. 80s
6. at some other time
7. or never?
8. (No main job)

Check
Valid condition: Respondent is 50+ and RetExp <> 40s
THE RESPONDENT IS AGED [AGEX] NOW. PLEASE CHECK!

{Routing as at RetExp AND IF (RetExp = ‘...40s’ .. ‘at some other time’)}

RetExp2
And specifically, at what age do you expect to retire from your main job?
INTERVIEWER: IF ‘IT DEPENDS’ CODE CTRL + K

Range: 18 - 150

Check
Valid condition: RetExp = 40s then (RetExp2 >= 40 AND RetExp2 < 50)
RESPONDENT SAID THEY WOULD RETIRE IN THEIR FOURTIES. PLEASE CHECK YOUR CODING.

Check
Valid condition: RetExp = 50s then (RetExp2 >= 50 AND RetExp2 < 60)
RESPONDENT SAID THEY WOULD RETIRE IN THEIR FIFTIES. PLEASE CHECK YOUR CODING.

Check
Valid condition: RetExp = 60s then (RetExp2 >= 60 AND RetExp2 < 70)
RESPONDENT SAID THEY WOULD RETIRE IN THEIR SIXTIES. PLEASE CHECK YOUR CODING.
Check
Valid condition: RetExp = 70s then (RetExp2 >= 70 AND RetExp2 < 80)
RESPONDENT SAID THEY WOULD RETIRE IN THEIR SEVENTIES. PLEASE CHECK YOUR CODING.

Check
Valid condition: RetExp = 80s then (RetExp2 >= 80 AND RetExp2 < 90)
RESPONDENT SAID THEY WOULD RETIRE IN THEIR EIGHTIES. PLEASE CHECK YOUR CODING.

Check
Valid condition: RetExp2 >= AgeX
THIS IS IN THE PAST. THE RESPONDENT IS [AGEX] NOW. PLEASE CHECK YOUR CODING.

RetExpDV
Derived variable: whether expects to retire from main job before, at, or after SPA (derived from RetExp and SPAQ)

1 before SPA
2 at SPA
3 after SPA including not planning to retire
4 other - no main job/DK when will retire/can't calculate SPA

{Routing as at RetExp2}

FutrWrk
Do you think you are likely to do any further paid work after retiring from your main job?

1 Yes
2 No

{Routing as at RetExp2 AND IF (FutrWrk = 'Yes')}

FullExp
And at what age do you expect to fully retire from doing paid work?
INTERVIEWER: IF 'NEVER' CODE 150
IF 'IT DEPENDS' CODE CTRL + K

Range: 18 - 150

Check
Valid condition: FullExp >= RetExp2
ARE YOU SURE THIS IS THE AGE THE RESPONDENT PLANS TO 'FULLY RETIRE'? THEY PLAN TO RETIRE FROM THEIR MAIN JOB AT [RETEXP2]. PLEASE CHECK!
Appendix D: Fieldwork Questionnaire and Showcards

{ASK ALL WHO GAVE A SPECIFIC AGE AT WHICH THEY EXPECT TO RETIRE: Routing as at RetExp2 AND IF (RetExp2 = RESPONSE)}

**WhyRet2**

SHOWCARD N1

And is [RETEXP2] the age when you think you will be able to afford to retire, or do you think that will be before this, or after this?

1. Able to afford to retire at this age
2. Able to afford to retire before this
3. Able to afford to retire after this

{Routing as at RetExp AND IF (respondent is male) AND (RetExpDV = 'Before SPA')}

**RtEarlM2**

SHOWCARD N2

At the moment State Pension Age is 65 for men. You have told us that you expect to retire from your main job before this. Which of the options on the card are your reasons for this?

CODE ALL THAT APPLY

1. Because I want to
2. Due to ill health (of myself or my partner)
3. For personal reasons
4. As that's when partner/spouse retires or starts receiving pension
5. Because I will need to provide care for someone, such as a partner or child
6. Because I will be able to afford to
7. Because I want to enjoy more than just a short period of retirement
8. Because that's when my parents retired
9. Because that's when my friends will retire
10. Because of my employer's policy on retirement age
11. Some other reason (please specify)

{IF RtEarlM = 'Some other reason'}

**RtEarMO2**

WRITE IN OTHER ANSWER GIVEN

{IF MORE THAN ONE REASON IDENTIFIED}

SHOWCARD N2 AGAIN

**New question** **RtEarMM2**

And which of these options is the main reason why you expect to retire from your main job at this time?

CODE ONE ONLY

1. Because I want to
2. Due to ill health (of myself or my partner)
3. For personal reasons
4. As that's when partner/spouse retires or starts receiving pension
5. Because I will need to provide care for someone, such as a partner or child
6. Because I will be able to afford to
7. Because I want to enjoy more than just a short period of retirement
8. Because that's when my parents retired
9. Because that's when my friends will retire
10. Because of my employer's policy on retirement age
11. Some other reason (please specify)
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at RetExp AND IF (respondent is male) AND (RetExpDV = 'after SPA including not planning to retire')} \(\text{RtLateM2}\)

SHOWCARD N3
At the moment State Pension Age is 65 for men. You have told us that you expect to retire from your main job after this (if at all). Which of the options on the card are your reasons for this?
CODE ALL THAT APPLY

1. Because I enjoy working
2. Because I can’t afford to stop earning money
3. Because I’m not sure what else to do
4. Because in the future that’s when I think people will generally retire
5. Because of my employer’s policy on retirement age
6. For personal reasons
7. As that’s when partner/spouse retires or starts receiving pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because I enjoy getting out and meeting people
11. To keep my mind active
12. I want to continue making a contribution to society
13. Some other reason (WRITE IN)

{IF RtLateM = ‘Some other reason’} \(\text{RtLatMO2}\)
WRITE IN OTHER ANSWER GIVEN

{IF MORE THAN ONE REASON IDENTIFIED}
SHOWCARD N3 AGAIN

New question RTLatMM2
And which of these options is the main reason why you expect to retire from your main job at this time?
CODE ONE ONLY

1. Because I enjoy working
2. Because I can’t afford to stop earning money
3. Because I’m not sure what else to do
4. Because in the future that’s when I think people will generally retire
5. Because of my employer’s policy on retirement age
6. For personal reasons
7. As that’s when partner/spouse retires or starts receiving pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because I enjoy getting out and meeting people
11. To keep my mind active
12. I want to continue making a contribution to society
13. Some other reason (WRITE IN)
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at RetExp AND IF (respondent is female) AND (RetExpDV = ‘Before SPA’)}

**RtEarlF2**

**SHOWCARD N4**
The age at which most women can receive the State Pension will increase in the future. For a woman of your age, State Pension Age will be [SPAQ]. You have told us that you expect to retire from your main job **before** this. Which of the options on the card are your reasons for this?
CODE ALL THAT APPLY

1. Because I want to
2. Because I think that’s the age that women generally retire
3. Due to ill health (of myself or my partner)
4. For personal reasons
5. As that’s when partner/spouse retires or starts receiving pension
6. Because I will need to provide care for someone, such as a partner or child
7. Because I will be able to afford to
8. Because I want to enjoy more than just a short period of retirement
9. Because that’s when my parents retired
10. Because that’s when my friends will retire
11. Because of my employer’s policy on retirement age
12. Some other reason (please specify)

{IF RtEarlF = ‘Some other reason’}

**RtEarFO2**
WRITE IN OTHER ANSWER GIVEN

{IF MORE THAN ONE REASON IDENTIFIED}
SHOWCARD N4 AGAIN

**New question RtEarMF2**
And which of these options is the **main** reason why you expect to retire from your main job at this time?
CODE ONE ONLY

1. Because I want to
2. Because I think that’s the age that women generally retire
3. Due to ill health (of myself or my partner)
4. For personal reasons
5. As that’s when partner/spouse retires or starts receiving pension
6. Because I will need to provide care for someone, such as a partner or child
7. Because I will be able to afford to
8. Because I want to enjoy more than just a short period of retirement
9. Because that’s when my parents retired
10. Because that’s when my friends will retire
11. Because of my employer’s policy on retirement age
12. Some other reason (please specify)

{Routing as at RetExp AND IF (respondent is female) AND (RetExpDV = ‘after SPA including not planning to retire’)}

**RtLateF2**

**SHOWCARD N5**
The age at which most women can receive the State Pension will increase in the future. For a woman of your age, State Pension Age will be [SPAQ]. You have told us that you expect to retire from your main job **after** this (if at all). Which of the options on the card are your main reasons for this?
CODE ALL THAT APPLY

1. Because I enjoy working
2. Because I can’t afford to stop earning money
Appendix D: Fieldwork Questionnaire and Showcards

3 Because I'm not sure what else to do
4 Because in the future that's when I think people will generally retire
5 Because of my employer's policy on retirement age
6 For personal reasons
7 As that's when partner/spouse retires or starts receiving pension
8 Because that's when my parents retired
9 Because that's when my friends will retire
10 Because I enjoy getting out and meeting people
11 To keep my mind active
12 I want to continue making a contribution to society
13 Some other reason (WRITE IN)

{IF RtLateF = 'Some other reason'}
RtLatFO2
WRITE IN OTHER ANSWER GIVEN

{IF MORE THAN ONE REASON IDENTIFIED}
SHOWCARD N5 AGAIN
New question RtLatMf2
And which of these options is the main reason why you expect to retire from your main job at this time?
CODE ONE ONLY

1 Because I enjoy working
2 Because I can't afford to stop earning money
3 Because I'm not sure what else to do
4 Because in the future that's when I think people will generally retire
5 Because my employer's policy on retirement age
6 For personal reasons
7 As that's when partner/spouse retires or starts receiving pension
8 Because that's when my parents retired
9 Because that's when my friends will retire
10 Because I enjoy getting out and meeting people
11 To keep my mind active
12 I want to continue making a contribution to society
13 Some other reason (WRITE IN)

{Routing as at RetExp AND IF (RetExpDV = 'at SPA'}
RtAtSPA2
SHOWCARD N6
You've told me that you expect to retire from your main job at age [RETEXP2]. Which of the reasons on this card are your reasons you expect to retire at that age?

1 Because that's when I want to retire
2 Because that's when I will start to receive my State Pension
3 Because that's the usual age that women/men/people retire
4 For personal reasons
5 As that's when partner/spouse retires or starts receiving pension
6 Because that's when I'll start to receive my employer pension
7 Because that's when my parents retired
8 Because that's when my friends will retire
9 Because that's when my employer's policy on retirement age
10 Other (please specify)

{IF RtAtSPA = 'Some other reason'}
RtASPAO2
WRITE IN OTHER ANSWER GIVEN

(IF MORE THAN ONE REASON IDENTIFIED)
SHOWCARD N6 AGAIN
New question RtaSPAM2
And which of these options is the main reason why you expect to retire from your main job at this time?
CODE ONE ONLY

1. Because that's when I want to retire
2. Because that's when I will start to receive my State Pension
3. Because that's the usual age that women/men/people retire
4. Due to my employer's rules on retirement / my employer won’t let me work beyond age 65
5. For personal reasons
6. As that's when partner/spouse retires or starts receiving pension
7. Because that's when I’ll start to receive my occupational pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because of my employer’s policy on retirement age
11. Other (please specify)

ASK ALL WORKING BEYOND SPA: IF ((CurrJob = ‘Yes’) OR (NActiv = ‘Waiting to take up paid work already obtained’)) AND ((respondent is male) AND (aged over 65)) OR ((respondent is female) AND (aged over 60)) AND (RetExpDV <> ‘after SPA including not planning to retire’)

ByndSPA2
SHOWCARD N7
What were the reasons you continued working beyond State Pension Age?
CODE ALL THAT APPLY
Multicoded (Maximum of 6 codes)

1. I enjoy working
2. I couldn’t afford to stop earning money
3. I wanted to improve my pension
4. I was not sure what else to do
5. I felt it was a good way to ease into retirement
6. Working beyond SPA meant I could put off saving for retirement until later in life
7. To keep fit and active
8. To retire at the same time as my partner / spouse
9. To retire at a different time to my partner / spouse
10. I enjoy getting out and meeting people
11. To keep my mind active
12. To continue making a contribution to society
13. My employer encouraged me to
14. Other (please specify)

IF ByndSPA = ‘Other’

BynSPA0
WRITE IN OTHER ANSWER GIVEN

IF All working and employees

New question Bynd65
CODE ONE ONLY
Does your employer currently allow people to carry on working past age 65 if they want to?

18 This question has been funded by BERR and DWP on BSA and works effectively.
Appendix D: Fieldwork Questionnaire and Showcards

1  yes
2  no
3  It depends
4  Don’t know

{All working and aged over 50-65)

New question Same65

SHOWCARD N8

Would you want to work beyond age 65 (assuming your job would remain exactly the same)?

IF ASKED, THIS WOULD MEAN UNDERTAKING EXACTLY THE SAME WORK, FOR THE SAME NUMBER OF HOURS EACH WEEK AND MONTHS EACH YEAR

1  Definitely would
2  Probably would
3  Probably would not
4  Definitely would not

Check
Valid condition: RetFull >= 40.
ARE YOU SURE? [RETFULL] SEEMS YOUNG. PLEASE CHECK!

{IF RetClass = 'Retired'}

WhenRet

We now have a few questions about experiences and views of retirement. At what age did you retire or consider yourself to be retired?

INTERVIEWER: IF DOESN'T CONSIDER SELF TO BE RETIRED CODE CTRL+R

Range: 18 - 150

Check
WhenRet >= 40
ARE YOU SURE? [WHENRET] SEEMS YOUNG. PLEASE CHECK!

ASK IF RETIRED AND ARE NOT CURRENTLY WORKING BUT HAS WORKED IN THE PAST: Routing as at WhenRet AND IF (EverJob = 'Yes') AND (CurrJob = 'No')

NormRet

Was there an age when people were expected to retire in your last employment, for the position you held?

1  Yes
2  No
3  Never worked

{Routing as at NormRet AND IF (NormRet = 'Yes')}

NormRet2

What was that age?

Range: 18 - 150
Appendix D: Fieldwork Questionnaire and Showcards

{ASK IF RETIRED AND ARE NOT CURRENTLY WORKING BUT HAS WORKED IN THE PAST: Routing as at WhenRet AND IF (EverJob = ‘Yes’) AND (CurrJob = ‘No’)}

**FixRet2**

Was there an age people had to request working beyond in your last employment, for the position you held? For example, did people in your position have to formally request to stay on when they reached 65?

1. Yes
2. No
3. Never worked

{Routing as at FixRet AND IF (FixRet = ‘Yes’)}

**FixRet22**

What was that age?

Range: 18 - 150

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<tr>
<td>Valid condition: FixRet2 &gt;= 45</td>
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<tr>
<td>ARE YOU SURE? [FixRet2] SEEMS YOUNG. PLEASE CHECK!</td>
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</tbody>
</table>

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<th>Check</th>
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<tbody>
<tr>
<td>Valid condition: FixRet2 &lt;= 100</td>
</tr>
<tr>
<td>ARE YOU SURE? [FixRet2] SEEMS UNUSUAL. PLEASE CHECK!</td>
</tr>
</tbody>
</table>
Appendix D: Fieldwork Questionnaire and Showcards

ASK IF RETIRED EARLIER THAN FIXED RETIREMENT AGE: Routing as at WhenRet AND IF (WhenRet = RESPONSE) AND (FixRet2 = RESPONSE) AND (WhenRet < FixRet2) OR ((FixRet2 <> RESPONSE) AND (respondent is male AND (WhenRet = 1 .. 64)) OR ((respondent is female) AND (WhenRet = 1 .. 59)))

EarlRt12
SHOWCARD N9
Please look at this card and tell me what were your reasons for retiring earlier than you could have done?
CODE ALL THAT APPLY

Multicoded (Maximum of 14 codes)

1. My own ill health
2. Ill health of relative/friend
3. I was made redundant/dismissed/
4. I was offered reasonable financial terms to retire early or take voluntary redundancy
5. Couldn’t find another job
6. To spend more time with my partner/family
7. To enjoy life while still young and fit enough
8. Fed up with my job and wanted a change
9. To retire at the same time as my husband/wife/partner
10. To retire at a different time to my husband/wife/partner
11. To give the younger generation a chance
12. I felt forced into retirement by my employer
13. I wanted to retire
14. Other (specify)
15. (SPONTANEOUS - does not consider retired early)

Check
'does not consider retired early' is an exclusive code
Please check your coding and amend where necessary

{IF EarlRet1 = ‘Other’}

EarlRt1O
WRITE IN OTHER ANSWER GIVEN

{Routing as at EarlRet1 AND IF (EarlRet1 = 1 or more valid codes)}

EarlRet22
SHOWCARD N9 AGAIN
And what was the main reason?
SINGLE CODE

1. My own ill health
2. Ill health of relative/friend
3. I was made redundant/dismissed/
4. I was offered reasonable financial terms to retire early or take voluntary redundancy
5. Couldn’t find another job
6. To spend more time with my partner/family
7. To enjoy life while still young and fit enough
8. Fed up with my job and wanted a change
9. To retire at the same time as my husband/wife/partner
10. To retire at a different time to my husband/wife/partner
11. To give the younger generation a chance
12. I felt forced into retirement by my employer
13. I wanted to retire
14. Other (specify)
15. (SPONTANEOUS - does not consider retired early)

**Check**
EarlRet2 coded [EARLRET2] but this answer was not entered at EarlRet1
Please check your coding and amend where necessary

{IF EarlRet2 = 'Other'}
**EarlR2o2**
WRITE IN OTHER ANSWER GIVEN

{ASK IF RETIRED LATER THAN FIXED RETIREMENT AGE: Routing as at WhenRet AND IF (((WhenRet = RESPONSE) AND (FixRet2 = RESPONSE) AND (WhenRet > FixRet2)) OR (((FixRet2 <> RESPONSE) AND ((Sex = Male) AND (WhenRet > 65)) OR ((Sex = Female) AND (WhenRet > 60))))}

**LateRe12**
SHOWCARD N10
Please look at this card and tell me what were your reasons for retiring later than you could have done?
CODE ALL THAT APPLY
Multicoded (Maximum of 11 codes)

1. Enjoyed my job/working
2. Didn’t know what to do after stopping work
3. To keep fit and active
4. Persuaded by my employer to stay on
5. To improve my financial position
6. Could not afford to retire at that time
7. To retire at the same time as my husband/wife/partner
8. To retire at a different time to my husband/wife/partner
9. I felt forced into retirement by my employer
10. I wanted to retire
11. Other (specify)
12. (SPONTANEOUS - does not consider retired late)

**Check**
'does not consider retired late' is an exclusive code
Please check your coding and amend where necessary

{IF LateRet1 = 'Other'}
**LateRt1o**
WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

(Routing as at LateRet1 AND IF (LateRet1 = more than 1 valid code)

LateRe22
SHOWCARD N10 AGAIN
And what was the **main** reason?
SINGLE CODE

1. Enjoyed my job/working
2. Didn't know what to do after stopping work
3. To keep fit and active
4. Persuaded by my employer to stay on
5. To improve my financial position
6. Could not afford to retire at that time
7. To retire at the same time as my husband/wife/partner
8. To retire at a different time to my husband/wife/partner
9. I felt forced into retirement by my employer
10. I wanted to retire
11. Other (specify)
12. (SPONTANEOUS - does not consider retired late)

Check
LateRet2 coded [LATERET2] but this answer was not entered at LateRet1
Please check your coding and amend where necessary

(IF LateRet2 = ‘Other’)

LateRt2O
WRITE IN OTHER ANSWER GIVEN

(IF RETIRED AT SPA: Routing as at WhenRet AND IF ((Sex = Male) AND (WhenRet = 65)) OR ((Sex = Female) AND (WhenRet = 60))

WhySPA2
SHOWCARD N11
Can you tell me the reasons that you retired (or considered yourself to be retired) at that age?
CODE ALL THAT APPLY

Multicoded (Maximum of 9 codes)

1. I wanted to retire
2. Because I started to receive my State Pension
3. Because I started to receive my EMPLOYER Pension
4. Because it is the usual age that women/men/people retire
5. Due to my employer's policy on retirement age
6. I was made redundant / my job ended
7. For personal reasons
8. As that's when partner/spouse retired or started receiving pension
9. I felt forced into retirement by my employer
10. Other (please specify)

(IF WhySPA = ‘Other’)

WhySPA2O
WRITE IN OTHER ANSWER GIVEN

(IF more than one response as RetSPA2)

WhySPA22
SHOWCARD N11 AGAIN
And what was the main reason?
CODE ONE ONLY

1. I wanted to retire
2. Because I started to receive my State Pension
3. Because I started to receive my EMPLOYER Pension
3. Because it is the usual age that women/men/people retire
4. Due to my employer’s policy on retirement age
5. I was made redundant / my job ended
6. For personal reasons
7. As that’s when partner/spouse retired or started receiving pension
8. I felt forced into retirement by my employer
9. Other (please specify)

New question RetPolicy
{If retired}
Did you have to retire because of your employer's policy on retirement age?
1. Yes
2. No

{If retired and had to retire because of employer’s policy on retirement age}
SHOWCARD N12

New question SameJob
When you retired, would you have liked to have carried on working in the same job for your employer?
IF ASKED, THIS WOULD MEAN UNDERTAKING EXACTLY THE SAME WORK, FOR THE SAME NUMBER OF HOURS EACH WEEK AND MONTHS EACH YEAR

1. Definitely would have
2. Probably would have
3. Probably would not have
4. Definitely would not have

{ASK ALL}

New question StopWork
SHOWCARD M13
Which of these factors, if any, do you think should determine when a person stops working?

1. Their age
2. Their ability to do their job
3. Their health
4. Their willingness to adapt and learn new things
5. The availability of jobs for younger employees
6. It depends upon the individual
7. Other – PLEASE SAY WHAT

{IF StopWork = Other}
StopWOth
WRITE IN OTHER ANSWER GIVEN

{If more than one factor identified as determining when a person should stop working}
StopWorM
SHOWCARD N13 AGAIN
And which one of these factors do you think should be the main factor in determining when a person stops working?
1. Their age
2. Their ability to do their job
3. Their health
4. Their willingness to adapt and learn new things
5. The availability of jobs for younger employees
6. It depends upon the individual
7. Other – PLEASE SAY WHAT

ExpLive
On average, what age do you think most (men/women) your age can expect to live to?

Range: 18 - 150

Check
Valid condition: ExpLive >= 40
ARE YOU SURE? THAT SEEMS YOUNG. PLEASE CHECK

Check
Valid condition: ExpLive >= AgeX
ARE YOU SURE? THE RESPONDENT IS [AGEX] NOW. PLEASE CHECK

YouLive
INTERVIEWER: IF RESPONDENT DISTRESSED, CODE CTRL+R AND DO NOT ASK QUESTION
Taking into account your own personal health and circumstances, what age do you think you can expect to live to?

Range: 18 - 150

Check
Valid condition: (YouLive >= AgeX)
YouLive is coded [YOULIVE], but the respondent's age is [Agex]
Please check your coding and amend where necessary

{IF RetClass = 'Not retired - but avoid questions or references to paid work', 'Not retired'}

IncKnow
SHOWCARD N14
I'd now like you to think about how much your income in retirement will be. Which of the statements on this card best describes your knowledge of how much your income in retirement will be?

1. I have a good idea of what my income in retirement will be
2. I have a reasonable idea of what my income in retirement will be
3. I know vaguely whether I will have enough to live on or not in retirement, but no more than that
4. I have no idea of what my income in retirement will be
{Routing as at Incknow}

RetInc1
SHOWCARD N15
Which of these do you think will be your main source of income (when you have retired from your main job/when you reach 65/in retirement)?

CODE ONE ONLY
THERE ARE 28 CODES

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 company or occupational pension
6. Spouse's / partner's company or occupational 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(s)
10. Own stakeholder pension
11. Spouse's / partner's stakeholder pension
12. Social security benefits
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. ISA(s)
20. Inheritance / income from inheritance
21. Income from annuity
22. Rent from property (including subletting)
23. The profit from selling a large house and moving to a smaller one / less expensive area
24. Equity release scheme
25. Sale of possessions
26. Income or allowance from family or children
27. Other (specify)
28. SPONTANEOUS (No main source of income)

{IF RetInc1 = ‘Other’}

RetInc1O
WRITE IN OTHER ANSWER GIVEN
Showcard N15 AGAIN
And which of these do you think will be your second main source of income?
CODE ONE ONLY
THERE ARE 28 CODES

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 company or occupational pension
6. Spouse's / partner's company or occupational 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(s)
10. Own stakeholder pension
11. Spouse's / partner's stakeholder pension
12. Social security benefits
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. ISA(s)
20. Inheritance / income from inheritance
21. Income from annuity
22. Rent from property (including subletting)
23. The profit from selling a large house and moving to a smaller one / less expensive area
24. Equity release scheme
25. Sale of possessions
26. Income or allowance from family or children
27. Other (specify)
28. SPONTANEOUS (No second main source of income)

Check
RetInc1 and RetInc2 are both coded [RETINC2] The answers at these questions should be different
Please check your coding and amend where necessary

{IF RetInc2 = ‘Other’}

WRITE IN OTHER ANSWER GIVEN
Appendix D: Fieldwork Questionnaire and Showcards

{Routing as at IncKnow}

PenCred

SHOWCARD N16

Some pensioners can claim Pension Credit. This is a tax free benefit paid to those pensioners whose income is below a certain level. There may be extra Pension Credit available for those with modest savings. Thinking about when you retire, if you were eligible for such a benefit, how likely is it that you would apply?

INTERVIEWER NOTE AND FOR INFO IF ASKED:
Currently, single pensioners can get their weekly income topped up to £130.
(People over 65 with income up to £181 may still be eligible [or at higher levels of income for those entitled to additional amounts].
Currently, couples can get their weekly income topped up to £198.45
(couples where at least one member is 65 or over, with income up to £266 may still be eligible [or at higher levels for those entitled to additional amounts].
Claims can be made by phone or in writing and pensioners need to provide details of their income and savings, to work out if they are eligible

   1 Very likely
   2 Fairly likely
   3 Fairly unlikely
   4 Very unlikely
   5 Unsure
   6 I don’t think I would be eligible

{Routing as at IncKnow}

PenExp

How much, in pounds per week, do you think you will get from the State Pension when you retire?
AT CURRENT PRICE LEVELS

   Range: 0 - 997

{Routing as at IncKnow}

RetMon

SHOWCARD N17

Thinking about what you will be living on (when you have retired from your main job/in retirement), including any money from pensions, benefits, savings or investments, and any earnings. Do you think you will have enough money to cover basic costs such as housing, heating and food?

   1 Definitely
   2 Probably
   3 Probably not
   4 Definitely not
   5 (SPONTANEOUS CODE: No main job)

{IF RetClass = ‘Retired’}

Rbetr

Overall, would you say you are financially better off, worse off or about the same in retirement compared to what you expected?

   1 Better off
   2 Worse off
   3 About the same
Appendix D: Fieldwork Questionnaire and Showcards

ASK IF RETIRED BUT HAS PREVIOUSLY WORKED: Routing as at Rbetr AND IF (EverJob = ‘Yes’)

RetdFin

Do you think you are now… READ OUT…

1 …financially better off than you were before you retired from your main job
2 the same
3 or, worse off?
4 (SPONTANEOUS CODE: No main job)

IF (respondent is 40+) AND (RetClass = ‘Not retired - but avoid questions or references to paid work’, ‘Not retired’))

OwIncAf

SHOWCARD N18\textsuperscript{19}

Can you tell me from this card what you expect your (or you and your partner’s) income to be in the year after you (retire from your main job/reach 65 RETIRE) from all sources before tax. Please just tell me the letter?

IF NOT SURE, ASK FOR BEST ESTIMATE

NOTE: INCLUDES INCOME FROM BENEFITS, SAVINGS, ETC.

1 Q
2 T
3 O
4 K
5 L
6 B
7 Z
8 M
9 F
10 J
11 D
12 H
13 A
14 W
15 G
16 N
17 E

\textsuperscript{19} The showcard for OwnincAf looked as follows:

\begin{tabular}{l|l|l}
\textbf{WEEKLY income} & \textbf{LETTER before tax} & \textbf{ANNUAL income before tax} \\
\hline
Less than £77 & Q & Less than £3,999 \\
£78-£115 & T & £4,000 - £5,999 \\
£116-£154 & O & £6,000-£7,999 \\
£155-£192 & K & £8,000-£9,999 \\
£193-£230 & L & £10,000-£11,999 \\
£231-£289 & B & £12,000-£14,999 \\
£290-£346 & Z & £15,000-£17,999 \\
£347-£385 & M & £18,000-£19,999 \\
£386-£442 & F & £20,000-£22,999 \\
£443-£500 & J & £23,000-£25,999 \\
£501-£558 & D & £26,000-£28,999 \\
£559-£615 & H & £29,000-£31,999 \\
£616-£730 & A & £32,000-£37,999 \\
£731-£845 & W & £38,000-£43,999 \\
£846-£961 & G & £44,000-£49,999 \\
£962-£1,076 & N & £50,000-£55,999 \\
£1,077 or more & E & £56,000 or more \\
\end{tabular}
Routing as at OwnIncAf AND IF (respondent is married or living with a partner) AND (OwnIncAf = RESPONSE)

CoupRI1
Can I just check, did you answer for you and your partner/spouse, or for you alone?

1. Respondent only
2. Respondent and partner/spouse
3. (Mixture / Can't say)

{Ask If answer provided at OwnIncAf}
SHOWCARD N19

New question BetterOff
Do you think this amount of income will leave you better off or worse off than you have been during your working life?

1. Much better off
2. Slightly better off
3. About the same
4. Slightly worse off
5. Much worse off
Appendix D: Fieldwork Questionnaire and Showcards

BLOCK: DEMOGRAPHICS

Ethnic

SHOWCARD P2
To which of these groups do you consider you belong?

A: WHITE
1 British
2 Irish
3 Any other White background (WRITE IN)

B: MIXED
4 White and Black Caribbean
5 White and Black African
6 White and Asian
7 Any other mixed background (WRITE IN)

C: ASIAN OR ASIAN BRITISH
8 Indian
9 Bangladeshi
10 Pakistani
11 Any other Asian background (WRITE IN)

D: BLACK OR BLACK BRITISH
12 Caribbean
13 African
14 Any other Black background (WRITE IN)

E: CHINESE OR OTHER ETHNIC GROUP
15 Chinese
16 Any other (WRITE IN)

\{IF Ethnic = 'Any other white background'\}
Ethnico1
WRITE IN OTHER ANSWER GIVEN

\{IF Ethnic = 'Any other mixed background'\}
Ethnico2
WRITE IN OTHER ANSWER GIVEN

\{IF Ethnic = 'Any other Asian background'\}
Ethnico3
WRITE IN OTHER ANSWER GIVEN

\{IF Ethnic = 'Any other Black background'\}
Ethnico4
WRITE IN OTHER ANSWER GIVEN

20 Variable ethcard is a derived variable identifying which version of showcard P2 was used for the question Ethnic. The old/incorrect version omitted the heading shown in bold above. The new version included these heading.
Appendix D: Fieldwork Questionnaire and Showcards 249

{IF Ethnic = ‘Any other’}

Ethnic5
WRITE IN OTHER ANSWER GIVEN

RelRFW
Do you regard yourself as belonging to any particular religion?
IF YES: Which?
CODE ONE ONLY - DO NOT PROMPT

1  No religion
2  Christian - no denomination
3  Roman Catholic
4  Church of England/Anglican
5  Baptist
6  Methodist
7  Presbyterian/Church of Scotland
8  Free Presbyterian
9  Brethren
10 United Reform Church (URC)/Congregational
11 Other Protestant (WRITE IN)
12 Other Christian (WRITE IN)
13 Hindu
14 Jewish
15 Islam/Muslim
16 Sikh
17 Buddhist
18 Other non-Christian (WRITE IN)
97 Refusal

{IF RelRFW = ‘Other Protestant’}

RelRFWo1
WRITE IN OTHER ANSWER GIVEN

{IF RelRFW = ‘Other Christian’}

RelRFWo2
WRITE IN OTHER ANSWER GIVEN

{IF RelRFW = ‘Other non-Christian’}

RelRFWo3
WRITE IN OTHER ANSWER GIVEN

Tea2
How old were you when you completed your continuous full-time education?

PROBE IF NECESSARY
‘STILL AT SCHOOL’ - CODE 95
‘STILL AT COLLEGE OR UNIVERSITY’ - CODE 96
‘OTHER ANSWER’ - CODE 97 AND WRITE IN

Range: 1 - 97

Check
Valid condition: Tea2 = [14 .. 30, 95 .. 97]
Appendix D: Fieldwork Questionnaire and Showcards

Tea2: [TEA2] is outside the normal range. Please check and amend if necessary

{IF Tea2 = Other answer}

Tea2o
WRITE IN OTHER ANSWER GIVEN

AnyQual
SHOWCARD P3
Do you have any of the qualifications on this card?

1  Yes
2  No

{IF AnyQual = 'Yes'}

Edqual
SHOWCARD P3 AGAIN
Starting from the top of this list, please look down the list of qualifications and tell me the number of the first one you come to that you have passed?

1  Higher degree/postgraduate qualifications
2  First degree (including BEd) Postgraduate Diplomas/ Certificates (including PGCE) Professional qualifications at Degree level (eg chartered accountant/ surveyor) NVQ/SVQ Level 4 or 5
3  Diplomas in higher education/ other HE qualification HNC/ HND/ BTEC higher Teaching qualifications for schools/ further education (below degree level) Nursing/ other medical qualifications (below degree level) RSA Higher Diploma
4  A/AS levels/ SCE higher/ Scottish Certificate 6th Year Studies NVQ/ SVQ/ GSVQ level 3/ GNVQ Advanced ONC/ OND/ BTEC National City and Guilds Advanced Craft/ Final level/ Part III RSA Advanced Diploma
5  Trade Apprenticeships
6  O level/ GCSE Grades A*-C/ SCE Standard/ Ordinary Grades 1-3 NVQ/SVQ/ GSVQ level 2/ GNVQ intermediate BTEC/ SCOTVEC First/ General diploma City and Guilds Craft/ Ordinary level/ Part II/ RSA Diploma
7  O level/GCSE grade D-G/ SCE Standard/Ordinary grades below 3 NVQ/SVQ/ GSVQ level 1/ GNVQ foundation BTEC/ SCOTVEC First/ General certificate City and Guilds Part I/ RSA Stage I-II SCOTVEC modules/ Junior Certificate
8  Other qualifications including overseas

Health
Do you have any long-standing physical or mental impairment, illness, or disability? By ‘long-standing’ I mean anything that has troubled you over a period of at least 12 months or that is likely to affect you over a period of at least 12 months.

Disab
SHOWCARD
Does this/Do these health problem(s) or disability(ies) mean that you have substantial difficulties with any of these areas of your life?

- Mobility (moving about)
- Lifting, carrying or moving objects
- Manual dexterity (using your hands to carry out everyday tasks)
- Continence (bladder and bowel control)
- Communication (speech, hearing or eyesight)
• Memory or ability to concentrate, learn or understand
• Recognising when you are in physical danger
• Your physical co-ordination (eg. balance)
• Other health problem or disability
• None of these

AnyBN3
SHOWCARD P4
Do you receive any of the state benefits or tax credits on this card at present?

1 Yes
2 No

{IF AnyBN3 = 'Yes'}

BenFTNFW
SHOWCARD P4 AGAIN
Which ones? PROBE: Which others?

1 State retirement pension (National Insurance)
2 War Pension (War Disablement Pension or War Widows Pension)
3 Bereavement Allowance/ Widow's Pension/ Widowed Parent's Allowance
4 Jobseeker's Allowance
5 Income Support (not for pensioners)
6 Pension Credit / Minimum Income Guarantee / Income Support for pensioners
7 Child Benefit / Guardian's Allowance
8 Child Tax Credit
9 Working Tax Credit
10 Housing Benefit (Rent Rebate/ Rent Allowance)
11 Council Tax Benefit (or Rebate)
12 Incapacity Benefit / Sickness Benefit / Invalidity Benefit
13 Disability Living Allowance (for people under 65)
14 Attendance Allowance (for people aged 65+)
15 Severe Disablement Allowance
16 Carers Allowance (formerly Invalid Care Allowance)
17 Industrial Injuries Benefits
18 Other state benefit (WRITE IN)

{IF BenFTNFW = 'Other state benefit'}

BenFTNFWo
WRITE IN OTHER ANSWER GIVEN

MainInc3
SHOWCARD P5
Which of these is the main source of income for you at present?

1 Earnings from employment or self employment (own or spouse / partner's)
2 Employer pension(s)
3 Private pension(s)
4 State retirement or widow's pension(s)
5 Pension income from a deceased spouse's/partner's pension
6 Jobseeker's Allowance/ Unemployment benefit
7 Income Support (not for pensioners)
8 Pension Credit/ Minimum Income Guarantee/ Income Support for pensioners
Appendix D: Fieldwork Questionnaire and Showcards

9 Invalidity, sickness or disabled pension or benefit(s)
10 Other state benefit or tax credit (WRITE IN)
11 Interest from savings or investments
12 Student grant, bursary or loans
13 Rental income (as a landlord)
14 Dependent on parents/other relatives
15 Other main source (WRITE IN)

{IF MainInc3 = ‘Other state benefit or tax credit’}
MainInco1
WRITE IN OTHER ANSWER GIVEN

{IF MainInc3 = ‘Other main source’}
MainInco2
WRITE IN OTHER ANSWER GIVEN

{ASK ALL EMPLOYEES WHOSE MAIN SOURCE OF INCOME IS AN EMPLOYER PENSION: IF
(MainInc3 = ‘Employer pension(s)’) AND (EmployA = ‘An employee’) }

OPensWho
You said that your main source of income was from an employer pension. Can I check, is your main
source of income from a current employer or previous employer pension?

1 Current employer
2 Previous employer

HHincome
SHOWCARD P6\textsuperscript{21}
Which of the letters on this card represents the total income of your household from all sources
before tax?
Please just tell me the letter.

NOTE: INCLUDES INCOME FROM BENEFITS, SAVINGS, ETC.

1 Q
2 T

\textsuperscript{21} The showcard for \texttt{Hhincome, Indincom} and \texttt{REarn} looked as follows:

\begin{tabular}{lll}
\textbf{WEEKLY income} & \textbf{Letter} & \textbf{ANNUAL income} \\
BEFORE tax & & BEFORE tax \\
Less than £77 & Q & Less than £3,999 \\
£78-£96 & T & £4,000 - £4,999 \\
£97-£155 & X & £5,000 - £5,999 \\
£116-£154 & O & £6,000-£7,999 \\
£155-£192 & K & £8,000-£9,999 \\
£193-£230 & L & £10,000-£11,999 \\
£231-£289 & B & £12,000-£14,999 \\
£290-£346 & Z & £15,000-£17,999 \\
£347-£385 & M & £18,000-£19,999 \\
£386-£442 & F & £20,000-£22,999 \\
£443-£500 & J & £23,000-£25,999 \\
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£731-£845 & W & £38,000-£43,999 \\
£846-£961 & G & £44,000-£49,999 \\
£962-£1,076 & N & £50,000-£55,999 \\
£1,077 or more & E & £56,000 or more \\
\end{tabular}
3  X
4  O
5  K
6  L
7  B
8  Z
9  M
10 F
11 J
12 D
13 H
14 A
15 W
16 G
17 N
18 E

{IF household has more than 1 adult aged 16+}

Indincom
SHOWCARD P6 AGAIN
Which of the letters on this card represents your own total income from all sources before tax?
Please just tell me the letter.

NOTE: INCLUDES INCOME FROM BENEFITS, SAVINGS, ETC.

1  Q
2  T
3  X
4  O
5  K
6  L
7  B
8  Z
9  M
10 F
11 J
12 D
13 H
14 A
15 W
16 G
17 N
18 E

{ASK ALL CURRENTLY WORKING: IF CurrJob = ‘Yes’}

REarn
SHOWCARD P6 AGAIN
Which of the letters on this card represents your own gross or total earnings, before deduction of income tax and national insurance?

1  Q
2  T
3  X
4  O
5  K
6  L
7  B
Appendix D: Fieldwork Questionnaire and Showcards

8 Z
9 M
10 F
11 J
12 D
13 H
14 A
15 W
16 G
17 N
18 E

PhoneX
Do you have a telephone?

1 Yes
2 No

{IF PhoneX = ‘Yes’}

PhoneBc2
A few interviews on any survey are checked by my office to make sure that people are satisfied with the way the interview was carried out. In case my office needs to contact you, it would be helpful if we could have your telephone number.
ADD IF NECESSARY: Your ‘phone number will not be passed to anyone outside the National Centre without your consent.
IF NUMBER GIVEN, WRITE ON THE ARF
IF MORE THAN ONE NUMBER, ASK WHICH WOULD BE MOST CONVENIENT FOR RECONTACT

1 Number given
2 Number refused

PhoneX2
(And, may we have your mobile phone number as well? / IF NO MOBILE:) Is there another phone number where you could (also) be reached?

IF NUMBER GIVEN, WRITE ON THE ARF

1 Number given
2 Number refused/not given (/no mobile or second phone)

DWPCmBk
The Department for Work and Pensions may want to do follow up interviews with some people who have taken part in this study. If they, or a survey organisation on their behalf, wanted to contact you, would it be alright for us to pass on your details to them - by that, I mean your name, address, telephone number and some of the answers you have given me today?

1 Yes
2 No
VIEWS ABOUT PLANNING FOR RETIREMENT
(P2921)

SHOWCARDS
CARD A1

1. Going to school or college (including on vacation)
2. In paid employment or self-employment (or away temporarily)
3. On a Government training scheme for employment training
4. Doing unpaid work for a business that you own, or that a relative owns
5. Waiting to take up paid work already obtained
6. Looking for paid work or a Government training scheme
7. Intending to look for work but prevented by temporary sickness or injury
8. Permanently unable to work because of long-term sickness or disability
9. Retired from paid work
10. Looking after the home or family
11. Doing something else (PLEASE SAY WHAT)

11.4.3
CARD A2

Definitely

Probably

Probably not

Definitely not
Appendix D: Fieldwork Questionnaire and Showcards

CARD A3

1. Going to school or college (including on vacation)
2. In paid employment or self-employment (or away temporarily)
3. On a Government training scheme for employment training
4. Doing unpaid work for a business that they own, or that a relative owns
5. Waiting to take up paid work already obtained
6. Looking for paid work or a Government training scheme
7. Intending to look for work but prevented by temporary sickness or injury
8. *Permanently unable to work because of long-term sickness or disability*
9. Retired from paid work
10. Looking after the home or family
11. Doing something else (PLEASE SAY WHAT)
CARD A4

1. Owned outright
2. Being bought on a mortgage/bank loan
3. Shared ownership (owns & rents property)
4. Rented from a Council or New Town
5. Rented from a Housing Association
6. Rented privately
7. Rent free
8. Some other arrangement
CARD B1

1. Financial adviser
2. Bank/Building society
3. Employer
4. Accountant
5. Friends/ family/ colleagues
6. DWP / DSS/ The Pensions Service
7. HM Revenue & Customs / Inland Revenue
8. The Government generally – no specific department
9. Insurance company
10. Pension provider
11. Trade union
12. Citizens Advice Bureau
13. Help the Aged, Age Concern or a similar organisation
14. The media (newspapers, TV, radio)
15. Internet generally
16. Other (PLEASE SAY WHAT)
17. None of these
CARD B2

1. In person: on own / with partner, friend or relative

2. In person: with a group of people (for example with colleagues at workplace)

3. By telephone

4. In a letter or leaflet

5. By email or online (through the internet)

6. A mixture of these ways

7. Some other way (PLEASE SAY WHAT)
CARD B3

1. In person: on own / with partner, friend or relative

2. In person: with a group of people (for example with colleagues at workplace)

3. By telephone

4. In a letter or leaflet

5. By email or online (through the internet)

6. All of these ways would be acceptable
CARD C1

Definitely/probably true

Definitely/Probably false

Don’t know
CARD D1

Agree strongly

Agree

Neither agree nor disagree

Disagree

Disagree strongly
CARD D2

Mainly the government

Mainly a person's employer

*Mainly a person themselves*
CARD D3

The State Pension should be increased in line with **prices** (this means taxes could **stay the same**, but there would be **less** money available for the State Pension)

OR

The State Pension should be increased in line with **earnings** (this means taxes would **have to increase**, but there would be **more** money available for the State Pension)
CARD D4

1. Paying into an employer pension scheme
2. Paying into a personal pension scheme
3. Investing in the stock market or buying stocks or shares
4. Investing in property
5. Saving into a high rate savings account
6. Saving into an ISA (or other tax-free savings account)
7. Buying premium bonds
8. Other (PLEASE SAY WHAT)
CARD D5

Agree strongly
Agree
Neither agree nor disagree
Disagree
Disagree strongly
CARD D6

Very important

Fairly important

Not very important

Not at all important
CARD D7

Very likely
Fairly likely
Not very likely
Not at all likely
CARD D8

1. Nothing, no financial value

2. Under £1000

3. £1,000-£4,999

4. £5,000-£9,999

5. £10,000-£24,999

6. £25,000-£49,999

7. £50,000-£99,999

8. £100,000-£249,999

9. £250,000 or more

Unsure/don’t know
CARD D9

Agree strongly

Agree

Neither agree nor disagree

Disagree

Disagree strongly
CARD D10

1. Before they have children

2. After their children leave home

3. Once they've started paying a mortgage (got on 'housing ladder')

4. When they've paid off their mortgage

5. As soon as they start earning any money

6. When they are settled into their job

7. Once they're earning a good income

8. When they've paid off any expensive loans

9. Other (PLEASE SAY WHEN)
CARD D11

The government

A non-profit independent organisation

An insurance company

A bank or building society

Employers

Other (PLEASE SAY WHAT)
CARD D12

1. I have a good knowledge of pension issues

2. I have a reasonable, basic knowledge of pensions - I know how they work generally but do not understand the details

3. My knowledge of pensions issues is very patchy - I know a bit about what concerns me but no more

4. I know little or nothing about pensions issues
CARD D13

1. I have a good knowledge of State Pension issues

2. I have a reasonable, basic knowledge of State Pensions - I know how they work generally but do not understand the details

3. My knowledge of State Pension issues is very patchy - I know a bit about what concerns me but no more

4. I know little or nothing about State Pension issues
CARD D14

Agree strongly

Agree

Neither agree nor disagree

Disagree

Disagree strongly
CARD D15

Saving into a pension is a good way to save for retirement as it ensures you can’t dip into your funds when you want to

OR

I’m not in favour of pensions as they mean you can’t get access to the money you have saved before retirement
CARD D16

Which of these do you have specifically for your retirement:

1. An employer or occupational pension in your name that is currently being paid into

2. Additional voluntary contributions being made to a work pension

3. A personal pension that you or your employer are currently paying into

4. An employer or personal pension in your name that is no longer being paid into

5. An ISA

6. Premium Bonds

7. Other investments

8. Other savings

9. A main home you could sell and downsize or release money from

10. None of these
CARD D17

<table>
<thead>
<tr>
<th>Very Worried</th>
<th>Very Confident</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6 7</td>
<td>8 9 10</td>
</tr>
</tbody>
</table>
CARD E1

*I would have a clear idea about what I needed to do*

I would have **some** idea about what I needed to do

I would have **no** idea about what I needed to do
CARD E2

Agree strongly

Agree

Neither agree nor disagree

Disagree

Disagree strongly
CARD E3

1. Never a good thing, you should save up or buy what you have cash for

2. Occasionally necessary, for expensive but essential things you don't have the cash for

3. A convenient way of buying, you can get things when you want them, instead of having to wait or save

4. A sensible way of buying, it helps you manage your money and improve your living standards
CARD F1

1. **Private sector firm or company**
   Including, for example, limited companies and PLCs

2. **Nationalised industry or public corporation**
   Including, for example, the Post Office and the BBC

3. **Other public sector employer**
   Including, for example:
   - Central government, Civil Service, Government Agencies
   - Local authority or Local Education Authority (incl ‘opted out’ schools)
   - Universities
   - Health Authority/NHS hospitals/NHS Trusts/GP surgeries
   - Police and armed forces

4. **Charity/Voluntary sector**
   Including, for example, charitable companies, churches and trade unions

5. **Other organisation (PLEASE SAY WHAT)**
CARD G1

My employer offers a pension scheme and I am currently a member of the scheme

My employer offers a pension scheme, I am eligible but am not a member of the scheme

My employer offers a pension scheme but I am not eligible to be in the scheme

My employer does not offer a pension scheme for any employees
CARD G2

1. A company or occupational pension scheme

2. A group personal pension (these are personal pensions arranged by an employer for a group of employees)

3. A stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees – the employer may or may not contribute to such a pension)

4. A personal pension which employer contributes to

5. None of these/other (PLEASE SAY WHAT)
CARD G3

**Type A:** It is a 'money-purchase' scheme. Your pension will depend on the value of contributions to the scheme and the rate of return achieved on their investment.

**Type B:** It is a salary-related scheme. Your pension will be related to your salary, possibly in your final years, and the number of years you have been in the scheme.
CARD G4

Contributions are taken out of my pay each week or month.

The scheme is non-contributory but I pay something to make additional provision for myself or my dependants.

The scheme is non-contributory. No money is taken from my pay each week or month.
CARD G5

1. Earning more/higher income
2. Reduction in debts/bills/financial commitments
3. Getting older
4. Having more information about pensions
5. Other (PLEASE SAY WHAT)
CARD G6

1. FINAL year's salary

2. Salary from ALL years that I have been in the scheme

3. LAST 3 years salary

4. LAST 5 years salary

5. BEST 3 years salary in the last 10 years

6. *In some other way (PLEASE SAY WHAT)*
CARD G7

One 60\textsuperscript{th}

One 80\textsuperscript{th}

Other (PLEASE SAY WHAT)
CARD G8

1. No other employer pensions

2. Yes - A company or occupational pension scheme

3. Yes - A group personal pension (these are personal pensions arranged by an employer for a group of employees)

4. Yes - A stakeholder pension (these are stakeholder pensions arranged by an employer on behalf of employees - the employer may or may not contribute to such a pension)

5. Yes - A personal pension which employer contributes to

6. Yes – Other (PLEASE SAY WHAT)
CARD G9

A personal or private pension or retirement annuity

A stakeholder pension (not offered by your employer)
CARD G10

1. Moved job and joined employer’s pension scheme
2. Rejoined employer’s pension scheme in existing job
3. Rejoined State Second Pension (formerly the State Earnings Related Pension Scheme - SERPS)
4. Worried about risks
5. Worried about publicity concerning personal pensions
6. Other (PLEASE SAY WHAT)
CARD G11

I have contributed to an employer’s pension scheme in the past run be a previous employer but no longer contribute

I have had a personal pension in the past but I no longer contribute to it

Other (PLEASE SAY WHAT)
CARD G12

1. Starting work
2. Earning more / higher income
3. Reduction in debts/ bills/ financial commitments
4. Getting older
5. Having more information about pensions
6. Other (PLEASE SAY WHAT)
7. None of these would encourage me to start saving into a pension.
CARD G13

You were sold a personal pension that was clearly unsuitable for your needs

You lost an employer pension, or a large part of its value, when you changed jobs

You lost an employer pension, or a large part of its value, when your firm went out of business

Your company changed the employer pension rules in ways that will significantly reduce the pension

Your company gave you a much smaller pension than you expected

None of these
CARD G14

Very important

 Quite important

Not very important

Not at all important
CARD G15

Agree strongly

Agree

Neither agree nor disagree

Disagree

Disagree strongly
CARD G16

Definitely would

Probably would

Probably would not

Definitely would not
CARD H1

1. Pension contributions attract tax relief
2. Tax relief on pension contributions is given at a person's marginal rate of tax
3. You can get tax relief on contributions of up to 100% of your annual earnings, subject to an annual allowance
4. Total tax free pension savings are subject to a lifetime allowance, currently of £1.75 million
5. Employers can contribute as little or as much as they like into an employees pension fund and get tax relief on that amount, subject to the lifetime allowance
6. Your pension savings on retirement can be used to buy an annuity or an income can be drawn from the funds, within certain limits
7. Up to 25% of your pension savings can be taken as a tax-free lump-sum on retirement
8. Pension income is subject to tax, just like other income
9. None of these
CARD H2

1. I felt it was good way to save money for retirement
2. My employer encouraged me to join
3. My employer automatically enrolled me into the scheme
4. My employer also made a contribution
5. A financial professional advised me to
6. I was attracted by the tax-relief given on pension contributions
7. Other (PLEASE SAY WHAT)
CARD H3

I felt it was good way to save money for retirement

A financial professional advised me to

I was attracted by the tax-relief given on pension contributions

Other (PLEASE SAY WHAT)
CARD H4

A great deal

Some

A little

Not at all
CARD H5

1. Nothing - it would make no difference

2. I would still have saved the same for retirement with a bank or building society

3. I would have looked for other tax-efficient ways of saving (e.g. an ISA or company share plan)

4. I would have spent the majority of the money instead

5. I would have spent all the money instead

6. I would have used the majority of the money to pay off my debts (e.g. mortgage or credit card)

7. I would have used all the money to pay off my debts (e.g. mortgage or credit card)
CARD H6

_A great deal_

_Some_

_A little_

_Not at all_
CARD H7

1. **Investing in the stock market by buying individual stocks & shares**

2. **Investing in own home**

3. **Investing in property with a buy to let mortgage**

4. **Saving into a high rate savings account**

5. **Saving into an ISA (Individual Savings Account)**

6. **Investing in premium bonds**

7. **Other (PLEASE SAY WHAT)**

8. **None**
CARD H8

1. Paying into an employer pension scheme (including employer stakeholder pensions)
2. Paying into a personal pension scheme (including personal stakeholder pensions)
3. Investing in the stock market by buying individual stocks & shares
4. Investing in own home
5. Investing in property with a buy to let mortgage
6. Saving into a high rate savings account
7. Saving into an ISA (Individual Savings Account)
8. Investing in premium bonds
9. Other (PLEASE SAY WHAT)
CARD H9

Receiving all the money as a regular income throughout your retirement, as you can rely on this money regardless of how long you live

Receiving a lump-sum payment only, as this gives choice over how and when to use the money

Receiving some of the money as a tax free lump-sum payment but having a lower regular income throughout retirement
CARD J1

1. No savings or investments
2. Current account in a bank/building society
3. Savings account in a bank/building society
4. ISAs/TESSAs
5. National Savings
6. Stocks/shares/PEPs/bonds/investment trusts/unit trusts
7. Insurance/endowments
8. Other type of savings/investments (PLEASE SAY WHAT)
<table>
<thead>
<tr>
<th>Letter</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>Less than £500</td>
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<tr>
<td>D</td>
<td>£500-£999</td>
</tr>
<tr>
<td>H</td>
<td>£1,000-£2,499</td>
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<td>F</td>
<td>£2,500-£4,999</td>
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<tr>
<td>R</td>
<td>£5,000-£9,999</td>
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<td>W</td>
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<td>A</td>
<td>£50,000-£99,999</td>
</tr>
<tr>
<td>P</td>
<td>£100,000 or more</td>
</tr>
</tbody>
</table>
CARD J3

Other houses or a holiday home in UK (NOT INCLUDING CURRENT HOUSE, CARAVANS OR TRAILERS)

Other buildings, such as shop, warehouse or garage

Land in UK

Land or property overseas (INCLUDING TIME-SHARES)

Other land or real estate
CARD J4

1. Current account in a bank/building society
2. Savings account in a bank/building society
3. ISAs/TESSAs
4. National Savings
5. Stocks/shares/PEPs/bonds/investment trusts/unit trusts
6. Insurance/endowments
7. Your current home
8. Other property
9. Other type of savings/investments (PLEASE SAY WHAT)
<table>
<thead>
<tr>
<th>Card</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
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<td>£50,000-£99,999</td>
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<td>P</td>
<td>£100,000 or more</td>
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</table>
CARD J6

<table>
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<tr>
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<th>Range</th>
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<tbody>
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<td>C</td>
<td>£30,000-£49,999</td>
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<td>S</td>
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<td>V</td>
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<td>R</td>
<td>£250,000-£499,999</td>
</tr>
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<td>D</td>
<td>£500,000 or more</td>
</tr>
<tr>
<td>Card</td>
<td>Income Range</td>
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<td>------</td>
<td>------------------------</td>
</tr>
<tr>
<td>W</td>
<td>Nothing</td>
</tr>
<tr>
<td>M</td>
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<td>C</td>
<td>£30,000-£49,999</td>
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<td>S</td>
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<td>E</td>
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<tr>
<td>J</td>
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<tr>
<td>R</td>
<td>£250,000-£499,999</td>
</tr>
<tr>
<td>D</td>
<td>£500,000 or more</td>
</tr>
</tbody>
</table>
CARD J8

1. None of these
2. Current account in a bank/building society
3. Savings account in a bank/building society
4. ISAs/TESSAs
5. National Savings
6. Stocks/shares/PEPs/bonds/investment trusts/unit trusts
7. Insurance/endowments
8. Other type of savings/investments (PLEASE SAY WHAT)
CARD J9

1. Got married
2. Had children
3. Getting older
4. Can afford it now
5. Changed job (Employer/company pension scheme available)
6. Relationship breakdown
7. Government publicity/advertising
8. Financial Company advertising
9. Media coverage
10. Parents encouraged me to
11. Family/friends encouraged me to
12. Encouraged by financial advisor
13. Concern about the level of State Pension
14. Started worrying about money in retirement
15. Other (PLEASE SAY WHAT)
16. No particular reason
CARD J10

11.5 Moving to a smaller or less expensive home or area

Selling your home and renting

Borrowing against the value of your home

Selling a share of your home to an equity release company to provide income

I wouldn't consider any of these options
CARD J11

Very likely
Fairly likely
Not very likely
Not at all likely
CARD J12

1. None of these
2. Current account in a bank/building society
3. Savings account in a bank/building society
4. ISAs/TESSAs
5. National Savings
6. Stocks/shares/PEPs/bonds/investment trusts/unit trusts
7. Insurance/endowments
8. Investing in property (NOT including property you already own/are buying on a mortgage)
9. Other type of savings/investments (PLEASE SAY WHAT)
CARD K1

1. Hire purchase agreements

2. Personal loans (from bank, building society or other financial institution)

3. Credit cards (inc store cards)

4. Catalogue or mail order purchase agreements

5. DSS/DWP Social Fund loan

6. Any other loans from a private individual

7. Overdrafts

8. Student loan

9. *Anything else* *(PLEASE SAY WHAT)*
CARD K2

A    I am/we are keeping up with all of our bills and credit commitments without any difficulties

B    I am/we are keeping up with all of our bills and credit commitments, but struggle to do so from time to time

C    I am/we are keeping up with all of our bills and credit commitments but it is a constant struggle

D    I am/we are falling behind with some of our bills or credit commitments

E    I am/we are having real financial problems and have fallen behind with many bills or credit commitments

Other (PLEASE SAY WHAT)
CARD M1

<table>
<thead>
<tr>
<th>Not at all Confident</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>Very Confident</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
</table>
CARD N1

Able to **afford** to retire **at** this age

Able to **afford** to retire **before** this

*Able to **afford** to retire **after** this*
CARD N2

1. Because I want to
2. Due to ill health (of myself or my partner)
3. For personal reasons
4. As that's when partner/spouse retires or starts receiving pension
5. Because I will need to provide care for someone, such as a partner or child
6. Because I will be able to afford to
7. Because I want to enjoy more than just a short period of retirement
8. Because that's when my parents retired
9. Because that's when my friends will retire
10. Because of my employer's policy on retirement age
11. Some other reason (PLEASE SAY WHAT)
CARD N3

1. Because I enjoy working
2. Because I can’t afford to stop earning money
3. Because I’m not sure what else to do
4. Because in the future that’s when I think people will generally retire
5. Because my employer’s policy on retirement age
6. For personal reasons
7. As that’s when partner/spouse retires or starts receiving pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because I enjoy getting out and meeting people
11. To keep my mind active
12. I want to continue making a contribution to society
13. Some other reason (PLEASE SAY WHAT)
CARD N4

1. Because I want to
2. Because I think that's the age that women generally retire
3. Due to ill health (of myself or my partner)
4. For personal reasons
5. As that's when partner/spouse retires or starts receiving pension
6. Because I will need to provide care for someone, such as a partner or child
7. Because I will be able to afford to
8. Because I want to enjoy more than just a short period of retirement
9. Because that's when my parents retired
10. Because that's when my friends will retire
11. Because of my employer’s policy on retirement age
12. Some other reason (PLEASE SAY WHAT)
CARD N5

1. Because I enjoy working
2. Because I can’t afford to stop earning money
3. Because I’m not sure what else to do
4. Because in the future that’s when I think people will generally retire
5. Because of my employer’s policy on retirement age
6. For personal reasons
7. As that’s when partner/spouse retires or starts receiving pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because I enjoy getting out and meeting people
11. To keep my mind active
12. I want to continue making a contribution to society
13. Some other reason (PLEASE SAY WHAT)
CARD N6

1. Because that’s when I want to retire
2. Because that’s when I will start to receive my State Pension
3. Because that’s the usual age that women/men/people retire
4. My employer won’t let me work beyond age 65
5. For personal reasons
6. As that’s when partner/spouse retires or starts receiving pension
7. Because that’s when I’ll start to receive my employer pension
8. Because that’s when my parents retired
9. Because that’s when my friends will retire
10. Because of my employer’s policy on retirement age
11. Other (PLEASE SAY WHAT)
CARD N7

1. I enjoy working
2. I couldn’t afford to stop earning money
3. I wanted to improve my pension
4. I was not sure what else to do
5. I felt it was a good way to ease into retirement
6. Working beyond State Pension Age meant I could put off saving for retirement until later in life
7. To keep fit and active
8. To retire at the same time as my partner / spouse
9. To retire at a different time to my partner / spouse
10. I enjoy going out and meeting people
11. To keep my mind active
12. To continue making a contribution to society
13. My employer encouraged me to
14. Other (PLEASE SAY WHAT)
CARD N8

*Definitely would*

*Probably would*

*Probably would not*

*Definitely would not*
CARD N9

1. My own ill health
2. Ill health of relative/friend
3. I was made redundant/dismissed
4. I was offered reasonable financial terms to retire early or take voluntary redundancy
5. Couldn’t find another job
6. To spend more time with my partner/family
7. To enjoy life while still young and fit enough
8. Fed up with my job and wanted a change
9. To retire at the same time as my husband/wife/partner
10. To retire at a different time to my husband/wife/partner
11. To give the younger generation a chance
12. I felt forced into retirement by my employer
13. I wanted to retire
14. Other (PLEASE SAY WHAT)
CARD N10

1. Enjoyed my job/working
2. Didn't know what to do after stopping work
3. To keep fit and active
4. Persuaded by my employer to stay on
5. To improve my financial position
6. Could not afford to retire at that time
7. To retire at the same time as my husband/wife/partner
8. To retire at a different time to my husband/wife/partner
9. I felt forced into retirement by my employer
10. I wanted to retire
11. Other (PLEASE SAY WHAT)
CARD N11

1. I wanted to retire
2. Because I started to receive my State Pension
3. Because I started to receive my employer pension
4. Because it is the usual age that women/men/people retire
5. Due to my employer's rules on retirement age
6. I was made redundant / my job ended
7. For personal reasons
8. As that's when partner/spouse retires or starts receiving pension
9. I felt forced into retirement by my employer
10. Other (PLEASE SAY WHAT)
CARD N12

1. Definitely would have
2. Probably would have
3. Probably would not have
4. Definitely would not have
CARD N13

1. *Their age*

2. *Their ability to do their job*

3. *Their health*

4. *Their willingness to adapt and learn new things*

5. *The availability of jobs for young employees*

6. *It depends upon the individual*

7. *Other (PLEASE SAY WHAT)*
CARD N14

I have a good idea of what my income in retirement will be

I have a reasonable idea of what my income in retirement will be

I know vaguely whether I will have enough to live on or not in retirement, but no more than that

I have no idea of what my income in retirement will be
CARD N15

1. Own Basic State Pension
2. Spouse's/partner's Basic State Pension
3. Own State Second Pension/SERPS
4. Spouse's/partner's Second State Pension/SERPS
5. Own company or occupational pension
6. Spouse's / partner’s company or occupational 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(s)
10. Own stakeholder pension
11. Spouse’s / partner’s stakeholder pension
12. Social security benefits
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. ISA(s)
20. Inheritance / income from inheritance
21. Income from annuity
22. Rent from property (including subletting)
23. The profit from selling a large house and moving to a smaller one / less expensive area
24. Equity release scheme
25. Sale of possessions
26. Income or allowance from family or children
27. Other (PLEASE SAY WHAT)
CARD N16

Very likely
Fairly likely
Fairly unlikely
Very unlikely
Unsure

I don't think I would be eligible
CARD N17

Definitely

Probably

Probably not

Definitely not
### Appendix D: Fieldwork Questionnaire and Showcards

**CARD N18**

<table>
<thead>
<tr>
<th>WEEKLY income BEFORE tax</th>
<th>Letter</th>
<th>ANNUAL income BEFORE tax</th>
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<td>T</td>
<td>£4,000 - £5,999</td>
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<td>£116-£154</td>
<td>O</td>
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<td>£155-£192</td>
<td>K</td>
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<td>£193-£230</td>
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</tr>
<tr>
<td>£1,077 or more</td>
<td>E</td>
<td>£56,000 or more</td>
</tr>
</tbody>
</table>
CARD N19

Much better off
Slightly better off
About the same
Slightly worse off
Much worse off
CARD P1

A: WHITE

1. British
2. Irish
3. Any other White background (PLEASE SAY WHAT)

B: MIXED

4. White and Black Caribbean
5. White and Black African
6. White and Asian
7. Any other mixed background (PLEASE SAY WHAT)

C: ASIAN OR ASIAN BRITISH

8. Indian
9. Bangladeshi
10. Pakistani
11. Any other Asian background (PLEASE SAY WHAT)

D: BLACK OR BLACK BRITISH

12. Caribbean
13. African
14. Any other Black background (PLEASE SAY WHAT)

E: CHINESE OR OTHER ETHNIC GROUP

15. Chinese
16. Any other (PLEASE SAY WHAT)
CARD P2

1  Higher degree/postgraduate qualifications

2  First degree (including BEd)
   Postgraduate Diplomas/ Certificates (including PGCE)
   Professional qualifications at Degree level (eg chartered accountant/ surveyor)
   NVQ/SVQ Level 4 or 5

3  Diplomas in higher education/ other HE qualification
   HNC/ HND/ BTEC higher
   Teaching qualifications for schools/ further education (below degree level)
   Nursing/ other medical qualifications (below degree level)
   RSA Higher Diploma

4  A/AS levels/ SCE higher/ Scottish Certificate 6th Year Studies
   NVQ/ SVQ/ GSVQ level 3/ GNVQ Advanced
   ONC/ OND/ BTEC National
   City and Guilds Advanced Craft/ Final level/ Part III
   RSA Advanced Diploma

5  Trade Apprenticeships

6  O level/ GCSE Grades A*-C/ SCE Standard/ Ordinary Grades 1-3
   NVQ/SVQ/ GSVQ level 2/ GNVQ intermediate
   BTEC/ SCOTVEC First/ General diploma
   City and Guilds Craft/ Ordinary level/ Part II/ RSA Diploma

7  O level/GCSE grade D-G/ SCE Standard/Ordinary grades below 3
   NVQ/SVQ/ GSVQ level 1/ GNVQ foundation
   BTEC/ SCOTVEC First/ General certificate
   City and Guilds Part I/ RSA Stage I-III
   SCOTVEC modules/ Junior Certificate

8  Other qualifications including overseas
CARD P3

1. Mobility (moving about)

2. Lifting, carrying or moving objects

3. Manual dexterity (using your hands to carry out everyday tasks)

4. Continence (bladder and bowel control)

5. Communication (speech, hearing or eyesight)

6. Memory or ability to concentrate, learn or understand

7. Recognising when you are in physical danger

8. Your physical co-ordination (eg. balance)

9. Other health problem or disability

10. None of these
CARD P4

1. State retirement pension (National Insurance)
2. War Pension (War Disablement Pension or War Widow's Pension)
3. Bereavement Allowance / Widow's Pension / Widowed Parent's Allowance
4. Jobseeker's Allowance
5. Income Support (not for pensioners)
6. Pension Credit / Minimum Income Guarantee / Income Support (for pensioners)
7. Child Benefit / Guardian's Allowance
8. Child Tax Credit
9. Working Tax Credit
10. Housing Benefit (Rent Rebate / Rent Allowance)
11. Council Tax Benefit (or Rebate)
12. Incapacity Benefit / Sickness Benefit / Invalidity Benefit
13. Disability Living Allowance (for people under 65)
14. Attendance Allowance (for people aged 65+)
15. Severe Disablement Allowance
16. Carers Allowance (formerly Invalid Care Allowance)
17. Industrial Injuries Benefits
18. Other state benefit (PLEASE SAY WHICH)
1. Earnings from employment or self employment (own or spouse/partner’s)

2. Employer pension(s)

3. Private pension(s)

4. State retirement or widow’s pension

5. Pension income from a deceased spouse’s/partner’s pension

6. Jobseeker’s Allowance/ Unemployment Benefit

7. Income Support (not for pensioners)

8. Pension Credit / Minimum Income Guarantee / Income Support for pensioners

9. Invalidity, sickness or disabled pension or benefit(s)

10. Other state benefit or tax credit (PLEASE SAY WHICH)

11. Interest from savings or investments

12. Student grant, bursary or loans

13. Rental income (as a landlord)

14. Dependent on parents/other relatives

15. Other main source of income (PLEASE SAY WHICH)
**CARD P6**

<table>
<thead>
<tr>
<th>WEEKLY income BEFORE tax</th>
<th>Letter</th>
<th>ANNUAL income BEFORE tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £77</td>
<td>Q</td>
<td>Less than £3,999</td>
</tr>
<tr>
<td>£78-£96</td>
<td>T</td>
<td>£4,000 - £4,999</td>
</tr>
<tr>
<td>£97-£115</td>
<td>X</td>
<td>£5,000 - £5,999</td>
</tr>
<tr>
<td>£116-£154</td>
<td>O</td>
<td>£6,000-£7,999</td>
</tr>
<tr>
<td>£155-£192</td>
<td>K</td>
<td>£8,000-£9,999</td>
</tr>
<tr>
<td>£193-£230</td>
<td>L</td>
<td>£10,000-£11,999</td>
</tr>
<tr>
<td>£231-£289</td>
<td>B</td>
<td>£12,000-£14,999</td>
</tr>
<tr>
<td>£290-£346</td>
<td>Z</td>
<td>£15,000-£17,999</td>
</tr>
<tr>
<td>£347-£385</td>
<td>M</td>
<td>£18,000-£19,999</td>
</tr>
<tr>
<td>£386-£442</td>
<td>F</td>
<td>£20,000-£22,999</td>
</tr>
<tr>
<td>£443-£500</td>
<td>J</td>
<td>£23,000-£25,999</td>
</tr>
<tr>
<td>£501-£558</td>
<td>D</td>
<td>£26,000-£28,999</td>
</tr>
<tr>
<td>£559-£615</td>
<td>H</td>
<td>£29,000-£31,999</td>
</tr>
<tr>
<td>£616-£730</td>
<td>A</td>
<td>£32,000-£37,999</td>
</tr>
<tr>
<td>£731-£845</td>
<td>W</td>
<td>£38,000-£43,999</td>
</tr>
<tr>
<td>£846-£961</td>
<td>G</td>
<td>£44,000-£49,999</td>
</tr>
<tr>
<td>£962-£1,076</td>
<td>N</td>
<td>£50,000-£55,999</td>
</tr>
<tr>
<td>£1,077 or more</td>
<td>E</td>
<td>£56,000 or more</td>
</tr>
</tbody>
</table>
20. APPENDIX E CHARACTERISTICS OF SURVEY RESPONDENTS

The following document reproduces Chapter 11 from the substantive report.

21. CHARACTERISTICS OF SURVEY RESPONDENTS

Introduction

This chapter describes the main characteristics of the survey respondents and how these compare to the samples achieved on a number of similar surveys. The purpose is two-fold – to provide an understanding of the characteristics of the sample in relation to the measures that have served as key analytic variables throughout the report – and to consider whether the lower than anticipated response rate attained is likely to have contributed to any bias in the achieved sample. Analysis focuses on respondents’ social and economic situation and their demographic status. The chapter concludes by explaining in detail the segmentation of survey respondents into five broad groups defined by particular types of behaviour in relation to planning for retirement, which has served as a key analytic variable throughout the report.

Economic activity and demographic characteristics

Background: a weighted dataset

As detailed in Chapter 10 of the main report, the dataset has been weighted to ensure that the resulting analysis is representative of the population of Great Britain aged 18-69 in mid-2009. The weighting itself is based on techniques widely used in Government and academic surveys. It is used to adjust for unequal selection probabilities, and for non-response, because some groups (such as those living in London) are more likely to refuse to be interviewed. It contains a final adjustment, also used in the main Government surveys, to ensure that the sample mirrors Great Britain in terms of numbers of men and women, the distribution by age and the numbers living in each region. Therefore, analysis of the sample numbers by age, sex and region will be virtually identical to the same analyses run using the Family Resources Survey (FRS) and other key Government studies.

So, for instance, a total of 1,654 people were interviewed - 759 men and 895 women. This reflects a lower response rate amongst men. However, the weighting ensures that the proportions of men and women in the analysis reflect their distribution in the relevant population.

This survey differs from many others, as it involved interviewing only one person in each household, rather than all the individuals living there. Attitude surveys, such as the British Social Attitudes survey, generally interview only one person per household, as here, where there is no need to sum answers across a household, which would need to be done when measuring family incomes for example. However, some information about other household members is collected (such as whether or not the respondent has a partner and/or dependent children). This ensures that individual answers may be placed in their proper family and household context.
The numbers interviewed by particular combinations of age and sex. This table implies that percentages based on the youngest age group (18-24) are subject to greater uncertainty than for other age groups, because of the proportionately smaller number of interviews conducted. Part of the reason for the smaller numbers is a lower than average response rate amongst younger people, and in the analysis this is dealt with by having weights that give the right degree of representation to the younger and older age groups.

<table>
<thead>
<tr>
<th>Age group</th>
<th>Men Numbers</th>
<th>Women numbers</th>
<th>Total Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>71</td>
<td>84</td>
<td>155</td>
</tr>
<tr>
<td>25-34</td>
<td>102</td>
<td>169</td>
<td>271</td>
</tr>
<tr>
<td>35-44</td>
<td>177</td>
<td>201</td>
<td>378</td>
</tr>
<tr>
<td>45-54</td>
<td>164</td>
<td>178</td>
<td>342</td>
</tr>
<tr>
<td>55-64</td>
<td>184</td>
<td>187</td>
<td>371</td>
</tr>
<tr>
<td>65-69</td>
<td>61</td>
<td>75</td>
<td>136</td>
</tr>
<tr>
<td>Refusal</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Base</td>
<td>759</td>
<td>895</td>
<td>1654</td>
</tr>
</tbody>
</table>

Unweighed base: All respondents

**Economic activity**

Access to pensions and particularly to private pensions, is greatly facilitated by being in paid work. Two-thirds (66 per cent) of survey respondents were in paid work at the time of their interview, with men significantly more likely than women to be so (69 per cent compared to 63 per cent of women). In addition, three in ten (30 per cent) were not working but had previously had a paid job, leaving only four per cent with no experience of paid work.

A range of different economic activities were being undertaken by men and women. Around one in ten (11 per cent) of those asked described themselves as being retired, whilst six per cent were disabled or sick and unable to work. Overall, eight per cent of respondents were looking after their family or home, although a clear gender difference was evident - 15 per cent of women reported that they were looking after their home or family compared to just one per cent of men.

<table>
<thead>
<tr>
<th>Work status, by sex</th>
<th>Men %</th>
<th>Women %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work experience</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doing any work, or about to start work</td>
<td>69</td>
<td>63</td>
<td>66</td>
</tr>
<tr>
<td>Not currently working, but has worked in the past</td>
<td>28</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>Never worked</td>
<td>3</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Current economic activity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doing any work, or about to start work</td>
<td>69</td>
<td>63</td>
<td>66</td>
</tr>
<tr>
<td>Looking for work or training/on a Government training scheme/in unpaid work</td>
<td>7</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Sick/disabled</td>
<td>7</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Retired</td>
<td>11</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Other (looking after home, or in education)</td>
<td>7</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Of which, “looking after home/family”</td>
<td>1</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>Base</td>
<td>822</td>
<td>832</td>
<td>1654</td>
</tr>
</tbody>
</table>

Base: All respondents
Socio-economic status

The National Statistics Socio-economic Classification (NS-SEC) is now the preferred method for measuring socio-economic status in social surveys. The NS-SEC is an occupationally based classification but has rules to provide coverage of the whole adult population, by asking about the last job undertaken by the individual. It can be collapsed into three, five or eight classes depending upon the analytic aim and quality of data available. Here, due to the relatively small size of the data-set, we report to three classes.

One in three (35 per cent) survey respondents were in the managerial or professional occupational group. One in five (19 per cent), were in the intermediate occupational group and a further one in three (34 per cent) were in the routine or manual occupational group. In around one-tenth of cases, it was not possible to allocate the individual to one of the three groups.

Table 21-3  NSSEC – 3 analytic classes

<table>
<thead>
<tr>
<th>NSSEC</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managerial and professional</td>
<td>35 %</td>
</tr>
<tr>
<td>Intermediate occupations</td>
<td>19</td>
</tr>
<tr>
<td>Routine and manual occupations</td>
<td>34</td>
</tr>
<tr>
<td>Never had a job/not enough information collected</td>
<td>11</td>
</tr>
</tbody>
</table>

**Weighted base** 1654

Base: All respondents

Housing tenure

Owner-occupation is potentially quite important in framing options for income in retirement. Home-owners may be able to release financial resources by moving to a cheaper home or by using various equity release methods. Such options would not be available to the 16 per cent who were social housing tenants or the 14 per cent who were private tenants – at least not at their current life stage (for younger respondents later tenure changes could be of importance).

Two-thirds of respondents (66 per cent) were home owners and, unsurprisingly given the proportion of heterosexual couples in the population, housing tenure varied little on the basis of gender. Forty-four (44) per cent were buying with a mortgage, and 22 per cent were outright owners.

Those in middle age (25-54) were particularly likely to be buying a home with the help of a mortgage. Those aged 55-69 were the most likely - by a significant margin - to own their home outright, whilst those aged under 35 represented the highest proportions of private renters.

By way of comparison, respondents to FRS 2008/09 include 69 per cent of home owners. Although this headline finding shows the proportion of home-owners to be almost identical across the surveys, the 22 per cent of outright owners in this survey is slightly lower than the 33 per cent in the 2008/09 FRS. Correspondingly, the proportion of respondents buying with the help of a mortgage for this survey, 44 per cent, is higher than the 36 per cent in the FRS. The proportion of social housing (16 per cent) and private tenants (14 per cent) are fairly indistinguishable with that of the FRS (18 per cent and 13 per cent respectively).
The slight variation of patterns of housing tenure in this survey, compared to the FRS 2008/09, may be the result of two factors. Firstly, we must highlight the different question wording across surveys. The FRS asked respondents, “in which of these ways do you occupy this accommodation?” whilst this survey asked “which of these best describes the accommodation you are living in at the moment?”. This suggests something of a shift from the person, to the address, in the style of questioning – although it is difficult to know what kind of effect this might be expected to have. Secondly, the FRS conducts individual interviews with all household members aged over 16, and there is no upper age criterion for qualification for an interview. In contrast, this survey interviews only those aged 18-69. It is arguable that those aged over 69 are more likely to be outright home-owners than younger age groups, which may in part explain the higher proportion of outright home owners amongst the FRS 08/09.

Table 21-4  Housing tenure, by sex

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned outright</td>
<td>22</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>Being bought, including shared ownership</td>
<td>45</td>
<td>43</td>
<td>44</td>
</tr>
<tr>
<td><strong>Home owners</strong></td>
<td><strong>67</strong></td>
<td><strong>66</strong></td>
<td><strong>66</strong></td>
</tr>
<tr>
<td>Social tenant</td>
<td>16</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>Private tenant</td>
<td>13</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Others, including rent-free</td>
<td>4</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>822</strong></td>
<td><strong>832</strong></td>
<td><strong>1654</strong></td>
</tr>
</tbody>
</table>

Base: All respondents

Table 21-5  Housing tenure, by age group

<table>
<thead>
<tr>
<th>Age group</th>
<th>18-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65-69</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned outright</td>
<td>6</td>
<td>4</td>
<td>8</td>
<td>22</td>
<td>51</td>
<td>71</td>
<td>22</td>
</tr>
<tr>
<td>Being bought, including shared ownership</td>
<td>24</td>
<td>50</td>
<td>66</td>
<td>52</td>
<td>32</td>
<td>8</td>
<td>44</td>
</tr>
<tr>
<td><strong>Home owners</strong></td>
<td><strong>30</strong></td>
<td><strong>54</strong></td>
<td><strong>74</strong></td>
<td><strong>75</strong></td>
<td><strong>83</strong></td>
<td><strong>80</strong></td>
<td><strong>66</strong></td>
</tr>
<tr>
<td>Social tenant</td>
<td>24</td>
<td>15</td>
<td>14</td>
<td>17</td>
<td>13</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>Private tenant</td>
<td>31</td>
<td>26</td>
<td>10</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Others, including rent-free</td>
<td>14</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>231</strong></td>
<td><strong>314</strong></td>
<td><strong>364</strong></td>
<td><strong>324</strong></td>
<td><strong>290</strong></td>
<td><strong>130</strong></td>
<td><strong>1654</strong></td>
</tr>
</tbody>
</table>

Base: All respondents

**Educational qualifications**

Grouping together a range of different vocational and academic qualifications, it is possible to divide the sample into four groups of roughly equal size.

- Graduates, with a degree or higher (23 per cent);
- Those with "A" level or further education (30 per cent);
- Those with GCSE (or equivalent) qualifications (26 per cent); and
- Those with no qualifications or those below GCSE standard (21 per cent).

In looking at results by qualification level, it is important to note the strong correlation between educational attainment and economic activity. Some 28 per cent of those in work at
the time of this survey held a degree level qualification (or higher). That compares to 18 per cent amongst those looking for work and 12 per cent of the economically inactive. Only 14 per cent of workers had no qualifications, compared with 27 per cent of those looking for work and 36 per cent of the inactive. This is not entirely surprising, as the inactive group included the retired, most of whom would have could have left school before 1973, at a time when it was not compulsory to take any formal secondary qualifications.

Table 21-6  Work status, by highest educational qualification obtained

<table>
<thead>
<tr>
<th>Qualification</th>
<th>In work or about to start work</th>
<th>Looking for work, In Government training, unpaid work</th>
<th>Inactive – retired, disabled, sick, looking after home</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>None (of those on card)</td>
<td>14</td>
<td>27</td>
<td>36</td>
<td>21</td>
</tr>
<tr>
<td>GCSE or equivalent</td>
<td>25</td>
<td>36</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>A Level or Further Education</td>
<td>32</td>
<td>19</td>
<td>26</td>
<td>30</td>
</tr>
<tr>
<td>Degree or higher</td>
<td>28</td>
<td>18</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td>Base</td>
<td>1081</td>
<td>76</td>
<td>486</td>
<td>1643</td>
</tr>
</tbody>
</table>

Base: All respondents

**Dependent children**

The increased responsibility of having one or more dependent child may, hypothetically, increase the likelihood of individuals assessing their financial future. A dependent child may make an individual more disposed to consider a pension arrangement, as they may be more inclined to look ahead to consider their child’s and consequently their, future financial needs. Conversely, pension payments could be viewed as increasingly unaffordable against competing spending priorities. Less hypothetically, being in full-time paid work, and in a good position to contribute towards a pension, is often more difficult for certain groups – for example women with dependent children.

Seven in ten respondents (69 per cent) had no dependent children, with 13 per cent having one child. A further 13 per cent had two children, with the remaining five per cent having three or more children. Unsurprisingly, numbers of dependent children varied by age. Six in ten (61 per cent) of those aged 35-44 had one or more dependent child. That compares to just one in ten (14 per cent) of those aged 18-24.

By way of comparison, seven in ten (70 per cent) FRS 2008/09 respondents were also found to have no dependent children. In retrospect we might have expected this proportion to be lower, as the FRS includes a substantial number of respondents in their 70s and beyond whose children will in almost all cases be over 18.
Table 21-7  Number of dependent children, by age group

<table>
<thead>
<tr>
<th>Age group</th>
<th>18-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65-69</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>0</td>
<td>86</td>
<td>56</td>
<td>39</td>
<td>68</td>
<td>97</td>
<td>96</td>
<td>69</td>
</tr>
<tr>
<td>1 or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>14</td>
<td>44</td>
<td>61</td>
<td>32</td>
<td>3</td>
<td>4</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>11</td>
<td>19</td>
<td>17</td>
<td>16</td>
<td>2</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>3+</td>
<td>2</td>
<td>16</td>
<td>30</td>
<td>12</td>
<td>1</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>9</td>
<td>14</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>6</td>
</tr>
</tbody>
</table>
| Base      | 231   | 314   | 364   | 324   | 290   | 130   | 1654  

Base: All respondents

Health and disability

A measure of self-rated health and disability was included in the survey for the first time in 2009. The measure proved useful for undertaking analysis in a number of areas, especially in relation to expectations regarding retirement.

Specifically, respondents were asked whether they had any long-standing physical or mental impairment, illness, or disability. “Long-standing” was defined as a period of at least 12 months.

Two in ten respondents (21 per cent) reported a long-standing disability, with the remaining eight in ten (78 per cent) having no enduring health problems. One per cent of those asked refused to provide health information.

Table 21-8  Self-rated health/disability

<table>
<thead>
<tr>
<th>Long-standing disability</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>21</td>
</tr>
<tr>
<td>No</td>
<td>78</td>
</tr>
<tr>
<td>Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

Weighted base 1654

Base: All respondents

Although incidences of long standing illness varied little by gender and social class, they were unsurprisingly more common with age. Four in ten (38 per cent) of those aged 65-69 reported long standing ailments compared to just less than one in ten (eight per cent) of those aged 18-24.

Ethnicity and religion

One in ten of those interviewed described themselves as being part of an ethnic group that was not white.

Respondents were quite evenly divided on whether they were Christian or had no religion (44 per cent and 49 per cent respectively). A much smaller group (seven per cent) said they were part of some other religion. These proportions have remained virtually static since 2006.
when 46 per cent of respondents defined themselves as Christian, 47 per cent had no religion and seven per cent said they were part of some other religion.

Table 21-9  Religious and ethnic grouping

<table>
<thead>
<tr>
<th>Religious or ethnic group</th>
<th>Total Numbers interviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td>Religion</td>
<td></td>
</tr>
<tr>
<td>No religion</td>
<td>49</td>
</tr>
<tr>
<td>Christian</td>
<td>44</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
</tr>
<tr>
<td>Ethnic group</td>
<td></td>
</tr>
<tr>
<td>&quot;White&quot;</td>
<td>90</td>
</tr>
<tr>
<td>All other responses</td>
<td>10</td>
</tr>
<tr>
<td>Weighted base</td>
<td></td>
</tr>
</tbody>
</table>

Base: All respondents

Planning for retirement; key groups

The 2009 survey included a set of four questions which were designed to explore people’s confidence and financial preparedness for retirement. These behavioural traits are of particular interest as they are considered to be important in people’s decisions around planning and saving for later life. Combining the answers to the four questions allowed for the placing of respondents into one of four key groups: a) prepared and confident; b) prepared but not confident; c) not prepared but confident; and, d) not prepared and not confident. This classification has been used throughout this report to explain the variation in attitudes to pensions and planning for retirement amongst the sample. Combining the questions did also produce a fifth category representing inconsistent views on this matter but this group has not been used in the analysis as it is not of central interest to the report.

Specifically, the four questions put to respondents (of working age) were:

Do you currently have any financial plans, savings, work or personal pensions specifically for your retirement?

Would you say that you currently have plans (not just financial) in place for your retirement?

Which of the following, if any, do you have specifically for your retirement?

i. A company/work pension in your name that is currently being paid into
ii. Additional voluntary contributions being made to a work pension
iii. A personal pension that you or your employer are currently paying into
iv. An ISA
v. Premium bonds
vi. Other investments
vii. Other savings
viii. A main home you could sell and downsize or release money from

Thinking about your current situation and current retirement plans, would you say that you were worried or confident about the future?
Appendix D: Fieldwork Questionnaire and Showcards 357

Individuals were classified under one of the four categories based on the following answers to the questions set out above:

Table 21-10  Key groups

<table>
<thead>
<tr>
<th>Question</th>
<th>Prepared and confident</th>
<th>Prepared but not confident</th>
<th>Not prepared but confident</th>
<th>Not prepared and not confident</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>Any of i-iv</td>
<td>Any of i-iv</td>
<td>None of i-iv</td>
<td>None of i-iv</td>
</tr>
<tr>
<td>4</td>
<td>Confident</td>
<td>Worried</td>
<td>Confident</td>
<td>Worried</td>
</tr>
</tbody>
</table>

Typical characteristics

<table>
<thead>
<tr>
<th>Prepared and confident</th>
<th>Prepared but not confident</th>
<th>Not prepared but confident</th>
<th>Not prepared and not confident</th>
</tr>
</thead>
</table>

So, for a respondent to be classed as “Prepared and confident” they must answer “Yes” for question 1 and “Yes” for question 2 and any of 1-4 for question 3 and “Confident” for question 4. As discussed above, it was also necessary to create a fifth analytical group for those respondents who cannot be placed in one of the four groups, due to the provision of inconsistent answers.

Amongst our sample, the most prevalent group was “prepared and confident” (39 per cent). This group are likely to have made some provision for their retirement (via financial products) and, crucially, are confident about their financial plans for the future. Two in ten (20 per cent) were classified as “not prepared and not confident”. Respondents in this group are most likely to have an aversion to thinking about their financial situation. One in ten (10 per cent) were categorised as “not prepared but confident”. The majority of this group will have no provision for their retirement, although being young, remain optimistic about their financial future. Just six per cent of respondents were defined as “prepared but not confident”. Most respondents in this group will have made some provision for their retirement. However, they are also likely to have competing spending priorities and are anxious about the various demands on their income. It is of note that this survey found higher proportions of this group to be aged under 40 than above 40. This is in contrast to the “typical characteristics” of this group. The remaining 25 per cent either had no clear group membership (13 per cent), or were already retired and so out of the scope of this analysis. The fact that the two most common segments are “prepared and confident” and “not prepared and not confident” suggests, to some degree, a correlation between the public’s level of preparedness for retirement and their level of confidence about this – indicating that in the majority of cases individuals’ confidence or lack of confidence may well be justified.
### Table 21-11  Planning for retirement key groups

<table>
<thead>
<tr>
<th>Segment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepared and confident</td>
<td>39</td>
</tr>
<tr>
<td>Prepared but not confident</td>
<td>6</td>
</tr>
<tr>
<td>Not prepared but confident</td>
<td>10</td>
</tr>
<tr>
<td>Not prepared and not confident</td>
<td>20</td>
</tr>
<tr>
<td>No clear group membership</td>
<td>13</td>
</tr>
<tr>
<td>Missing – retired</td>
<td>12</td>
</tr>
</tbody>
</table>

**Base** 1654

**Base:** All respondents

### Conclusion

Clearly then, respondents to the 2009 Attitudes to Pensions survey reflect the diversity evident in the population of Great Britain aged 18-69 as a whole, in terms of their socio-demographic characteristics and broadly-defined approaches to planning for retirement. The different measures presented above are likely to serve as key analytic variables throughout the remainder of the report, to explore and explain public attitudes to pensions and planning for retirement.