

Evaluation of The Pensions Advisory Service (TPAS) workplace visits

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The main aim of the evaluation was to help provide assurance that the funding provided for the expanded The Pensions Advisory Service (TPAS) workplace visits service in 2009/10 was being used effectively. The Department for Work and Pensions (DWP) needed the results of the evaluation to understand the scope and coverage of workplace visits as well as the costs of delivering information via this approach.

Key findings

- TPAS workplace visits have a balanced and useful content, and are well delivered. In particular, the independence and personalised content and delivery were valued by both the hosts and attendees. The evaluation identified a number of ways the organisation and evaluation of the visits could be improved, for example, targeting those who traditionally have poor pension provision, such as younger people.
- The workplace visits are meeting their aim of explaining to individuals how best they can plan for their retirement, and they appear to be inspiring people to do more, e.g. make a budget for retirement and seek more information. However, intentions expressed by attendees questioned were not always being carried through to actions within the timescales of this study. This suggests that TPAS could create a more robust performance and monitoring framework to keep track of how the workplace visits can inspire people to take action over a longer timeframe.
- The cost efficiency of the visits is favourable when compared with that estimated for the workplace visits provided under the now discontinued Pensions Education Fund (PEF). This will improve further if TPAS meet their objective of maintaining the number of visits in 2010/11 while reducing their costs, mainly through increased use of volunteers.
- However, visits are not cheap and cannot reach all the people who would benefit from them. It is therefore important that they are focused where they can deliver most value for money. Improving value for money will depend on: improving targeting; scaling up while retaining quality of service; and extending the reach of the visits to engage with harder to reach groups.

Background

TPAS is an independent non-profit organisation, grant-aid funded by DWP, that provides free information and guidance on the whole spectrum of pensions. Alongside their website, leaflets, helpline and advisory services, TPAS also offer visits to organisations at which they deliver talks to groups in the workplace. The main aim of the talks is to explain to individuals how best they can plan for their retirement.

Financial year 2009/10 was the first full year of TPAS workplace visits. During the year TPAS grew their capacity to deliver visits; starting in London and the South East of England in the early part of the year, they successfully expanded the service to offer a national capability. At the time of the evaluation interviews they estimated that by the end of the financial year they would have delivered over 280 talks throughout the United Kingdom.

TPAS state that the aim of the workplace visits is ‘to explain to individuals how best they can plan for their retirement.’¹ The workplace visits are not designed to provide all the information that people need to know, instead they inform people of the important pieces of information that they need to find, and how to find it. They attempt to inspire people to change their attitudes and behaviours, and pass on the message to others.

Content and format of the talks

The breadth of topics covered is considerable and is designed to help attendees understand and prioritise what they need to do next. Signposts are provided so that attendees can follow up the talk by finding more detailed information in areas of interest and/or concern. The talk explains how this information can be combined to improve retirement plans. However, the content does not promote any particular type of pension scheme or advisory service.

The use of a standard TPAS presentation that forms the core of all the talks is designed to ensure that the content of the talks is of a consistent quality. At the same time, each presentation is tailored to include information pertinent to the particular situation being faced by the attendees, based on steers from the host organisation. Being able to tailor the standard content by adding local information increases the relevance and usefulness for attendees.

Organisation and reach of the visits

Management of the process of setting up the visits is generally good. The evaluation identified a number of areas where improvements could be made, but nothing that would substantially improve the effectiveness of the service. However, expansion of the service during 2009/10 did increase the administrative burden on the TPAS staff team.

Communication between TPAS, hosts and volunteers before visits take place could be improved, both

with respect to internal promotion, but also to improve volunteers’ understanding of the tailoring required for local circumstances. Making more use of volunteers, to help set up and tailor visits, could ease the administrative burden on the TPAS staff team.

Current marketing activities offering a ‘free’ workplace visit have resulted in enough enquiries to allow the TPAS team to meet their target for the number of talks in 2009/10. However, numbers attending talks were falling short of TPAS targets and host expectations. The hosts interviewed did not know why this was the case, but more people could be accommodated at each talk, improving the impact and cost efficiency of the service. Moreover, the workplace visits are not yet reaching some of the main difficult to reach groups, especially younger people and those employed within small enterprises. If these are to be reached, then it seems clear TPAS need to make an effort to target them specifically.

Effectiveness of the workplace visits

The evaluation suggested that workplace visits are effective in improving understanding. Many attendees said that their understanding of retirement issues had improved (around 60 per cent of our case study sample said their understanding improved ‘a fair bit’ or ‘a lot’).

The visits appear to provide people with useful information to help improve their plans for retirement. They also appear to provide effective signposts to other sources of information, a key objective of the talks.

The talks also seem effective at changing people’s attitudes to the need for better pension planning, although within the timescale of our study not all of these good intentions had been converted into action. However, a third of people who were followed up some time later said they had taken action since the talk, and that this was influenced a lot or a fair bit by the talk; the remainder said they still intended to take action.

¹ TPAS leaflet introducing the workplace visits.

Costs of the visits

The cost to TPAS of delivering the workplace visits in 2009/10 was about:

- £30 per attendee; or
- £575 per talk.

These costs include the presenters' time (for TPAS staff), travel, subsistence and other expenses directly incurred in delivering the visit (for TPAS staff and volunteers), and also overhead costs including TPAS staff time and expenses marketing visits, but not the costs associated with any lost income on the part of volunteers (actual or notional).

Visits are delivered without charge to hosts. Hosts do incur costs, including opportunity costs such as loss of productivity, although the organisations taking part in the evaluation did not consider these to be a barrier to hosting the visits.

The cost efficiency of talks appears to be favourable compared with the (now discontinued) PEF initiatives and will improve further if TPAS can reduce their costs or increase the number of talks using volunteers.

Value for money

The workplace visits appear to be meeting most of their objectives. The cost efficiency of talks appears to be favourable compared to similar initiatives such as PEF and there is scope to increase efficiency further.

However, visits are not cheap and cannot reach all the people who would benefit from them. It is therefore important that they are focused where they can deliver most value for money. Improving value for money will depend on:

- improved targeting of talks on the difficult to reach groups, particularly improving engagement of younger people and alignment with other drivers such as auto-enrolment;
- facing the challenges of maintaining cost efficiency while finding effective ways of extending the reach and leveraging the impact of the visits further.

Research method

The main methodology used was a series of depth case studies of a sample of workplace visits in 2009/10, involving interviews with, and feedback from, attendees, the employer or other organisation hosts, TPAS volunteer presenters and the TPAS workplace visit team. This information was combined with TPAS management information on the numbers of talks delivered and attendees in 2009/10.

A total of 13 organisations were chosen as case studies. This sample covered 20 workplace talks, estimated to have reached around 300 attendees (about six per cent of the total reached in 2009/10).

The case studies comprised:

- interviews with the 13 host organisations, six TPAS volunteers and three team members involved in organising and conducting the workplace visits;
- feedback from 263 attendees about the workplace visit talks at the time of the visits (using feedback forms);
- feedback from 39 attendees about the workplace visit talk obtained some time later than the workplace visit (between one and nine months after a visit);
- interviews with an additional TPAS volunteer and host organisation which organises talks with community groups, an alternative delivery model being explored by TPAS.

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You can download the full report free from: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

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