

Research report

The Pension Tracing Service: A quantitative research study to establish who is using the service, and their outcomes

by Jan Shury and Christoph Koerbitz

Department for Work and Pensions

Research Report No 697

The Pension Tracing Service: A quantitative research study to establish who is using the service, and their outcomes

Jan Shury and Christoph Koerbitz

A report of research carried out by IFF Research on behalf of the
Department for Work and Pensions

© Crown Copyright 2010. Published for the Department for Work and Pensions under licence from the Controller of Her Majesty's Stationery Office.

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

First Published 2010.

ISBN 978 1 84712 850 8

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

Contents

Acknowledgements.....	vii
The Authors	viii
Abbreviations	ix
Summary	1
1 Introduction	7
1.1 Objectives of the research.....	8
1.2 Structure of the report.....	9
2 Survey methodology	11
2.1 Sampling approach.....	11
2.2 Customer types.....	11
2.3 Reporting conventions and statistical significance	13
3 Pension Tracing Service private customer profile.....	15
3.1 Socio-demographic profile	15
3.1.1 <i>Age and employment status</i>	15
3.1.3 <i>Disability status</i>	18
3.1.4 <i>Qualification levels</i>	18
3.1.5 <i>Household income</i>	20
3.1.6 <i>Social grade</i>	21
4 Triggers for contacting the Pension Tracing Service	23
4.1 Prompts for tracing a pension.....	23
4.2 Reasons for losing touch with a pension.....	25
5 Approaching the Pension Tracing Service and prior expectations.....	27
5.1 Becoming aware of the PTS	27
5.2 Accessing the PTS.....	28
5.3 Customers' prior expectations about the PTS	30
6 Nature of pensions being traced.....	33
7 Outcomes of Pension Tracing Service traces.....	37
7.1 Success rate of traces undertaken by the PTS	37

7.1	Action undertaken on successful traces	39
7.2	Customer eligibility and pension access.....	40
7.3	Value of the successfully traced pensions	42
7.4	Lump sum payments.....	43
7.5	Successful pension traces where the administrator details provided by the PTS turned out to be incorrect	44
7.6	Unsuccessful pension traces where the PTS was unable to provide neither the names nor address of the pension scheme administrator	44
8	Customer satisfaction	47
8.1	Satisfaction with information and service received.....	47
8.2	Satisfaction with the PTS call centre and website.....	48
9	Professional intermediaries.....	51
10	Summary, conclusions and recommendations.....	53
	Appendix A Methodology.....	57
	Appendix B Research instruments	61

List of tables

Table 2.1	Combined demographic profile of PTS customers	13
Table 3.2	Household income by age	21
Table 3.3	Social grade	22
Table A.1	Sample outcomes.....	57
Table A.2	Breakdown of achieved interviews	58
Table A.3	Confidence intervals.....	59

List of figures

Figure 2.1	Customer profile by ownership of pension	12
Figure 3.1	Age and employment status	16
Figure 3.2	Gender and ethnicity profile	18
Figure 3.3	Education – highest qualification levels.....	19
Figure 3.4	Annual household income.....	20
Figure 4.1	Prompts for tracing a pension.....	23
Figure 4.2	Changes in personal circumstances.....	24
Figure 4.3	Reasons for losing touch with the pension(s)	26

Figure 5.1	Awareness of the PTS.....	27
Figure 5.2	Reasons for choosing how to access the PTS.....	29
Figure 5.3	Customer's prior expectations.....	30
Figure 6.1	Nature of pensions being traced	33
Figure 6.2	Sector and size of employer to which occupational pensions being traced are linked	34
Figure 6.3	Length of employment term and amount of time since working in job linked to pension being traced	35
Figure 7.1	Outcomes of pensions traced by the PTS.....	38
Figure 7.2	Next steps taken for pensions successfully traced by the PTS, and reasons for not taking any further action	39
Figure 7.3	The Pension Journey – from initial trace to drawing the pension.....	41
Figure 7.4	The pension journey: An overview – from initial trace to drawing the pension.....	41
Figure 7.5	Derived weekly payments from successfully traced pensions	42
Figure 7.6	Value of lump sum payments from successfully traced pensions	43
Figure 7.7	Summary of action undertaken by customers and the outcome of this action in tracing a lost pension that could not be traced by the PTS.....	46
Figure 8.1	Satisfaction with the information and service received.....	47
Figure 8.2	Satisfaction with the PTS call-centre and website	49
Figure 9.1	Professional intermediaries	51

Figures 5.2, 5.3, 6.1, 7.1, 7.2 and 7.7 contain references to the relevant survey (P – Profiles, and O – Outcomes) and question number. The questionnaires used in each survey can be found at Appendix B.

Acknowledgements

The authors would like to thank Simon Pannell, David Johnson and Lucy Glazebrook, who were involved in the project at the Department for Work and Pensions (DWP). Also thanks to all operational staff at the DWP centre in Newcastle who collected the survey sample. Thanks also to all DWP staff who contributed to this research.

The Authors

The authors **Jan Shury** and **Lorna Adams** directed the research project at IFF Research. **Christoph Koerbitz** and **Catherine Riley** also worked on this study and contributed to the final report.

Abbreviations

CAB	Citizens Advice Bureau
IFA	Independent Financial Adviser
DWP	Department for Work and Pensions
PTS	Pension Tracing Service

Summary

The Pension Tracing Service (PTS) is a free service available to the general public in the UK to assist individuals in tracking down pensions that they have lost track of. The PTS has been the responsibility of the Department for Work and Pensions (DWP) since 2005 and is currently part of The Pension Service.

Individuals who contact the PTS are asked to provide basic details of the pension they are trying to trace. PTS staff then review an internal database and try to find contact details of the pension scheme administrator, which are passed on to the customer if the trace is successful. If unsuccessful, the PTS signpost customers to other organisations, where further help may be available. The PTS is not set up to take up individual cases or contact pension scheme administrators directly – it simply acts as a conduit of information.

The DWP commissioned IFF Research to undertake a research project in order to establish a detailed customer profile and to explore the ways in which customers become aware of the service, how they access it, their reasons and motivations for using it, what they do with the information they receive, and the outcomes and levels of satisfaction they report.

To this end, IFF Research conducted two telephone surveys: A profiling survey which was designed primarily to establish a detailed socio-demographic profile and centred around customers' reasons for losing track of their pensions, their initial expectations, and their satisfaction with the service; and an outcomes survey which explored in detail what happened after customers received the information from the PTS, what further steps they took, and how successful they were in tracking down their pensions.

The survey sample was compiled by PTS operations staff, who logged the details of anyone who contacted the PTS by phone or email between July and October 2009. The sampling frame was split at random into six batches of equal size, with each batch being issued only after each record in the previous batch had been approached at least once for an interview, thereby giving each customer an equal probability of being selected. After a small scale pilot in December 2009 the main-stage fieldwork was carried out in January 2010. In total 1,000 telephone interviews were achieved for the outcomes survey and 1,001 for the profiles survey.

The surveys show that the vast majority of PTS customers were private individuals enquiring about their own pension (91 per cent). A small proportion, (7 per cent) were individuals trying to trace somebody else's pension, i.e. third parties enquiring on behalf of a relative or a friend. Most only traced one pension (81 per cent) although one in 20 (19 per cent) enquired about more than one pension.

There were a small number of professional intermediaries (3 per cent), who contacted the PTS on behalf of their clients. These were primarily independent financial advisers (IFA), but there were also a number of pension consultants, law firms, or the Citizens Advice Bureau (CAB). The overall volume of pensions traced by these organisations is relatively small (3 per cent). Because of the very low incidence of professional intermediaries in the achieved survey sample, this group of respondents is analysed separately (in Chapter 9) while the remainder of the report focuses on private direct clients and third party individuals.

Customer profile

The age profile of respondents indicated that most were approaching retirement, with half (48 per cent) aged 55 to 64 and one in six (16 per cent) aged 65 or over; more than a quarter (28 per cent) were already retired. Men were more likely to be amongst the oldest age group than women (24 per cent compared to 6 per cent were aged 65 or older). This may reflect the tendency for women to retire at a younger age. However, women were also more likely to approach the PTS with a pensions enquiry at an earlier stage in life – a quarter (25 per cent) of women were already retired when they contacted the PTS compared to a third (32 per cent) of men.

Thinking about pensions is clearly a function of increasing age; a third (35 per cent) of respondents were aged under 45 when they started the process of tracing their pension. Indeed, the majority of respondent customers had not yet retired, with two in five working full-time (44 per cent) and one in seven working part-time (14 per cent).

The PTS customer base appeared slightly skewed towards men (54 per cent) compared to women (46 per cent). The vast majority were white British (94 per cent), with 3 per cent being from an ethnic minority background. One in six (17 per cent) had a health problem or a disability, an incidence that increases with age.

Two-thirds, (63 per cent) of respondents were educated to a Level 2 qualification compared to three quarters (75 per cent) of all working age adults in the general population. One in six (17 per cent) had an annual household income below £10,000 and for a quarter (24 per cent) it was between £10,000 and up to £20,000. They were also more likely to be classified into social grade C2 (42 per cent compared to 29 per cent in the overall population) and less likely to fall into the top two social grades A and B (16 per cent compared to 27 per cent).

Triggers for contacting the PTS

Respondents typically stated that their retirement planning prompted them to contact the PTS (51 per cent). Other reasons for tracing pensions via the PTS included having heard about the service from colleagues, friends or family (20 per cent); having seen advertising for the PTS (17 per cent); or having received advice from a professional (12 per cent) about it.

One in five (19 per cent) reported a change in personal circumstances which prompted them to contact the PTS. Most frequently, these changes included approaching retirement (25 per cent) or retirement (19 per cent). One in ten (11 per cent) experienced a drop in income, and other changes in circumstances revolved around life events, such as changing employer, separating from a partner, the death of a partner, or moving house.

The survey also explored the reasons why people lost touch with their pensions in the first place. Of all the individual pensions being traced, two-thirds (68 per cent) were lost because the pension holder moved on from their employer, and one in five pensions (19 per cent) were lost because their owners stated it had been a long while since they were last employed at the company that provided their pension.

Approaching the PTS and prior expectations

Respondents became aware of the PTS through a variety of channels. Overall, nearly two in five (37 per cent) reported becoming aware of the service through various online channels, including internet search engines, the Directgov website, and other websites. A quarter (23 per cent) heard about it through word of mouth, from family, friends or colleagues. One in five (19 per cent) became aware of the PTS through various traditional media channels, such as newspapers, leaflets, TV or radio content. Finally, one in seven (16 per cent) were referred from other organisations, including professional organisations, pension providers, the DWP, the Pension Forecast Service or the CAB.

Younger respondents, those working full-time, those from a higher social grade, and who were male were more likely to have become aware of the PTS through an internet search engine. One might expect that the proportion of customers who become aware of the PTS online will increase as the more internet-savvy younger and middle-aged generations approach pensionable age. By contrast, older customers tended to hear about the PTS through word of mouth and traditional media channels.

Two-thirds (64 per cent) accessed the PTS online while a third did so by telephone (36 per cent). Again, younger respondents and those in full-time employment were more likely to use the service online, while older and retired respondents were more likely to use their phone to access the PTS. A third of telephone users (35 per cent) stated that they would not be able to access the PTS were it only available online.

When prompted about the expectations they had before contacting the PTS, almost nine in ten (87 per cent) respondents said they had expected to have been provided with contact details of their pension scheme administrator and just over half (53 per cent) expected to be signposted to another service that would provide further assistance with their trace.

These two service elements are already provided by the PTS, however, three in five (60 per cent) had expectations that went beyond this core service offer. Two in five respondents, (39 per cent) thought they would receive more details about their pensions including its overall value; a similar proportion (37 per cent) assumed that PTS would contact the pension scheme administrator on their behalf. A third (34 per cent) expected the PTS to get the pension scheme administrator to contact them directly, and one in 12 (9 per cent) wanted the PTS to actually pay the pension.

Nature of pensions

The vast majority of pensions traced by the PTS were occupational pensions (91 per cent), with about one in 20 being personal pensions (6 per cent). Of all occupational pensions, two thirds (65 per cent) were connected to previous employment within the private sector; over half (59 per cent) were linked to large employers (with more than 500 staff); and they typically originate from employment in the primary, utilities and manufacturing sector (28 per cent), public administration, education and health sector (20 per cent), or the financial and business services sector (15 per cent).

Three in five (57 per cent) occupational pensions related to jobs which had been held for more than five years, with one in ten (22 per cent) involving employment periods of over ten years. A high proportion of pensions were connected to a job that dates back between 20 and 40 years (64 per cent), while only a small proportion (13 per cent) come from a job held ten years or less ago.

Outcomes of pension traces

Respondents reported a successful trace in 75 per cent of cases, where the PTS was able to provide the name or contact details of the pension scheme administrator, or both. There were no significant differences between socio-demographic groups. However, the likelihood of a successful trace is higher for pensions relating back to employment at large organisations (79 per cent of pensions linked to companies with more than 500 staff), compared to small organisations (65 per cent of those originating from companies with five to 499 staff).

Exploring the next steps undertaken after a successful trace, in 72 per cent of cases respondents went on to take further action themselves, mostly by trying to contact the pension scheme administrator directly. A quarter (28 per cent) did not take further action at this stage. Of these however, 39 per cent stated that the reason for not taking further action was that they had not had time to do so yet, so these respondents may still follow up their trace at a later stage. Younger respondents were more likely not to take further action at this stage, which may be because the primary objective for this cohort was to only establish pension scheme details at this moment in time.

Where further action is undertaken, respondents reported in 80 per cent of cases that the contact details provided by the PTS, were correct. Of those pensions, respondents were able to establish their eligibility to access the pension in 43 per cent of cases. Where eligibility has been verified, a third of pensions (34 per cent) had already been accessed, while the remainder (66 per cent) were expected to be accessed in the future. Of those pensions where eligibility had been established but which had not yet been accessed, nine in ten (89 per cent) will definitely be accessed in the future according to the intentions of respondents.

In summary, based on all enquiries processed by the PTS, the outcome for around one in five of pensions (19 per cent) is that the respondent's eligibility to draw the pension had been confirmed. One in 20 pensions (6 per cent) were already being accessed, and a further one in ten (11 per cent) will be accessed in the future according to the intentions of respondents.

As outlined earlier however, some respondents had not yet made contact with administrators, therefore, the actual figures may be higher.

In terms of typical value, of those pensions that had already been accessed or will be accessed in the future (and where respondents were willing to share the financial details), three-quarters of pensions (72 per cent) provide a regular payment of up to £29 per week and a third (37 per cent) provide payments between £1 and £9 per week. A lump sum payment is or will be accessed from more than half (55 per cent) of these pensions, paying a lump sum of £5,000 or less in two-thirds of cases (66 per cent), and £500 or less in a third of cases (32 per cent).

When the initial pension trace was unsuccessful, the majority of respondents did not take any further steps. However, a quarter (26 per cent) of respondents where the PTS was unable to find the name or contact details of the pension scheme administrator, and a third (35 per cent) of those where the contact details provided by the PTS turned out to be incorrect, kept on searching for their pensions. Where further action was undertaken, respondents managed to find the correct address of the pension scheme administrator in 59 per cent of cases, and to confirm their membership in the pension scheme in 49 per cent of cases. In two-fifths of cases (42 per cent) the respondent was able to confirm that the pension will be paid, and one in six (16 per cent) of these pensions were already being paid. It should be noted that it may well have been the case that these respondents subsequently sourced more details than they provided to the PTS (but chose to pursue the trace themselves rather than go back to the PTS).

Customer satisfaction

Overall, the vast majority of respondents were satisfied with their experience of using the PTS. They were slightly more likely to be satisfied with the service they received (89 per cent) than with the information the PTS provided them with (84 per cent).

Satisfaction levels were high for both the online and the telephone service channel. Nine in ten (94 per cent) online respondents found the website to be useful, and a similar proportion (93 per cent) of telephone users felt that PTS call centre staff were helpful.

Three-quarters (75 per cent) felt that the service did not need any improvements. However, those who suggested any improvements, tended to recommend a more comprehensive service offer that would complete the pension tracing journey, for example, by contacting pension scheme administrators on behalf of customers. Some respondents also wanted the PTS to provide them with further details about the individual pensions they were tracing. Other suggestions include more advertising of the service, faster response times, and regular updating of the PTS database so that the contact details of pension scheme administrators are kept up to date.

1 Introduction

Estimates based on data from the Unclaimed Assets Register indicate that the value of unclaimed pensions totals around £3 billion, although this may be a conservative estimate. The number of individuals affected is difficult to determine, but research commissioned by Directgov in 2007 suggested that one in six individuals have no details of where their pension is saved.

The Pension Tracing Service (PTS) is a free service available to the general public to assist individuals in tracking down pensions that they have lost track of. The PTS has access to a comprehensive database which contains details of over 200,000 pension schemes, drawing predominantly on information from the Pensions Regulator registry database. Individuals can ask the PTS for help with tracing either occupational or personal pension schemes.

The PTS has been the responsibility of the Department for Work and Pensions (DWP) since 2005 and is currently part of The Pensions Service. Prior to this it was managed by the Occupational Pension Regulatory Authority (OPRA).

Individuals can make contact with the PTS through a variety of means but the majority do so either via an online portal (via Directgov) or by telephone. On contact with the PTS, they are asked to provide basic details about the pension that they have lost and PTS staff review their internal database to attempt to trace the current administrators' contact details. If the trace is successful, these details are then passed to the customer. If the trace is unsuccessful, the PTS signposts customers to other organisations where further assistance may be available. The PTS is not set up to contact pension scheme administrators directly or to take up individual cases; it simply acts as a conduit of information.

The number of individuals contacting the PTS has grown year on year since 2005. In 2008, the PTS received 63,303 enquiries and issued 78,269 traces. The number of enquiries was up by over 40 per cent on the previous year. Little has been known until now about the type of individuals that make contact with the PTS, or about the use they are able to make of the information that they are provided with.

In 2008 an internal review of the PTS was conducted. The review concluded that the PTS was adequately delivering policy objectives. It did however, identify that there were some evidence gaps on certain aspects of the service that needed to be addressed in order to fully evaluate the overall success of the PTS. It identified the following areas as requiring further evidence:

- the types of people who currently use the service or who may benefit from using the service ('customer segmentation' data);
- customer satisfaction information;
- the effectiveness of existing PTS products;
- customers follow up actions and outcomes, in particular, the number of people who go on to locate a lost pension and the value of any lost pensions found;
- the size and value of pension pots recovered via the PTS.

In May 2008, the PTS placed ten questions on a telephone omnibus survey of 2000 adults to gauge the extent of missing pensions, the overall awareness of the PTS and channel preferences for using a service such as the PTS amongst the working age population as a whole. For those people who stated they had lost touch with a pension, the survey explored how people said they had tried to

make contact with their lost fund. The omnibus questions delivered valuable evidence to the PTS marketing and communications strategy but the sample was too small to explore the experiences of people who had used the PTS.

The PTS has also conducted a number of small scale surveys of its customers providing anecdotal evidence on the values of pension recovered, which was used by the PTS for marketing purposes. However, the scale and scope of these surveys were not sufficient to provide robust evidence on the success of the service as a whole.

1.1 Objectives of the research

In order to address the identified evidence gaps, the DWP commissioned IFF Research to undertake a research project based on interviews with users of the Pension Tracing Service. The overall aim of the research was to provide a better understanding of how the PTS interacts with its customers and to deliver insights into the value of the information they receive from the PTS and how they act upon this information.

More specifically, the research project was designed to meet the following objectives:

- to profile the customer base in terms of their socio-demographic characteristics and in terms of the pensions they were looking to trace;
- to identify how many pensions each customer was seeking to trace;
- to identify reasons why customers lost touch with pensions;
- to explore how they came to be aware of the PTS and how they went about accessing the service;
- to understand customers' motivations and reasons for contacting the PTS, and the expectations that they had of the service;
- to establish how customers use the data they are given by the PTS, and what further steps they take;
- to gauge how successful customers were in tracing lost pensions as a result of using the service;
- to explore whether other tracing services were utilised;
- to measure levels of customer satisfaction, including views on preferred contact channels.

The survey findings presented in this report form a baseline evaluation of the operation of the PTS. It will be particularly important to monitor the operation of the PTS in the context of the current pension reforms that will fully roll-out in 2012. It is likely that the communication campaign surrounding pension reform will serve to increase overall interest and awareness around pensions and possibly increase demand for the PTS in itself.

Furthermore, it is also likely that the pension reforms will increase the demand for the service in the longer term, largely because the proposed automatic enrolment of eligible workers into workplace pension schemes may possibly increase the number of people with a pension and may also have an impact on the number of pension schemes that an individual joins over their working life.

1.2 Structure of the report

The remainder of this report is structured into the following chapters:

- Chapter 2 provides an overview of the research methodology, including details of the sampling approach, a basic profile of customer types and the types of pensions they traced as well as reporting conventions used in the report.
- Chapter 3 considers the PTS customer profile in depth by looking at their socio-demographic characteristics, education levels and household income.
- Chapter 4 explores a variety of reasons why customers decided to start their pension trace and why they had lost touch with their pension in the first place.
- Chapter 5 reports on how customers became aware of the PTS, how they approached the service, and what prior expectations they held.
- Chapter 6 discusses the nature of pensions that customers were tracing, including a breakdown of occupational pension types by employer size and sector, the length of time customers worked and how much time had passed since they worked for their employer.
- Chapter 7 considers the outcomes of the pension trace, including the value of derived weekly payments and lump sum payments that customers recovered after a successful trace. It also shows what customers did after receiving an unsuccessful trace, whether they took further action, and how successful they were.
- Chapter 8 considers customers' satisfaction with the information and with the service they received, and their ideas as to how the PTS could be improved.
- Chapter 9 looks at a subset of the survey population and provides an analysis of how professional intermediaries use the service.
- Chapter 10 reviews all the survey evidence, drawing a number of conclusions from the overall insights of the research and offering recommendations for the further development of the PTS.

2 Survey methodology

The research project designed to meet these objectives was centred on two telephone surveys with Pension Tracing Service (PTS) customers. The first survey is referred to throughout this report as the Profiling Survey and was designed to focus primarily on establishing the characteristics of PTS customers and the pensions they are seeking to trace, as well as to explore how customers became aware of the service and what prior expectations they had before contacting the PTS. The second survey is referred to as the outcomes survey and was designed to focus more on what happens after people have been in contact with the PTS. Both surveys measured levels of satisfaction with the PTS service.

Profiling survey interviews were conducted relatively soon after the contact with the PTS service (between nine and 18 weeks) in order to maximise recall of the process. Outcomes interviews were conducted at a greater remove from the time of the contact (between 16 and 28 weeks), in order to allow sufficient time to pass for any subsequent outcomes to materialise.

The division of the survey into two parts was also designed to minimise the burden on respondents.

2.1 Sampling approach

The survey sample was collected by the PTS operations centre in Newcastle, and consisted of all customers contacting the PTS either online or by phone, who together comprise the vast majority of customers (90 per cent). Management information suggests that only very small numbers choose to contact the PTS by post (7 per cent), to submit a paper claim form (2 per cent), or to fax or email their trace request (fewer than 1 per cent each). Due to practical difficulties with obtaining a valid telephone number for these customers, it was decided to exclude these groups from the survey and to focus on online and telephone customers. A small number of international telephone numbers were also excluded, due to anticipated difficulties with reaching respondents in overseas time zones.

PTS operations staff collected the sample in the ten weeks between 8th July and 11th September 2009 for the PTS outcomes survey, and in the seven weeks between 14th September and 30th October 2009 for the PTS profiles survey. The aim of collecting the outcomes survey sample at an earlier date was to allow more time for outcomes to have occurred prior to interviewing.

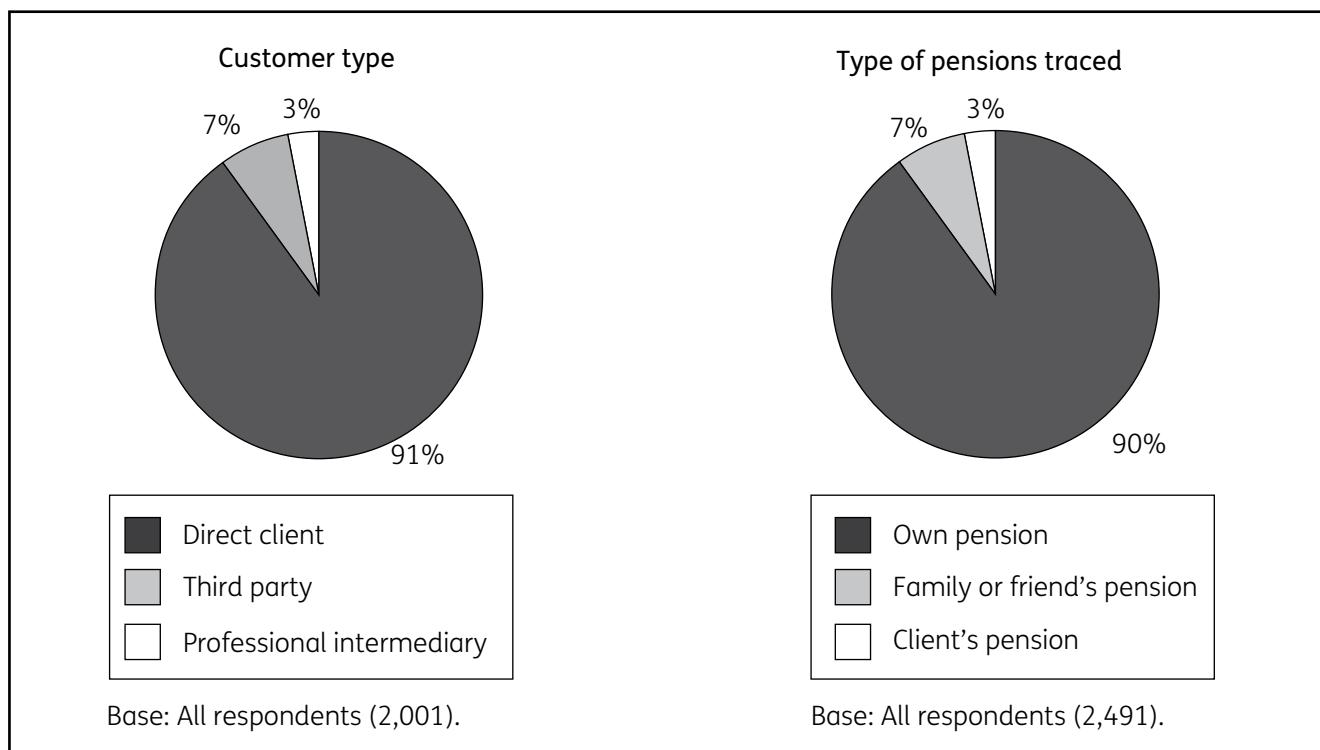
In total, the service collected 6,899 unique customer contacts for the outcomes survey and 6,576 records for the profiles survey. A proportion of these did not include usable telephone contact details, and so the final sample comprised 5,586 records for the outcomes survey and 4,812 records for the profiles survey.

2.2 Customer types

The vast majority of respondents were private individuals who were making inquiries about their own pension: nine in ten (91 per cent) respondents were direct clients (Figure 2.1). Seven per cent were individuals who were trying to trace somebody else's pension – for example, a partner, a deceased partner, another relative or a friend.

A small minority (3 per cent) of users were professional intermediaries enquiring about pensions on behalf of a client. This category includes independent financial advisers (IFAs), pension consultants or other financial services providers, and also not-for-profit organisations, such as the Citizens Advice Bureau (CAB).

Figure 2.1 Customer profile by ownership of pension



Customers using the PTS can attempt to trace more than one pension: and indeed, the survey revealed that the 2,001 respondents who were interviewed were, between them, trying to trace slightly fewer than 2,500 pensions – i.e. around 1.25 each, on average. The right-hand pie chart in Figure 2.1 breaks down all enquiries by the type of customer making the enquiry. This pensions-based profile almost exactly mirrors the customer-based profile, indicating – perhaps slightly against expectation – that whether customers are professional intermediaries or private individuals has little bearing on the number of pensions they are trying to trace with each PTS contact.

Professional intermediaries thus made up a very small proportion of all users in the study, and the proportion of pensions they traced for their clients was equally small (3 per cent). The circumstances under which they contacted the PTS were very different from the typical private PTS customer, in the sense that professional intermediaries were not tracing their own pensions but those of a client. Thus, their experience of the process in terms of aspects such as initial awareness and expectations, reasons for losing touch with pensions and contacting the PTS, action undertaken after the trace and satisfaction levels were all likely to be different. These circumstances also made it difficult to apply the same set of questions that were put to private individuals and so a substantial number of questions were omitted for professional intermediaries. For these reasons the survey data for professional intermediaries has been analysed separately and is reported in Chapter 9. The following chapters (3 to 8), therefore, only report on individual customers and those enquiring privately on behalf of a third party.

Setting professional intermediaries aside, and combining the respondents of the slightly reduced profiles and the outcomes survey produced a combined total of 1,946 PTS customers. The main body of the report will reference this combined total as the base for questions that were asked in both survey questionnaires, for example, all the main demographic questions, the number of pensions that were traced and the number of successful traces, customer satisfaction and suggestions for improvements. The demographic profile of this combined cohort is presented in Table 2.1 and will also be discussed in more detail in Chapter 3.

Table 2.1 Combined demographic profile of PTS customers

	Outcomes and profiles survey (excluding professional intermediaries)	
	N	%
	1,946	
Mode of contact		
Telephone	701	36
Online	1,245	64
Gender		
Male	1,059	54
Female	887	46
Age		
65+	307	16
55-64	935	48
45-54	425	22
18-44	251	13

2.3 Reporting conventions and statistical significance

The following conventions were observed throughout this report:

- all references to ‘respondents’ refer specifically to customers who contacted the PTS, either online or by phone, between July and October 2009;
- where the analysis is based on the combined survey sample (1,946) the base size in figures is displayed as ‘All respondents’. In instances where the reporting is based on the profiles sample (966) or the outcomes sample (980) the bases are displayed as ‘Profiles’ or ‘Outcomes’;
- Figures 3.4, 7.5 and 7.6 show base sizes excluding ‘Don’t knows’ and ‘Refusals’;
- all demographic characteristics, the number of pensions traced, and mode of contact are based on information provided by customers during the survey interview and not on the information provided on the original sample supplied by the DWP;
- all numbers in the text and tables have been rounded. This means that in some tables, the figures may add up to 99 per cent or 101 per cent rather than 100 per cent. For several questions, respondents were able to give more than one answer, meaning that in some tables the figure add up to more than 100 per cent;
- the interviews were only conducted amongst UK residents who had a valid telephone number, i.e. international and incomplete telephone numbers were excluded;
- while professional intermediaries are reported separately in Chapter 9, the main body of the report includes private, non-professional intermediaries, such as friends or family.

3 Pension Tracing Service private customer profile

Key findings

- The vast majority of respondents were private individuals tracing their own pensions.
- Respondents tended to be approaching retirement, with half (48 per cent) aged 55 to 64 and one in six (16 per cent) aged 65 or over. More than a quarter, (28 per cent) were already retired.
- The proportion of men was slightly higher compared to women (54 per cent compared to 46 per cent). A very small minority were from an ethnic minority (3 per cent).
- The education levels, household income and social grades represented, indicated a slightly lower profile compared to the average population, possibly due in part to the older demographic.

This chapter establishes the profile of the Pension Tracing Service (PTS) users, providing a detailed analysis of the customer base considering a series of key socio-demographic indicators.

3.1 Socio-demographic profile

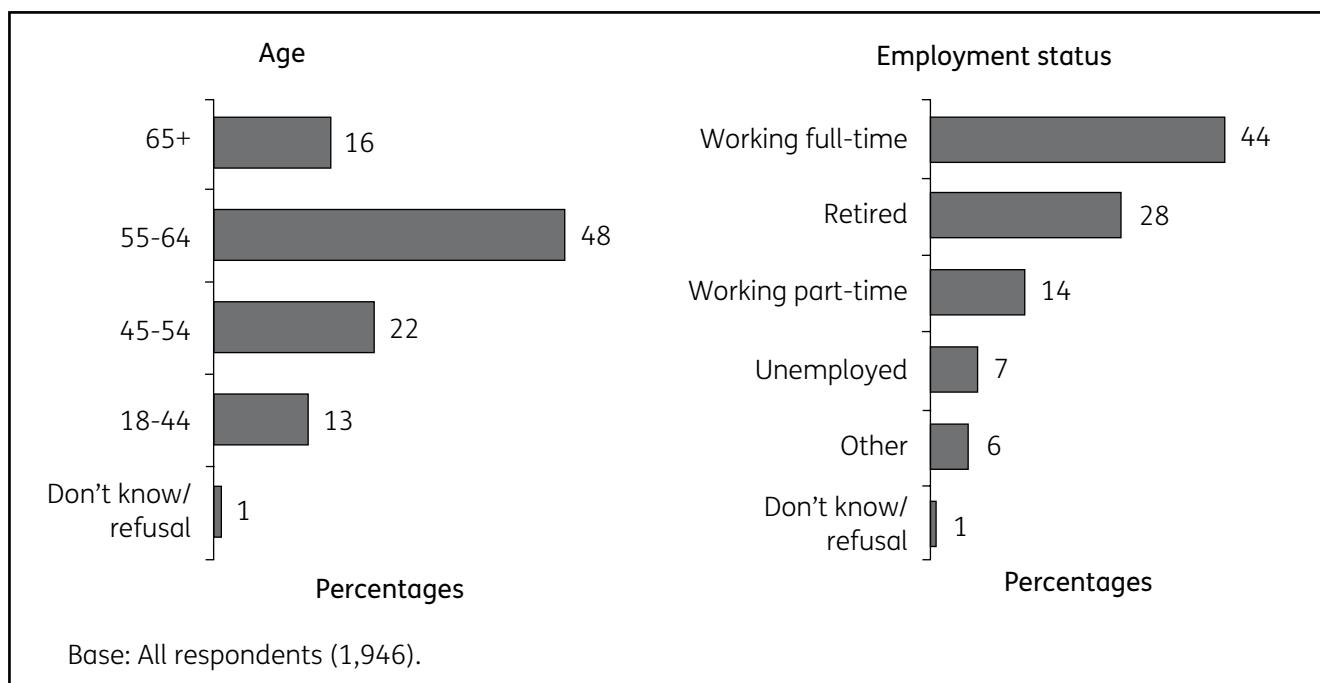
3.1.1 Age and employment status

Figure 3.1 highlights that respondents were typically approaching retirement age, or had already reached it: half (48 per cent) were between 55 and 64 years old and one in six (16 per cent) were over 65.

Of the remaining third, most were aged between 45 and 54 (22 per cent), but one in eight of all respondents (13 per cent) were under the age of 45.

Figure 3.1 also shows that more than a quarter of respondents were already retired (28 per cent), although the majority had not yet retired. Indeed, more than half (58 per cent) were working, the majority of whom were in full-time employment (44 per cent).

The remainder were unemployed or undertaking other activities, such as taking care of their home or caring for a relative.

Figure 3.1 Age and employment status

Looking beneath these headline figures, Table 3.1 explores the interplay between age, employment status and gender in more detail. It shows a number of things on a disaggregated level, firstly that men were more likely to be amongst the oldest age group than women (24 per cent compared to 6 per cent were aged 65 or above). This clearly reflects the fact that women tend to retire earlier than men and thus may be more likely to approach the PTS with a pension tracing request at an earlier age.

Men were also more likely to be already retired (32 per cent compared to 25 per cent) and they tended to be retired at an older age, with a fifth (19 per cent) of men being retired and aged 65 or above compared to 5 per cent of women. Conversely, there was a higher proportion of female respondents who were retired at an earlier age, between 55-64 (19 per cent compared to 11 per cent amongst men).

While fewer male respondents were in any type of employment, (56 per cent compared to 61 per cent of women), men were more likely to be working full-time, (49 per cent compared to 38 per cent) and women were more likely to be working part-time (23 per cent compared to 7 per cent of men). The likelihood of respondents to be in work increased steadily with age but dropped when they reached pensionable age. For example, only a tenth (10 per cent of both men and women) were in full-time work aged 44 or under when they contacted the PTS. This proportion increased to 22 per cent of men and 15 per cent of women aged 55-64, but then dropped to only 2 per cent of men aged 65 or older (and a negligible percentage, below 1 per cent, for women).

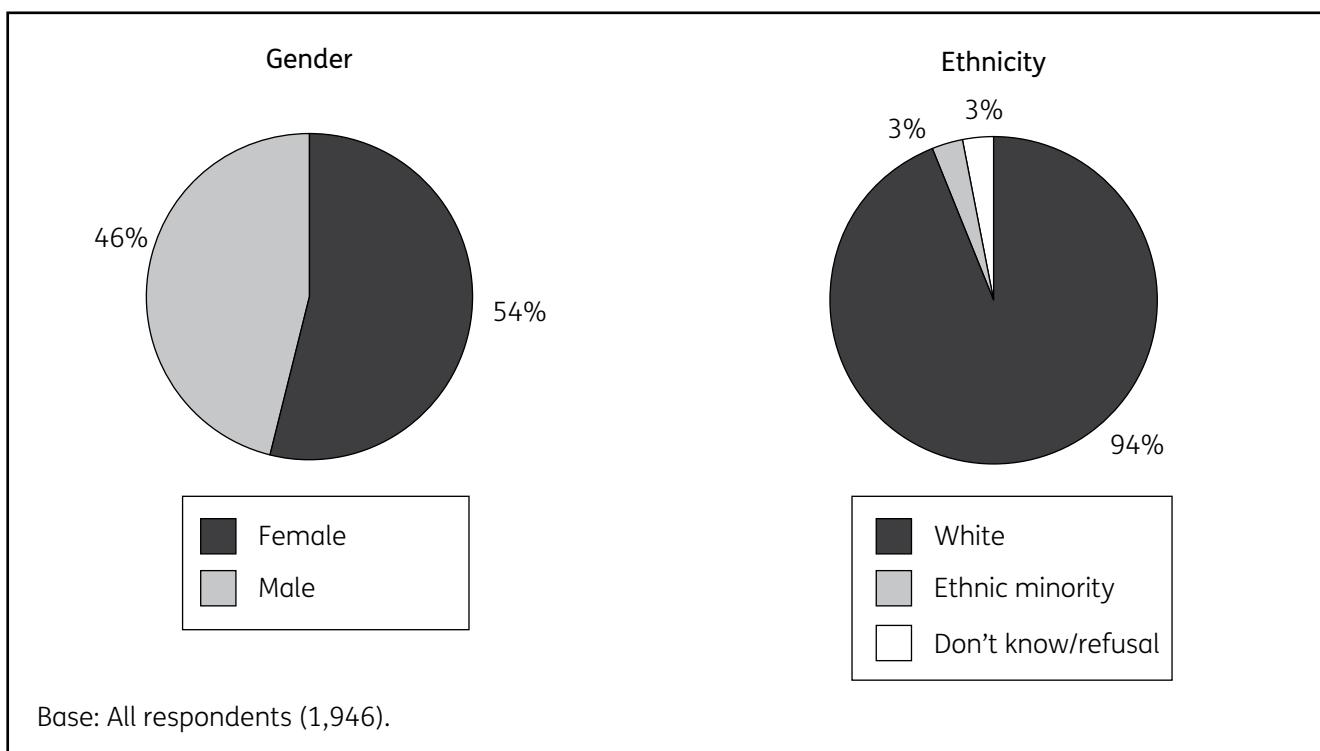
Table 3.1 Age and employment status for men and women

	Base	Employment status					Total %		
		Working part-time %	Working full-time %	Retired %	Unemployed %	Other %			
Men									
Age									
<44	111	*	10	*	*	*	11		
45-54	213	1	16	1	2	1	21		
55-64	462	4	22	11	5	2	45		
65+	251	2	2	19	*	1	24		
Total	1,037	7	49	32	8	5	100		
Base		69	512	330	78	48	1,037		
Women									
Age									
<44	140	4	10	*	1	1	16		
45-54	208	6	13	1	3	2	24		
55-64	469	12	15	19	4	3	54		
65+	55	1	*	5	*	*	6		
Total	872	23	38	25	7	7	100		
Base		202	333	218	61	58	872		

3.1.2 Gender and ethnicity

The gender profile was slightly skewed towards men (54 per cent) than women (46 per cent).

The vast majority of respondents were white British (94 per cent) with a small proportion describing themselves as being from an ethnic minority background (3 per cent). A small number (3 per cent) were unsure or refused to give an answer, as Figure 4.2 illustrates.

Figure 3.2 Gender and ethnicity profile

3.1.3 Disability status

One in six respondents (17 per cent) reported suffering from a long term illness, health problem or disability. Unsurprisingly, the incidence of health problems increased with age, with respondents aged 65 or older being significantly more likely to state they suffer any of these problems (32 per cent).

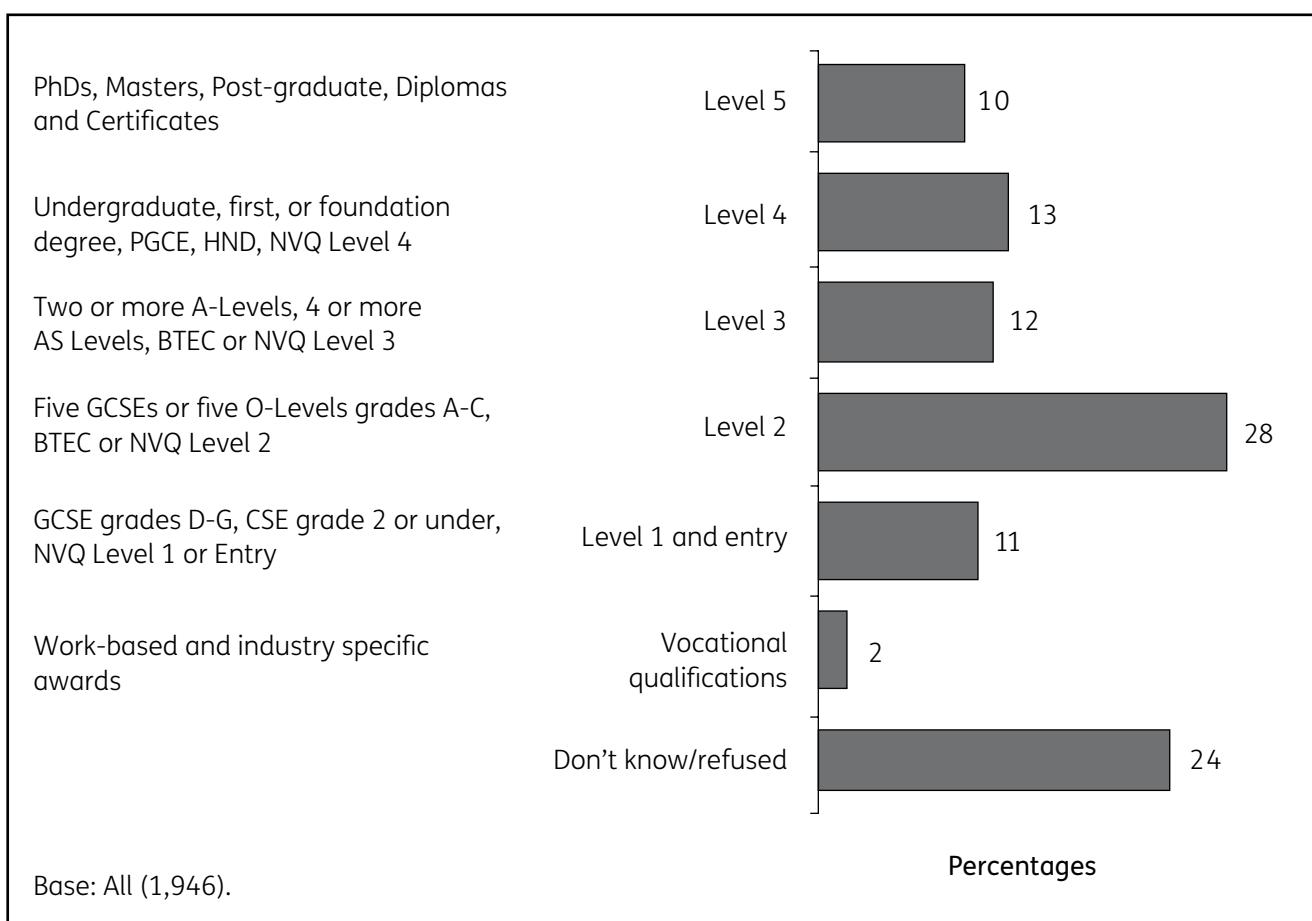
3.1.4 Qualification levels

The modal level of qualification held by respondents, i.e. the element that occurs most frequently in the distribution, was at Level 2 of the National Qualifications Framework¹ – 28 per cent of respondents had their highest qualification at this level (Figure 3.3).

In total, two-thirds (63 per cent) had a qualification at Level 2 or above, and a quarter (23 per cent) were educated to degree level (either to a Level 4 higher education degree or a Level 5 post-graduate degree). A relatively high proportion of respondents (24 per cent) were not sure how to fit their education into the qualifications framework².

¹ Level 2 qualifications equate to five GCSEs or 5 O Levels at grades A*, A, B and C.

² This is a tendency observed in many surveys of this nature and is particularly unsurprising given the age profile of PTS customers.

Figure 3.3 Education – highest qualification levels

This profile shows the respondents had a slightly lower academic qualification level in comparison to the overall population. Within the overall UK working age population, 75 per cent were educated to a Level 2 or higher (compared to 63 per cent of respondents). Similarly, more than a third (35 per cent) of working age adults have a degree or post-graduate qualification, while a quarter (23 per cent) of respondents were qualified to a Level 4 or Level 5³.

In part, these differences reflect the changing nature of formal educational achievements across generations, which in turn is a product of labour market developments and successive government policies on education and training. The younger generations forming part of the current workforce tend to be much more formally educated, while it was more common for older workers to enter employment without having their learning or work experience certified within a qualifications framework.

³ Comparison figures on qualification levels are taken from the UK Labour Force Survey of working age adults (19 to 59/64) in 2008. Clearly, given that a significant proportion of PTS customers are beyond working age, this means that the comparisons are inexact. The comparison nevertheless serves an illustrative purpose.

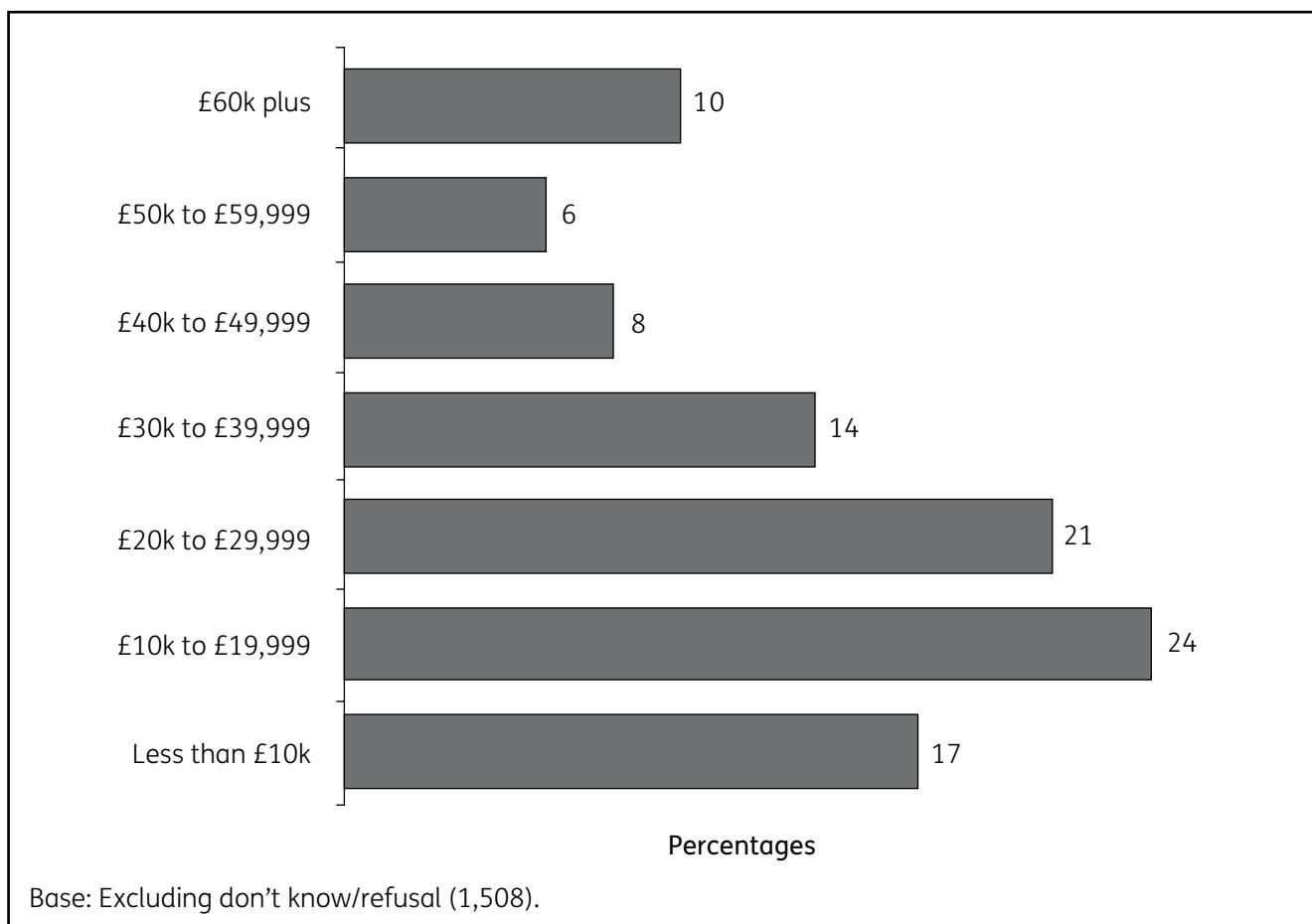
Within the PTS survey population it is certainly the case that older respondents tended to have lower qualifications, for example:

- respondents aged 65 or older were significantly less likely to be qualified to a degree level or above (17 per cent) compared to those younger than 45 years (33 per cent educated to a Level 4 or 5); and
- they were more likely to state their highest qualification level to be an Entry or Level 1 qualification (15 per cent) compared to those below the age of 45 years (3 per cent).

3.1.5 Household income

The survey questionnaire included a question about annual household income and the distribution of responses is shown in Figure 3.4⁴.

Figure 3.4 Annual household income



It can be common for survey respondents to be reluctant to answer questions about income, and almost a quarter (23 per cent) of respondents were not prepared to share their income levels during the interview. We cannot be sure whether those who declined to answer this question were any different in their household income levels from those who did answer (i.e. whether behind their refusal lay household income levels which were higher or lower than average).

⁴ The survey question prompted respondents with a list of salary bands and asked them in which band their annual household income falls, before taxes and deductions from pay. Retired customers were asked to provide details of their annual pension payments.

Figure 3.4 shows PTS customers' annual household income. In overall terms, their annual household incomes were quite similar to those in the general population⁵. However, a greater proportion of PTS customers (17 per cent) fell within the lowest income bracket of less than £10,000 per year compared to the general population (12 per cent).

There is significant variation in annual household income levels by age, as shown in Table 3.2:

- older respondents aged 55 to 64, and those over 65, were more likely to count with the lowest annual household income bracket of less than £10,000 (20 per cent and 31 per cent compared to 17 per cent on average);
- those already retired were also significantly more likely to report the lowest income range (33 per cent) than the average (17 per cent);
- by contrast, younger respondents under 45 years were significantly more likely to report household income in excess of £60,000 (21 per cent compared to 10 per cent on average).

Table 3.2 Household income by age

	Age					
	All %	18-44 %	45-54 %	55-64 %	65+ %	Retired %
Less than £10k	17	5	8	20	31	33
£10k to £19,999	24	11	18	26	39	37
£20k to £29,999	21	20	21	24	15	16
£30k to £39,999	14	18	19	13	7	7
£40k to £49,999	8	12	10	6	3	3
£50k to £59,999	6	11	8	4	1	2
£60k plus	10	21	16	7	4	3
Total	100	100	100	100	100	100
Base: All excluding Don't know/refusal	1,508	219	346	717	225	399

3.1.6 Social grade

The socio-economic profile of respondents tended to be slightly lower compared to the average population. Respondents tended to be:

- less likely to fall into the top two social grades A or B (16 per cent) than the wider population (27 per cent). Social grades A or B refer to high or intermediate managerial, administrative or professional occupations; and conversely,
- more likely to be graded as C1 (42 per cent) compared to the average population (29 per cent). Social grade C1 encompasses supervisory, clerical and junior managerial, administrative or professional occupations⁶.

⁵ See 'Family Resources Survey 2008/09' published by the DWP, 2010.

⁶ Social grading is based on the occupation of the chief household income earner and classifies respondents into six grades (A, B, C1, C2, D and E). The comparative population figures are derived from the National Readership Survey (NRS) of 2008.

A complete breakdown by social grade is shown in Table 3.3.

Table 3.3 Social grade

	Percentages
A and B – higher and intermediate managerial, administrative or professional	16
C1 – supervisory or clerical, junior managerial, administrative or professional	42
C2 – skilled manual workers	18
D – semi- and unskilled manual workers	14
E – state pensioners or widows, casual or lowest grade workers	7
Uncodable	3
Total	100
<i>Base: Chief income earners (profiles survey)</i>	<i>951</i>

4 Triggers for contacting the Pension Tracing Service

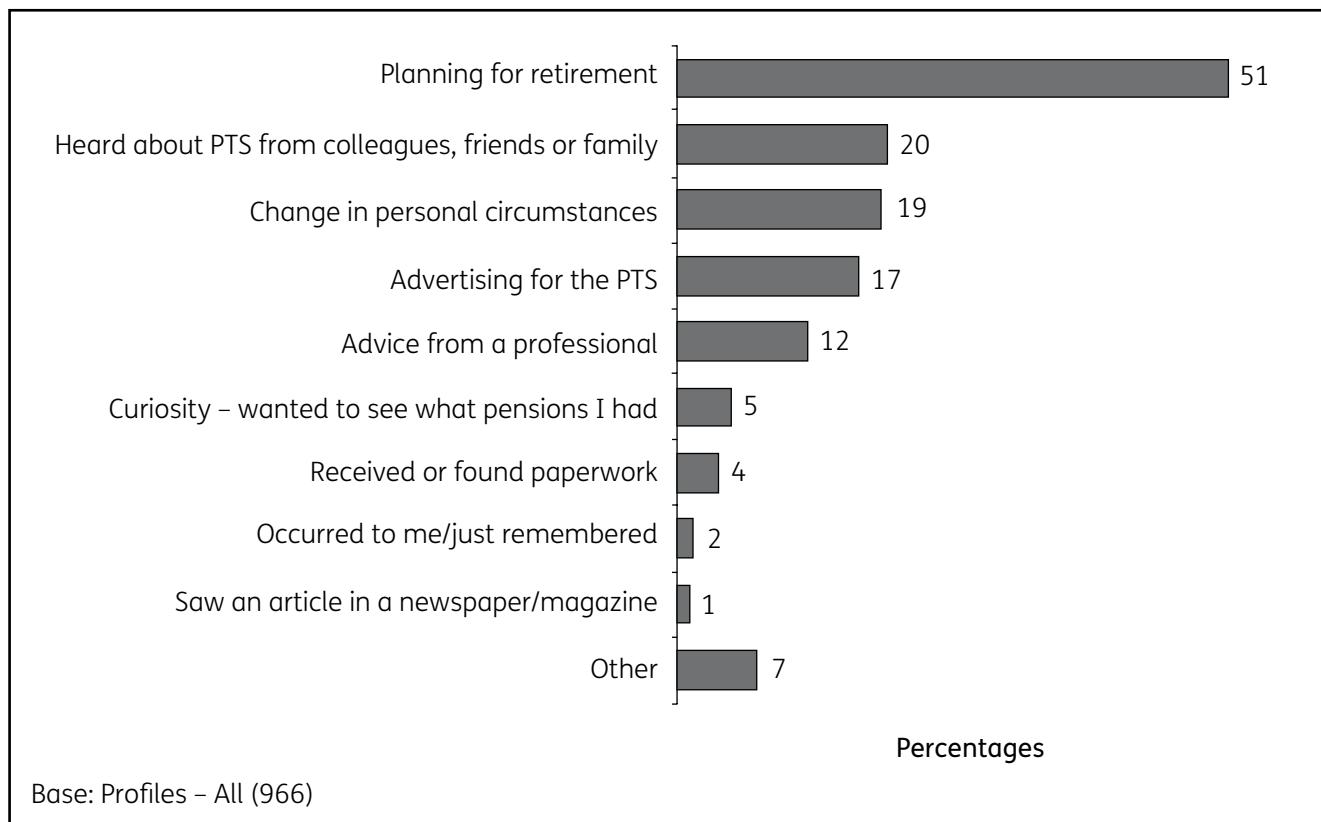
- Planning for retirement was the most important trigger for respondents to contact the Pension Tracing Service (PTS).
- Respondents most commonly lose touch with their pension after moving on from an old employer.

This chapter focuses on triggers for contacting the PTS. It first considers the factors that prompted customers to make contact with the PTS, and then explores why they lost touch with their pension in the first place.

4.1 Prompts for tracing a pension

Respondents reported a variety of factors that prompted them to contact PTS (Figure 4.1). Reflecting the customer profile, they most commonly said that they were planning for retirement (51 per cent). Respondents in the higher social grades (61 per cent of those in social grades A and B) were particularly likely to say that this is what prompted them to contact the service.

Figure 4.1 Prompts for tracing a pension⁷



⁷ This was a multi-coded question to which respondents could give more than one answer.

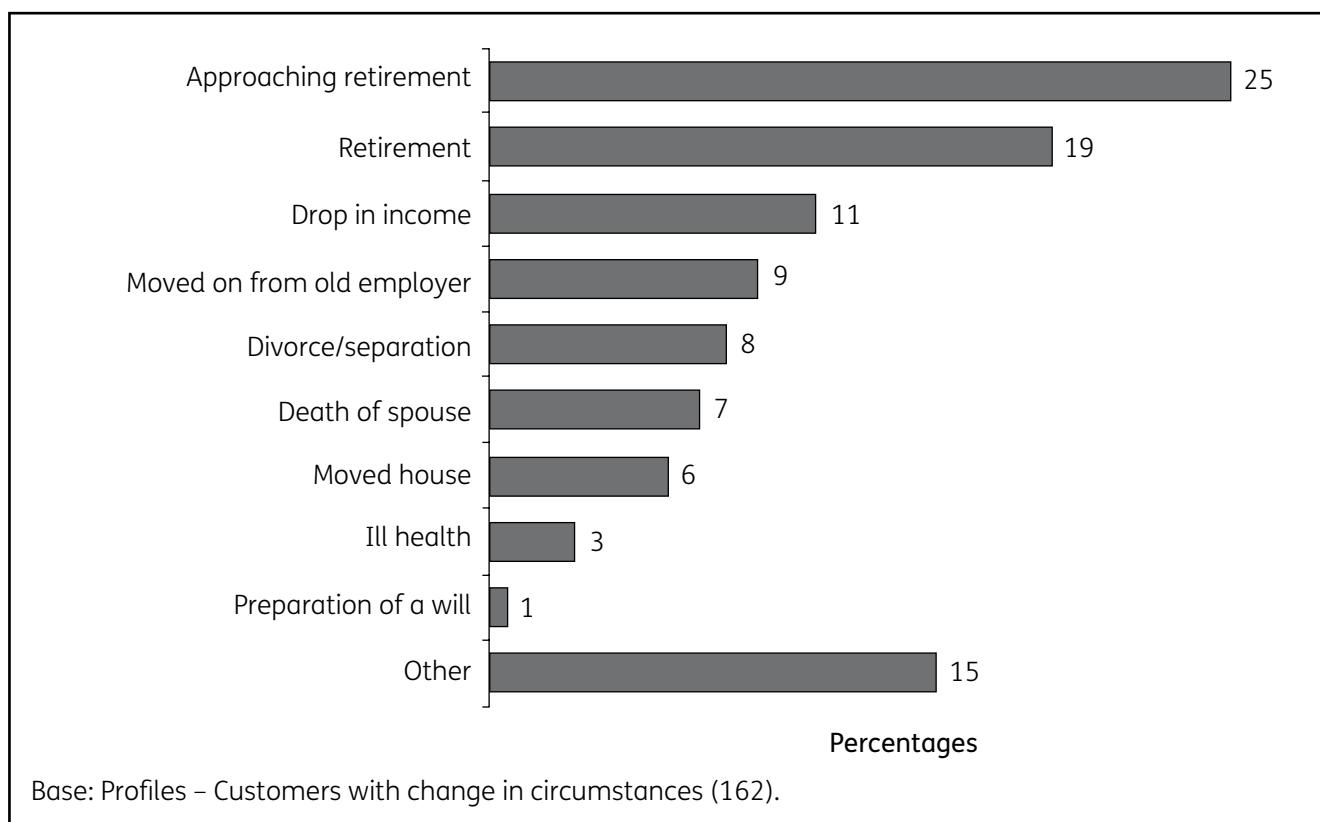
'Planning for retirement' is a relatively proactive reason for contacting PTS – it suggests people come across PTS because they were trying to plan their finances ahead of retirement. Other prompts suggest less proactive stages in people's planning. One in five (20 per cent) heard about the PTS from colleagues, friends or family; one in six (17 per cent) saw an advertisement for the PTS; a further 12 per cent received advice from a professional. All of these triggers are more in line with people being prompted or influenced to contact the PTS (rather than finding the service themselves). Similarly, there were a number of other reasons for getting in contact, such as receiving or finding old paperwork (4 per cent) curiosity about possible pensions (3 per cent) and simply remembering about an old pension (2 per cent).

One in five (19 per cent) experienced a change in personal circumstances which prompted them to contact the PTS. Unemployed respondents were particularly likely to report a change in their circumstances (36 per cent) as were those under the age of 45 (28 per cent).

The survey questionnaire probed those respondents who said they experienced a change in personal circumstances further, in order to establish the events that led them to contact the PTS (Figure 4.2). The most common reason given was, again, that the respondent was approaching retirement (25 per cent). One in five (19 per cent) reported that their actual retirement prompted them to approach the PTS – that is, they were not planning for retirement but reacting to it.

One in ten (11 per cent) stated that they experienced a drop in income. There were a number of further changes in personal circumstances revolving around life events, such as changing employer (9 per cent), separating from a partner (8 per cent), death of a partner (7 per cent) or moving house (6 per cent).

Figure 4.2 Changes in personal circumstances⁸



⁸ This was a multi-coded question to which respondents could give more than one answer.

Respondents were also asked which of the above mentioned reasons for contacting the PTS was the **most important** one. This identified that the hierarchy and relative weight given to the various prompts changed little. However, focusing on the single most important prompting factor has the benefit of allowing more differences between sub-groups to come out. In particular it revealed that:

- older respondents aged 55 or over were more likely to say their most important reason for contacting the PTS was that they were planning for retirement (49 per cent) compared to those aged under 55 years (29 per cent);
- older respondents aged 55 or over were more likely to report that a conversation with colleagues, friends or family spurred them to contact the PTS (14 per cent) compared to the younger cohort aged under 55 years (9 per cent);
- older respondents aged 65 or more were more likely to have been prompted by advertising for the PTS (17 per cent) compared to the average (11 per cent); conversely,
- younger respondents were more likely to state that having experienced a change in personal circumstances was the main reason for them to contact the PTS (18 per cent), than those who were unemployed (31 per cent), compared to the average (11 per cent).

4.2 Reasons for losing touch with a pension

By far the most common reason for losing touch with a pension was moving employer, as Figure 4.3 shows⁹. Two-thirds of pensions (68 per cent) that respondents were looking to trace were lost because the holder moved on from the employer and this led them to lose track of their pension.

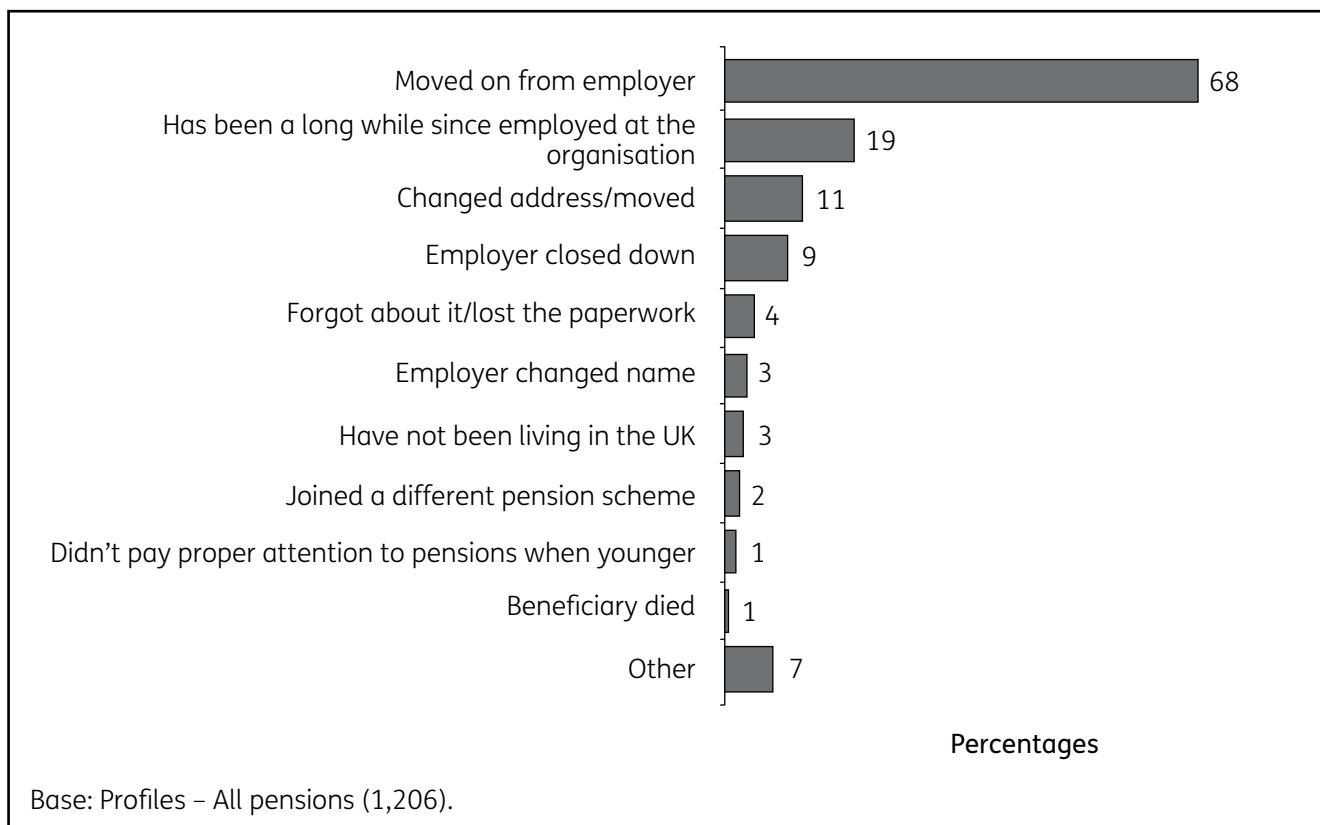
One in five (19 per cent) pensions were lost because their owners reported that it had been a long time since they were employed at the organisation that provided the pension. Losing track of a pension that dated a long way back to previous employment was significantly more likely to have occurred with pensions traced by older respondents aged 55 years or more (23 per cent) and with pensions that were linked to employment of more than 30 years ago (28 per cent).

In 11 per cent of cases, respondents explained that they changed address or moved house, and 3 per cent of pensions were lost because their owners had not been living in the UK. These two reasons were more likely to be mentioned with regard to the pensions of younger respondents aged below 45 years, (21 per cent and 8 per cent respectively).

While the above are reasons to do with the movements and decisions of respondents, there were a number of pensions lost by respondents due to events related to their old employer. One in ten (9 per cent) pensions were lost because respondents reported that their old employer closed down, and in 3 per cent of cases the employer had changed name, making it difficult to trace the pension(s).

⁹ This figure is based on individual pensions, rather than respondents. If a respondent traced more than one pension, this figure captures all possible reasons for losing touch with any of their lost pensions.

Figure 4.3 Reasons for losing touch with the pension(s)¹⁰



¹⁰ This was a multi-coded question to which respondents could give more than one answer.

5 Approaching the Pension Tracing Service and prior expectations

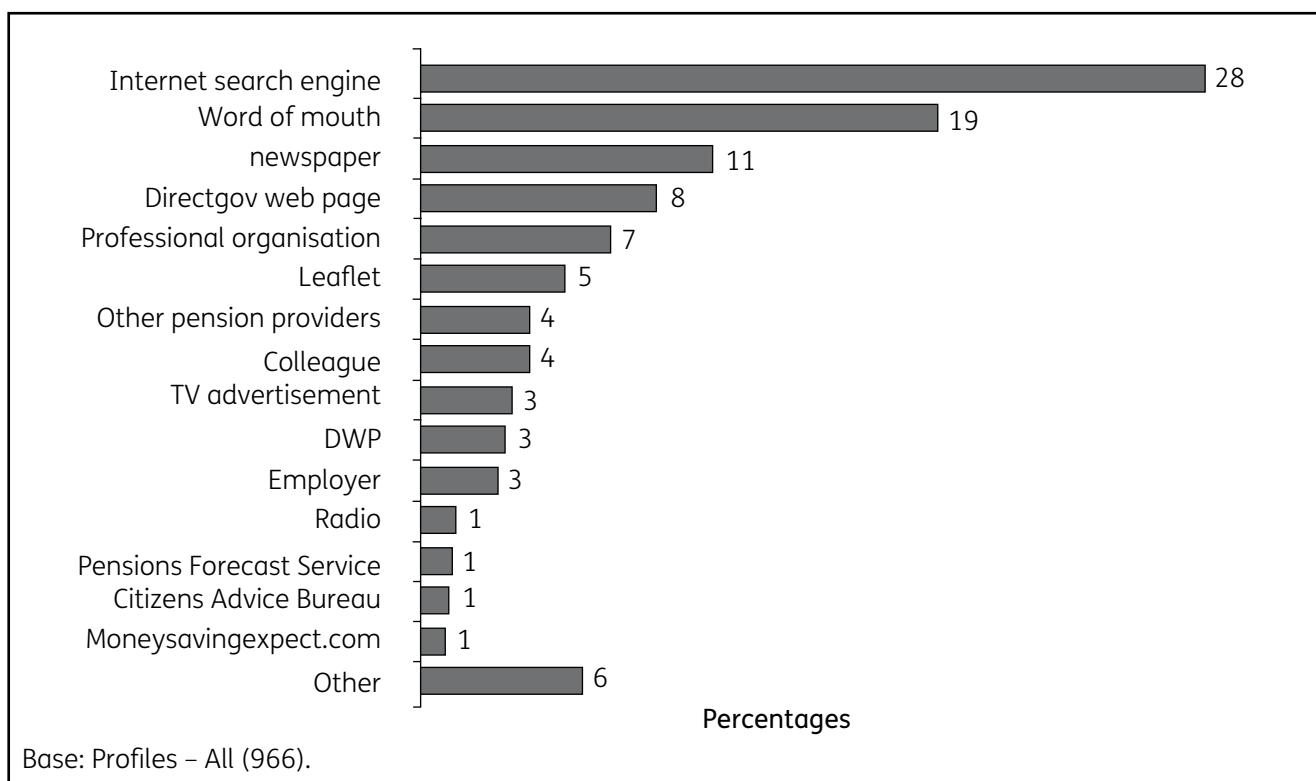
This Chapter explores how respondents became aware of the service and how they accessed the Pension Tracing Service (PTS). The analysis then moves on to consider what prior expectations they may have held before they contacted the PTS.

5.1 Becoming aware of the PTS

Respondents became aware of the service through a variety of channels (see Figure 5.1). Reflecting general population trends, and increasing internet penetration and usage, a large proportion of respondents found out about the PTS online. Overall, nearly two in five (37 per cent) became aware of the PTS through web usage. More than a quarter (28 per cent) came across the PTS by way of surfing the web and using a common internet search engine, such as Google or Yahoo. A further 8 per cent reached the PTS after looking at the Directgov website and 1 per cent mentioned Moneysavingexpert.com.

Half of the respondents who used the PTS online service, reached it after using a general internet search engine (53 per cent), while two-fifths (40 per cent) consulted the Directgov website.

Figure 5.1 Awareness of the PTS¹¹



¹¹ This was a multi-coded question to which respondents could give more than one answer.

Word of mouth plays an important role in spreading awareness of the PTS. A fifth of respondents, (19 per cent) reported they heard about the PTS from a friend or family member, and a further 4 per cent became aware of the service through a colleague.

Various traditional advertising or media channels add to the variety of information sources. One in ten (11 per cent) read about the PTS in the newspaper, 5 per cent saw it advertised in a leaflet, 3 per cent saw it on TV, and 1 per cent heard about it on the radio.

Finally, respondents reported a number of organisations through which they became aware of the PTS, including professional organisations (7 per cent), other pension providers (4 per cent), the DWP (3 per cent), the Department for Work and Pensions (DWP) State Pension Forecast Service (1 per cent) and the Citizens Advice Bureau (CAB) (1 per cent).

There were a number of significant differences between socio-demographic sub-groups in the way they became aware of the PTS. Those who were more likely to become aware of the PTS through an internet search engine were:

- younger respondents: 42 per cent of those under 45 years, and 38 per cent of those between 45 and 54, compared to 25 per cent of those aged 55 to 64, and 17 per cent of those aged 65 or above;
- working full-time: 33 per cent, compared to 21 per cent of those who were already retired;
- from the higher social grade: 27 per cent of those in social grades AB compared to 13 per cent of social grades DE;
- men (33 per cent) compared to women (23 per cent).

Older respondents were significantly more likely to become aware of the PTS through word of mouth, 22 per cent among respondents aged 55 years or more compared to 13 per cent of those aged below 55. Those aged 65 years or older were also significantly more likely to become aware of the PTS after reading relevant information in the newspaper (23 per cent) compared to the average (11 per cent) and through any of the advertising channels, including newspapers, leaflets, TV and radio (30 per cent), compared to the average (20 per cent).

Men were more likely to have read about the PTS in the newspaper compared to women (13 per cent compared to 8 per cent).

5.2 Accessing the PTS

Two-thirds of respondents accessed the PTS online (64 per cent) while a third did so by telephone (36 per cent). It can be seen that although only 37 per cent of respondents found out about the service online, a far greater proportion go on to request the trace online.¹²

There were some very evident differences between age groups in how they accessed the service. Younger respondents (81 per cent of those aged under 45 and 76 per cent of those between 45 and 54) and those in full-time employment (74 per cent), were more likely to have used the internet to contact the PTS. Older and retired respondents were less likely than younger ones to use the internet. Among those aged between 55 and 64, the internet was still the preferred means for contacting the service (60 per cent used the internet and 40 per cent the phone). In the 65+ age bracket, a majority used the telephone service.

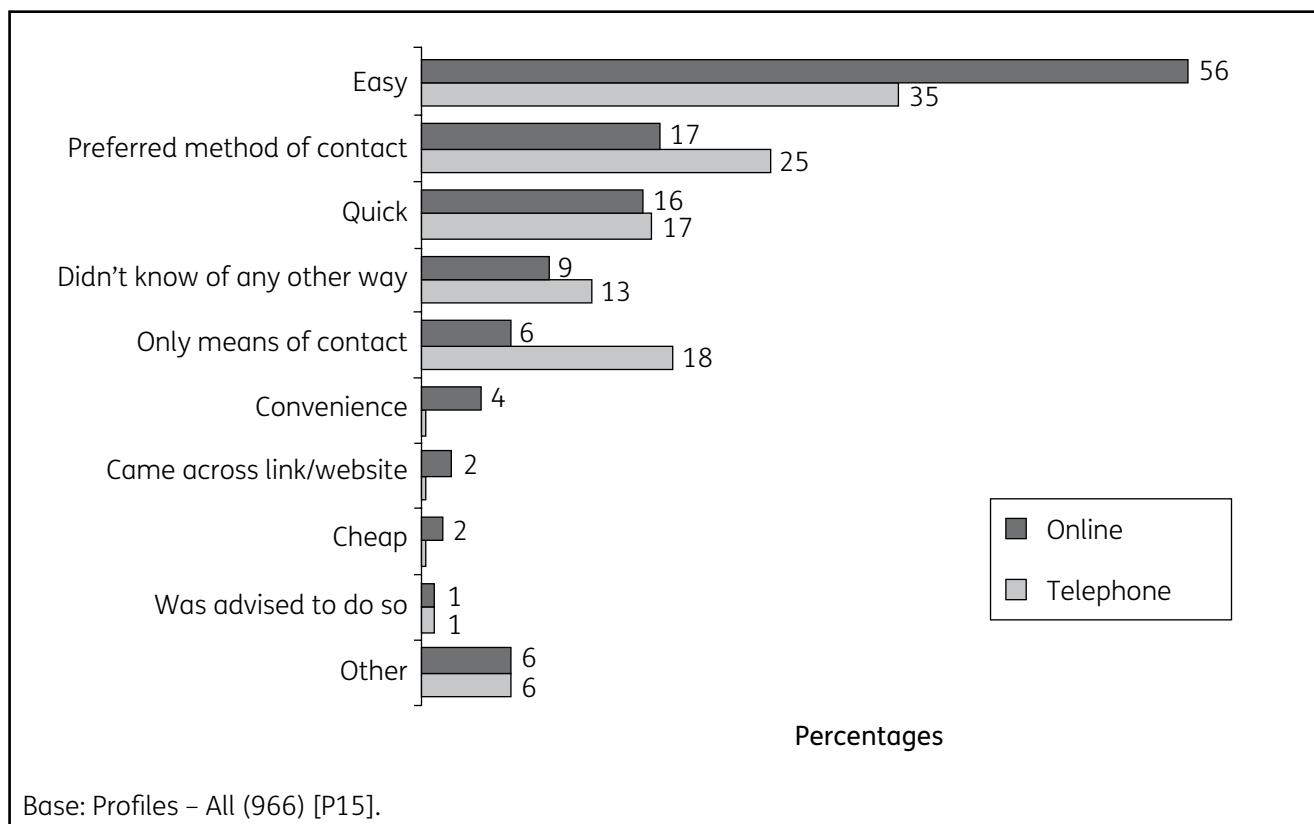
¹² As noted in Section 2.1, only telephone and online enquirers were recruited for interview.

The survey asked respondents why they chose to make contact with the PTS in the way that they did. About half (49 per cent) of all respondents explained that their way of making contact was easy and a fifth (20 per cent) stated that this was their preferred method of contact.

Figure 5.2 illustrates a variety of reasons for choosing the online or the telephone channel to contact the PTS. The graph presents the survey findings split between the two communication channels and shows a number of important differences:

- online respondents reported, in large numbers, that communicating with the PTS via the internet was easy (56 per cent) and one in six (17 per cent) felt this to be a quick way to access the service. One in ten (9 per cent) did not know of any other ways of making contact and 6 per cent said that this was their only means of contacting the PTS;
- telephone users on the other hand, were more likely to say that this was their preferred method of contact (25 per cent). A fifth (20 per cent) reported that using the telephone was their only means of contact and one in eight (13 per cent) did not know of any other ways of accessing the service.

Figure 5.2 Reasons for choosing how to access the PTS¹³



¹³ This was a multi-coded question to which respondents could give more than one answer.

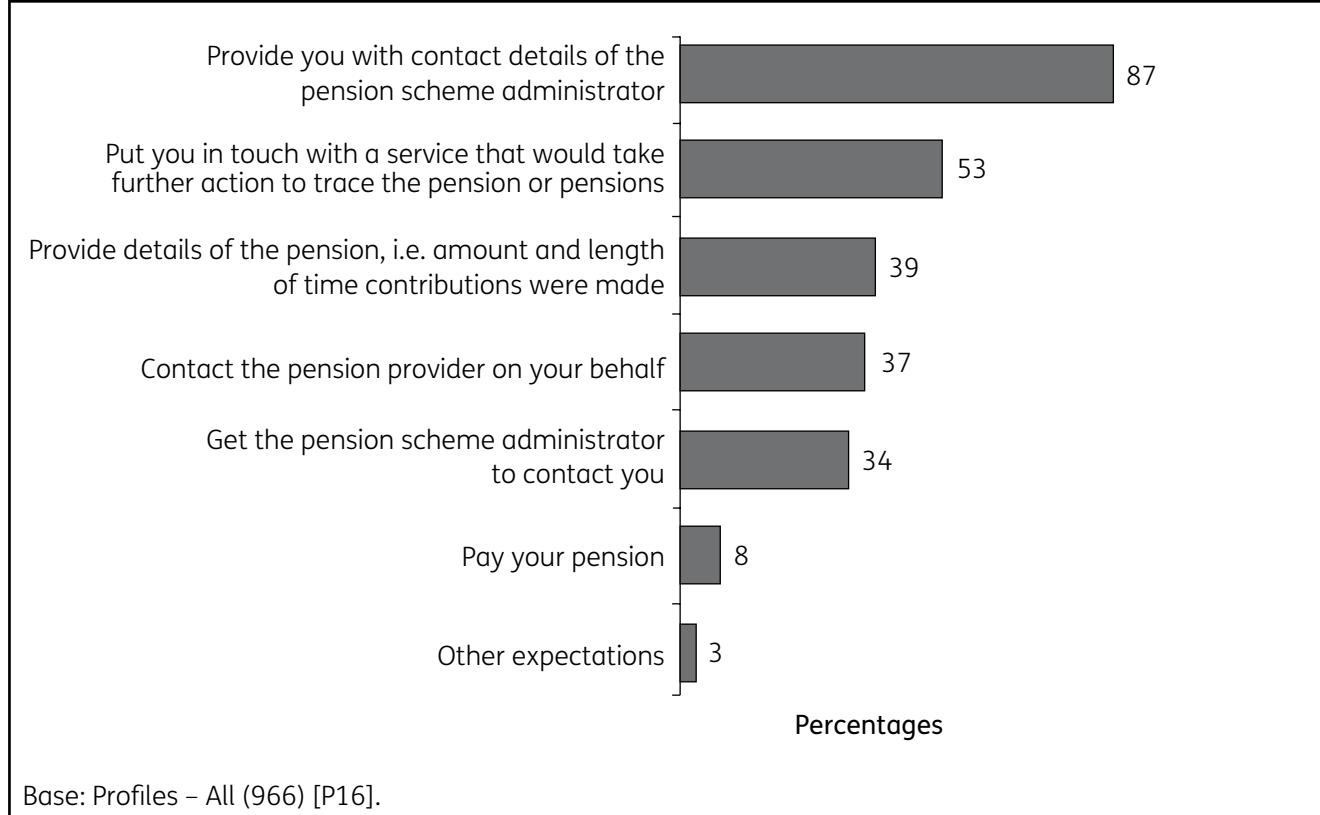
Indeed, when asked in a follow-up question, a third of telephone users (35 per cent) stated that they would not be able to access the PTS were it only available online. The survey findings reveal significant differences between age groups and highlight the importance of the telephone channel for older respondents and for those who are already retired:

- older respondents aged 55 or above were significantly more likely to say they would not be able to access the PTS if it were exclusively available online (40 per cent) compared to those under the age of 55 (24 per cent);
- in line with the above, half of those respondents who were already retired at the time of the interview felt they would not be able to access the PTS were it only available online (50 per cent), significantly more than the average (35 per cent);
- in addition, just over half (51 per cent) of those respondents with a long-term health problem were also more likely to say they would not be able to access an exclusively online PTS.

5.3 Customers' prior expectations about the PTS

All respondents were asked, on a prompted basis, about the expectations they had before contacting the PTS. Nine in ten (87 per cent), expected the PTS to provide them with contact details of the pension scheme administrator and over half (53 per cent) expected to be put in touch with another service or organisation that could help them in tracing their pensions (Figure 5.3).

Figure 5.3 Customer's prior expectations¹⁴



¹⁴ This chart shows responses to a prompted question where interviewers read out a list of possible prior expectations and asked respondents to say whether they shared these or not.

These two expectations match the core service elements that the PTS is already delivering by providing contact details and signposting further help and assistance from other organisations when sending out letters to their clients.

However, more than half of all respondents (60 per cent) had expectations that went beyond these existing service elements:

- two-fifths (39 per cent) thought they would be told more details about their pensions, e.g. the amount and the length of time contributions were made;
- a similar proportion (37 per cent) were expecting the PTS to contact the pension provider on their behalf;
- a third (34 per cent) wanted the PTS to arrange that the pension scheme administrator get back in touch with them directly – this was more likely to be the case amongst respondents who became aware of the PTS through traditional media channels such as radio, TV, newspaper ads or leaflets (40 per cent);
- one in 12 (8 per cent) expected the PTS to actually pay the pension – respondents who became aware of the PTS after being in touch with other organisations (e.g. CAB, independent financial advisers (IFAs), accountants, law firms, etc.) were more likely to share this expectation (12 per cent).

These misapprehensions of what the PTS aims to deliver were most commonly held, in all cases, by older and retired respondents, and those in social grades D and E.

There was a tendency for respondents who expected more from the PTS than its current core service is designed to deliver to have additional expectations in various areas. For example:

- of those who wanted the PTS to arrange that the pension scheme administrator get back in touch with them directly, about three in five also expected the PTS to provide details of their pensions (59 per cent) and to contact the pension provider on their behalf (63 per cent); one in six (17 per cent) expected the PTS to pay their pension;
- those respondents who assumed that PTS would pay out their pensions were also more likely to expect the PTS provide them with details of their pension (83 per cent), to contact the pension scheme administrator on their behalf (79 per cent) or to arrange that the pension provider would contact them (73 per cent).

When respondents expected more from the PTS than it is set up to deliver, this is likely to impact on their satisfaction with the service in the sense that any unfulfilled expectations may lead to disappointment. In all of its communications and messages, the PTS should aim to be clear in establishing the scope of the service it offers – and in setting out what it does not seek to do.

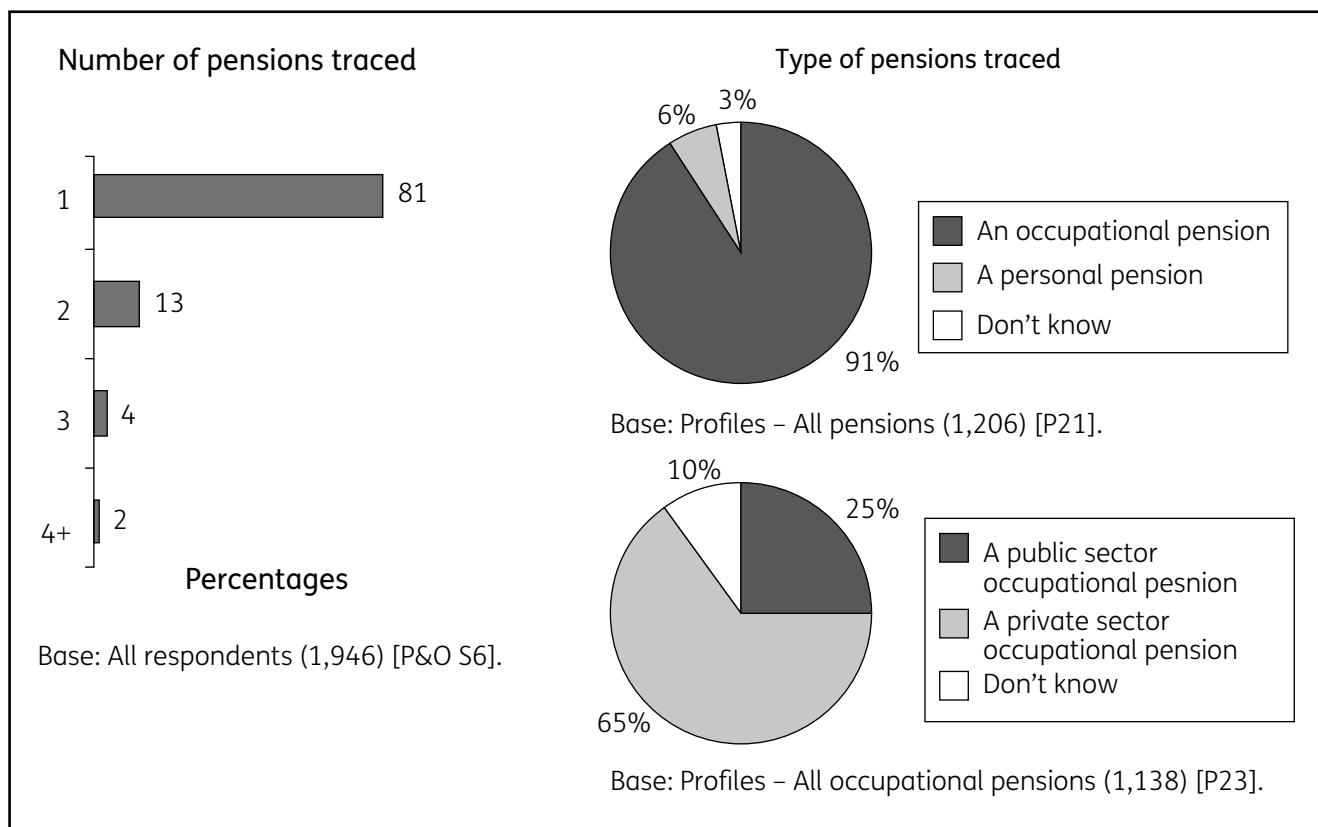
6 Nature of pensions being traced

- A clear majority of respondents (81 per cent) were looking to trace just one pension.
- A vast majority of pensions traced by the Pension Tracing Service (PTS) were occupational pensions (91 per cent), while 6 per cent were personal pensions. Occupational pensions tended to be connected to previous employment within the private sector, and to large employers.
- Three in five (57 per cent) occupational pensions related to jobs which had been held for more than five years, with one in ten (22 per cent) involving employment periods of over 10 years.
- A high proportion of pensions were connected to a job that dates back between 20 and 40 years (64 per cent), while only a small proportion (13 per cent) came held a job from ten years or less ago.

This chapter concentrates on the profile of pensions being tracked by respondents enlisting the assistance of the PTS. We look specifically at the number of pensions a customer is typically looking to trace, and the nature of these pensions.

The vast majority of respondents (81 per cent) in contact with the PTS were looking to trace just one pension. Around one in five respondents (19 per cent) were undertaking multiple traces, with just over one in 20 (6 per cent) looking to source details for three or more pensions. There were no particular sub-groups that stood out as being more or less likely to undertake a multiple pension trace.

Figure 6.1 Nature of pensions being traced



The majority of pensions traced by the PTS were occupational pensions (91 per cent), with around one in 20 (6 per cent) being personal pensions. This suggests that individuals are likely to manage their own personal pensions more rigorously than a company pension, where the employer takes care of the payments and administration.

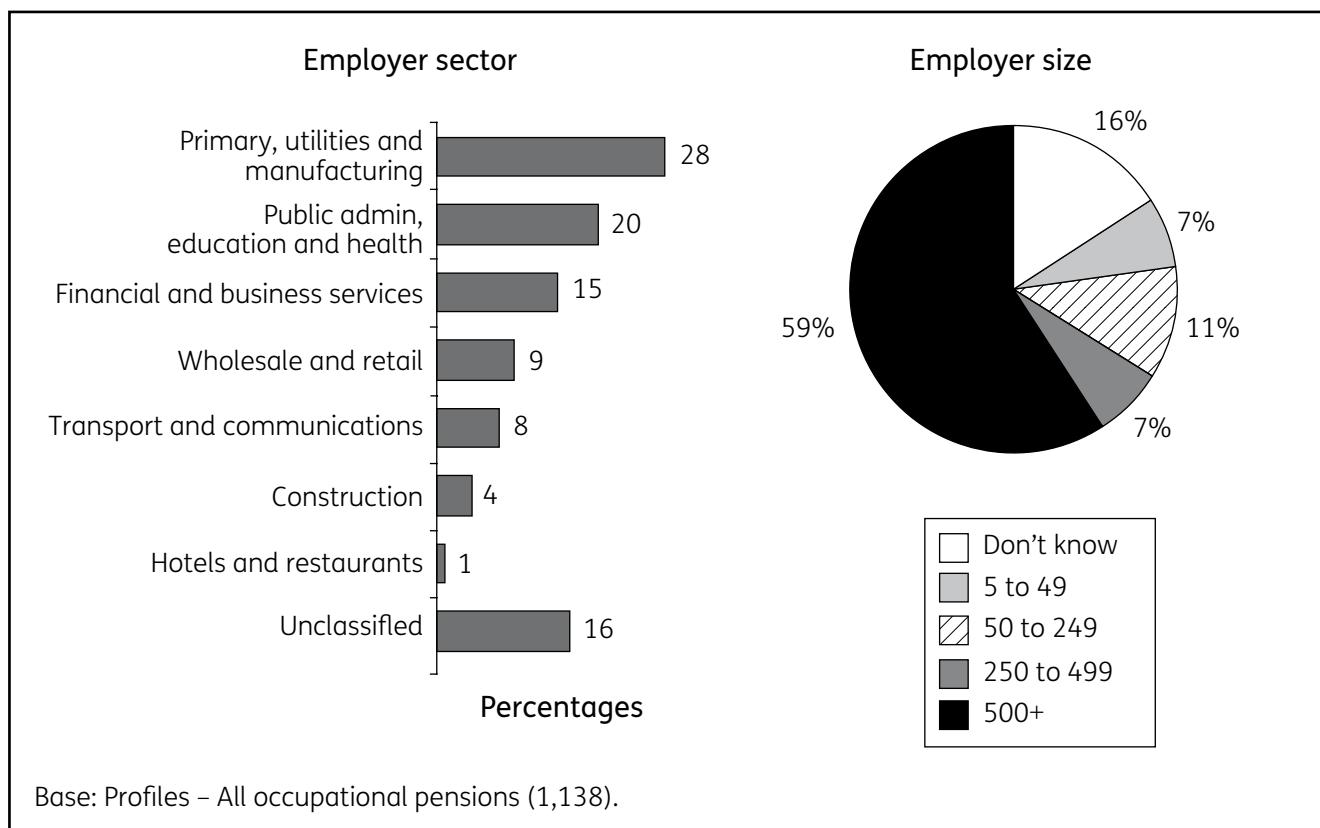
Those aged under 55 were significantly more likely to be tracing a personal pension compared to those either approaching, or already of retirement age (10 per cent compared to 4 per cent respectively) reflecting increasing uptake of personal pensions in more recent years.

Those contacting the PTS on their own behalf were more likely to be tracing a company pension than those contacting on behalf of a friend or relative (92 per cent compared to 84 per cent).

Of all company pensions being traced, two-thirds (65 per cent) were connected to a job from within the private sector, with a quarter (25 per cent) connected to public sector employment.

Over a quarter of pensions being traced were connected to a job in the primary, utilities and manufacturing sector, with a further 15 per cent coming from the financial and business services. Only a very small proportion came from the leisure and tourism and construction sectors (1 per cent and 4 per cent respectively).

Figure 6.2 Sector and size of employer to which occupational pensions being traced are linked

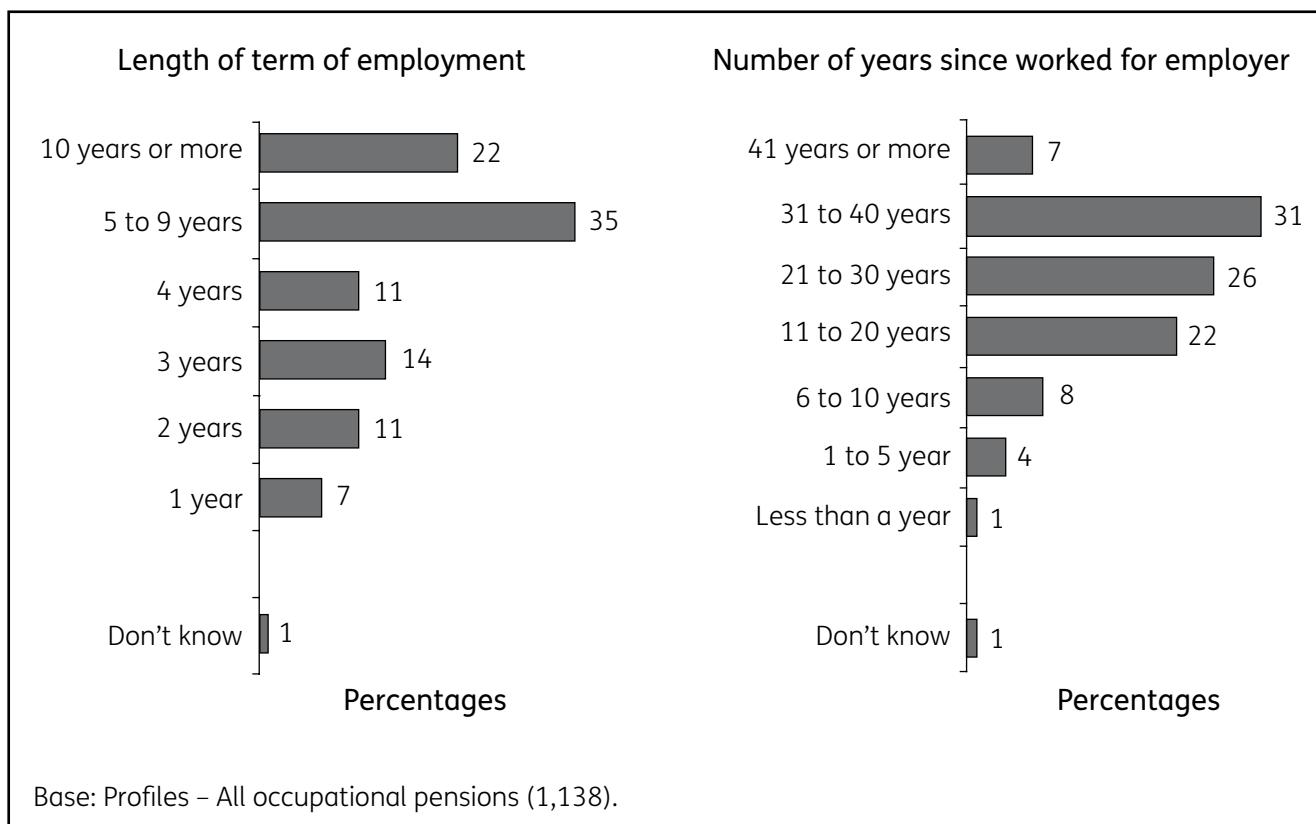


The nature of the customer base and the fact that – as we have seen previously – respondents were typically looking to trace pensions from jobs they had been in some time ago, means that the sector profile of these occupational pensions, in large part, reflects a past profile of the workforce's employment. Over a quarter (28 per cent) of lost pensions originated from the primary, utilities and manufacturing sector, a sector which has seen periods of significant decline. Indeed, respondents aged 45+ were twice as likely to be tracing a pension related to a job from this sector (30 per cent compared to 13 per cent of those under 45).

Over half (59 per cent) of all occupational pensions being tracked were linked to large employers (i.e. organisations with 500+ employees). At the other end of the scale, pensions linked to small employers (with less than five employees) accounted for less than 1 per cent.

The jobs relating to the lost pensions were not, typically, for short/inconsequential periods; three in five (57 per cent) of the pensions being traced related to jobs which had been held for more than five years, with over one in five (22 per cent) involving employment periods of over ten years. Only 7 per cent had held the job for less than a year.

Figure 6.3 Length of employment term and amount of time since working in job linked to pension being traced



Typically, there is a long time lag between the pension holder being employed at the organisation to which the pension is linked and making contact with the PTS. Around a third of pensions (31 per cent) that were being traced were connected to a job with an employer from 31 to 40 years ago. Indeed, a very high proportion of pensions were connected to a job from 21 to 41 years ago or more (64 per cent), with only a relatively small number (13 per cent) coming from a job held ten years ago or less.

Looking specifically at those younger than 45, over a third (37 per cent) of pensions being traced among this age group were employed by the relevant employer between 11 and 20 years ago, and among those aged 55 to 64, over two-fifths (44 per cent) of the pensions being traced were from a company with whom they were employed between 31 and 40 years ago.

7 Outcomes of Pension Tracing Service traces

- Respondents reported a successful trace in 75 per cent of cases, where the Pension Tracing Service (PTS) was able to provide the name or contact details of the pension scheme administrator, or both.
- In most cases (72 per cent) respondents follow up a successful trace by trying to contact their pension scheme administrator.
- The outcome for one in five (19 per cent) of all pensions traced by PTS is that the respondent confirmed their eligibility to draw a pension. One in 20 (6 per cent) pensions were already being accessed and a further one in ten (11 per cent) will be accessed in the future.
- Three-quarters (72 per cent) of those pensions that are or will be accessed provide a regular payment of up to £29 per week. A lump sum payment is available for more than half (55 per cent) of these pensions, paying a lump sum of £5,000 or less in two-thirds of cases (66 per cent).

This chapter explores the success rate of the PTS in helping customers to trace ‘lost’ pensions.

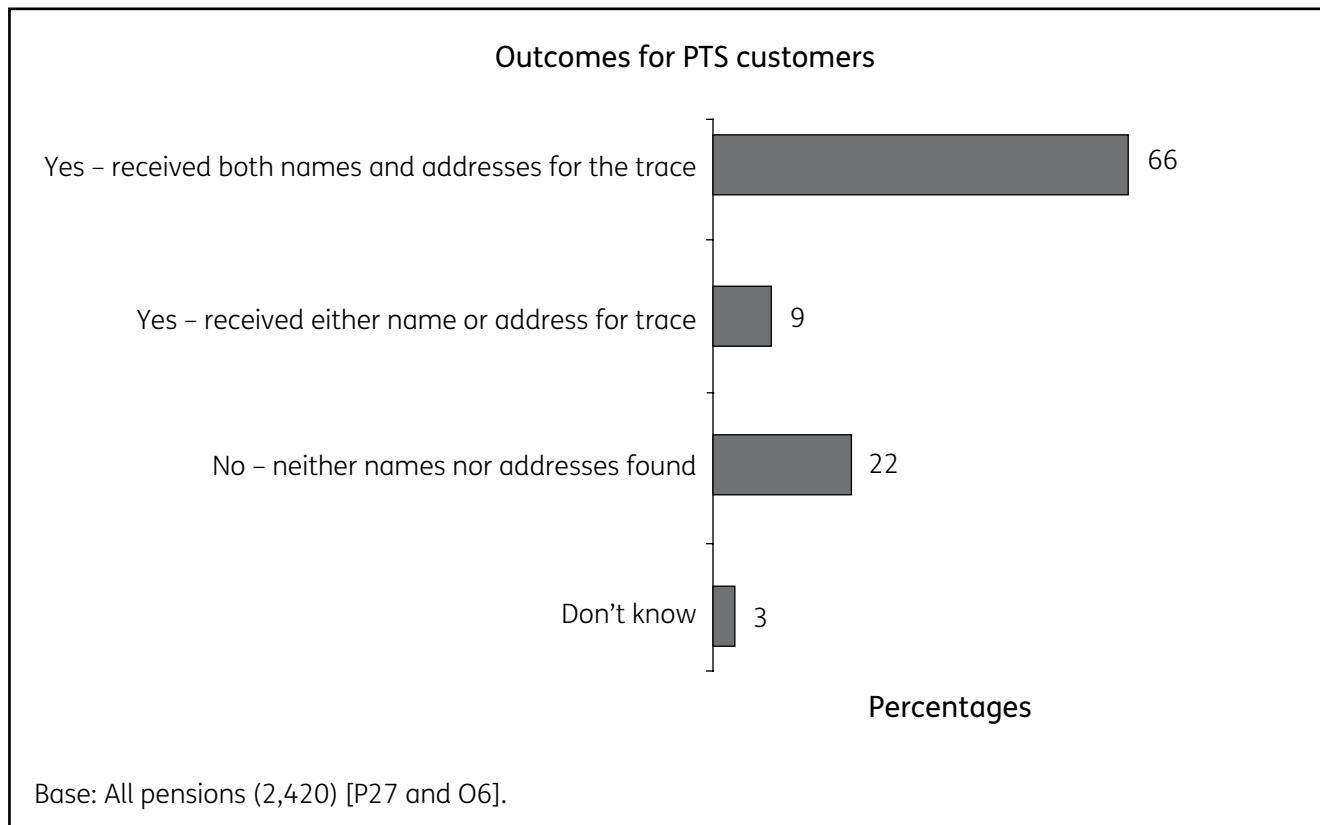
For those pensions that the PTS successfully traced, the customers’ next steps were explored to determine whether or not they then go on to contact the pension scheme and confirm their eligibility to a pension. In instances where eligibility has been confirmed we assessed the value of the pension.

In those instances where the PTS was not able to successfully trace the pension scheme, it was established whether or not the respondent took any further action to try and trace the pension using other channels, and with what degree of success.

7.1 Success rate of traces undertaken by the PTS

The PTS enjoys a good success rate¹⁵. Of all pension traces requested, the PTS were able to provide either name and address for the pension administrator, or their name or their address in 75 per cent of cases; in two-thirds (66 per cent) of cases the PTS were able to provide both the names and addresses for the trace (see Figure 7.1).

¹⁵ As a note, the success rates are derived from the survey question which asked customers ‘Did the PTS send you contact names and addresses for your pension?’ It is possible that some respondents misunderstood this question, thinking that it meant to establish whether PTS had completed the entire pension trace, rather than simply providing them with contact details and addresses.

Figure 7.1 Outcomes of pensions traced by the PTS

There remains, however, more than one in five pensions (22 per cent) where the PTS were unable to provide either the name or the address for the pension administrator.

There were no particular sub-groups within this cohort who were significantly less likely to report a successful trace. The number of pensions being traced did have some impact on the success rate; the more pensions being tracked by an individual the less likely it was that the PTS could provide at least some contact details for every trace. The success rate was highest among single traces, where in just over three-quarters (76 per cent) of all cases the PTS were able to provide some contact details.

The greater the number of pensions a respondent was looking to trace, the less likely it was that the PTS was successful in tracing them all. The PTS was able to provide details for the pension administrator for both pensions for just short of two-thirds (64 per cent) of cases where two pension traces were requested, they provided details for all three in 59 per cent of instances where three pensions were being traced, and of all four in 48 per cent for all pensions where four pension traces have been requested.

There also seems to be some correlation between success rate and the sector to which the pension is related. Pensions traces connected to a job in the transport and communications or the financial and business services sectors were more likely to be successful than those in the construction sector (78 per cent, and 78 per cent compared to 61 per cent respectively).

Pensions related to jobs with larger companies were also significantly more likely to be successfully traced by the PTS than those linked to smaller employers. Four out of five pensions (79 per cent) related to a job with an organisation with 500 or more employers were traced successfully by the PTS compared to 65 per cent of all pensions linked to an employer with 5-499 employees.

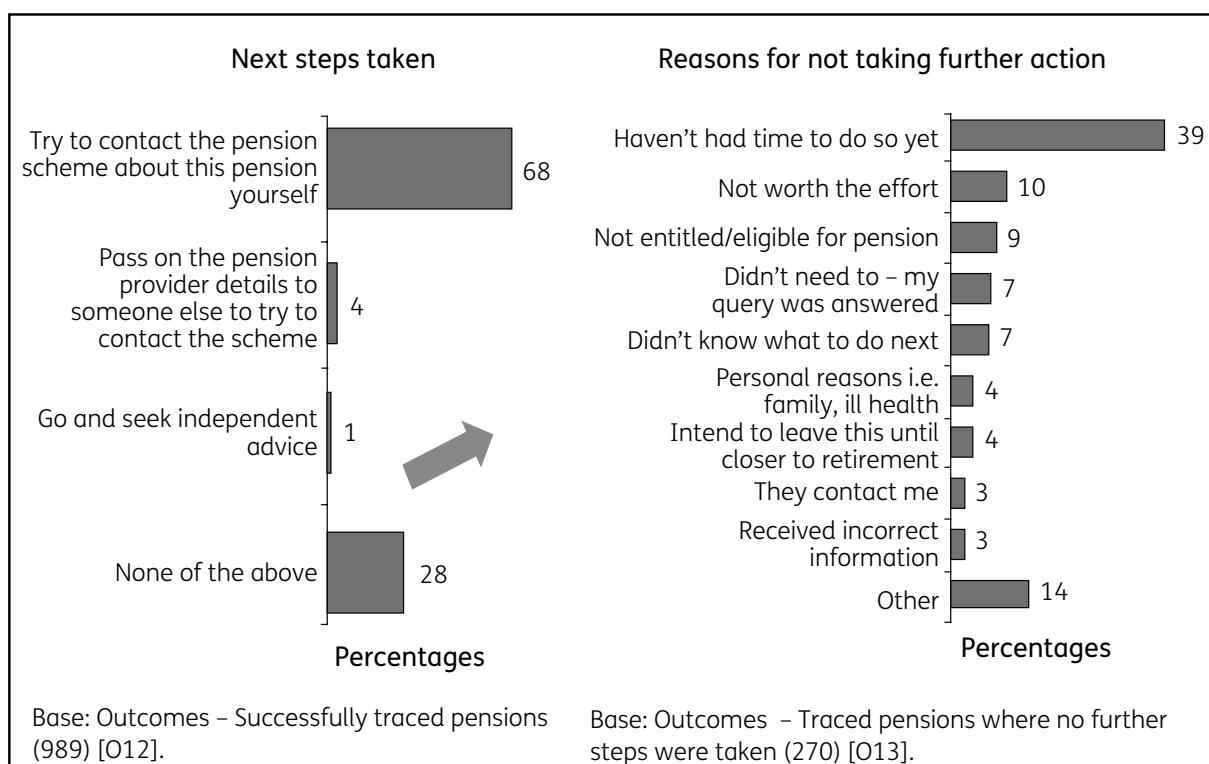
Nine in ten respondents (90 per cent), with at least one successful pension trace received a letter from the PTS confirming the contact details of the pension administrator and of these, 94 per cent considered the letter to be clear (either fairly or very) in explaining the next steps that the customer could take. Fewer than one in 40 (2 per cent) deemed the letter to be unclear.

Respondents who considered the letter to be unclear were only a very small minority (a base of 17 respondents which does not allow statistically significant analysis), but their views may nevertheless be of some interest. Some were given just the address for the pension administrator and found that this detail was insufficient without an accompanying contact name or department. It was also suggested that it would have been useful to offer advice on how to go about contacting the pension administrator or offering any information on what to do after contacting the pension administrator.

7.1 Action undertaken on successful traces

For three-quarters (72 per cent) of all pensions successfully traced by the PTS, respondents went on to take further action themselves, either through trying to make direct contact with the pensions administrator (68 per cent), or by passing the details onto someone else to contact the pension administrator on their behalf (4 per cent).

Figure 7.2 Next steps taken for pensions successfully traced by the PTS, and reasons for not taking any further action



Those who were already retired were significantly more likely to go on to contact the pension administrator themselves following the initial PTS request (71 per cent compared to 63 per cent working full-time at the time of the pension request) suggesting their more urgent need to access the missing pension.

Respondents aged under 55 were significantly more likely not to take any further action at this stage, following the successful PTS trace (33 per cent compared to 21 per cent of those aged 65 or over). Again, this reflected their demographic and life-stage (most were still working, earning a regular income); it is possible that confirming the pension administrator details was their primary objective at that moment in time.

Indeed, the under 55s who hadn't pursued their pension trace were significantly more likely than others to say they had not had time to do so yet as a reason for not taking any further action (51 per cent compared to 30 per cent of those aged over 55). So while the fact that no action was taken six to eight months after the initial contact with the PTS could be read as meaning that it is unlikely that any action will be taken at all, it is also quite plausible that the reason for this inaction is simply circumstantial and that respondents will take further action when they are closer to retirement.

Additional reasons for not taking further action on successful traces include the value of the pension perceived as not being worth the effort (10 per cent), not being eligible for the pension (9 per cent) and not needing to because the respondents' queries were already answered (7 per cent). A variety of reasons were given by respondents that were summarised in the 'other' category (14 per cent), which revolve around respondents being in the process of sorting out their pensions, organising their paperwork, waiting for additional documentation to be sent to them, or simply considering their options.

Where further action was undertaken by the respondents the contact details provided by the PTS proved to be correct in four-fifths (80 per cent) of all cases.

7.2 Customer eligibility and pension access

Where the correct contact details were supplied by the PTS:

- respondents were able to confirm their eligibility to access the pension (now or at some time in the future) in just over two-fifths of cases (43 per cent);
- in one in three cases (36 per cent), respondents were unable to confirm any eligibility to a pension;
- in one in five cases (21 per cent) respondents had not yet confirmed whether they were or will be eligible to access the pension.

Pensions sought by younger respondents were significantly more likely to be those they were eligible for than those belonging to older respondents (55 per cent of those pensions belonging to those aged up to 44 and 61 per cent of those aged 45-54, compared to 35 per cent of those aged 55-64).

Of those pensions where eligibility has been confirmed, a third (34 per cent) had already been accessed, with those aged 65 or over, not surprisingly being the most likely than any other age groups to have already started drawing the pension (76 per cent). Of those pensions where eligibility had been confirmed but which have not yet been accessed, nine in ten (89 per cent) will definitely be accessed in the future according to the intentions of respondents.

Figure 7.3 details the outcomes at each stage from the point where the respondent was supplied with contact details, through establishing eligibility, to accessing the pensions, or making plans to access them in the future.

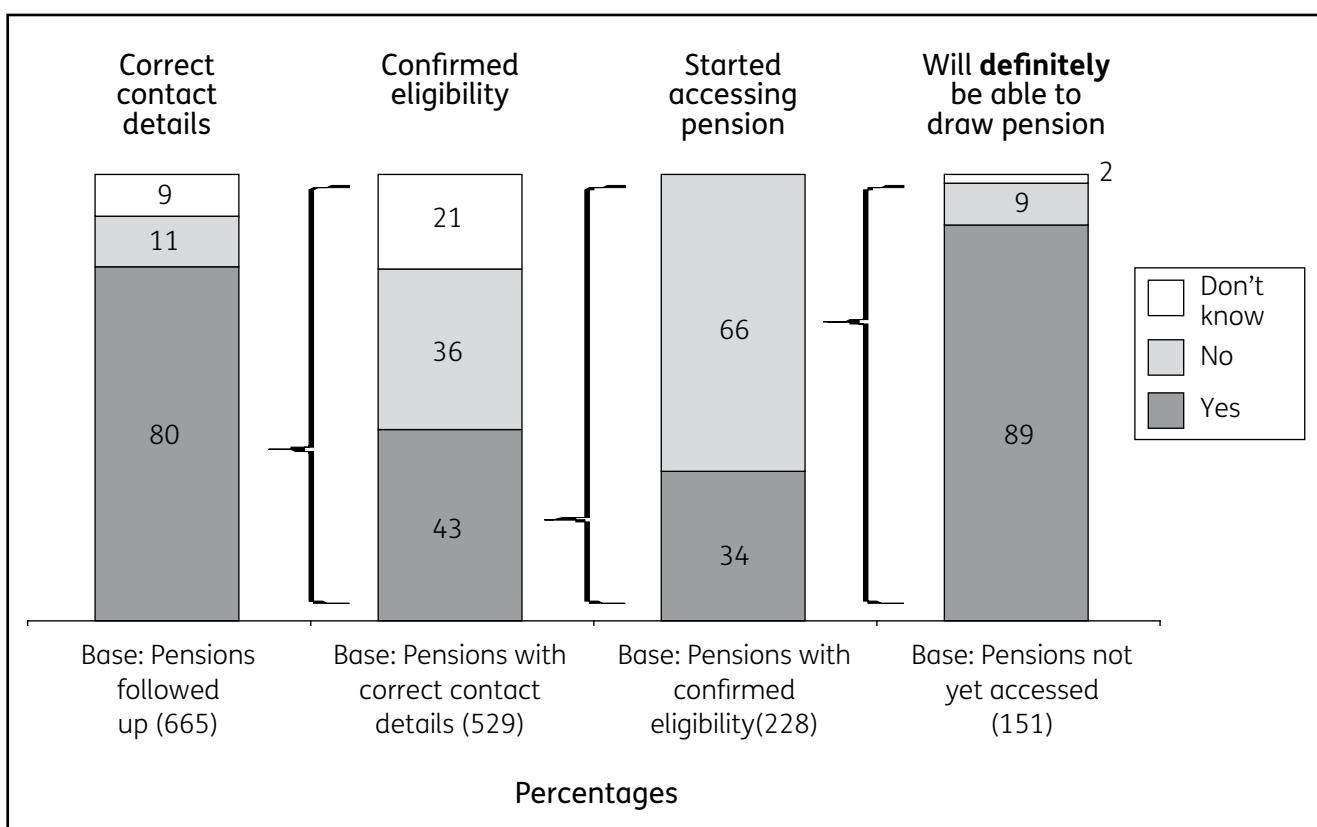
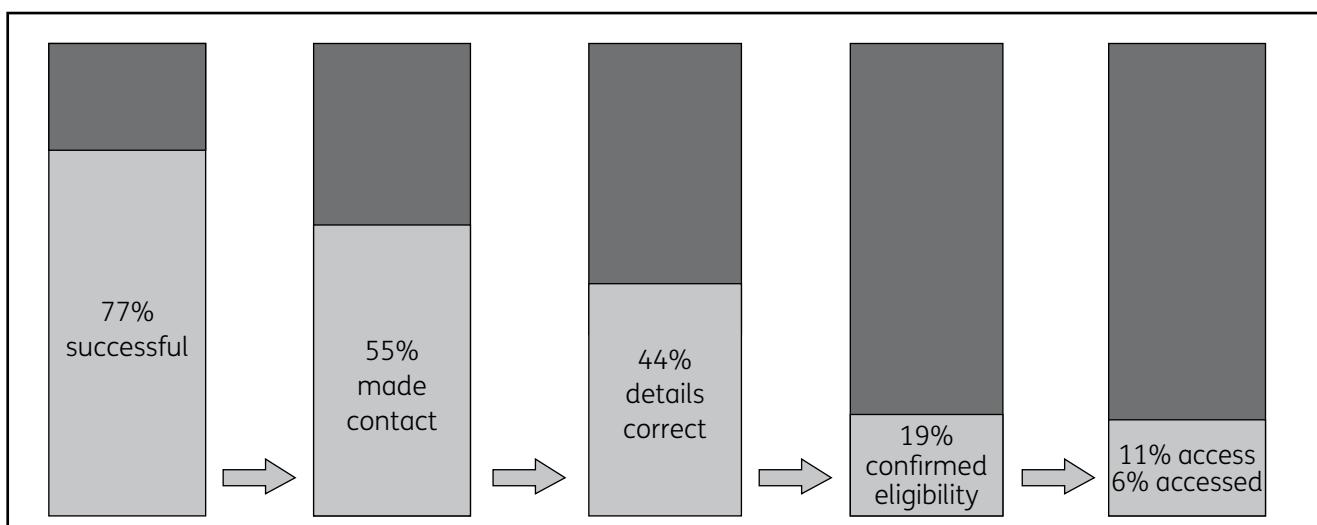
Figure 7.3 The Pension Journey – from initial trace to drawing the pension

Figure 7.4 replicates the structure of figure 7.3 but relates the outcome to the starting number of traces at each stage. This shows that around 1 in 5 (19 per cent) of the pensions that the PTS was asked to trace have already confirmed eligibility to a pension, with one in twenty (6 per cent) having been accessed and a further one in ten (11 per cent) accessible in the future (in 1 per cent of cases people were not sure).

Figure 7.4 The pension journey: An overview – from initial trace to drawing the pension

7.3 Value of the successfully traced pensions

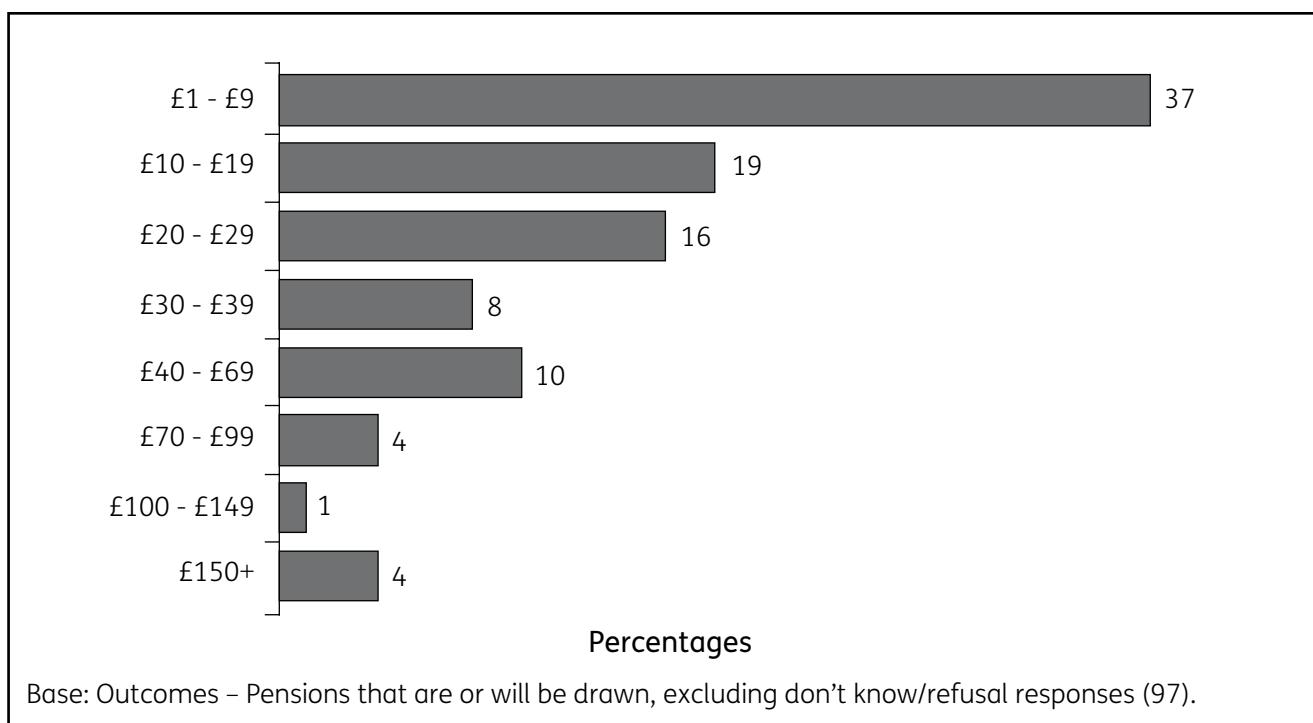
Where respondents had already started drawing their pension or where they had confirmed that they would definitely be able to do so in the future, a series of questions were asked about the value of the pension they would receive, and the ways in which they would receive the pension. It should be noted that around half of the respondents (47 per cent), refused to disclose this information at the time of the interview, so these results can only be taken at an indicative level at best.

In around a quarter of all cases (27 per cent) the pension either paid or will pay a regular monthly amount, and around one in five (21 per cent) were or will be paid annually. Only a small minority (5 per cent) were or will be paid on a weekly basis, probably reflecting the relatively low value of these pensions.

Men were significantly more likely to draw their pension on a monthly basis (33 per cent) compared to women (21 per cent) with women being significantly more likely to draw their pension on an annual basis (28 per cent compared to 15 per cent of men). This precludes the fact that traced pensions belonging to women respondents were of a lower value than those belonging to men.

Respondents were asked what the value of the pension was. In around half of cases (54 per cent) respondents were unwilling to discuss the value of their regular payments. For the remainder (46 per cent), we have translated their payment into a derived weekly value. All subsequent analysis on the value of pensions will be based solely on those pensions where a figure was disclosed by respondents.

Figure 7.5 Derived weekly payments from successfully traced pensions



Around one-third of these pensions (37 per cent) provided a regular weekly payment of between £1 and £9 per week, with the majority (72 per cent) providing the holder with a regular payment of up to £29 per week. In a relatively small number of cases (5 per cent) the weekly value of the pensions was in excess of £100. The median value average weekly payment was £16.

There were no significant differences in value between different sub-groups of the population.

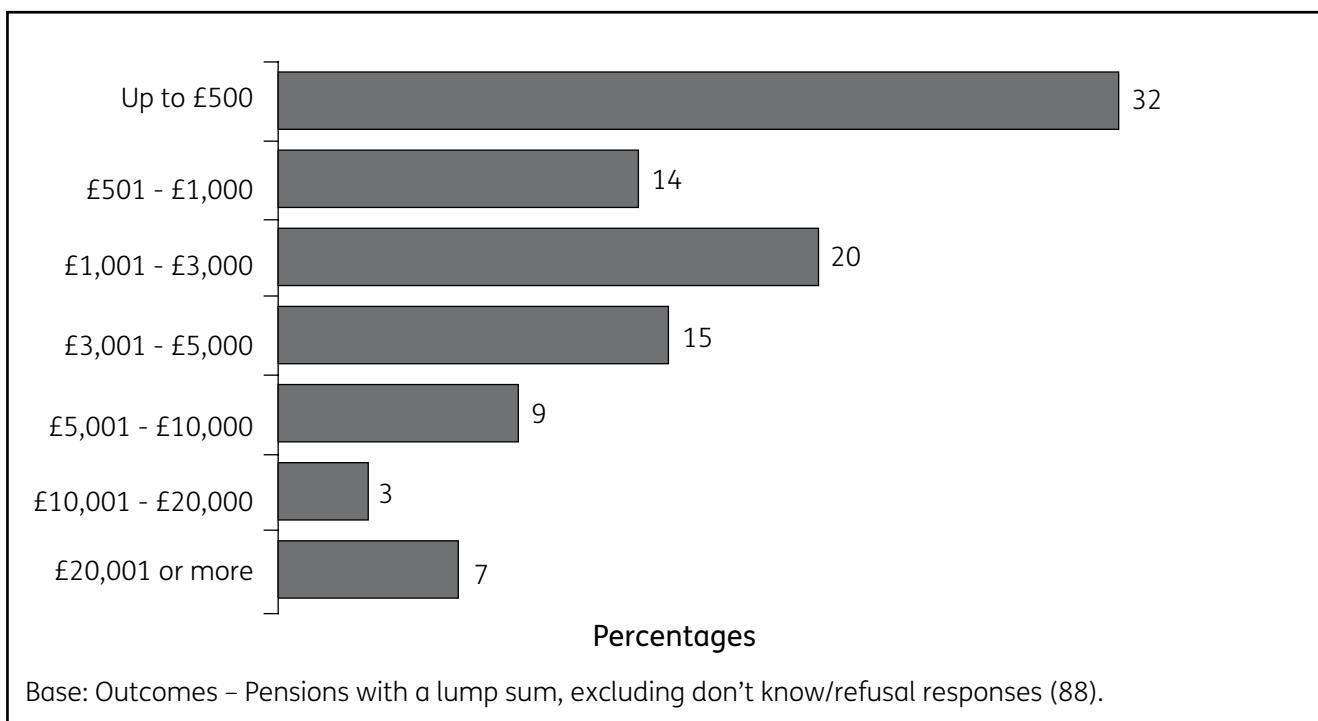
7.4 Lump sum payments

Around half of current and future pensions (55 per cent) had or will pay a lump sum payment. Lump sum payments were more likely to be drawn by those in the older age demographic (77 per cent of those aged 65 and over, and 66 per cent of those aged 55-64, compared to 42 per cent of those aged 45-54), reflecting the more immediate need or desire of older respondents to access a lump sum.

Respondents were unwilling or unable to detail the value of the lump sum payment in a quarter of cases (25 per cent). Figure 7.6 details the values that were reported – again, as in Figure 7.5, the analysis is focused on all known lump sums (75 per cent of cases).

On this basis, a third (32 per cent) of all pensions that paid or will pay a lump sum will be of value of £500 or less. Two-thirds of pensions (66 per cent) paid or will pay a sum of £5,000 or less, and nine in ten (90 per cent) pay or will pay its holder a lump sum of less than £10,000.

Figure 7.6 Value of lump sum payments from successfully traced pensions



Despite this high incidence of low value payments, it should be noted that one in 30 (3 per cent) result or will result in a lump sum payment to the holder of more than £10,000. Additionally, one in 20 (7 per cent) pensions paid or will pay the holder in excess of £20,000 in a lump sum, with men being significantly more likely to be the recipient of a sum of this value (9 per cent compared to less than 1 per cent of women). The lump sum median value was £1,900.

In more than a quarter (29 per cent) of instances where pensions were or will be accessed, respondents reported that they receive both a regular payment and a lump sum.

7.5 Successful pension traces where the administrator details provided by the PTS turned out to be incorrect

The majority of respondents (65 per cent) given insufficient details to allow them to find the scheme or who were unable to confirm membership to a pension scheme, did not go on to take any further action to trace a lost pension on their own.

A quarter (23 per cent) of those respondents who did not take any further action did not know what steps they could potentially take next in tracing these pensions. Around one in five (19 per cent) said that they had not yet had time to take any further action. This perhaps suggests, that without the availability of a professional body to provide tracing facilities, very few people were willing or able to source a lost pension.

Further action is taken by around a third of respondents (35 per cent), and this is more likely to be undertaken by older respondents. Those aged 54 years and over were significantly more likely to take further action than those aged 45-54 years (39 per cent and 14 per cent respectively).

Around half of those respondents (47 per cent), taking further action do not enlist the help of any other tracing services, but find and contact the pension scheme administrator themselves. A notable proportion, around one in ten (12 per cent), re-contact the PTS – presumably having got together slightly more information than they were able to provide on their initial contact. The same number (12 per cent) go on to contact people suggested to them by the PTS.

Only a very small minority go on to contact another pension tracing service (4 per cent), the Pension Tracing Service (TPAS) (1 per cent) or Companies House (1 per cent).

Respondents themselves were able to find correct contact details for the pension administrator for around three in five pensions where the PTS was originally unable to provide correct administrator details, or where the respondent was unable to confirm membership. As a note, the base size for this analysis is relatively low (82 pensions), so caution is needed when interpreting these findings. In about two in five of these cases respondents were able to confirm their membership to the scheme and that a pension will be paid. One in six pensions had already started being accessed by the pension holder.

7.6 Unsuccessful pension traces where the PTS was unable to provide neither the names nor address of the pension scheme administrator

Of those respondents for whom the PTS were able to provide neither the name nor address of the pension scheme administrator, around a quarter (26 per cent) go on to take further action to track down these pensions.

Age does not seem to impact on the likelihood of respondents taking further action with regard to these pension traces, but men were significantly more likely to undertake further action than women (32 per cent compared to 19 per cent).

In terms of the type of further action undertaken, around one-quarter of respondents (23 per cent) seek out and contact the pension administrator themselves. A further one in ten (11 per cent) re-contact the PTS, with the same proportion reviewing their personal information to see if they have any more details for these pensions. This does again present a picture of initial contacts with the PTS being used as a spur for the respondent to go off and conduct further research and then re-contact the PTS with more detailed information on the pensions they are looking to trace. This suggests that the PTS may need to increase visibility of the level of information that they need to maximise the possibility of providing accurate traces. This could possibly be achieved through the use of advertising, information on the website, or a pre-recorded message played when customers phone through to the call centre). This would help to ensure that customers understood what information they should provide in order to increase the chances of a successful trace.

Three in five of the pensions where the administrator details provided by the PTS turned out to be incorrect could be traced by respondents themselves after taking further action. Again, the base size for this analysis is quite low (70 pensions), so these findings have to be interpreted with some caution. Following the customer journey after respondents found the correct contact details of the scheme administrator, the survey shows that respondents were able to confirm membership of the scheme in about half the cases. In two-fifths of cases respondents confirmed that a pension will be paid, and one in six pensions were actually being accessed by the pension holder.

These outcomes mirror the further action taken by respondents where the PTS did not provide sufficient contact details for the pension administrator or where the respondent was unable to confirm membership to the scheme. These findings may be considered rather surprising given that for this group, the PTS were unable to provide either the name or address for the administrator in the first instance, so one would assume that this group of respondents had a harder task to tackle. However, as discussed earlier, a proportion of these respondents did go back to consult their own paperwork to look for more information on the pension schemes. It would appear that in many instances where the PTS were unable to provide accurate details for the pension administrator, it was because the customer could not provide sufficient information to the PTS in their initial contact, rather than the PTS failing to provide an adequate service.

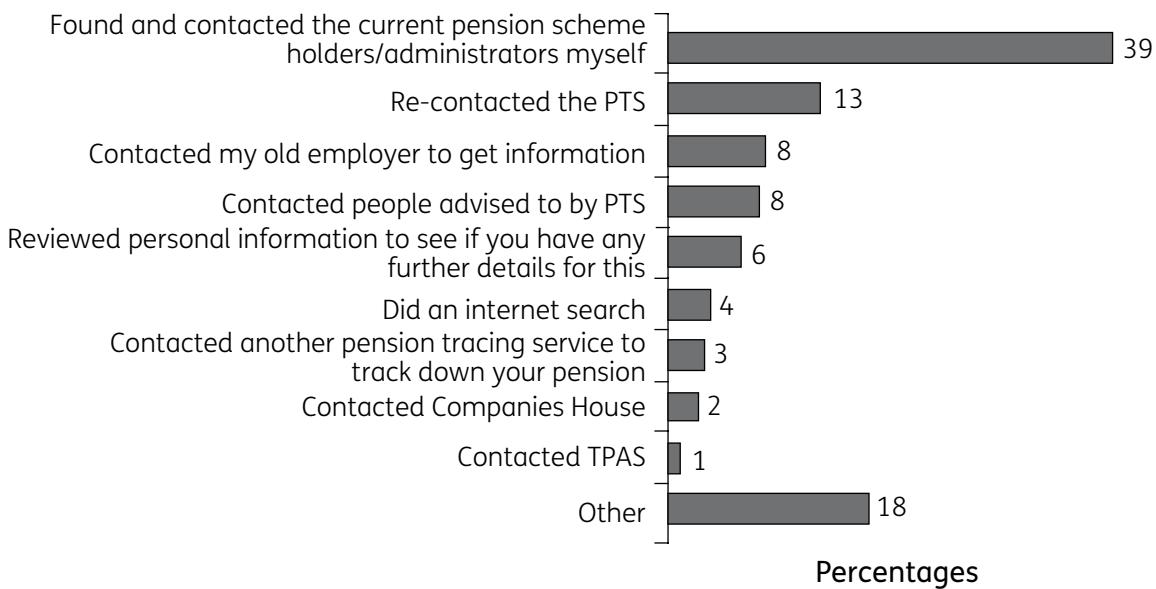
Three-quarters (74 per cent) of respondents who received incorrect contact details for the pension administrator for at least one pension, did not go on to take any further action to trace these pensions. This is not necessarily unsurprising as it is reasonable to suspect that respondents did not believe that they would enjoy any success themselves, given that the PTS was unable to assist.

Reasons for not taking any further action resemble those given for not taken any further action in cases where the administrator details provided by the PTS turned out to be incorrect. Around a third (31 per cent) had not yet had time to do anything, around one in five (18 per cent) did not know how to proceed and one in ten (10 per cent) did not think it worth the effort.

In combining these customer efforts and outcomes for both pensions where the PTS either provided the customer with insufficient contact details, or were unable to provide either the name or the address to the customer, actions taken by respondents outside of contacting the PTS did bear a substantial degree of success. In many cases this extra action amounted to providing the PTS with additional information (see Figure 7.7 for further detail).

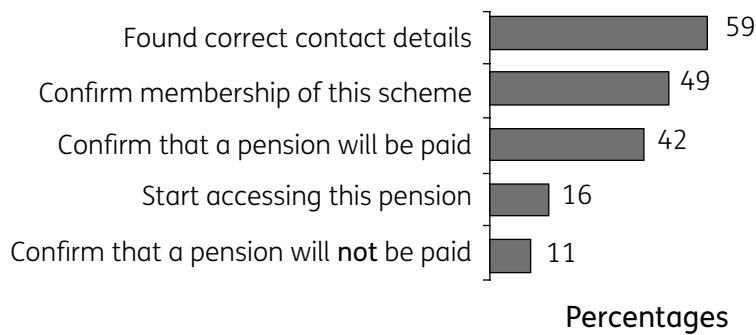
Figure 7.7 Summary of action undertaken by customers and the outcome of this action in tracing a lost pension that could not be traced by the PTS¹⁶

Next steps taken



Base: Outcomes – Respondents taking action after unsuccessful trace (131) [O28 and O32].

Outcomes of next steps



Base: Outcomes – Unsuccessful traces where further action was taken (152) [O29 and O33].

For three in five (59 per cent) pensions that could not be successfully traced by the PTS, respondents went on to successfully find the correct details for the pension administrator, with around two in five (42 per cent) pensions confirming payment.

¹⁶ This was a multicoded question to which respondents could give more than one answer.

8 Customer satisfaction

- The vast majority of respondents were satisfied with the service they received (89 per cent) and with the information the Pension Tracing Service (PTS) provided them with (84 per cent).
- Nine in ten (94 per cent) online respondents found the PTS website to be useful, and a similar proportion (93 per cent) of telephone users felt that PTS call centre staff were helpful.
- Three quarters (75 per cent) felt that the service did not need any improvements. Those who suggested any improvements tended to recommend a more comprehensive service offer that would complete the pension tracing journey from start to finish.

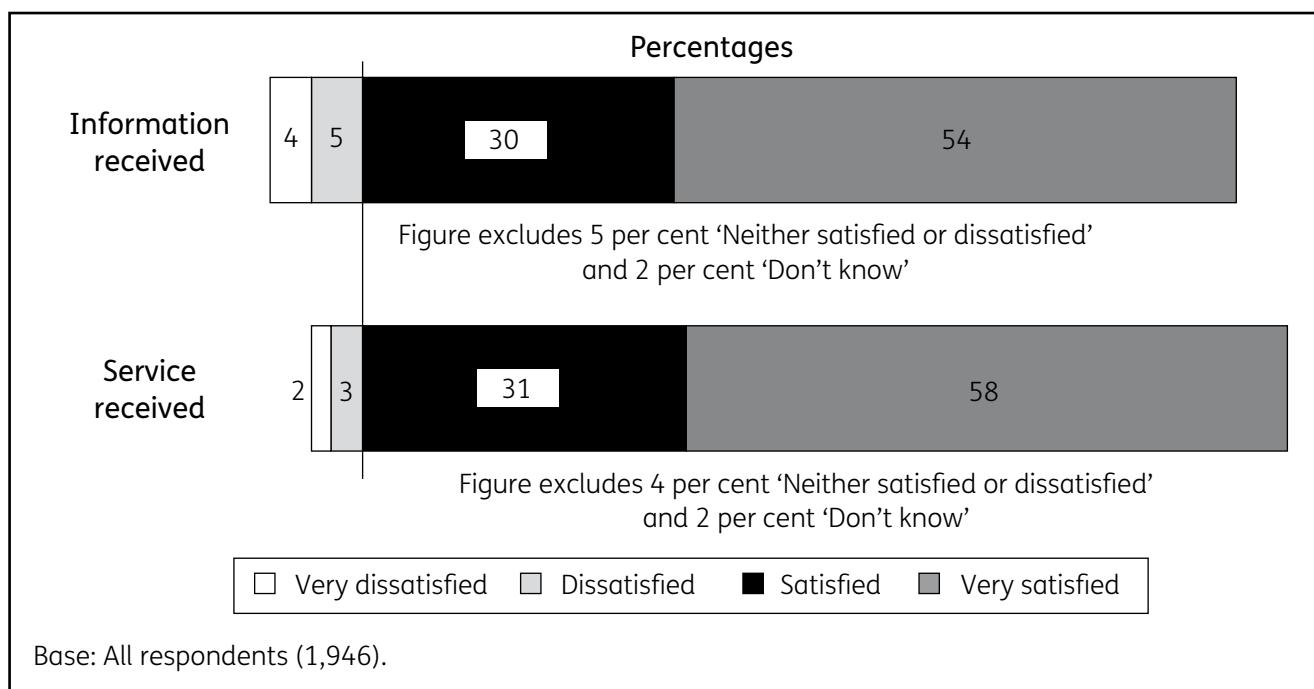
This chapter explores how satisfied customers have been with the PTS. The chapter looks specifically at satisfaction levels with both the service and information received, and deals with the helpfulness of call centre staff and the ease of use of the website.

The chapter also seeks to understand how levels of satisfaction can vary depending on a customer's prior expectations of the service, and proposes recommendations on how the overall user experience can be enhanced.

8.1 Satisfaction with information and service received

At an overall level, the vast majority of respondents were satisfied (either fairly or very) with both the information and the service they received from the PTS. Respondents were significantly more likely to be satisfied with the service they received than the information (89 per cent compared to 84 per cent), with 58 per cent of respondents being very satisfied with the service (compared to 54 per cent being very satisfied with the information received).

Figure 8.1 Satisfaction with the information and service received



It should come as no surprise that those respondents who had any success tracing a pension using the PTS were significantly more likely than those who had no success to be satisfied (either fairly or very) with the information they received (91 per cent and 54 per cent respectively).

The same cohort was also significantly more likely to be satisfied with the service received from the PTS compared to those who had not experienced any success (95 per cent compared to 68 per cent).

Although levels of dissatisfaction among respondents were relatively low, nearly one in ten (9 per cent) were dissatisfied (either fairly or very) with the information received – a significantly higher proportion of respondents than those dissatisfied with the service received, (one in 20 (5 per cent)).

Around two-fifths (43 per cent) of those dissatisfied respondents cited not yet having received a response from the PTS as a reason for their discontent. Other reasons include ‘insufficient’ information (17 per cent), the inability of the PTS to actually trace the pension(s) (11 per cent) and the information received being incorrect (5 per cent).

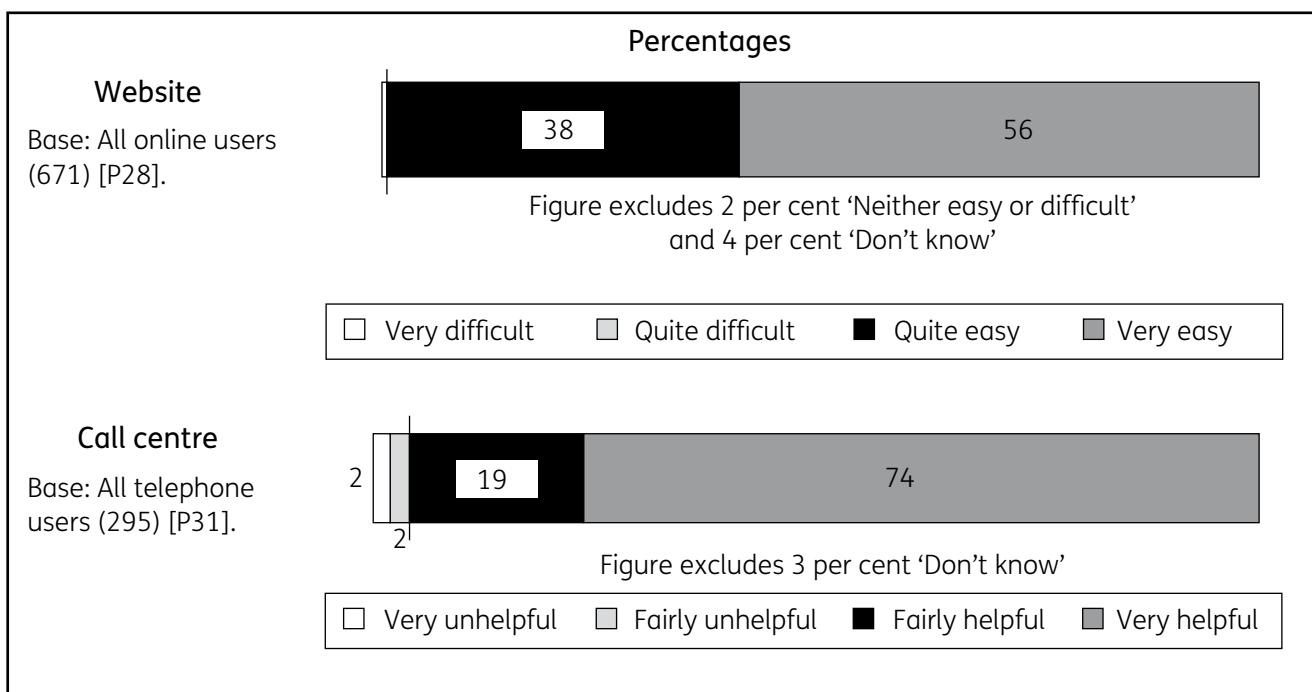
In two-fifths of cases where respondents were dissatisfied with the information they received from the PTS, it was because the information was deemed to be either out of date or incorrect. Just under a third of dissatisfied respondents (30 per cent) had not received a response from the PTS and for just over one in five (22 per cent) the PTS was unable to trace the pension at all.

8.2 Satisfaction with the PTS call centre and website

The vast majority of both telephone and online respondents reported positively on their dealings with their respective portals¹⁷. Of those who contacted the PTS online, 94 per cent found the website easy to use and 93 per cent of telephone users considered the call centre staff to be helpful.

There was slightly more dissatisfaction reported by telephone users, among whom 4 per cent deemed the call centre staff to be either very or fairly unhelpful. The vast majority were very positive towards the service, however, and indeed, seven in ten found it very helpful.

¹⁷ As noted in Section 2.1, only telephone and on line enquirers were recruited for interview.

Figure 8.2 Satisfaction with the PTS call-centre and website

Unsurprisingly, those respondents who had had a successful pension trace were also significantly more likely than those who had not, to consider the call centre staff very helpful (80 per cent compared to 57 per cent respectively).

The vast majority of online users (85 per cent) were unable to suggest any further improvements to the PTS website, reflecting the widespread high level of satisfaction with the portal.

Where improvement opinions were provided, these respondents suggested that the PTS should simplify the structure, layout, look and feel of the website. Further to this, the website would be more helpful to users if it were to better advertise the PTS service as a whole. Specifically, the website should incorporate an explanation of what information the PTS can and cannot provide.

In terms of the PTS more broadly, any dissatisfaction with the service again appeared to stem from a lack of clarity surrounding its aims and functions. Suggestions from respondents tended to be made within this context. Suggested improvements tended to focus on the PTS providing a more comprehensive package, whereby it goes on to complete the journey of a pension trace, i.e. through to contacting the pension administrator on behalf of the customer (4 per cent).

In the same vein, respondents also wanted the PTS to offer more information about the individual pensions they were tracing (4 per cent). Whilst this is clearly not possible, it again supports a need for some additional clarification on the restrictions on the amount and detail of the information the service can provide.

Other suggestions include more advertising of the service in general (5 per cent), faster response times (3 per cent) and regular updating of the database (2 per cent) to ensure that the contact details for pension administrators sent out to customers are accurate and up-to-date.

It should be noted however, that an overwhelming proportion of PTS respondents (75 per cent) did not deem the service in need of any improvements – tremendous vindication of the good service currently being provided by the PTS.

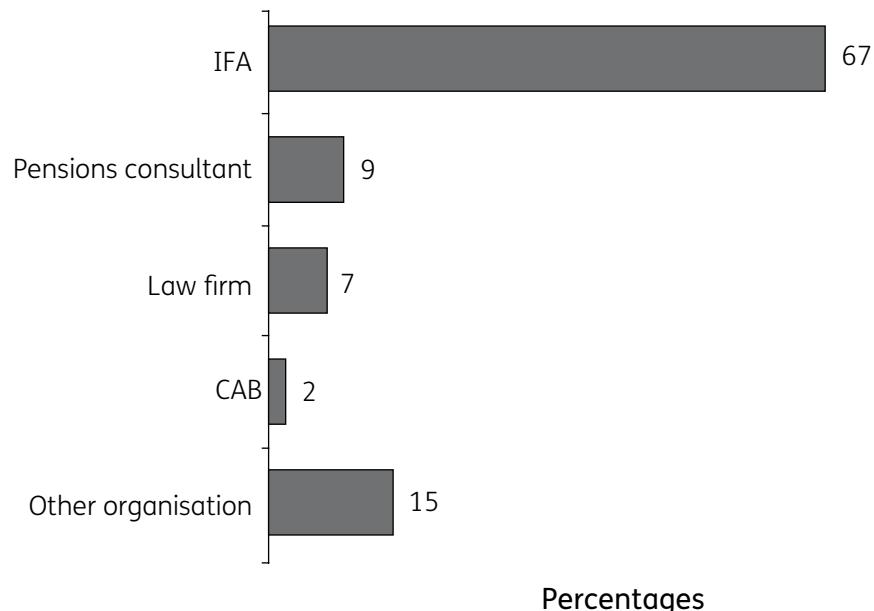
9 Professional intermediaries

This chapter reports on the survey findings in respect of professional intermediaries, i.e. organisations that contacted the Pension Tracing Service (PTS) about pensions belonging to their clients. The survey established a relatively small incidence of professional intermediaries (55 organisations in total). Therefore, the analysis of this subset of the survey population has been set aside from the main report which focuses on private individuals.

Professional intermediaries only make up a small proportion of all customers contacting the PTS (3 per cent). Similarly, the volumes of pensions they trace are a small proportion (3 per cent) of all pensions.

The majority of professional intermediaries were independent financial advisers (IFAs) (67 per cent), as Figure 3.1 shows. The remainder were pension consultants, law firms, the Citizens Advice Bureau (CAB), and a variety of other organisations, such as accountants, retirement trusts or housing support services.

Figure 9.1 Professional intermediaries



Base: Professional intermediaries (55).

Most professional intermediaries were occasional users of the PTS, with half (45 per cent) having traced only one pension in the last 12 months, however, a quarter (24 per cent) traced more than four pensions. There was a small number of heavy users who traced 15, 20, or up to 100 pensions, which tended to be comprised of retirement trusts and IFAs.

About a third (29 per cent) charged their clients a fee, most commonly as part of a wider package of financial services.

The success rate for professional intermediaries was slightly higher than the success rate recorded for private individuals. Professional intermediaries reported that the PTS was able to provide both the name and address of the pension scheme administrator for three-quarters of pensions (75 per cent compared to 66 per cent amongst pensions traced by private individuals) and the name or address of the pension provider for another 4 per cent (compared to 9 per cent) of pension traces. It should be noted that the base size for the number of pension traces requested by professional intermediaries when they contacted the PTS was quite low (71) and therefore, any comparison with the success rate of private individuals has to be interpreted with caution.

10 Summary, conclusions and recommendations

Analysing the characteristics of the Pension Tracing Service (PTS) customer base allows us to draw a number of conclusions about specific types of customers and to assess how well the service currently operates in order to meet their needs.

The vast majority of respondents (91 per cent) were private individuals who wished to trace their own pensions. In addition, 7 per cent were private third parties who enquired about the pension of a friend or family partner. Only a small minority (3 per cent) were professional intermediaries, i.e. organisations who trace pensions on behalf of their clients.

A large proportion of the respondents interviewed was made up of people who were approaching retirement or who had already retired; half (48 per cent) were between 55 and 64 years old and one in six (16 per cent) were over 65. More than a quarter (28 per cent) were already retired.

Respondents tended towards a relatively low profile in terms of education and income. Only two-thirds (64 per cent) were educated to a Level 2 compared to three-quarters (75 per cent) of all working age adults. In part, these differences reflect generational changes of formal educational achievement in the sense that typical PTS customers tend to be older than the current workforce and thus less likely to have acquired formal, certified qualifications which were promoted as part of more recent education and skills policies. One in six (17 per cent) had an annual household income below £10,000 and a quarter (24 per cent) had an income between £20,000 and up to £30,000. Additional social grading analysis confirms that respondents were more likely to be classified into social grade C2 (42 per cent compared to 29 per cent in the overall population) and less likely to be classified into the top two social grades A or B (16 per cent compared to 27 per cent).

People with lower education levels may also possess lower levels of ‘financial literacy’, which makes it important to ensure that all communications material is simple, concise and in plain English, avoiding unnecessary jargon and confusing details wherever possible.

Having said that, the survey identifies that overall, the vast majority of respondents were happy with various communications aspects of the service. For example, over nine in ten (94 per cent) found the website easy to use and a similar proportion (93 per cent) found the staff at the PTS call centre helpful; three-quarters (75 per cent) found that the letter they received from the PTS about the outcome of their trace was clearly laid out. However, the proportion of older respondents, aged 65 or more, who found the website easy to use was significantly lower (88 per cent). Their suggestions of how to improve the PTS online service call for a simplification of the structure, layout, and the general ‘look and feel’ of the website.

Considering issues around awareness and access, there were a number of consistent age differences in the way respondents approached the PTS. Again, these may have implications for the communication, advertisement and delivery of the service:

- younger respondents and those in full-time employment were more likely to become aware of the PTS after using an internet search engine. They were also more likely to access the PTS via its online portal;
- on the other hand, older respondents, and those already retired were more likely to become aware of the service through word of mouth and through traditional media channels (newspaper, leaflets, TV, radio). This age group was more likely to use their telephone to access the PTS call centre.

54 Summary, conclusions and recommendations

While the majority of users access the PTS online (64 per cent), it is vital to understand the importance of the telephone route. Indeed, a third (35 per cent) of telephone users said they would not be able to access the service were it only available online. Telephone access was seen as particularly important for older respondents, those already retired, and those with a health problem.

The two service elements currently provided by the PTS were in line with the expectations of most respondents. A significant proportion (87 per cent) expected to be provided with contact details of the scheme administrator of the pension they were trying to trace, and half (53 per cent) expected to be put in touch with another service who would take further action to trace the pension.

At the same time, it is important to note that more than half (60 per cent) of respondents had other expectations that went beyond the core service offer, for example to provide details about individual pensions, or to contact pension scheme administrators on behalf of the respondent and to complete the trace. These additional expectations were also reflected in a number of improvements suggested by respondents, which call for a more comprehensive service package. It is believed that there is a contributory lack of clarity surrounding the aims and functions of the PTS, which means it may be useful to communicate up-front, or more directly, exactly what the PTS is designed to deliver and what it cannot offer.

Turning to the number and the type of pensions that were being traced, the majority of respondents only traced one pension (81 per cent). The majority of these pensions were occupational pensions (91 per cent) and of these most were private sector occupational pensions (65 per cent), predominantly from large organisations within the primary, manufacturing and public sectors. Most of these ‘lost’ pensions (57 per cent) related to employment held for more than five years that happened a considerable time before the trace request.

Respondents reported a successful trace in 75 per cent of cases where the PTS was able to provide the name and/or address of the pension scheme administrator. Pensions relating to very large employers with 500 or more staff were more likely to be traced successfully than those linked to employers with five to 499 staff (79 per cent compared to 65 per cent). Similarly, pensions arranged within the financial and business services and the transport and communication sectors were more likely to be traced successfully (both 78 per cent) compared to those linked to employers in the construction and the public sector (61 per cent and 69 per cent). If the PTS internal database can be further developed, the implication of these findings is that any efforts to update or expand coverage of the database should be focused on employment categories and size bands where the levels of successful traces are lower.

Considering the next steps undertaken by respondents, three-quarters (72 per cent) of successful pension traces were followed up by individuals. Then, where further action was undertaken, the contact details of the scheme administrator provided by the PTS turned out to be correct in 80 per cent of cases. Of those pensions, respondents were able to establish eligibility in two-fifths (43 per cent) of cases. Where eligibility was established, a third of pensions (34 per cent) were already being accessed while the remainder (66 per cent) were expected to be drawn in the future. Finally, of those pensions where the respondent confirmed eligibility but had not yet started to access, nine in ten (89 per cent) pensions will definitely be accessed in the future, according to the intentions of respondents.

To summarise, of all the requests made to the PTS around one in 20 (6 per cent) of all pensions had already been accessed, while one tenth (11 per cent) will be drawn in the future.

The survey indicates that the typical value of pensions that respondents were able to recover was relatively modest. Respondents were not always willing to share this financial detail but where they did, of the pensions that had been or will be accessed, the majority of pensions (72 per cent) provided a regular payment of up to £29 per week, and a third (37 per cent) provided payments between £1 and £9 per week. The median weekly payment was £16. A lump sum payment had been or will be accessed from around half (55 per cent) of these pensions. The majority of pensions (66 per cent) paid or will pay a lump sum of £5,000 or less, and a third (32 per cent) paid or will pay a lump sum of £500 or less. The median lump sum payment was £1,900.

The majority of respondents did not take any further steps after an unsuccessful pension trace with the PTS; however, a third (35 per cent) whose trace was unsuccessful, and a quarter (26 per cent) of those where the contact details of the pension scheme administrator supplied by the PTS turned out to be incorrect, went on to further investigate their pension. Among these were 13 per cent who re-contacted the PTS to provide more information about their pensions. When further action was undertaken after an initial unsuccessful trace, respondents were able to find the correct address of the pension scheme administrator in more than half of cases (59 per cent) and to confirm their membership in the pension scheme in half of cases (49 per cent). In two-fifths (42 per cent) of instances the respondent confirmed that the pension will be paid, and one in six (16 per cent) of these pensions were already being accessed.

Finally, customer satisfaction levels were very high. Respondents tended to be slightly more satisfied with the information (89 per cent) compared to the service they received (84 per cent). It is not surprising to note that respondents with a successful trace were more likely to be satisfied, while those with expectations that went beyond the current service offer were slightly less likely to be satisfied.

Appendix A

Methodology

Sample management and outcomes

The sample for each survey was randomly split into six batches of equal size to reduce sample selection bias and these batches were released successively once an attempt had been made to contact each PTS customer in the preceding batch at least once. By assigning each record at random into one of the six batches, and by loading new batches only after each record of the previous batch had been approached at least once, it ensured that any record in the sample had a known equal probability of being selected for an interview (or a zero probability of being selected for interview).

The outcomes survey was completed with two batches, while it was necessary to load a third batch for the profiles survey in order to achieve the desired interviews within the set time frame¹⁸.

The overall response rates achieved were high, as Table A.1 shows. When calculated as a percentage of all complete contacts the response rate is 68 per cent for the outcomes survey and 76 per cent for the profiles survey. The refusal rates were relatively low.

Table A.1 Sample outcomes

	Outcomes survey sample				Profiles survey sample			
	N	Pop. in scope of study %	Pop. in scope of fieldwork %	Complete contacts %	N	Pop. in scope of study %	Pop. in scope of fieldwork %	Complete contacts %
Number sampled	2,793				3,208			
Ineligible (not population of interest)	114				70			
In scope of study:	2,679	100			3,138	100		
Cases not issued to interviewers	0	0			0	0		
Invalid cases:								
Unobtainable numbers	376	14			297	9		
In scope of fieldwork:	2,303	86	100		2,841	91	100	
General call backs	802	30	35		1,486	47	52	
Appointments	21	1	1		36	1	1	
Incomplete contacts	823	31	36		1,522	49	54	
Complete contacts	1,480	55	64	100	1,319	42	46	100
Refusals	390	15	17	26	254	8	9	19
Partial (abandoned) interviews	90	3	4	6	64	2	2	5
Complete interviews	1,000	37	43	68	1,001	32	35	76

¹⁸ Since a larger number of sample records were issued for the profiles survey, this meant that the proportion of incomplete contacts tended to be higher (54 per cent) compared to the outcomes survey (36 per cent).

Looking at some of these categories in more detail shows that the response rates calculated as a percentage of the population in scope of fieldwork were substantially higher for the outcomes survey (43 per cent) compared to those of the profiles survey (35 per cent). In part this difference is driven by the number of sample batches that were loaded.

Fieldwork

All customers who contacted the Pension Tracing Service (PTS) during the sample collection period received an opt-out letter before the start of the fieldwork. This letter explained the aims and objectives of the research and gave customers the opportunity to call a freephone number and opt out of the research. In total, 62 individuals opted out.

In advance of the mainstage of fieldwork a small scale pilot exercise involving 52 interviews was carried out in December 2009 (these interviews were not counted towards the final number of interviews). The pilot allowed the questionnaire to be tested in the field in terms of interview length and analysis of potential problems with any questions, and as a result a number of small changes were made to the questionnaire. The pilot also showed that most customers were reacting well to the survey, producing high response rates and relatively low levels of refusals.

The mainstage fieldwork was carried out in three weeks from the 11 January to the 2 February 2010. Both surveys were conducted from IFF's London-based call centre using computer-aided telephone interviewing (CATI).

In total, 1,000 interviews were achieved for the outcomes survey and 1,001 for the profiles survey. The interviews were only conducted among UK residents due to the logistical difficulties in contacting potential overseas respondents by telephone in different time zones.

Table 2.2 shows the final breakdown of achieved interviews by three key variables (gender, mode of contact, and customer type) and compares these against the proportions observed in the population. As a note, these population counts were derived from the sample collected by PTS operations staff between July and October 2009; it was not possible to access another population profile.

Table A.2 Breakdown of achieved interviews

	Outcomes survey			Profiles survey		
	Achieved interviews N	Achieved interviews %	Population %	Achieved interviews N	Achieved interviews %	Population %
	1,000		6,899	1,001		6,576
Mode of contact						
Telephone	418	42	40	304	30	29
Online	582	58	59	697	70	71
(blank)	-	-	1	-	-	*
Gender						
Male	519	53	54	567	57	55
Female	461	47	45	434	43	44
(blank)	-	-	1	-	-	1
Customer type						
Third Party	51	5	6	51	5	5
Direct client	949	95	94	950	95	95

Overall, the profile of the achieved interviews closely reflects the proportions observed in the PTS population. For this reason, the survey data have not been weighted and the survey findings in the following chapters are presented on an unweighted basis.

Confidence intervals

Unless explicitly stated otherwise, all differences between percentage values described in this report are statistically significant at the 95 per cent confidence level. That is to say, there is a 95 per cent probability that the difference reported is real and not the result of sampling error.

Table A.3 illustrates the confidence intervals for a range of findings (percentages) at an overall level based on a sample size of all private customers in the combined sample (1,946), the Profiles sample (966) and the Outcomes sample (980).

So for example, if the report states that 30 per cent of customers were ‘satisfied’ with the information they received from the PTS, based on the combined sample size of 1,946 there is a 95 per cent probability that the ‘real’ proportion lies between 28 per cent and 32 per cent.

Table A.3 Confidence intervals

Finding (%)	Confidence interval at 95% level		
	Combined sample (1,946)	Profiles sample (966)	Outcomes sample (980)
	(+/-)	(+/-)	(+/-)
10	1.3	1.9	1.9
20	1.8	2.5	2.5
30	2.0	2.9	2.9
40	2.2	3.1	3.1
50	2.2	3.2	3.1
60	2.2	3.1	3.1
70	2.0	2.9	2.9
80	1.8	2.5	2.5
90	1.3	1.9	1.9

Please note that findings based on customer sub-groups (for example different age groups) will be based on smaller sample sizes and will, therefore, have larger confidence intervals. Again, only sub-group differences that are statistically significant are presented in this report apart from where explicitly stated otherwise.

Appendix B

Research instruments

Profiling survey questionnaire

PRIVATE & CONFIDENTIAL	Pension Tracing Service Customer Profiling Survey	J4706
		January 2010

INTRODUCTION**ASK ALL**

- S1) **Good morning/afternoon, my name is [INTERVIEWER NAME], calling from IFF Research, an independent research company. I'm calling on behalf of the Pension Tracing Service run by the Department for Work and Pensions. Please may I speak to [NAMED CONTACT]?**

Correct respondent speaking	1	GO TO S2
Transferred	2	
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Named person no longer lives/works here	5	THANK AND CLOSE
Refused	6	
Engaged	7	
Fax Line	8	CLOSE
No reply/Answer phone	9	
Dead line	10	
Welsh interviewing required	11	
Professional Intermediary – daytime appointments	12	ASSIGN INTQUAL
Professional Intermediary – evening appointments	13	ASSIGN INTQUAL

ASK RESPONDENT

- S2) [TEXT SUB IF S1=2: **Good morning/afternoon, my name is [INTERVIEWER NAME], calling from IFF Research, an independent research company. I'm calling on behalf of the Pension Tracing Service run by the Department for Work and Pensions.**]

We are looking to understand people's views on the service provided by the Pension Tracing Service. Would you have a few minutes to answer some questions about your recent experience?

The interview will take approximately 15 minutes to conduct. All responses are confidential and the information collected will not be passed on to anyone else. At no point will you be identified as having taken part in the survey.

Reassurances to use if necessary

We have been given your name and contact details by the Pension Tracing Service via the Department for Work and Pensions.

The Pension Tracing Service sent you a letter informing you about this survey after you had been in contact with them.

IF RESPONDENT WISHES TO CONFIRM VALIDITY OF SURVEY OR GET MORE INFORMATION ABOUT AIMS AND OBJECTIVES, THEY CAN CALL:

- IFF:
- DWP:
- Market Research Society free-phone number: 0500 396 999

Yes, continue	1	GO TO S3
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Refusal	4	THANK AND CLOSE
Not available within deadline	5	
Professional Intermediary – daytime appointments	6	ASSIGN INTQUAL
Professional Intermediary – evening appointments	7	ASSIGN INTQUAL

ASK ALL

S3) According to our records, you contacted the Pension Tracing Service to try and find a previous pension [TEXT SUB IF TELEPHONE OR HYBRID CONTACT FROM SAMPLE: by telephone] [TEXT SUB IF ONLINE CONTACT FROM SAMPLE: via their website] in [TEXT SUB 'MONTH' FROM SAMPLE]. Do you remember the [TEXT SUB IF TELEPHONE CONTACT FROM SAMPLE: call you made?] [TEXT SUB IF ONLINE CONTACT FROM SAMPLE: online application you submitted?]

Yes	1	GO TO S4
No	2	CONTINUE
Don't Know	3	

ASK IF NOT SURE OR CANNOT REMEMBER CONTACTING the PTS AND TELEPHONE CONTACT FROM SAMPLE ((S3/2-3) & TELEPHONE OR HYBRID CONTACT FROM SAMPLE

S3a) During this phone call you would have spoken to the PTS about a previous pension you were looking to trace, this might have involved giving information about any previous employer you worked for, as well as the dates and address of your previous employment.

Does this sound familiar to you?

Yes	1	GO TO S4
No	2	GO TO S3C
Don't Know	3	

ASK IF NOT SURE OR CANNOT REMEMBER CONTACTING THE PTS AND ONLINE CONTACT FROM SAMPLE ((S3/2-3) & ONLINE CONTACT FROM SAMPLE

- S3b)** In your online application you would have submitted information about any possible previous pension you were looking to trace, including information about any previous employer you might have worked for, the dates of your employment and the address of your previous employer.
- Does this sound familiar to you?

Yes	1	GO TO S4
No	2	GO TO S3C
Don't Know	3	

ASK IF STILL NOT SURE OR CANNOT REMEMBER CONTACTING THE PTS ((S3A/2-3) OR (S3B/2-3))

- S3c)** Have you contacted ANY organisation within the past few months regarding a lost pension?

Yes	1	GO TO S3D
No	2	THANK AND CLOSE
Don't Know	3	

ASK IF CONTACTED AN ORGANISATION IN PAST FEW MONTHS (S3C/1)

- S3d)** And what was the name of the organisation that you contacted?

ENTER VERBATIM. PROBE FULLY

THANK AND CLOSE

ASK ALL

- S4)** And when you contacted the Pension Tracing Service, were you looking to trace a pension that you or someone else had lost contact with?

Yes	1
No	2
Don't Know	3

IF NOT CALLING TO TRACE A LOST PENSION (S4/2 OR 3)

- S5)** Why did you call the Pension Tracing Service?

ENTER VERBATIM. PROBE FULLY

THANK AND CLOSE IF NOT CALLING TO TRACE A LOST PENSION (S4/2 OR 3)

ASK IF CALLED TO TRACE A LOST PENSION (S4/1)

- S6) When you contacted the Pension Tracing Service in [TEXT SUB INSERT ‘MONTH’ FROM SAMPLE] how many pensions were trying to trace?
Do not read out. Single code

1	1
2	2
3	3
4 or more	4

- ASK ALL
S7) And what was the [TEXT SUB IF MORE THAN ONE PENSION (S6/2-4): main pension that you were looking to trace?
INTERVIEWER INSTRUCTION: PROMPT AS NECESSARY: “Which job/employer was this pension connected to? And in which year was this?”
INTERVIEWER RECORD NAME OF EMPLOYER AND YEAR(S) OF EMPLOYMENT

WRITE IN

- ASK ALL
S8) And was this pension...
READ OUT. SINGLE CODE.

Your own	1
Somebody else's	2

- ASK IF RESPONDENT IS REPRESENTING SOMEONE ELSE (S8/2)
S9) And thinking about the [TEXT SUB: INSERT PENSION NAME FROM S7] what is your relationship to the person whose pension this is....?
DO NOT READ OUT. SINGLE CODE.

A client	1
A friend	2
Your partner (wife, husband or civil partner)	3
Your former /deceased partner (wife, husband of civil partner)	4
Other relative (PLEASE SPECIFY)	5

- ASK IF TRACING MORE THAN 1 PENSION [S6 = 2 OR 3 OR 4]
S10) We'd also like to record some details about the other pensions you were tracing at this time.

IF TRACING 2 OR MORE PENSIONS [S6=2-4]
What was the second pension you were looking to trace?

IF TRACING 3 OR MORE PENSIONS [S6=3-4]
And what was the third pension you were looking to trace?

IF TRACING 4 OR MORE PENSIONS [S6=4]
And what was the fourth pension you were looking to trace?

INTERVIEWER INSTRUCTION: PROMPT AS NECESSARY: “**Which job / employer was this pension connected to? And in which year was this?**”

INTERVIEWER RECORD NAME OF EMPLOYER AND YEAR(S) OF EMPLOYMENT

1	[WRITE IN] ALLOW DK, REF
2	[WRITE IN] ALLOW DK, REF
3	[WRITE IN] ALLOW DK, REF

CATI INSTRUCTION: REPEAT S11 & S12 FOR EACH PENSION MENTIONED AT S10

ASK IF TRACING MORE THAN 1 PENSION [S6 = 2 OR 3 OR 4]

- S11)** **And was this pension...** [TEXT SUB: INSERT PENSION NAME FROM S10]
READ OUT. SINGLE CODE.

Your own	1
Somebody else's	2

ASK IF RESPONDENT IS REPRESENTING SOMEONE ELSE FOR MAIN PENSION (S11/2)

- S12)** **And thinking about the** [TEXT SUB: INSERT PENSION NAME FROM S10] **what is your relationship to the person whose pension this is....?**
DO NOT READ OUT. SINGLE CODE.

A client	1
A friend	2
Your partner (wife, husband or civil partner)	3
Your former /deceased partner (wife, husband or civil partner)	4
Other relative (PLEASE SPECIFY)	5

CATI INSTRUCTION: REPEAT S11 & S12 FOR EACH PENSION MENTIONED AT S10

ASK IF RESPONDENT IS REPRESENTING A CLIENT FOR ANY PENSION (S9/1 OR ANY S12 ITERATION/1)

- S13)** **What type of organisation do you work for?**
PROMPT IF NECESSARY. SINGLE CODE

A law firm	1
The Citizen's Advice Bureau	2
A firm of financial advisors	3
Pensions Consultant	4
Other [SPECIFY]	5
Don't know	6

SECTION 1: DECIDING TO CONTACT THE PENSION TRACING SERVICE

ASK ALL

- 1) We would like to know what prompted [TEXT SUB IF S8/1 OR S9/4 you]; [TEXT S9/3 or S9/5: your relative]; [TEXT SUB IF S9=2: your friend]; [TEXT SUB IF S9/1: your client] to think about tracing this lost pension? Were any of the following prompts for tracing the [TEXT SUB INSERT PENSION NAME FROM S7] pension...?**
 READ OUT. MULTICODE.

Advertising for the Pension Tracing Service	1
A change in personal circumstances	2
Planning for retirement	3
Advice from a professional (e.g. accountant, IFA, pension advisor)	4
Heard about it from colleagues, friends or family	5
Something else 1 [SPECIFY]	6
Something else 2 [SPECIFY]	7

IF CHOSE MORE THAN ONE AT Q1

- 1b) And which one of these was the main prompt for contacting the PTS?**
 READ OUT. SINGLE CODE.

CATI INSTRUCTION: ONLY SHOW OPTIONS SELECTED AT Q1

Advertising for the Pension Tracing Service	1
A change in personal circumstances	2
Planning for retirement	3
Advice from a professional (e.g. accountant, IFA, pension advisor)	4
Heard about it from colleagues, friends or family	5
[TEXT SUB Something else 1]	6
[TEXT SUB Something else 1]	7

ASK IF A CHANGE IN PERSONAL CIRCUMSTANCES PROMPTED TRACE (Q1=2)

- 2) What changes in [TEXT SUB IF S8/1 OR S9/4; your] [TEXT SUB IF (S8/2 & S9/NOT4: their] personal circumstances prompted [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 & S9/NOT4: them] to try to trace the [TEXT SUB INSERT PENSION NAME FROM S7] pension?**
 DO NOT READ OUT. MULTICODE.

Retirement	1
Approaching retirement	2
Drop in income	3
Divorce/Separation	4
Death of spouse	5
Preparation of a will	6
Other [SPECIFY]	7
Don't know	8

ASK ALL

3) How did you hear about the Pension Tracing Service?

DO NOT READ OUT. MULTICODE.

INTERVIEWER PROBE ‘What else?’ IF RESPONDENT GIVES ONLY ONE ANSWER

(IF S8/2) From the person whose pension you were trying to trace	1
(IF PROFESSIONAL INTERMEDIARY: S9/1) Aware of the service through profession	2
Leaflet	3
Poster	4
TV advertisement	5
Newspaper	6
Radio	7
Directgov webpage	8
Internet search engine, e.g. Google, Yahoo	9
Other website (please specify)	10
Word of mouth	11
Citizen’s Advice Bureau	12
Employer	13
Colleague	14
Professional organisation e.g. accountant, IFA, or law firm	15
Other pension providers	16
Other (please specify)	17
DO NOT READ OUT: Don’t know	X

IF ONLINE CONTACT FROM SAMPLE

4) Did you reach the PTS website after...?

READ OUT. MULTICODE.

... using the Direct Gov website	1
... using an internet search engine, e.g. Google	2
... seeing a web advert for the PTS	3
... following a link from another website to the PTS website	4
.... noting down the website address from an advertisement/information leaflet/poster	5
...taking the website address from a friend/relative	6
Other (please specify)	7
DO NOT READ OUT: Don’t know	8

- 5) ASK IF RESPONDENT IS A PROFESSIONAL INTERMEDIARY (S9/1) OTHERS GO TO Q9
And approximately how many clients have you acted for in the last 12 months when contacting the Pension Tracing Service?

WRITE IN NUMBER

Don't know	1
------------	---

PROMPT WITH RANGES IF DON'T KNOW

1 to 5	1
6 to 10	2
11 to 20	3
21 or more	5
DO NOT READ OUT: Don't know	4

- 6) **And approximately how many separate pension traces have you requested in the last 12 months from the Pension Tracing Service?**

WRITE IN NUMBER

Don't know	1
------------	---

PROMPT WITH RANGES IF DON'T KNOW

1 to 4	1
5 to 9	2
10 to 19	3
20 or more	5
DO NOT READ OUT: Don't know	4

- 7) **Do you charge clients a fee for tracing their pensions?**

Yes	1
No	2
Don't Know	3

IF CHARGE A FEE (Q7=1)

- 8) **Do you charge this fee...?**

as a one-off fee	1
as part of a package of financial services	2
as estate probate services	3
as another fee [SPECIFY]	4
Don't know	6

ASK ALL NOT A PROF. INTERMEDIARY (S8/1 OR (S8/2 & S9/NOT1) OTHERS GO TO Q15

- 9) **Aside from [TEXT SUB IF S6/1: this trace] [TEXT SUB IF S6/2: these two traces] [TEXT SUB IF S6/3: these three traces] [TEXT SUB IF S6/4: these four traces], have you contacted the Pension Tracing Service to trace any other lost pension, in the last 5 years?**

Yes	1
No	2
DO NOT READ OUT: Don't know	3

- 10) **Before getting in touch with the Pension Tracing Service in [TEXT SUB ‘MONTH’ FROM SAMPLE], had you been in contact with any other organisations offering information, advice or guidance about tracing this lost pension or pensions, or was the PTS the first organisation you contacted?**

Already contacted other organisations	1
PTS was the first organisation contacted	2
DO NOT READ OUT: Don't know	3

ASK IF CONTACTED AN ORGANISATION PRIOR TO GETTING IN TOUCH WITH THE PTS (Q10=1)

- 11) **What type of organisation or organisations did you speak to?
PROMPT IF NECESSARY. MULTICODE.**

Law firm	1
Independent Financial Adviser	2
Citizen’s Advice Bureau	3
Previous employer	4
A private company providing a tracing service	5
Other (please specify 1)	6
Other (please specify 2)	7
Don't know	8

ASK Q11a-Q14 FOR ALL TYPES OF ORGANISATION MENTIONED AT Q11 – ASK IN A LOOP

ASK IF CONTACTED LAW FIRM OR PRIVATE COMPANY (Q11/1 OR 5 OR 2)

- 11a) **Were you told that you would be charged a fee for this trace?**

Yes	1
No	2
DO NOT READ OUT: Can't remember	3

ASK IF CONTACTED ANOTHER ORGANISATION (Q10/1)

- 12) And did you proceed with the trace with [TEXT SUB: insert response from Q11]?**

Yes	1
No	2
DO NOT READ OUT: Can't remember	3

ASK IF PROCEEDED WITH TRACE (Q12/1)

- 13) Did the - [TEXT SUB insert response from Q11] - explain why they were unsuccessful in tracing the pension or pensions?**

Yes	1
No	2
Don't know	3

IF ORGANISATION GAVE AN EXPLANATION (Q13=1)

- 14) What explanation did - [insert response from Q11] - give for being unable to trace the pension?**

DO NOT READ OUT. CODE ALL MENTIONED

'the info you provided was insufficient'	1
'the info you provided was incorrect'	2
They don't have access to sufficient information	3
They (simply) could not find anything	4
Other (please specify)	5
DO NOT READ OUT: Don't know	

ASK IF CHARGED FOR SERVICE (Q11a/1)

- 14a) Did you pay for the service provided by [TEXT SUB insert response from Q11]?**

Yes	1
No	2
DO NOT READ OUT: Can't remember	3

REPEAT LOOP FOR OTHER ORGANISATIONS MENTIONED AT Q11

ASK ALL

- 15) Changing the subject slightly, when contacting the Pension Tracing Service [TEXT SUB FROM ONLINE SAMPLE: online] [TEXT SUB FROM TELEPHONE SAMPLE: by telephone] about [TEXT SUB INSERT PENSION NAME FROM S7], why did you choose this method of communication?**

DO NOT READ OUT. MULTICODE

[ONLY IF FROM ONLINE SAMPLE] The number provided is not free phone	1
Preferred method of contact	2
Easy	3
Quick	4

72 Appendices – Research instruments

Cheap	5
Only means of contact for respondent	6
Didn't know of any other ways to contact the service	7
Other (please specify)	8
Don't know	9

ASK IF A TELEPHONE CONTACT FROM SAMPLE

- 15a) **Would you be able to access the service if it was only available on the Internet?**

Yes	1
No	2
Don't know	3

ASK ALL

- 16) **What were your expectations of the Pension Tracing Service before you contacted them? Did you expect the service to...?**

READ OUT. SINGLE CODE

CATI INSTRUCTION ROTATE CODES

	Yes	No	Don't know
a) Pay your pension	1	2	3
b) Provide you with contact details of the pension scheme administrator	1	2	3
c) Get the pension scheme administrator to contact you	1	2	3
d) Put you in touch with a service who would take further action to trace the pension or pensions	1	2	3
e) Contact the pension provider on your behalf	1	2	3
f) Provide details of the pension i.e. amount and length of time contributions were made	1	2	3

ASK ALL

- 17) **Did you have any other expectations of the Pension Tracing Service?**

Yes	1
No	2
Don't know	3

IF HAD OTHER EXPECTATIONS (Q17=1)

- 18) **What were these expectations?**

ENTER VERBATIM. PROBE FULLY

--

SECTION 2: TRACING LOST PENSION

ASK ALL

- 21) [TEXT SUB IF S6/1: I'd now like to ask you a few questions about [TEXT SUB: INSERT PENSION NAME FROM S7].

[TEXT SUB IF S6=2-4 AND FIRST LOOP: I'm now going to ask you a few questions about each of the pensions that you were looking to trace in [TEXT SUB INSERT 'MONTH' FROM SAMPLE]].

[TEXT SUB IF S6=2-4 AND FIRST LOOP: Thinking about the [INSERT NAME OF PENSION FROM S7]

[TEXT SUB IF S6=2- 4 AND 2ND – 4TH LOOP: Thinking about the [INSERT NAME OF PENSION FROM S10]

Was this pension...?

READ OUT. SINGLE CODE.

A company pension provided by an employer?	1
A private Pension [IF 1 ST LOOP S8/1 OR IF 2 ND -4 TH LOOP S11/1: you took out yourself] [IF 1 ST LOOP S8/2 OR IF 2 ND -4 TH LOOP S11/2: they took out themselves]?	2
Don't know	3

ASK ALL

- 22) Why did [TEXT SUB IF 1ST ITERATION (S8/1) OR IF 2-4 ITERATIONS (S11/1): you] [TEXT SUB IF 1ST ITERATION (S9/3 OR 5) IF 2ND – 4TH ITERATION (S12/3 OR 5)] your relative; [TEXT SUB IF 1ST ITERATION (S9/2) OR IF 2ND – 4TH ITERATION (S12/2): your friend; TEXT SUB IF 1ST ITERATION (S9/1) IF 2ND – 4TH ITERATION (S12/1): your client; TEXT SUB IF 1ST ITERATION (S9/4) IF 2ND TO 4TH ITERATION (S12/4): the potential beneficiary] lose touch with the pension?

PROMPT IF NECESSARY. MULTICODE.

Has been a long while since employed at the organisation	1
Have not been living in the UK/in GB	2
Employer closed down	3
Moved on from employer	4
Employer changed name	5
Joined a different pension scheme	6
Beneficiary died	7
Other (please specify)	8
(If S8/1) Not discussed with client	9
Don't Know	10

- ASK IF TRACING A COMPANY PENSION OR DON'T KNOW TYPE OF PENSION (Q21=1 OR 3)
- 23) **And still thinking about [TEXT SUB IF 1ST ITERATION INSERT PENSION NAME FROM S7] [TEXT SUB IF 2ND – 4TH ITERATION INSERT PENSION NAME FROM S10] was this pension a...?**
READ OUT. SINGLE CODE

A public sector company pension (e.g. NHS pension/teaching pension/incl. local authority pension)	1
A private company pension	2
Don't know	3

- ASK IF TRACING A COMPANY PENSION (Q21=1 OR 3)
- 24) **I'd like to ask you for a bit more detail about the job that relates to [TEXT SUB: IF 1ST ITERATION INSERT PENSION NAME FROM S7] [TEXT SUB: IF 2ND – 4TH ITERATION INSERT PENSION NAME FROM S10]. Firstly, what did the establishment mainly do?**

PROBE AS NECESSARY:

*What was the main product or service of this establishment?
What exactly was made or done at this establishment?
What material or machinery does that involve using?*

WRITE IN. TO BE CODED TO 2-DIGIT SIC.	
(If S9/1 OR S12/1) Not discussed with client	2

24a) How long did you work in that job?

1 year	1
2 years	2
3 years	3
4 years	4
5 to 9 years	5
10 or more years	6
Don't know	7
(If S9/1 OR S12/1) Not discussed with client	8

25) Approximately how many people worked in the entire organisation (including all branches, departments, etc.)?

READ OUT. SINGLE CODE.

1 to 4	
5 to 49	
50 to 249	
250-499	
500+	
Don't know	
(If S9/1 OR S12/1) Not discussed with client	

26) How long has it been since [TEXT SUB IF 1ST ITERATION (S8/1) OR IF 2-4 ITERATIONS (S11/1): you] [IF 1ST LOOP S8/2 OR IF 2ND -4TH LOOP (S11/2): they] were employed by this organisation?

PROMPT AS NECESSARY. SINGLE CODE.

Less than 1 year	1
1 to 5 years	2
6 to 10 years	3
11 to 20 years	4
21 to 30 years	5
31 to 40 years	6
41 years or more	7
Don't know	8
(If S9/1 OR S12/1) Not discussed with client	9

76 Appendices – Research instruments

ASK ALL

- 27) **And did the Pension Tracing Service send you contact names and addresses for [INSERT NAME OF PENSION]?**
PROMPT AS NECESSARY. SINGLE CODE.

Yes received both names and addresses for the trace	1
Yes received either the name or the address contact information for the trace	2
No – neither names nor addresses found for the trace	3
Don't know	4

REPEAT Q21 TO Q27 IF MORE THAN ONE TRACE (S6/2-4)

IF SUBMITTED ONLINE APPLICATION [TAKEN FROM SAMPLE]

- 28) **How did you find using the Pension Tracing Service website? Was it...**
READ OUT. SINGLE CODE.

Very easy to use	1
Quite easy to use	2
Neither easy nor difficult to use	3
Quite difficult to use	4
Very difficult to use	5
Don't know	6

IF DIFFICULT (Q28=4 OR 5)

- 29) **What were the main reasons for finding the website difficult to use?**
DO NOT READ OUT. MULTICODE. PROBE FULLY.

Not clear where to look for information I wanted	1
Information I looked for was not available	2
Same area(s) of the site can be accessed via many different routes	3
Same information repeated in different parts of the site	4
Too many links to follow on same page	5
Having to scroll down to see content on page	6
Page design too busy/distracting	7
Too difficult to find contact details	8
Wording of links to other parts of site not self-explanatory	9
Other SPECIFY	10
Don't know	11

IF SUBMITTED ONLINE APPLICATION [TAKEN FROM SAMPLE]

- 30) **Do you have any suggestions on how the Pension Tracing Service website could be made more user friendly or more helpful to you?**
DO NOT READ OUT. MULTICODE. PROBE FULLY.

Simplify structure, layout, look and feel of website	1
Improve navigation by better signposting	2
Make website language easier	3
Simplify website information / content	4
Other SPECIFY	5
Don't know	6

IF TELEPHONE CONTACT (TAKE FROM SAMPLE)

- 31) **How helpful did you find PTS call centre staff?**

Very helpful	1
Fairly helpful	2
Neither helpful nor unhelpful	3
Fairly unhelpful	4
Very unhelpful	5
Don't know	6

ASK ALL

- 32) **Do you have any suggestions on how the Pension Tracing Service could improve the service they currently offer to individuals such as yourself?**
DO NOT READ OUT. MULTICODE.

The friendliness / politeness of the staff	1
Faster response times	2
The time it takes to provide pension contact details	3
Offer more information about pension	4
Complete the pension trace through contacting the pension administrator on your behalf	5
Send emails rather / as well as letters	6
Put the database of pension schemes online	7
Other (please specify)	8
None	9
Don't know	10

ASK ALL

- 33) **How satisfied were you overall with the INFORMATION you received from the Pension Tracing Service?**
READ OUT. SINGLE CODE.

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5
Don't know	6

IF DISSATISFIED (Q33=4 OR 5)

- 34) **What were the main reasons for your dissatisfaction with the information you received?**
WRITE IN

ASK ALL

- 35) **And overall, how satisfied were you with the SERVICE, as opposed to the INFORMATION, you received from the Pension Tracing Service?**
PROMPT IF NECESSARY: Thinking about service aspects, such as speed of reply, politeness of staff
READ OUT. SINGLE CODE.

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5
Don't know	6

IF DISSATISFIED (Q35=4 OR 5)

- 36) **What were the main reasons for your dissatisfaction with the service you received?**
WRITE IN

SECTION 3: PERSONAL INFORMATION

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
- 37) Finally, can I just ask you a few questions about [TEXT SUB IF S8/1 OR S9/4: **yourself**] [TEXT SUB IF S9/3 OR S9/5: **your relative**; [TEXT SUB IF S9=2: **your friend**]; [TEXT SUB IF S9/1: **your client**]. These questions are for classification purposes only.

Firstly can you tell me [TEXT SUB IF S8/1 OR S9/4: **your**] [TEXT SUB IF S8/2 AND S9/NOT4: **their**] **age as per** [TEXT SUB IF S8/1 OR S9/4: **your**] [TEXT SUB IF S8/2 AND S9/NOT4: **their**] **last birthday?**

WRITE IN EXACT NUMBER

IF REFUSED, PROMPT WITH BANDS

18-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65-74	6
75-84	7
85 or over	8
Don't know	9
Refused	10

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
- 38) Which of the following describes [TEXT SUB IF S8/1 OR S9/4: **your**] [TEXT SUB IF S8/2 AND S9/NOT4: **their**] current working status? Are [TEXT SUB IF S8/1 OR S9/4: **you**] [TEXT SUB IF S8/2 AND S9/NOT4: **they**]...?
- READ OUT. SINGLE CODE

Working part-time (less than 16 hours a week)	1
Working part-time (16-29 hours per week)	2
Working full time (30 or more hours per week)	3
Retired	4
Unemployed and looking for work	5
Unemployed but not looking for work	6
Not working as looking after the family or home	7
A full-time carer	8
Other (please specify)	9
IF S9/1: Not discussed with client	10
DO NOT READ OUT: Don't know	11
DO NOT READ OUT: Refused	12

ASK IF UNEMPLOYED (Q38/5-6)

- 39) **For how long have** [TEXT SUB IF S8/1 OR S9/4: **you**] [TEXT SUB IF S8/2 AND S9/NOT4: **they**]
been unemployed?
 READ OUT. SINGLE CODE

For over 6 months	1
For less than 6 months	2
Don't know	3

ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]

- 40) [TEXT SUB IF WORK Q38/NOT4: **Are**] [TEXT SUB IF RETIRED Q38/4: **Were**] [TEXT SUB IF S8/1 OR S9/4: **you**] [TEXT SUB IF S8/2 AND S9/NOT4: **they**] **the main income earner in the household?**
 READ OUT. SINGLE CODE

Yes	1
No	2
Don't Know	3
(If S9/1) Not discussed with client	4

ASK IF NOT THE CHIEF INCOME EARNER (Q40/2)

- 41) **What** [TEXT SUB IF Q38/NOT4: **is**] [TEXT SUB IF Q38/4: **was**] **the occupation of the main income earner in the household?**

WRITE IN. PROBE FOR:

JOB TITLE/ RANK OR GRADE

WHETHER THEY ARE RESPONSIBLE FOR ANY STAFF?

HOW MANY STAFF THEY ARE RESPONSIBLE FOR?

ANY JOB RELATED QUALIFICATIONS – JUST PROFESSIONAL QUALS?

IF RETIRED, PROBE FOR WHETHER CURRENTLY ON A STATE OR COMPANY/PRIVATE PENSION. IF THE LATTER, ASK ABOUT THEIR JOB BEFORE THEY RETIRED

IF UNEMPLOYED FOR FEWER THAN 6 MONTHS NEED TO KNOW ABOUT THEIR PREVIOUS JOB

ASK ALL WHO ARE/WERE CHIEF WAGE EARNERS (Q40/1)

- 42) **What** [TEXT SUB IF Q38/1-3: **is**] [TEXT SUB IF Q38/4: **was**] [TEXT SUB IF S8/1 OR S9/4 **your**]
 [TEXT SUB IF S8/2 AND S9/NOT4: **their**] **occupation?**

JOB TITLE?

WHETHER THEY ARE RESPONSIBLE FOR ANY STAFF?

HOW MANY STAFF THEY ARE RESPONSIBLE FOR?

ANY JOB RELATED QUALIFICATIONS?

IF RETIRED, PROBE FOR WHETHER CURRENTLY ON A STATE OR COMPANY/PRIVATE PENSION. IF THE LATTER, ASK ABOUT THEIR JOB BEFORE THEY RETIRED

IF UNEMPLOYED FOR FEWER THAN 6 MONTHS NEED TO KNOW ABOUT THEIR PREVIOUS JOB

--

ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]

- 43) Please could you tell me in which of the following bands [TEXT SUB IF S8=1 OR S9=4: your] [TEXT SUB IF S8=2 AND S9=NOT4: their] total annual household income falls, before taxes and deductions from pay?

INTERVIEWER NOTE: IF RETIRED PLEASE BASE ANNUAL INCOME ON PENSION PAYMENTS OR IF RECEIVING BENEFITS PLEASE USE THESE PAYMENTS TO PROVIDE ANNUAL INCOME.

READ OUT. SINGLE CODE

Less than £10,000	1
£10,000 to £19,999	2
£20,000 to £29,999	3
£30,000 to £39,999	4
£40,000 to £49,999	5
£50,000 to £59,999	6
£60,000+	7
DO NOT READ OUT: Don't know	8
DO NOT READ OUT: Refused	9

- 44) How many employers have [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] worked for to date?

WRITE IN NUMBER

Don't know	1
------------	---

PROMPT WITH RANGES IF DON'T KNOW

1	1
2	2
3	3
4	4
5	5
6-9	6
11+	7
Not applicable – never worked	8
DO NOT READ OUT: Don't know	9
DO NOT READ OUT: Refused	10

82 Appendices – Research instruments

- 45) **And in total for how many complete years have [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] been in paid employment?**

WRITE IN NUMBER

Don't know	1
------------	---

PROMPT WITH RANGES IF DON'T KNOW

1-2	1
3-5	2
6-10	3
11-15	4
16-20	5
21-30	6
31-40	7
40+	8
Not applicable – never worked	9
DO NOT READ OUT: Don't know	10
DO NOT READ OUT: Refused	11
(IF S9/1) Not discussed with client	12

ASK THOSE NOT CURRENTLY WORKING (Q38/4-9)

- 46) **At the time of contacting the PTS, how long was it since you left your last employer?**

Less than 6 months	1
6 months to 1 year	2
1-2 years	3
3-5 years	4
6-10 years	5
11-15 years	6
16-20 years	7
21+ years	8
Not applicable – never worked	9
DO NOT READ OUT: Don't know	10
DO NOT READ OUT: Refused	11
(If S9/1) Not discussed with client	12

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
- 47) Which of the following best describes [TEXT SUB IF S8/1 OR S9/4: your] [TEXT SUB IF S8/2 AND S9/NOT4: their] ethnic background?**
- PROMPT AS NECESSARY
. SINGLE CODE.

WHITE British	1
WHITE Irish	2
WHITE Other background (SPECIFY)	3
MIXED White and Black Caribbean	4
MIXED White and Black African	5
MIXED White and Asian	6
MIXED Other mixed background (SPECIFY)	7
BLACK OR BLACK BRITISH Caribbean	8
BLACK OR BLACK BRITISH African	9
BLACK OR BLACK BRITISH Other background (PLEASE SPECIFY)	10
ASIAN OR ASIAN BRITISH Indian	11
ASIAN OR ASIAN BRITISH Pakistani	12
ASIAN OR ASIAN BRITISH Bangladeshi	13
ASIAN OR ASIAN BRITISH Other background (PLEASE SPECIFY)	14
CHINESE	15
OTHER ETHNIC BACKGROUND (PLEASE SPECIFY)	16
DO NOT READ OUT: Don't know/Refused	17

- 48) Qualifications are often classified by their level. Did [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] have any qualifications at the following levels in ['MONTH' FROM SAMPLE]?

READ OUT AND PROMPT AS NECESSARY

	Yes	No	DK
A. LEVEL 2 which includes 5 GCSEs Grades A-C, 5 GCEs O Level, 5 CSEs Grade 1, GNVQ Intermediate, BTEC Intermediate/Diploma, NVQ Level 2, 1 A Level, 3 or fewer AS Levels	1	2	3
IF YES OR DON'T KNOW TO A ASK B IF NO ASK E			
IF YES OR DK TO A			
B. LEVEL 5 which covers Doctorates, Masters, Postgraduate Diplomas and Postgraduate Certificates	1	2	3
IF NO OR DON'T KNOW TO B ASK C			
C. LEVEL 4 which is an Undergraduate or First degree, Foundation Degree, PGCE, HND, HNC, NVQ Level 4, Dip Ed, Cert Ed, other undergraduate diplomas or certificates or other professional qualifications at an undergraduate level	1	2	3
IF NO OR DON'T KNOW TO C ASK D			
D. LEVEL 3 which includes 2 or more A levels, 4 or more AS levels, GNVQ or BTEC National and NVQ Level 3	1	2	3
IF A=NO OR (A=DK AND (D=NO OR D=DK))			
E. LEVEL 1 qualifications, for example GCSE Grades D-G , CSE Grade 2 or under , GNVQ /GSVQ Foundation, BTEC First, NVQ Level 1 or less than 5 GCSE Grades A-C	1	2	3
IF NO OR DON'T KNOW AT E ASK F			
F. Entry level qualification, for example City & Guilds certificate or BTEC certificate	1	2	3
IF NO OR DON'T KNOW AT F ASK G			
G. Some other qualifications (IF YES SAY: please specify type, grade and level of the highest qualification you have)	1	2	3

- 49) ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
Are [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] currently suffering from any long term illness, health problem or disability which limits [TEXT SUB IF S8/1 OR S9/4: your] [[TEXT SUB IF S8/2 AND S9/NOT4: their] daily activities or the work [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] can do?

Yes	1
No	2
DO NOT READ OUT: Refused	3

- IF HEALTH PROBLEM (Q49=1)
- 50) Could you tell me what [TEXT SUB IF S8/1 OR S9/4: **your**] [TEXT SUB IF S8/2 AND S9/NOT4: **their**] **MAIN illness, health condition or disability is?**
DO NOT READ OUT. PROMPT AS NECESSARY. CODE ONE ONLY.

MENTAL HEALTH	
Depression	1
Stress or anxiety	2
Problems due to alcohol or drug addiction	3
Fatigue or problems with concentration or memory	4
Any other mental health condition (please specify)	5
LEARNING DIFFICULTIES	
Learning difficulties including dyslexia	6
MUSCULO-SKELETAL/PHYSICAL INJURY	
Problems with your arms or hands	7
Problems with your legs or feet	8
Problems with your neck or back	9
Pain or discomfort	10
Any other musculo-skeletal problem or physical injuries (please specify)	11
SENSORY IMPAIRMENT	
Difficulty with seeing	12
Difficulty with hearing	13
Dizziness or balance problems	14
Any other sensory impairment problem (please specify)	15
CHRONIC/SYSTEMIC/PROGRESSIVE	
Problems with your bowels, stomach, liver, kidneys or digestion including Crohn's disease	16
Chest or breathing problems including asthma	17
Heart or blood pressure problems including angina	18
Skin conditions or allergies	19
Cancer or other progressive illness not covered above	20
Any other chronic/systemic illness (please specify)	21
OTHER CONDITION OR DISABILITY	
Speech problems	22
Obesity	23
Aspergers syndrome	24
Any other health condition or disability issue (please specify)	25
Prefer not to say	X

IF RESPONDENT IS NOT POTENTIAL BENFICIARY (S8/2 AND S9/NOT4)

51) Is the person whose pension you were looking to trace..?

Male	1
Female	2

IF RESPONDENT IS CALLING ON BEHALF OF SELF (S8/1 OR S9/4)

52) DO NOT READ OUT – CODE SEX OF RESPONDENT

Male	1
Female	2

THANK RESPONDENT AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

Interviewer signature: Date:

Finish time: Interview Length mins

PRIVATE & CONFIDENTIAL	DWP – Pension Tracing Service Customer Outcomes Survey	J479 January 201
------------------------	---	---------------------

ASK ALL

S1) **Good morning/afternoon, my name is [INTERVIEWER NAME], calling from IFF Research, an independent research company. I'm calling on behalf of the Pension Tracing Service run by the Department for Work and Pensions. Please may I speak to [NAMED CONTACT]?**

Correct respondent speaking	1	GO TO S2
Transferred	2	
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Named person no longer lives/works here	5	THANK AND CLOSE
Refused	6	
Engaged	7	CLOSE
Fax Line	8	
No reply/Answer phone	9	
Dead line	10	
Welsh interviewing required	11	
Professional Intermediary – daytime appointments	12	ASSIGN INTQUAL
Professional Intermediary – evening appointments	13	ASSIGN INTQUAL

ASK RESPONDENT

S2) [TEXT SUB IF S1=2: **Good morning/afternoon, my name is [INTERVIEWER NAME], calling from IFF Research, an independent research company. I'm calling on behalf of the Pension Tracing Service run by the Department for Work and Pensions.]**

We are looking to understand people's experiences of trying to trace pensions by using the Pension Tracing Service. Would you have a few minutes to answer some questions about your recent experience?

The interview will take approximately 15 minutes to conduct. All responses are confidential and the information collected will not be passed on to anyone else. At no point will you be identified as having taken part in the survey.

Reassurances to use if necessary

We have been given your name and contact details by the Pension Tracing Service via the Department for Work and Pensions.

The Pension Tracing Service sent you a letter informing you about this survey after you had been in contact with them.

IF RESPONDENT WISHES TO CONFIRM VALIDITY OF SURVEY OR GET MORE INFORMATION ABOUT AIMS AND OBJECTIVES, THEY CAN CALL:

- IFF:
- DWP:
- Market Research Society free-phone number: 0500 396 999

Yes, continue	1	GO TO S3
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Refusal	4	THANK AND CLOSE
Not available within deadline	5	
Professional Intermediary – daytime appointments	6	ASSIGN INTQUAL
Professional Intermediary – evening appointments	7	ASSIGN INTQUAL

ASK ALL

- S3) **According to our records, you contacted the Pension Tracing Service [TEXT SUB IF TELEPHONE CONTACT FROM SAMPLE: by telephone] [TEXT SUB IF ONLINE CONTACT FROM SAMPLE: via their website] in [TEXT SUB 'MONTH' FROM SAMPLE]. Do you remember the [TEXT SUB IF TELEPHONE CONTACT FROM SAMPLE: call you made?] [TEXT SUB IF ONLINE CONTACT FROM SAMPLE: online application you submitted?]**

Yes	1	GO TO S4
No	2	THANK AND CLOSE
Don't Know	3	

ASK IF NOT SURE OR CANNOT REMEMBER CONTACTING THE PTS AND TELEPHONE CONTACT FROM SAMPLE ((S3/2-3) & TELEPHONE OR HYBRID CONTACT FROM SAMPLE

- S3a) **During this phone call you would have spoken to the PTS about an old pension you were looking to trace, this might have involved giving information about any previous employer you worked for, as well as the dates and address of your previous employment.**
Does this sound familiar to you?

Yes	1	GO TO S4
No	2	
Don't Know	3	GO TO S3C

ASK IF NOT SURE OR CANNOT REMEMBER CONTACTING PTS AND ONLINE CONTACT FROM SAMPLE ((S3/2-3) & ONLINE CONTACT FROM SAMPLE

- S3b) **In your online application you would have submitted information about any possible old pension you were looking to trace, including information about any old employer where you might have worked, and the dates of your employment and the address of your old employer.**
Does this sound familiar to you?

Yes	1	GO TO S4
No	2	
Don't Know	3	GO TO S3C

ASK IF STILL NOT SURE OR CANNOT REMEMBER CONTACTING THE PTS ((S3A/2-3) OR (S3B/2-3))

- S3c) Have you contacted ANY organisation within the past few months regarding a lost pension?**

Yes	1	GO TO S3D
No	2	THANK AND CLOSE
Don't Know	3	

ASK IF CONTACTED AN ORGANISATION IN PAST FEW MONTHS (S3C/1)

- S3d) And what was the name of the organisation that you contacted?**

ENTER VERBATIM. PROBE FULLY

THANK AND CLOSE

ASK ALL

- S4) And when you contacted the Pension Tracing Service, were you looking to trace a pension or where you contacting the PTS for some other reason?**

Yes – looking to trace a pension	1
No – contacting PTS for another reason	2
Don't Know/Can't remember	3

IF NOT CALLING TO TRACE A LOST PENSION (S4/2 OR 3)

- S5) Why did you call the Pension Tracing Service?**

ENTER VERBATIM. PROBE FULLY

THANK AND CLOSE IF NOT CALLING TO TRACE A LOST PENSION (S4/2 OR 3)

ASK ALL

- S6) When you contacted the Pension Tracing Service in [TEXT SUB INSERT 'MONTH' FROM SAMPLE], how many pensions were you trying to trace? DO NOT READ OUT. SINGLE CODE.**

1	1
2	2
3	3
4 or more	4

CATI INSTRUCTION: REPEAT S7, S8, S9 FOR EACH PENSION MENTIONED AT S6

- S7) **And what was the [TEXT SUB IF MORE THAN ONE PENSION (S6/2-4) first] pension that you were looking to trace?**

INTERVIEWER INSTRUCTION: PROMPT AS NECESSARY: “**Which job/employer was this pension connected to? And in which year was this?**”

INTERVIEWER RECORD NAME OF EMPLOYER AND YEAR(S) OF EMPLOYMENT

IF TRACING 2 OR MORE PENSIONS [S6=2]

And what was the second pension you were looking to trace?

IF TRACING 3 OR MORE PENSIONS [S6=3]

And what was the third pension you were looking to trace?

IF TRACING 4 OR MORE PENSIONS [S6=4]

And what was the fourth pension you were looking to trace?

1	[WRITE IN]
2	[WRITE IN] ALLOW DK, REF
3	[WRITE IN] ALLOW DK, REF
4	[WRITE IN] ALLOW DK, REF

ASK ALL

- S8) **And was this pension...**
READ OUT. SINGLE CODE.

Your own	1
Somebody else's	2

ASK IF RESPONDENT IS REPRESENTING SOMEONE ELSE (S8/2)

- S9) **And thinking about the [TEXT SUB: INSERT PENSION NAME FROM S7] what is your relationship to the person whose pension this is....?**
DO NOT READ OUT. SINGLE CODE.

A client	1
A friend	2
Your partner (wife, husband or civil partner)	3
Your former /deceased partner (wife, husband or civil partner)	4
Other relative (PLEASE SPECIFY)	5

CATI INSTRUCTION: REPEAT S7, S8, S9 FOR EACH PENSION MENTIONED AT S6

ASK IF RESPONDENT IS REPRESENTING A CLIENT (ANY ITERATION OF S9/1)

- S10) Do you work for...?**
READ OUT. SINGLE CODE

A law firm	1
The Citizen's Advice Bureau	2
A firm of financial advisors	3
A pensions consultant	4
Other [SPECIFY]	5
Don't know	6

ASK IF RESPONDENT IS A PROFESSIONAL INTERMEDIARY (S9/1)

- S11) And approximately how many separate pension traces have you requested in the last 12 months from the Pension Tracing Service?**

WRITE IN NUMBER

Don't know	1
------------	---

PROMPT WITH RANGES IF DON'T KNOW

1 to 4	1
5 to 9	2
10 to 19	3
20 or more	5
DO NOT READ OUT: Don't know	4

ASK IF A PROFESSIONAL INTERMEDIARY AND INTEGER GIVEN AT S11 (S9/1 & S11/NOT DK)

- S12) And [TEXT SUB IF MORE THAN 1 TRACE AT S11: how many of these [INSERT NUMBER FROM S11] pensions were; [TEXT SUB IF ONLY ONE TRACE: was this pension] successfully traced by the Pension Tracing Service?**

WRITE IN NUMBER – ALLOW 0 TO NUMBER AT S11

Don't know	1
------------	---

ASK IF RANGE GIVEN AT S11 OR S12/DK

- S12a) What percentage of these pensions would you say were successfully traced by the Pension Tracing Service?**

Up to a quarter	1
Up to half	2
Up to three quarters	3
Up to all of them	4
DO NOT READ OUT: Don't know	5

SECTION 1: CONTACT WITH THE PENSION TRACING SERVICE**ASK ALL**

- 1) **Before getting in touch with the Pension Tracing Service in [TEXT SUB 'MONTH' FROM SAMPLE], had you been in contact with any other organisations offering information, advice or guidance about tracing [TEXT SUB: IF S6/1 this lost pension] [TEXT SUB: IF S6/2-4] these lost pensions?**

Yes	1
No	2
DO NOT READ OUT: Don't know	3

SECTION 2: NUMBER OF SUCCESSFUL MATCHES***REPEAT Q5 TO Q6 FOR EACH PENSION RECORDED AT S7_1-4*****ASK ALL**

- 5) [TEXT SUB IF S6/2-4 AND FIRST LOOP: I'm now going to ask you a couple of questions about each of the pensions that you were looking to trace.]

Thinking about the [INSERT NAME OF PENSION FROM S7_1]

When you contacted the Pension Tracing Service, were you sure that [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S9/3 OR 5: your relative]; [TEXT SUB IF S9/2: your friend] [TEXT SUB IF S9/1: your client] had definitely contributed to this scheme or were you looking to find out whether or not contributions had been made...?

READ OUT. SINGLE CODE.

Had definitely paid into this pension scheme	1
Trying to find out if contributions had been made	2
Other (SPECIFY)	3
DO NOT READ OUT: Don't know	4

- 6) And did the Pension Tracing Service send you contact names and addresses for [INSERT NAME OF PENSION FROM S7_1]?
PROMPT IF NECESSARY. SINGLE CODE.

Yes received both names and addresses for the trace	1
Yes received either the name or the address contact information for the trace	2
No – neither names nor addresses found for the trace	3
Don't know	4

REPEAT Q5 TO Q6 FOR EACH PENSION RECORDED AT S7_1-4

- ASK IF ANY TRACE WAS SUCCESSFUL (ANY ITERATION OF Q6/1 OR 2)*
- 8) **Did you receive a letter from the Pension Tracing Service confirming these contact details?**

Yes	1
No	2
Don't know	3

- ASK IF RECEIVED A LETTER (Q8=1)*
- 9) **How clearly did the letter explain the next steps that you could take?
Would you say that it was....?**
SINGLE CODE. READ OUT.

Very clear	1
Fairly clear	2
Not very clear	3
Not at all clear	4
Don't know	5

- ASK IF LETTER UNCLEAR (Q9/3 or 4)*
- 10) **What was it about the next steps that weren't clear?**
PROBE FULLY.

--

- 11) there is no Q11

SECTION 3: ACTION UNDERTAKEN ON SUCCESSFUL TRACES

ASK Q12 – Q26 FOR ALL SUCCESSFUL TRACES (ALL LOOPS WHERE Q6/1-2)

- IF THE TRACE WAS SUCCESSFUL (Q6/1 OR 2)*
- 12) **Still thinking about the successful trace of the [SCHEME NAME FROM S7_1-4] scheme. After receiving these details, did you do any of the following....?**

READ OUT. MULTICODE

Try to contact the pension scheme about this pension yourself	1
Pass on the pension provider details to someone else to try to contact the scheme	2
(IF S9/NOT 1) Go and seek independent advice	3
(IF S9/NOT 1) Go to the Citizen's Advice Bureau	4
(SINGLE CODE) None of the above	5
Don't know	6

IF DID NOTHING (Q12/3,4,5)

- 13) Why did you decide not to contact the pension scheme administrator?
DO NOT READ OUT. MULTICODE

Didn't know what to do next/unsure how to proceed	1
Haven't had time to do so yet	2
Not worth the effort/pension too small to merit further efforts	4
Intend to leave this until closer to retirement	5
Other [SPECIFY]	6
Don't know	7

IF TRIED TO CONTACT SCHEME ADMINISTRATOR (Q12/1 OR 2)

- 16) Did the contact details of the pension scheme administrator for the [SCHEME NAME FROM S7_1-4] scheme supplied to you by the Pension Tracing Service turn out to be correct?

Yes	1
No	2
Don't know	3

IF CORRECT ADMINISTRATOR (Q16=1)

- 17) And did the pension scheme administrator state that [TEXT SUB IF S8/1 or S9/4: **you**] [TEXT SUB IF S9/3 OR 5: **your relative**; TEXT SUB IF S9/2: **your friend**; TEXT SUB IF S9/1: **your client**].....?
READ OUT AND CODE ONE ONLY

[TEXT SUB IF S8/1 OR S9/4 Are or will be] [TEXT SUB IF S8/2 & S9/NOT 4) Is or will be] eligible to access this pension	1
[TEXT SUB IF S8/1 OR S9/4 Are not or will be not be] [TEXT SUB IF S8/2 & S9/NOT 4) Is not or will not be] eligible to access this pension	2
Or were they unable to confirm either way	3
Don't know	4

IF CONFIRMED PENSION MEMBERSHIP (Q17/1)

- 18) And [TEXT SUB IF S8=1 or S9=4: **have you**] [TEXT SUB IF S9=3: **has your relative**; TEXT SUB IF S9=2: **has your friend**; TEXT SUB IF S9=1: **has your client**; TEXT SUB IF S9= 4 or 5: **has the potential beneficiary**] already started to access this pension?

Yes	1
No	2
Don't know	3

IF NOT STARTED TO RECEIVE A PENSION (Q18/2 OR 3)

- 19) **Have you been able to confirm that** [TEXT SUB IF S8/1 OR S9/4 or 3: **you**] [TEXT SUB IF S8/2 AND S9/NOT4: **they**] **will definitely be able access this pension in the future?**

Yes	1
No	2
Don't know	3

ASK IF STARTED OR WILL START TO DRAW PENSION (Q18/1 OR Q19/1)

- 19a) [TEXT SUB: IF STARTED TO DRAW PENSION Q18/1: **At what age** [TEXT SUB IF S8/1 or S9/4: **did you**] [TEXT SUB IF S9/3 OR 5: **did your relative**; TEXT SUB IF S9/2: **did your friend**; TEXT SUB IF S9/1: **did your client**] **start to access the pension?**]
[TEXT SUB: IF WILL START TO DRAW PENSION Q19/1: **At what age** [TEXT SUB IF S8/1 or S9/4: **will you**] [TEXT SUB IF S9/3 OR 5: **will your relative**; TEXT SUB IF S9/2: **will your friend**; TEXT SUB IF S9/1: **will your client**] **be eligible to access the pension?**]

WRITE IN NUMBER_____
ALLOW DK

ASK IF STARTED OR WILL START TO DRAW PENSION (Q18/1 OR Q19/1)

- 19b) **At what age** [TEXT SUB IF S8/1 or S9/4: **could you**] [TEXT SUB IF S9/3 OR 5: **could your relative**; TEXT SUB IF S9/2: **could your friend**; TEXT SUB IF S9/1: **could your client**] **have claimed the pension had you not lost track of it?**

WRITE IN NUMBER_____
ALLOW DK

IF NOT BEEN ABLE TO CONFIRM WHETHER OR NOT WILL RECEIVE PENSION (Q19=2)

- 20) **Why not?**
ENTER VERBATIM. PROBE FULLY

WRITE IN

IF HAVE STARTED TO DRAW/ WILL START TO DRAW PENSION (Q18/1 OR Q19/1)

- 21) **We would be really interested to know the value of the pension that you have been able to track down. This will help the Department for Work and Pensions understand how effective the Pension Tracing Service is in helping people to improve their retirement income.**

[TEXT SUB IF Q18/1 Is] [TEXT SUB IF Q19/1 Will] **the regular amount be paid...?**

READ OUT. SINGLE CODE.

Weekly	1
Monthly	2
Yearly	3
DO NOT READ OUT: Don't know	4
DO NOT READ OUT: Refused	5

IF WEEKLY PAYMENT (Q21/1)

- 22) **How much do/will [TEXT SUB IF S8/1 or S9/4: you] [TEXT SUB IF S8/2 OR S9/NOT 4: they] receive per week from this pension?**

<i>WRITE IN NUMBER</i>	
DO NOT READ OUT: Don't know	1
DO NOT READ OUT: Refused	X

PROMPT WITH RANGES IF DON'T KNOW or REFUSED

£1 - £9	1
£10 - £19	2
£20 - £29	3
£30 - £39	4
£40 - £69	5
£70 - £99	6
£100 - £149	7
£150 +	8
DO NOT READ OUT: Don't know	9
DO NOT READ OUT: Refused	10

IF MONTHLY PAYMENT (Q21/2)

- 23) **How much do/will [TEXT SUB IF S8/1 or S9/4: you] [TEXT SUB IF S8/2 OR S9/NOT 4: they] receive per month from the pension?**

<i>WRITE IN NUMBER</i>	
DO NOT READ OUT: Don't know	1
DO NOT READ OUT: Refused	X

PROMPT WITH RANGES IF DON'T KNOW or REFUSED

Up to £39	1
£40 - £84	2
£85 - £129	3
£130 - £169	4
£170 - £299	5
£300 - £429	6
£430 - £639	7
£640 +	8
DO NOT READ OUT: Don't know	9
DO NOT READ OUT: Refused	10

IF ANNUAL PAYMENT (Q21/3)

- 24) **How much do/will [TEXT SUB IF S8/1 or S9/4: you] [TEXT SUB IF S8/2 OR S9/NOT 4: they] receive per year from the pension?**

WRITE IN NUMBER	
DO NOT READ OUT: Don't know	1
DO NOT READ OUT: Refused	X

PROMPT WITH RANGES IF DON'T KNOW or REFUSED

Up to £519	1
£520 - £1,039	2
£1,040 - £1,559	3
£1,560 - £2,079	4
£2,080 - £3,649	5
£3,650 - £5,199	6
£5,200 - £7,799	7
£7,800 +	8
DO NOT READ OUT: Don't know	9
DO NOT READ OUT: Refused	10

- 24a) Can I just check, was this figure you gave in gross (before tax) or in net terms (after tax)?

Gross	1
Net	2
DO NOT READ OUT: Don't know	3
DO NOT READ OUT: Refused	4

IF HAS STARTED OR WILL START TO RECEIVE A PENSION (Q18=1 OR Q19=1)

- 25) And [TEXT SUB IF S8/1 OR S9/4: **have or will you**] [TEXT SUB IF S9/3 OR 5: **has or will your relative**; TEXT SUB IF S9/2: **has or will your friend**; TEXT SUB IF S9/1: **has or will your client**; receive a lump sum from the [SCHEME NAME FROM S7] scheme?

Yes	1
No	2
DO NOT READ OUT: Don't know	3
DO NOT READ OUT: Refused	X

IF RECEIVED/WILL RECEIVE A LUMP SUM (Q25/1)

- 26) What is the value of this lump sum?

WRITE IN NUMBER	
DO NOT READ OUT: Don't know	1
DO NOT READ OUT: Refused	X

PROMPT WITH RANGES IF DON'T KNOW or REFUSED

Up to £500	1
£501 to £1,000	2
£1,001 to £3,000	3
£3,001 to £5,000	4
£5,001 to £10,000	5
£10,001 to £20,000	6
£20,001 or more	7
DO NOT READ OUT: Don't know	8
DO NOT READ OUT: Refused	9

REPEAT Q12 – Q26 FOR ALL SUCCESSFUL TRACES (ALL LOOPS WHERE (Q6_1-4/1)

- IF PENSION ADMINISTRATOR DETAILS TURNED OUT TO BE INCORRECT FOR ANY PENSIONS OR THEY WERE UNABLE TO CONFIRM MEMBERSHIP (ANY ITERATION OF Q16/2 OR 3) OR (ANY ITERATION OF Q17/3 OR 4)
- 27) You said earlier that [TEXT SUB IF ANY ITERATION OF Q16/2 OR 3 AND ALL ITERATIONS OF Q17/1-2] PTS provided you with incorrect administrator details for] [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q16/2 OR 3]

[TEXT SUB IF ANY ITERATION OF Q17/3 OR 4 AND ALL ITERATIONS OF Q16/1) you were unable to confirm that you were eligible to draw [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q17/3 OR 4 AND ALL ITERATIONS OF Q16/1]

[TEXT SUB IF ANY ITERATION OF Q16/2 OR 3 AND ANY ITERATIONS OF Q17/3-4) PTS provided you with incorrect administrator details for] [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q16/2 OR 3] and you were unable to confirm that you were eligible to draw [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q17/3 OR 4].

Since initially contacting the Pension Tracing Service in [TEXT SUB 'MONTH' FROM SAMPLE] have you taken any further action to trace [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q16/2 OR 3 OR Q17/3 OR 4]

Yes	1
No	2
DO NOT READ OUT: Don't know	3

ASK IF HAVE TAKEN FURTHER ACTION TO TRACE ANY OF THE PENSIONS
(Q27/1)

- 28) What action have you taken?
DO NOT READ OUT MULTICODE

Re-contacted the Pension Tracing Service	1
Contacted The Pensions Advisory Service (TPAS)	2
Contact Companies House	4
Contacted another pension tracing service to track down your pension	5
Reviewed personal information to see if you have any further details for this/these pensions	6
Contacted another organisation about this pension (PLEASE SPECIFY)	7
Taken some other action to trace this pension (PLEASE SPECIFY)	8
Don't know	9

100 Appendices – Research instruments

IF TAKEN ANY FURTHER ACTIONS (Q27/1)

- 29) **And have you now been able to do any of the following in relation to the [INSERT PENSION NAMES FROM S7_1-4] scheme?**
READ OUT.

	Yes	No	DK
Find correct contact details for the scheme administrator	1	2	X
Confirm membership of this scheme	1	2	X
Confirm that a pension will be paid by this scheme	1	2	X
Confirm that a pension will NOT be paid by this scheme	1	2	X
Start accessing this pension	1	2	X
Other (PLEASE SPECIFY)	1	2	X
None of the above	1	2	X

IF TAKEN NO ACTION SO FAR (Q27/2 OR 3)

- 30) **Where there any particular reasons why you have not taken any further steps to continue tracing this pension yet?**
DO NOT READ OUT. MULTICODE

Didn't know what to do next/unsure how to proceed	1
Haven't had time to do so yet	2
Not worth the effort/pension too small to merit further efforts	3
Intend to leave this until closer to retirement	4
Other [SPECIFY]	5
Don't know	6

ASK Q29-Q30 FOR EACH SCHEME WHERE (Q16/ 2 OR 3) OR (Q17/3 OR 4)

SECTION 4: ACTION UNDERTAKEN ON UNSUCCESSFUL TRACES

IF ANY TRACE WAS UNSUCCESSFUL (ANY ITERATION OF Q6/3 OR 4)

- 31) **You said that the Pension Tracing Service was unable to give you contact details for the [TEXT SUB INSERT PENSION NAMES FROM S7_1-4 FOR ALL SCHEMES WHERE Q6/3 OR 4] Since your contact with the Pension Tracing Service, have you done any further action to track down [TEXT SUB IF Q6/3 OR 4 FOR ONE PENSION this pension] [TEXT SUB IF Q6/2 OR 3 FOR MORE THAN ONE PENSION these pensions]? READ OUT.**

Yes	1
No	2
DO NOT READ OUT: Don't know	3

ASK IF HAVE TAKEN FURTHER ACTION TO TRACE ANY OF THE PENSIONS (Q31/1)

- 32) **What action have you taken?**
DO NOT READ OUT MULTICODE

Re-contacted the Pension Tracing Service	1
Contacted The Pensions Advisory Service (TPAS)	2
Contact Companies House	4
Contacted another pension tracing service to track down your pension	5
Reviewed personal information to see if you have any further details for this/these pensions	6
Contacted another organisation about this pension (PLEASE SPECIFY)	7
Taken some other action to trace this pension (PLEASE SPECIFY)	8
Don't know	9

IF TAKEN ANY FURTHER ACTIONS (Q31/1)

- 33) **And have you now been able to do any of the following in relation to the [INSERT SCHEME NAMES FROM S7_1] scheme?**
READ OUT.

	Yes	No	DK
Find correct contact details for the scheme administrator	1	2	X
Confirm membership of this scheme	1	2	X
Confirm that a pension will be paid by this scheme	1	2	X
Confirm that a pension will NOT be paid by this scheme	1	2	X
Start accessing this pension	1	2	X
Other (PLEASE SPECIFY)	1	2	X
None of the above	1	2	X

34) there is no Q34

IF TAKEN NO ACTION SO FAR (Q31/2 OR 3)

35) Where there any particular reasons why you have not taken any further steps to continue tracing this pension yet?
DO NOT READ OUT. MULTICODE

Didn't know what to do next/unsure how to proceed	1
Haven't had time to do so yet	2
Not worth the effort/pension too small to merit further efforts	3
Intend to leave this until closer to retirement	4
Other [SPECIFY]	5
Don't know	6

ASK Q33-Q35 FOR EACH SCHEME WHERE (Q6/ 3 OR 4)

SECTION 5: CUSTOMER SATISFACTION

ASK ALL

36) Changing the subject slightly, how satisfied were you with the INFORMATION you received from the Pension Tracing Service?
READ OUT. SINGLE CODE.

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5
Don't know	6

IF DISSATISFIED (Q36/4 OR 5)

37) What were the main reasons for your dissatisfaction with the information you received?

WRITE IN

ASK ALL

- 38) And overall, overall, how satisfied were you with the SERVICE, as opposed to the INFORMATION, you received from the Pension Tracing Service?**
PROMPT IF NECESSARY: Thinking about service aspects, such as speed of reply, politeness of staff
READ OUT. SINGLE CODE.

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5
Don't know	6

IF DISSATISFIED (Q38/4 OR 5)

- 39) What were the main reasons for your dissatisfaction with the service you received?**
WRITE IN

ASK ALL

- 38A) Do you think there is anything the Pension Tracing Service could do in order to make the process of tracking down a “lost” pension easier?**

Yes [SPECIFY]	1
No	2
DO NOT READ OUT: Don't know	3

ASK ALL

- 39A) Do you have any suggestions on how the Pension Tracing Service could improve the service they currently offer to individuals such as yourself?**
DO NOT READ OUT. MULTICODE.

The friendliness/politeness of the staff	1
Faster response times	2
The time it takes to provide pension contact details	3
Offer more information about pension	4
Complete the pension trace through contacting the pension administrator on your behalf	5
Send emails rather/as well as letters	6
Put the database of pension schemes online	7
Other (please specify)	8
None	9
Don't know	X

SECTION 6: PERSONAL INFORMATION

CATI INSTRUCTION FOR Q40 & Q41 IF TRACING MORE THAN ONE PENSION
S6/2-4 BASE TEXT SUBS ON ANSWERS FROM FIRST ITERATION OF S8 AND S9

ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]

- 40) We've now come to the end of the survey. Can I just ask [TEXT SUB IF S8/1 OR S9/4: your] [TEXT SUB IF S9/3 OR S9/5: your relative's; [TEXT SUB IF S9=2: your friend's] age on their last birthday?
ADD AS NECESSARY: This question is for classification purposes only and will be held in the strictest of confidence.

WRITE IN EXACT NUMBER

IF REFUSED, PROMPT WITH BANDS

18-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65-74	6
75-84	7
85 or over	8
Don't know	9
Refused	10

ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]

- 41) Which of the following best describes [TEXT SUB IF S8/1 OR S9/4: your] [TEXT SUB IF S8/1 and S9/NOT4: their] work status? Are [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/1 and S9/NOT4: they]]...?
READ OUT. SINGLE CODE

Working part-time (less than 16 hours a week)	1
Working part-time (16-29 hours per week)	2
Working full time (30 or more hours per week)	3
Retired	4
Unemployed and looking for work	5
Unemployed but not looking for work	6
Not working as looking after the family or home	7
A carer	8
Other (please specify)	9
DO NOT READ OUT: Don't know	10
DO NOT READ OUT: Refused	11

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
- 42) **Please could you tell me in which of the following bands [TEXT SUB IF S8=1 OR S9=4: your] [TEXT SUB IF S8=2 AND S9=NOT4: their] total annual household income falls, before taxes and deductions from pay?**

INTERVIEWER NOTE: IF RETIRED PLEASE BASE ANNUAL INCOME ON PENSION PAYMENTS OR IF RECEIVING BENEFITS PLEASE USE THESE PAYMENTS TO PROVIDE ANNUAL INCOME.

READ OUT. SINGLE CODE

Less than £10,000	1
£10,000 to £19,999	2
£20,000 to £29,999	3
£30,000 to £39,999	4
£40,000 to £49,999	5
£50,000 to £59,999	6
£60,000+	7
DO NOT READ OUT: Don't know	8
DO NOT READ OUT: Refused	9

- IF RESPONDENT IS NOT POTENTIAL BENFICIARY (S8/2 & S9/NOT4)
- 43) **Is the person whose pension you were looking to trace..?**

Male	1
Female	2

THERE IS NO Q44

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
- 45) **Which of the following best describes [TEXT SUB IF S8=1 OR S9=4: your] [TEXT SUB IF S8=2 AND S9=NOT4: their] ethnic background?**
PROMPT AS NECESSARY
. SINGLE CODE.

WHITE British	1
WHITE Irish	2
WHITE Other background (SPECIFY)	3
MIXED White and Black Caribbean	4
MIXED White and Black African	5
MIXED White and Asian	6
MIXED Other mixed background (SPECIFY)	7
BLACK OR BLACK BRITISH Caribbean	8
BLACK OR BLACK BRITISH African	9
BLACK OR BLACK BRITISH Other background (PLEASE SPECIFY)	10
ASIAN OR ASIAN BRITISH Indian	11
ASIAN OR ASIAN BRITISH Pakistani	12
ASIAN OR ASIAN BRITISH Bangladeshi	13

ASIAN OR ASIAN BRITISH Other background (PLEASE SPECIFY)	14
CHINESE	15
OTHER ETHNIC BACKGROUND (PLEASE SPECIFY)	16
DO NOT READ OUT: Don't know/Refused	17

- 46) Qualifications are often classified by their level. Did [TEXT SUB IF S8=1 OR S9=4: you] [TEXT SUB IF S8=2 AND S9=NOT4: they] have any qualifications at the following levels on ['MONTH' FROM SAMPLE]?**

READ OUT AND PROMPT AS NECESSARY

	Yes	No	DK
H. LEVEL 2 which includes 5 GCSEs Grades A-C, 5 GCEs O Level, 5 CSEs Grade 1, GNVQ Intermediate, BTEC Intermediate/Diploma, NVQ Level 2, 1 A Level, 3 or fewer AS Levels	1	2	3
IF YES OR DON'T KNOW TO A ASK B IF NO ASK E			
IF YES OR DK TO A			
I. LEVEL 5 which covers Doctorates, Masters, Postgraduate Diplomas and Postgraduate Certificates	1	2	3
IF NO OR DON'T KNOW TO B ASK C			
J. LEVEL 4 which is an Undergraduate or First degree, Foundation Degree, PGCE, HND, HNC, NVQ Level 4, Dip Ed, Cert Ed, other undergraduate diplomas or certificates or other professional qualifications at an undergraduate level	1	2	3
IF NO OR DON'T KNOW TO C ASK D			
K. LEVEL 3 which includes 2 or more A levels, 4 or more AS levels, GNVQ or BTEC National and NVQ Level 3	1	2	3
IF A=NO OR (A=DK AND (D=NO OR D=DK))			
L. LEVEL 1 qualifications, for example GCSE Grades D-G , CSE Grade 2 or under , GNVQ /GSVQ Foundation, BTEC First, NVQ Level 1 or less than 5 GCSE Grades A-C	1	2	3
IF NO OR DON'T KNOW AT E ASK F			
M. Entry level qualification, for example City & Guilds certificate or BTEC certificate	1	2	3
IF NO OR DON'T KNOW AT F ASK G			
N. Some other qualifications (IF YES SAY: please specify type, grade and level of the highest qualification you have)	1	2	3

- ASK ALL NOT PROFESSIONAL INTERMEDIARIES [S9 NOT 1]
47) Are [TEXT SUB IF S8/1 OR S9/4: you] [TEXT SUB IF S8/2 AND S9/NOT4: they] currently suffering from any long term illness, health problem or disability which limits your daily activities or the work you can do?

Yes	1
No	2
DO NOT READ OUT: Refused	3

-
- IF RESPONDENT IS CALLING ON BEHALF OF SELF (S8/1 OR S9/4)*
49) DO NOT READ OUT – CODE GENDER OF RESPONDENT

Male	1
Female	2

THANK RESPONDENT AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

Interviewer signature:	Date:
------------------------	-------

Finish time:	Interview Length	mins
--------------	------------------	------

Opt-out letter

Dear Sir/Madam

Pension Tracing Service Customer Research

The Department for Work and Pensions (DWP) and the Pension Tracing Service would like to carry out some research to understand experiences of our customers who have requested a pension trace so that we can review and improve our services.

We have asked an independent research organisation, IFF Research Ltd, to undertake this research on our behalf. We very much hope that you will be prepared to take part if they contact you as your views are very important to us.

If you are happy to take part you don't have to do anything at the moment. An interviewer may telephone you at some point in the next few months to conduct a short interview which will take no longer than 15 minutes. If you are unavailable they can call you back at a time that is convenient to you.

We hope that you will feel able to take part in this important research. However, if you would prefer not to be contacted in connection with this study, please telephone IFF Research Ltd on 0808 108 0305 within 14 days of receiving this letter. You will be asked to leave your name and quote the reference number cited on the top left hand corner of the accompanying trace information letter.

If you would like further information on this project, please contact us. Please be assured that any other dealings you have with DWP will not be affected by this research either now or in the future and you will not be personally identified by any published research.

Any information you provide during this research will be treated in confidence by DWP in accordance with its Privacy Policy and the Data Protection Act. For further information you can visit www.thepensionservice.gov.uk/privacy-policy.asp

If you don't hear from us it is because we will have already found enough people to take part before we got round to contacting you. In which case may I thank for your attention and wish you all the best for the future.

Thank you very much in advance for your help

Yours sincerely

Department for Work and Pensions

This quantitative research was comprised of 2001 interviews in two separate surveys. The first survey sought to establish the customer profiles of service users by exploring the ways in which customers became aware of the Pension Tracing Service (PTS), how they accessed it and their reasons and motivations for using the service. In the second survey, the outcomes of customer enquiries were explored in detail to find out how successful people were in recovering their missing pensions. The research was carried out by IFF Research on behalf of the Department for Work and Pensions (DWP).

If you would like to know more about DWP research, please contact:
Paul Noakes, Commercial Support and Knowledge Management Team,
3rd Floor, Caxton House, Tothill Street, London SW1H 9NA.
<http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>



Published by the
Department for Work and Pensions
October 2010
www.dwp.gov.uk
Research report no. 697
ISBN 978-1-84712-850-8