Annex: Pension Wise service evaluation 2017/18 questionnaires

2017/18 questionnaires for experiences, outcomes and non users

November 2018

Annex: Pension Wise service evaluation 2017/18 questionnaires

Customer experiences questionnaire

Intentions and early actions

ASK IF COMPLETED APPOINTMENT (SAMPTYPE=1)
Q1.NEXTSTEPS
Before your Pension Wise appointment on [APPTDATE], had you done any of the following?
CATI: PROMPT TO CODE

CATI ASK AS LOOP
WEB ASK AS GRID
a.   Made a decision on what to do with your pension pot
b.   Spoken to a financial advisor, tax advisor or accountant about your pension pot options
c.   Spoken to your pension provider about your pension pot options
d.   Shopped around for quotes from other pension providers
e.   Calculated how much income you will need in your retirement
f.   Calculated how much tax you will pay on your pension
 (SCRIPT TO ROTATE LIST BUT KEEP STATEMENT a FIRST)

1.   Yes
2.   No
(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

Q2.HOWHEARD
Before you contacted Pension Wise, where had you seen or heard about the service?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYWHERE ELSE?")
WEB: TICK ALL THAT APPLY

1.   Advert in a national or local newspaper
2.   Article in a national or local newspaper
3.   Citizens Advice
4.   Employer
5.   Family members or relatives
6.   Financial advisor
7.   Friends or work colleagues
8.   The Government's gov.uk website
9.   Internet searching (e.g. Google)
10. My pension provider
11. Social media (e.g. Facebook, Twitter etc)
12. Radio advert
13. Radio programme
14. The Money Advice Service (MAS)
15. The Pensions Advisory Service (TPAS)
16. TV advert
17. TV programme
18. Elsewhere *WRITE IN*
(MULTICODE; ALLOW DK)

Annex: Pension Wise service evaluation 2017/18 questionnaires

Booking an appointment

ASK ALL
Q3.APTREASON
Which of the following, if any, were your main reasons for arranging an appointment with Pension Wise?

CATI ASK AS LOOP
WEB ASK AS GRID

a. For someone to give you advice around tax
b. For a specific recommendation on what to do with your pension pot
c. For more information generally about retirement or pensions
d. For help avoiding pension scams
e. To find out about your pension options
f. To find out your next steps to prepare for retirement
g. To get help working out when you can afford to retire
h. To get help working out how much money you'll have when you retire
i. To prepare for a meeting with a financial advisor
j. Your pension provider suggested it
k. Your employer suggested it
l. For reassurance
(SCRIPT TO ROTATE LIST)

1. Yes – a main reason
2. No – not a main reason
(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

READ OUT TO CATI
Now I'd like to ask about your experience of arranging an appointment with Pension Wise.

DISPLAY TO WEB
Now we'd like to ask about your experience of arranging an appointment with Pension Wise.

ASK ALL
Q4.APTHOW
In which one of these ways did you arrange an appointment with Pension Wise?
CATI: READ OUT

1. Over the telephone
2. In person with Citizens Advice
3. Through your employer
4. By booking directly on the Pension Wise website
(SINGLE CODE; ALLOW DK)

ASK ALL
Q5.APTPROB
Did you experience any problems or issues when trying to arrange an appointment with Pension Wise?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF HAD PROBLEMS ARRANGING APPOINTMENT (APTPROB CODE 1)
Q6.APTPROBTYPE
What problems or issues did you experience when trying to arrange an appointment?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1. Appointment times were not convenient
1. *IF ARRANGING BY TELEPHONE (IF APTHOW CODE 1):* Call was cut off
2. Didn't explain who was eligible for an appointment
3. Didn't receive a confirmation of my appointment
4. Had to repeat the same information more than once
5. Long time until next available appointment
6. Passed to different people before I spoke to the right person
7. The person I spoke to was unhelpful
8. Promised callback did not happen
9. *IF ARRANGING BY TELEPHONE (IF APTHOW CODE 1):* Time taken for call to be answered
10. *IF ARRANGING BY TELEPHONE (IF APTHOW CODE 1):* Couldn't get through on the phone
11. *IF ARRANGING IN PERSON (IF APTHOW CODE 2):* Waiting time when at Citizens Advice
12. No appointment slots left
13. Another problem or issue *WRITE IN*
(MULTICODE; ALLOW DK)

The appointment

ASK IF INCOMPLETE APPOINTMENT (SAMPTYPE=2)
Q7.APTINCOMPLETE
Pension Wise records show that you attended your *[IF HAD TELEPHONE APPOINTMENT (CHANNEL=1):* telephone appointment] *[IF HAD FACE-TO-FACE APPOINTMENT (CHANNEL=2):* face-to-face meeting]* with a Pension Wise Guider, but did not complete it in full. What were the reasons you were not able to complete your appointment?
CATI: ADD IF NECESSARY: Guiders are sometimes known as Guidance Specialists.
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: Note that "Guiders" are sometimes known as "Guidance Specialists".
WEB: TICK ALL THAT APPLY

1. Not eligible – I wasn't in the right age group
2. Not eligible – I didn't have the right type of pension
3. Already knew what the Guider was telling me
4. Didn't have relevant documents or information with me
5. Didn't realise it would take so long
6. Didn't understand what the Guider was telling me
7. I only had one or two questions
8. Something else came up/had another appointment
9. Wasn't finding it useful

10. Went over 45 minutes
11. I did complete the appointment
12. Other *WRITE IN*
(MULTICODE EXCEPT CODE 11; ALLOW DK)

ASK IF DID NOT ATTEND APPOINTMENT (SAMPTYPE=3)
Q8.APTNOSHOW
Pension Wise records show that you had a *[IF HAD TELEPHONE APPOINTMENT (CHANNEL=1):* telephone appointment*] [IF HAD FACE-TO-FACE APPOINTMENT (CHANNEL=2):* face-to-face meeting*]* booked with a Pension Wise Guider for [APPTDATE], but did not attend. What were the reasons you were not able to attend your appointment?
CATI: ADD IF NECESSARY: Guiders are sometimes known as Guidance Specialists.
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: Note that "Guiders" are sometimes known as "Guidance Specialists".
WEB: TICK ALL THAT APPLY

1. Didn't think it would be useful
2. Didn't have relevant documents or information ready
3. Found the information I was looking for somewhere else
4. Forgot
5. *IF HAD TELEPHONE APPOINTMENT (CHANNEL=1):* Nobody rang me
6. Thought it was cancelled
7. Something else came up
8. I did attend/attended at a later date
9. Other *WRITE IN*
(MULTICODE; ALLOW DK)

XSAMPTYPE
SCRIPT DUMMY VARIABLE TO BE CODE 1 IF SAMPTYPE=1 OR APTNOSHOW CODE 8

ASK IF INCOMPLETE OR DID NOT ATTEND APPOINTMENT WITH ELIGIBLE CUSTOMER ((XSAMPTYPE≠1) AND APTINCOMPLETE CODES NOT 1 OR 2 OR 11)
Q9.APTAGAIN
Have you since tried to arrange a new appointment with Pension Wise?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

READ OUT TO CATI IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Now I'd like to ask some questions about the time you spent talking with the Pension Wise Guider.
Guiders are sometimes known as Guidance Specialists but I will refer to them as Guiders for the rest of the survey.

DISPLAY TO WEB IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Annex: Pension Wise service evaluation 2017/18 questionnaires

Next we'd like to ask some questions about the time you spent talking with the Pension Wise Guider. Guiders are sometimes known as Guidance Specialists but we will refer to them as Guiders for the rest of the survey.

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q10.APTGUIDE
Did they explain that Pension Wise is an impartial service, that doesn't make a specific recommendation about what to do with your money?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q11.APTSAT
How satisfied or dissatisfied were you with the following aspects of your appointment with the Pension Wise Guider?
CATI LOOP 1: READ OUT STATEMENT AND ANSWER CATEGORIES
CATI LOOP 2+: READ OUT STATEMENT AND PROBE FOR LEVEL OF SATISFACTION

EACH RESPONDENT SHOULD BE ASKED 4 OF THE FOLLOWING 6 STATEMENTS FROM C TO H RANDOMLY SELECTED BY THE SCRIPT. A, B, I, J TO BE ASKED OF ALL RESPONDENTS QUALIFYING FOR THE SPECIFIC STATEMENT.

CATI ASK AS LOOP
WEB ASK AS GRID
a. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The convenience of the location
b. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The waiting time on the day of your appointment
c. The number of days between booking and attending my appointment
d. The convenience of the time and date of your appointment
e. The length of time the Guider spoke with you
f. The Guider's level of knowledge
g. That the discussion took on board your personal circumstances
h. That the discussion was clear and easy to understand
i. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The venue it was held in
j. *IF TELEPHONE APPOINTMENT (CHANNEL=1):* The promptness of the call
(SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS c–d TOGETHER)

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. *CATI:* DO NOT READ OUT: Don't know
(SINGLE CODE FOR EACH STATEMENT; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

The summary document

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q12.RECEIVEOD
After your appointment, did you get a document summarising your discussion with the Pension Wise Guider, either in the post, or as a download from the Pension Wise website, or both?
CATI: PROMPT TO CODE

1. Document in the post
2. Downloaded from the Pension Wise website
3. None of these
(MULTICODE EXCEPT CODE 3; ALLOW DK)

READ OUT TO CATI IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVEOD CODES 1–2)
DISPLAY TO WEB IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVEOD CODES 1–2)
Now I'd like to ask some questions about the summary document you received.

ASK HALF SAMPLE IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVEOD CODES 1–2)
Q13.READOD
Which of the following best describes the extent to which you read the summary document?
CATI: READ OUT

1. I did not read any of it
2. I just glanced at it
3. I read the parts that were relevant to me
4. I read it in full
5. *CATI: DO NOT READ OUT:* Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK HALF SAMPLE IF READ OUTPUT DOCUMENT (READOD CODES 2–4)
Q14.EASEOD
How easy or difficult did you find it to understand the summary document? Was it …
CATI: READ OUT

1. Very easy
2. Fairly easy
3. Fairly difficult
4. Very difficult
5. *CATI: DO NOT READ OUT:* Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK HALF SAMPLE IF READ OUTPUT DOCUMENT (READOD CODES 2–4)
Q15.USEOD
How useful, if at all, has the summary document been in helping you decide on next steps?
CATI: READ OUT

1. Very useful
2. Fairly useful
3. Not very useful
4. Not at all useful
5. *CATI: DO NOT READ OUT:* Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

Overall views of service

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q16.OVERALLSAT
Thinking about your overall experience of Pension Wise, from initially hearing about them through to now, how satisfied or dissatisfied are you with Pension Wise?
CATI: READ OUT

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. *CATI:* DO NOT READ OUT: Don't know

(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF DISSATISFIED (OVERALLSAT CODES 4–5)
Q17.WHYDISSAT
What makes you say you're dissatisfied with Pension Wise?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1. Appointment was not useful
2. Appointment was too short
3. Didn't give me a specific recommendation on which option to take
4. Didn't receive any follow-up
5. Don't know what I need to do next
6. Service wasn't personalised enough
7. *IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVEOD CODES 1–2):* Summary document was not useful
8. The Guider was not helpful/nice to deal with
9. The next steps I took didn't turn out how I expected
10. They weren't impartial
11. Told me nothing new
12. Didn't answer the specific questions I had
13. The Guider didn't know enough about my pension scheme
14. Another reason *WRITE IN*

(MULTICODE; ALLOW DK)

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q18.IMPUND
Since you first contacted Pension Wise do you feel your understanding of your pension options has improved … ?
CATI: READ OUT

1. A great deal
2. A fair amount
3. Not very much
4. Not at all

5. *CATI:* DO NOT READ OUT: Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF UNDERSTANDING IMPROVED (IMPUND CODES 1–2)
Q19.PWIMPUND
And how much, if at all, did your experience with Pension Wise help improve your understanding?
CATI: READ OUT

1. A great deal
2. A fair amount
3. Not very much
4. Not at all
5. *CATI:* DO NOT READ OUT: Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q20.FUTAVOCAT
How likely is it, if at all, that you would recommend Pension Wise to others?
CATI: READ OUT

1. Have already recommended it
2. Very likely
3. Fairly likely
4. Not very likely
5. Not at all likely
6. *CATI:* DO NOT READ OUT: Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

Follow-up and service improvements

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q37a.HADFOLLOWUP
Outside of your appointment with Pension Wise on [APPTDATE], did you have another appointment with them, either before or after this one?

1. Yes – before [APPTDATE]
2. Yes – after [APPDATE]
3. No
(MULTI CODE ALLOWED FOR CODE 1 AND 2, SINGLE CODE ONLY FOR CODE 3, ALLOW DK)

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q21.IMPROVE
If you could suggest any ways to improve Pension Wise, what would those be?

WRITE IN
1. *CATI:* DO NOT READ OUT: Nothing to improve
2. *CATI:* DO NOT READ OUT: Don't know

Knowledge of pension freedoms

Q38a.FACTS
Now I am going to read out some statements about **defined contribution** pensions. For each one, please say whether you think it is definitely true, probably true, probably false or definitely false.
CATI: READ OUT

EACH RESPONDENT SHOULD BE ASKED 6 OF THE FOLLOWING 8 STATEMENTS RANDOMLY SELECTED BY THE SCRIPT.

CATI ASK AS LOOP
WEB ASK AS GRID
a.   You **cannot** move a pension pot from one provider to another
b.   You can normally start taking money from your pension when you turn 55
c.   You **don't** have to buy an annuity with your pension money
d.   You must start taking money from your pension as soon as you retire
e.   You **cannot** take all the money from your pension in one go
f.   You can leave money in your pension pot, and arrange to take it as and when you need it
g.   You can mix the ways to take money from your pot (e.g. use some to buy an annuity and leave the rest invested)
h.   You must take a 25% tax-free lump sum when you access your pension pot
(SCRIPT TO ROTATE LIST)

1.   Definitely true
2.   Probably true
3.   Probably false
4.   Definitely false
5.   *CATI: DO NOT* READ OUT: Don't know
(SINGLE CODE)

Personal circumstances

READ OUT TO CATI
Finally, I'd like to ask some questions about you.

DISPLAY TO WEB
Finally, we'd like to ask some questions about you.

Q22.ATT
How much do you agree or disagree with the following statements?
CATI: READ OUT

a.   Even before using Pension Wise, I have always been very confident when dealing with my finances
b.   Pensions are the best way to save for retirement
c.   I want to withdraw my pension money as soon as possible, in case the rules change

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. *CATI: DO NOT* READ OUT: Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)
Q23.FINADV
In the last 12 months before your Pension Wise appointment, did you receive any financial advice or guidance about your defined contribution pensions from any of the following sources?
CATI: READ OUT

CATI ASK AS LOOP
WEB ASK AS GRID
a. *IF NEXTSTEPSc NOT CODE 1:* A financial advisor, tax advisor or accountant
b. The Money Advice Service
c. The Pensions Advisory Service
d. Citizens Advice
e. Another consumer advice organisation (e.g. Which?)
f. Personal finance websites (e.g. MoneySavingExpert.com)
g. Age UK or another age-related charity
h. Friends, family or colleagues
i. Your employer (including HR or finance departments)
j. A bank or building society
(SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS d–e TOGETHER; DP TO FORWARD-CODE NEXTSTEPSc CODE 1 TO FINADVa CODE 1)

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF COMPLETED APPOINTMENT (SAMPTYPE=1)
Q40a.OTHERADVICE
Pension Wise offers financial guidance on defined contribution pensions. In which of these other areas, if any, would you personally find it useful to receive **financial** guidance?
CATI: READ OUT

1. Defined benefit pensions (sometimes called "Final Salary" or "Career Average" pensions)
2. Your State Pension
3. Debt and borrowing
4. Homes and mortgages
5. Non-pension savings and investments
6. Budgeting and managing money
7. Inheritance
8. Benefits
9. Insurance
10. Bereavement, divorce and separation
11. None of these
(MULTICODE EXCEPT CODE 11; ALLOW DK)

ASK ALL
Q24.INTERNET
How often do you use the internet for your personal use?
CATI: PROMPT TO CODE

1. Every day
2. Several times a week
3. Several times a month
4. Once a month
5. Less than once a month
6. Never
7. *CATI:* DO NOT READ OUT: No internet access
8. *CATI:* DO NOT READ OUT: Don't know
9. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF EVER USE INTERNET (INTERNET CODES 1–5)
Q25.WEBSITE
Have you ever visited the Pension Wise website?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF VISITED WEBSITE AND ATTENDED APPOINTMENT (WEBSITE CODE 1 AND SAMPTYPE<3)
Q26.WEBWHEN
Did you visit the Pension Wise website before you had your appointment, after your appointment or both?
CATI: DO NOT READ OUT

1. Before
2. After
3. Both
(SINGLE CODE; ALLOW DK)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)
Q27.RETIRE
In how many years' time do you intend to make formal arrangements for how you will take money from your defined contribution pension or pensions? If you have more than one, please tell us about the next one you plan to take money from.
CATI: CODE 0 FOR "LESS THAN ONE YEAR"
CATI: ADD IF NECESSARY: By formal arrangements, I mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

WEB: By formal arrangements, we mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

WEB: Note: If less than 1 year, enter 0.

WRITE IN RANGE 0–30

1. I have already made formal arrangements
(ALLOW DK AND REF)

Q44a.ACCESSDCP
Did you make any formal arrangements before your appointment, after your appointment, or both before and after?
CATI: DO NOT READ OUT

1. Before
2. After
1. Both before and after
(SINGLE CODE; ALLOW DK)

Q44b.STILLDECIDE
Do you still have any defined contribution pensions for which you have not yet made any formal arrangements for taking your money?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

Q44c.NEXTACCESSDCP
Which of these best represents when you intend to make formal arrangements for taking money from your **remaining** defined contribution pensions? Again ,if you have more than one, please tell us about the next one you plan to take money from.
CATI: PROMPT TO CODE

1. In less than a year
2. In 1 to 2 years
3. In 3 to 5 years
4. In 6 to 10 years
5. Over 10 years from now
6. *CATI:* DO NOT READ OUT: Don't know
7. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

Q28.RETIREGROUPS
Which of these best represents when you intend to make formal arrangements for taking money from your defined contribution pension or pensions? If you have more than one, please tell us about the next one you plan to take money from.

CATI: PROMPT TO CODE

1. In less than a year
2. In 1 to 2 years

3. In 3 to 5 years
4. In 6 to 10 years
5. Over 10 years from now
6. *CATI:* DO NOT READ OUT: Don't know
7. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)
Q45a.POTSIZE
Roughly speaking, which of these groups best describes the total value of all your **defined contribution** pension pots?
CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

1. Up to £10,000
2. More than £10,000, up to £20,000
3. More than £20,000, up to £30,000
4. More than £30,000, up to £50,000
5. More than £50,000, up to £100,000
6. More than £100,000, up to £500,000
7. More than £500,000
8. *CATI:* DO NOT READ OUT: Don't know
9. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)
Q29.OTHPENS
Pension Wise offers guidance about **defined contribution** pensions. Have you ever had a **defined benefit** workplace pension, sometimes called a Final Salary or Career Average pension, which provides an income related to your salary when you retire?

1. Yes
2. No
(SINGLE CODE; ALLOW DK AND REF)

ASK IF HAD A DEFINED BENEFIT PENSION BEFORE (OTHPENS CODE 1)
Q47a.TRANSFER
Have you transferred your **defined benefit** pension into a **defined contribution** pension?

1. Yes
2. No
(SINGLE CODE; ALLOW DK AND REF)

Demographics

ASK IF GENDER NOT ON SAMPLE (SAMPGEND BLANK)
Q30.GENDER
CATI: INTERVIEWER CODE GENDER
WEB: Which of the following best describes how you think of yourself?

1. Male
2. Female
3. *IF WEB:* In some other way
(SINGLE CODE, IF WEB: ALLOW REF)

ASK IF AGE NOT ON SAMPLE (SAMPAGE BLANK)
Q31.AGE
What was your age at your last birthday?

WRITE IN RANGE 40–99
(ALLOW REF; SOFT CHECK IF <50)

ASK IF EXACT AGE NOT GIVEN (AGE CODE REF)
Q32.AGEB
Which one of these age bands you belong to?
CATI: PROBE FULLY

1. Under 50
2. 50 to 54
3. 55 to 59
4. 60 to 64
5. 65 to 69
6. 70 and over
7. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK ALL
Q33.EMPSTAT
Which one of the following best describes your current employment status?
CATI: PROBE FULLY

1. In full time paid employment (i.e. 30 hours a week or more)
2. In part time paid employment (i.e. less than 30 hours a week)
3. Self-employed
4. Retired and not doing any paid work
5. Retired, but doing some paid work
6. Unemployed and looking for work
7. Not in work for any other reason
8. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF CATI
Q54a.SEG
To ensure that our survey represents a wide range of people, could you tell me the occupation of the chief wage earner in your household?
CODE SOCIAL GRADE BASED ON THE FOLLOWING PROBES

What is their position at work/rank/grade?
What industry do they work in?
Do they have any qualifications that are relevant to their job?
How many people are they responsible for at work?

1. A
2. B
3. C1
4. C2
5. D
6. E
(SINGLE CODE; ALLOW DK AND REF)

ASK ALL
Q34.ETHNIC
What is your ethnicity?
CATI: DO NOT READ OUT

1. White – British/English/Welsh/Scottish/Northern Irish
2. White – Irish
3. White – Gypsy or Irish Traveller
4. Any other White background
5. Indian
6. Pakistani
7. Bangladeshi
8. Chinese
9. Any other Asian background
10. Black or Black British Caribbean
11. Black or Black British African
12. Any other Black background
13. White and Black Caribbean
14. White and Black African
15. White and Asian
16. Any other mixed background
17. Arab
18. Other
(SINGLE CODE; ALLOW REF)

ASK ALL
Q35.MARSTAT
What is your current marital status?
CATI: DO NOT READ OUT
CATI: PROBE FULLY

1. Single
2. Married or in a Civil Partnership
3. Living together as a couple
4. Divorced or separated
5. Widowed or a surviving Civil Partner
(SINGLE CODE; ALLOW REF)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)
Q57a.INCSOURCE
IF RETIRED (EMPSTAT CODES 4–5): Which of the following provides the majority of your retirement income?
IF NOT RETIRED (EMPSTAT NOT CODES 4–5): Which of the following do you think will provide the majority of your retirement income?
CATI: READ OUT

1. Money from a State Pension
2. *IF ONGOING DEFINED BENEFIT PENSION (TRANSFER CODE 2, DK or REF):* Your defined benefit pension
3. Your defined contribution pension or pensions
4. *IF HAS A SPOUSE (MARSTAT CODES 2–3 OR REF):* Your spouse or partner's private or workplace pensions
5. Other sources of income
6. *CATI:* DO NOT READ OUT: Don't know
7. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK ALL
Q36.DISAB
Do you have any long-term illness, health problem or disability which may restrict how many years you can live comfortably in retirement?

1. Yes
2. No
(SINGLE CODE; ALLOW REF)

ASK ALL
Q37.QUALS
What is the highest educational or professional qualification, if any, that you have obtained to date?
CATI: PROMPT TO CODE IF NECESSARY, OTHERWISE DO NOT READ OUT

1. GCSEs/O Levels/CSEs
2. Vocational qualifications, including NVQ Levels 1 and 2
3. A Levels or equivalent, including NVQ Level 3
4. Degree or equivalent, including NVQ Levels 4 and 5
5. Masters/PhD or equivalent
6. Other
7. No formal qualifications
(SINGLE CODE; ALLOW REF)

ASK IF REGION NOT ON SAMPLE OR CANNOT BE DERIVED (SAMPREGION BLANK AND SAMPSOURCE NOT CAS OR NICAB)
Q61a.REGIONQ
What region of the UK do you live in?
CATI: PROBE FULLY (I.E. TO ONE OF THE CODES BELOW)

1. East Midlands
2. East of England
3. London
4. North East
5. North West
6. Northern Ireland

7. Scotland
8. South East
9. South West
10. Wales
11. West Midlands
12. Yorkshire and the Humber
(SINGLE CODE; ALLOW REF)

Recontact

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)
Q38.RECONTACT
We will be calling people back in around 3 to 6 months to see how things may have changed. Just to check, are you okay for us to contact you then?

1. Yes
2. No
(SINGLE CODE)

Outcome and non-user questionnaire

CATI-ONLY INSTRUCTIONS
WEB-ONLY INSTRUCTIONS
USERS-ONLY QUESTIONS
NON-USERS-ONLY QUESTIONS

Introduction and screener

READ OUT TO CATI
Hello, my name is … from Ipsos MORI, the independent research organisation. Is this [SAMPNAME]?

DISPLAY IF USER (SAMPTYPE=1)
A few months ago you took part in an important survey about the Government's Pension Wise service. We're now contacting you to take part in the follow up, to see how you're getting on.
Would you be happy to take part in a 10-minute interview?
ADD IF NECESSARY: You spoke to us on [EXPINTDATE], after you had an appointment with a Pension Wise Guider (sometime called a Guidance Specialist) on [APPTDATE].
ADD IF NECESSARY: Pension Wise is the Government's free, impartial service that provided Guidance about defined contribution pensions.
ADD IF NECESSARY: We originally got your name and contact details from Pension Wise. We are only using them for this Government research.

DISPLAY IF NON-USER (SAMPTYPE=2)
INTERVIEWER: WE CAN STILL INTERVIEW SOMEONE ELSE FROM THE HOUSEHOLD OUTSIDE OF THE NAMED CONTACT IF THEY ARE ELIGIBLE
We are carrying out an important survey about pensions on behalf of the Government Department for Work and Pensions. It is about how the Government can best help people like you to make informed decisions about your pension.
Would you be happy to take part in a 10-minute interview?
ADD IF NECESSARY: We got your name and contact details from the Electoral Register and other consumer databases that people can opt into. We are only using them for this important Government research.

REASSURE IF NECESSARY:
- Taking part is totally confidential and anonymous. We just want to know what you think. Your name will not be linked with your answers, which will be combined with those of other people.
- The survey is your chance to tell the Government about your experience and give your opinions. We will be presenting the findings to *[IF SAMPTYPE=1:* Pension Wise*] [IF SAMPTYPE=2:* the Department for Work and Pensions*]* in the next few months, which they will use to help improve their services.
- *IF USER (SAMPTYPE=1):* We are not contacting you to suggest how or when you should invest your pension. If you are concerned about pension scams, please visit https://www.pensionwise.gov.uk/scams
  If you have questions or want to check the survey is genuine, you can go to our website page at www.ipsos-mori.com/pensionwise, call Theebika Shanmugarasa on 020 3059 4966, or email Midge Clayton from *[IF SAMPTYPE=1:* Pension Wise*] [IF SAMPTYPE=2:* the Department for Work and Pensions*]* at midge.clayton@pensionwise.gov.uk

1. Yes
2. Wants reassurance email *SEND REASSURANCE EMAIL*
3. *IF USER (SAMPTYPE=1):* PROBE APPOINTMENT DATE BEFORE CODING: Doesn't recall contact with Pension Wise *CLOSE*
4. ALL OTHER STANDARD CLOSING OUTCOMES

DISPLAY TO WEB
DISPLAY IF USER (SAMPTYPE=1)
A few months ago you took part in an important survey about the Government's Pension Wise service. The second part of the survey is happening now and we want to find out how you're getting on.
We originally got your name and contact details from Pension Wise. We are only using them for this Government research.

DISPLAY IF NON-USER (SAMPTYPE=2)
We are carrying out an important survey about pensions on behalf of the Government Department for Work and Pensions. It is about how the Government can best help people like you to make informed decisions about your pension.

DISPLAY TO ALL
- Taking part is totally confidential and anonymous.
- It's your chance to tell the Government about your experience and give your opinions.
- We are not contacting you to suggest how or when you should invest your pension.
- If you have questions or want to check the survey is genuine, you can go to our website page at www.ipsos-mori.com/pensionwise

ASK IF NON-USER (SAMPTYPE=2)
QDCPEN
Do you have any **defined contribution** pensions? This includes any workplace pension where the amount you will get is based on how much you and your employer have paid in, and how it is invested, rather than based on your final salary or career average. It also includes any kind of private pension that you have set up yourself.
CATI: ADD IF NECESSARY: We're still interested in talking to you if you have other types of pensions as well as a defined contribution pension.
CATI: ADD IF NECESSARY: Most public sector pensions are **not** defined contribution pensions. This includes the civil service, NHS, police, fire service, teachers and local government.
CATI: INTERVIEWER: IF HAVE A PENSION BUT DON'T KNOW WHAT KIND, USE GUIDANCE ON INTERVIEWER INSTRUCTIONS TO PROBE IF DEFINED CONTRIBUTION

WEB: Each of the following are types of defined contribution pensions:
- Executive Pension Plan

Annex: Pension Wise service evaluation 2017/18 questionnaires

- Group Personal Pension
- Master Trust Pension (e.g. NEST, NOW pension, the People's Pension etc)
- Money Purchase Pension

- SIPP (Self-Invested Personal Pension)
- SSAS (Small Self-Administered Schemes)

- Stakeholder Pension

Most public sector pensions are **not** defined contribution pensions. This includes the civil service, NHS, police, fire service, teachers and local government.

1. Yes
2. No *CLOSE*
3. Don't know *[IF CATI:* PROBE FULLY BEFORE CODING*] CLOSE*

READ OUT TO CATI
DISPLAY TO WEB
The rest of the questions in this survey are about **defined contribution** pension pot or pots. They are **not** about any defined benefit pensions (sometimes called "final salary" or "career average" pensions) that you might also have, or about the State Pension.

DISPLAY IF USER (SAMPTYPE=1)
Defined contribution pensions include any workplace pension where the amount you will get is based on how much you and your employer have paid in, and how it is invested, rather than based on your final salary or career average. It also includes any kind of private pension that you have set up yourself.

ASK IF USER (SAMPTYPE=1)
QaACCESSUSER
Which of these have you done since your Pension Wise appointment on [APPTDATE]? If you have more than one defined contribution pension, please *[IF CATI:* say*] [IF WEB:* tick*]* all that apply.
CATI: PROBE FULLY
CATI: ADD IF NECESSARY: By formal arrangements, I mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

WEB: By formal arrangements, we mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

1. I have already withdrawn money from one or more of my defined contribution pensions since my Pension Wise appointment
2. I have made formal arrangements for how I will take money from one or more defined contribution pensions since my Pension Wise appointment, but have not withdrawn any money from this yet
3. I still have **one or more** defined contribution pensions for which I have not yet made formal arrangements to take money
(MULTICODE)

ASK IF NON-USER (SAMPTYPE=2)
Q2b.ACCESS
Which of these applies for you? If you have more than one defined contribution pension, please *[IF CATI:* say*] [IF WEB:* tick*]* all that apply.
CATI: PROBE FULLY (I.E. IF CODE 1, THEN NO NEED TO READ OUT REMAINING CODES)

CATI: ADD IF NECESSARY: By formal arrangements, I mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

WEB: By formal arrangements, we mean agreeing with your pension provider how you will take money from your pension. This could be agreed directly with your pension provider, or via a broker, or financial advisor.

1. I withdrew money from one or more of my defined contribution pensions **after** 1 [SCRIPT INSERTS MONTH AND YEAR FROM 12 MONTHS AGO]
2. I made formal arrangements for how I will take money from **one or more** defined contribution pensions **after** 1 [SCRIPT INSERTS MONTH AND YEAR FROM 12 MONTHS AGO], but have not withdrawn any money from this yet
3. I still have **one or more** defined contribution pensions for which I have not yet made formal arrangements to take money
4. *IF NON-USER (SAMPTYPE=2):* I withdrew or made arrangements to withdraw money from **all** my defined contribution pension pots **before** 1 [SCRIPT INSERTS MONTH AND YEAR FROM 12 MONTHS AGO] *CLOSE*
5. *CATI:* DO NOT READ OUT: Don't know *[IF CATI:* PROBE FULLY BEFORE CODING*] CLOSE*
(MULTICODE EXCEPT CODES 1 OR 4)

DUMMY VARIABLE NOT ASKED
Q2c.ACCESSDUM
SCRIPT TO CODE ACCESSUSER AND ACCESS CODES INTO THE FOLLOWING CODES

3. Withdrew money from at least one defined contribution pension since Pension Wise appointment (or within last year for non-users)
4. Made formal arrangements to withdraw money from at least one defined contribution pension, but not done so since Pension Wise appointment (or within last year for non-users)
5. Not made formal arrangements for at least one defined contribution pension
(MUTICODE)

ASK IF NON-USER (SAMPTYPE=2)
QAGE
What was your age at your last birthday?

WRITE IN
(ALLOW REF; CLOSE IF 50>AGE>70 BUT FIRST SOFT CHECK IF 50>AGE>70)

ASK IF NON-USER (SAMPTYPE=2) AND EXACT AGE NOT GIVEN (AGE CODE REF)
QAGEB
Which one of these age bands you belong to?
CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

1. Under 50
2. 50 to 54
3. 55 to 59
4. 60 to 64
5. 65 to 70
6. 71 and over

7.   *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE; CLOSE IF CODES 1, 6 OR 7)

ASK IF NON-USER (SAMPTYPE=2)
QPWUSER
Have you ever had an appointment with the Government's Pension Wise service?
CATI: INTERVIEWER: IF THEY MADE AN APPOINTMENT BUT IT DIDN'T TAKE PLACE, CODE NO.
CATI: ADD IF NECESSARY: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.
WEB:

- Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.
- If you made an appointment but it didn't take place for any reason, please answer "no".

1.   Yes *CLOSE*
4.   No
(SINGLE CODE; ALLOW DK)

DISPLAY IF CLOSED (DCPEN CODES 2–3 OR ACCESS CODES 4 OR 5 OR 50>AGE>70 OR AGEB CODES 1, 4 OR 5 OR PWUSER CODE 1)
Thank you for your interest in this research. Unfortunately the survey is only relevant to people who:

- have a defined contribution pension that hasn't been accessed, or was only accessed within the last 12 months
- are aged between 50 and 70
- have not had an appointment with Pension Wise.

CLOSE

Awareness of Pension Wise

ASK IF NON-USER (SAMPTYPE=2)
QEVHEARD
Before today, had you ever heard of Pension Wise?
CATI: ADD IF NECESSARY: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.
WEB: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.

1.   Yes
2.   No
(SINGLE CODE; ALLOW DK)

ASK IF NON-USER (SAMPTYPE=2)
QINTERNET
How often do you use the internet for your personal use?
CATI: PROMPT TO CODE

1.   Every day
2.   Several times a week
3.   Several times a month
4.   Once a month

5. Less than once a month
6. Never
7. *CATI:* DO NOT READ OUT: No internet access
8. *CATI:* DO NOT READ OUT: Don't know
9. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF NON-USER AND HAVE HEARD OF PENSION WISE AND USE THE INTERNET (EVHEARD CODE 1 AND INTERNET CODES 1–5)
QWEBSITE
Have you ever visited the Pension Wise website?

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

Broad actions and role of Pension Wise

READ OUT TO CATI IF NON-USER (SAMPTYPE=2)
DISPLAY TO WEB IF NON-USER (SAMPTYPE=2)
From April 2015, people with defined contribution pensions were given greater choice over how and when they can withdraw money from their pension pots.

ASK ALL
QACTION
[IF USER (SAMPTYPE=1): Since your Pension Wise appointment on [APPTDATE], have you done*] [IF NON-USER AND ONLY HAVE NON-ACCESSED DEFINED CONTRIBUTION PENSIONS (SAMPTYPE=2 AND ACCESS NOT CODES 1–2):* Since the start of [MIDMONTH], have you done*] [IF NON-USER AND HAVE ACCESSED ANY DEFINED CONTRIBUTION PENSIONS IN LAST YEAR (SAMPTYPE=2 AND ACCESS CODES 1–2):* Before you made formal arrangements to take money from your pension pots, had you done*]* any of the following?
CATI ASK AS LOOP
WEB ASK AS GRID

a. DELETED FROM Y1W2 ONWARDS
b. Spoken to a financial advisor, tax advisor or accountant about your pension pot options
c. Spoken to your pension provider about your pension pot options
d. Calculated how much income you will need in your retirement
e. *IF USER OR NON-USER WHO VISITED WEBSITE (SAMPTYPE=1 OR WEBSITE CODE 1):* Visited the Pension Wise website
f. DELETED FROM Y1W2 ONWARDS
(SCRIPT TO ROTATE LIST)

1. Yes
2. No
(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

ASK IF USER (SAMPTYPE=1)
Q11b.ADVISOR
And before Pension Wise last spoke to you on [APPTDATE], had you ever spoken to a financial advisor, tax advisor or accountant about your pension pot options?

1. Yes

2. No
(SINGLE CODE; ALLOW DK)

ASK IF NON-USER (SAMPTYPE=2)
QACTIONBEF
And **before** [MIDMONTH], had you done any of the following?
CATI ASK AS LOOP
WEB ASK AS GRID

a.   Spoken to a financial advisor, tax advisor or accountant about your pension pot options
b.   Spoken to your pension provider about your pension pot options
c.   Calculated how much income you will need in your retirement
(SCRIPT TO ROTATE LIST)

1. Yes
2. No
(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

DUMMY VARIABLE NOT ASKED
Q12b.ADVISEDDUM
SCRIPT TO CODE ACTION, ADVISOR, ACTIONBEF AND SAMPNEXTSTEPSc (FROM EXPERIENCES SURVEY)
CODES INTO THE FOLLOWING CODES

1. *IF ACTIONb CODE 1:* Advised after appointment (or after equivalent period for non-users)
2. *IF ADVISOR CODE 1 OR ACTIONBEF CODE 1 OR SAMPNEXTSTEPSc CODE 1 (FROM EXPERIENCES SURVEY):* Advised before appointment (or before equivalent period for non-users)
(MULTICODE)

ASK IF SPOKEN TO PENSION PROVIDER (ACTIONc CODE 1 OR SAMPNEXTSTEPSd CODE 1)
QPROVIDER
[IF SPOKE TO PROVIDER BEFORE EXPERIENCES SURVEY (SAMPNEXTSTEPSd CODE 1): In the last survey, you told us that you had discussed your options with your pension pot provider after your Pension Wise appointment.*]* How well prepared, if at all, did you feel when discussing your pension pot options with your pension provider?
CATI: READ OUT

1. Very well prepared
2. Fairly well prepared
3. Not very well prepared
4. Not at all prepared
5. *CATI:* DO NOT READ OUT: Don't know
(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK ALL
QINFORM
How well informed, if at all, *[IF NO NON-ACCESSED POTS (ACCESS NOT CODE 3):* did*] [IF NON-ACCESSED POTS (ACCESS CODE 3):* do*]* you feel about the different options you can take with your pension pots?

CATI: READ OUT

1. Very well informed
2. Fairly well informed
3. Not very well informed
4. Not at all informed
5. CATI: DO NOT READ OUT: Don't know

(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK ALL

QSCAM

How confident, if at all, do you feel about being able to avoid any pension scams?
CATI: READ OUT

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. *CATI:* DO NOT READ OUT: Don't know

(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF NON-USER (SAMPTYPE=2)

QFACTS

Now I am going to read out some statements about **defined contribution** pensions. For each one, please say whether you think it is definitely true, probably true, probably false or definitely false.
CATI: READ OUT

EACH RESPONDENT SHOULD BE ASKED 6 OF THE FOLLOWING 8 STATEMENTS RANDOMLY SELECTED BY THE SCRIPT

CATI ASK AS LOOP
WEB ASK AS GRID

a. You **cannot** move a pension pot from one provider to another
b. You can normally start taking money from your pension when you turn 55
c. You **don't** have to buy an annuity with your pension money
d. You must start taking money from your pension as soon as you retire
e. You **cannot** take all the money from your pension in one go
f. *DELETED FROM Y2 ONWARDS*
g. You can leave money in your pension pot, and arrange to take it as and when you need it
h. You can mix the ways to take money from your pot (e.g. use some to buy an annuity and leave the rest invested)
i. You must take a 25% tax-free lump sum when you access your pension pot

(SCRIPT TO ROTATE LIST)

1. Definitely true
2. Probably true
3. Probably false
4. Definitely false
5. *CATI: DO NOT* READ OUT Don't know

(SINGLE CODE)

Making a decision

ASK IF HAVE ARRANGED ANY DEFINED CONTRIBUTION PENSIONS IN LAST 12 MONTHS (ACCESSSUSER CODES 1–2 OR ACCESSNONUSER CODES 1–2)

Q19. OPTIONSTAKEN

You mentioned that you have withdrawn money or made formal arrangements to do so from one or more of your defined contribution pensions. Which of the following things, if any, did you arrange with any of these pension pots? You may have arranged to do more than one of these things with the same pot.

CATI READ OUT
CATI ASK AS LOOP
WEB ASK AS GRID

a. Taking a tax-free lump sum from a pension pot
b. Buying an annuity that gives you a guaranteed income
c. Investing some or all of the pension pot to draw down as an income
d. Taking cash in chunks from a pension pot until it runs out
e. Taking the whole value of any of these pension pots out in one go, including your 25% tax free allowance
f. *IF HAVE A NON-WITHDRAWN POT (ACCESSSUSER CODE 2 OR ACCESS CODE 2):* Arranged to leave my pension pot untouched until later in life
(SCRIPT TO ROTATE LIST BUT KEEP a FIRST)

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF SPOKEN TO ADVISOR (ACTIONb CODE 1 OR ADVISOR CODE 1 OR ACTIONBEFa CODE 1)

Q19a.ADVISEDOPTIONS

For each of the following, did you arrange these through a financial advisor or did you arrange them yourself?
SCRIPT TO SHOW ALL STATEMENTS WHERE CODE 1 AT OPTIONSTAKEN
CATI READ OUT
CATI ASK AS LOOP
WEB ASK AS GRID

a. Taking a tax-free lump sum from a pension pot
g. Buying an annuity that gives you a guaranteed income
h. Investing some or all of the pension pot to draw down as an income
i. Taking cash in chunks from a pension pot until it runs out
j. Taking the whole value of any of these pension pots out in one go, including your 25% tax free allowance
k. Arranged to leave my pension pot untouched until later in life
(SCRIPT TO ROTATE LIST BUT KEEP a FIRST)

1. Arranged through a financial advisor
2. Arranged it myself
(SINGLE CODE; ALLOW DK)

ASK IF RECEIVED PENSION MONEY (ACCESSSUSER CODE 1 OR ACCESS CODE 1)

Q20. FUNDS

What are the main things you have you done with the money you have withdrawn so far?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1.   Nothing yet
Spending
2.   Car or other vehicle
3.   Day-to-day living expenses
4.   On family members (e.g. weddings, education, grandchildren etc)
5.   Health or social care costs
6.   Home improvements
7.   Holiday
8.   Property purchase – main home
9.   Property purchase – 2nd home
10.   Property purchase – buy-to-let
   11. Contributed to childrens property purchase (e.g. cash sum, deposit)
Paying off a loan or mortgage
12.   Loan or credit card
13.   Mortgage
Saving or investment
14.   Saved in a cash ISA
15.   Saved in a stocks and shares ISA
16.   Any other types of saving or investment
17.   Put in a new pension
Anything else
18.   Set aside for inheritance
19.   Anything else WRITE IN
(MULTICODE; ALLOW DK)

ASK IF HAVE ANY NON-ARRANGED DEFINED CONTRIBUTION PENSIONS (ACCESSUSER CODE 3 OR ACCESS CODE 3)
QDECISION
You mentioned that you have **not** yet made formal arrangements to take money from one or more of your defined contribution pensions. Are you likely to do any of the following things with these pension pots?
CATI READ OUT
CATI ASK AS LOOP
WEB ASK AS GRID

   a.   Take a tax-free lump sum from any of these pension pots
   b.   Buy an annuity that gives you a guaranteed income
   c.   Invest some or all of the pension pot to draw down as an income
   d.   Take cash in chunks from a pension pot until it runs out, with the first 25% being tax free each time
   e.   Take the whole value of any of these pension pots out in one go, including your 25% tax-free allowance
   f.   Leave any of these pension pots untouched until later in life
(SCRIPT TO ROTATE LIST BUT KEEP a FIRST)

1.   Yes
2.   No
(SINGLE CODE; ALLOW DK)

ASK IF MADE A DECISION (DECISIONa–e CODE 1)
QCERTAIN

How certain, if at all, would you say you are of taking that option or those options?
CATI: READ OUT

1. Very certain
2. Fairly certain
3. Not very certain
4. Not at all certain
5. *CATI:* DO NOT READ OUT: Don't know

(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF USER AND ARRANGED PENSION OR MADE A CERTAIN DECISION (SAMPTYPE=1 AND (ACCESSUSER CODES 1–2 OR CERTAIN CODES 1–2))
QPWDECIDE
And to what extent did Pension Wise give you confidence in taking your decision?
CATI: READ OUT

1. A great deal
2. A fair amount
3. Not very much
4. Not at all
5. *CATI:* DO NOT READ OUT: Don't know

(SINGLE CODE; SCRIPT TO REVERSE SCALE EXCEPT LAST CODE)

ASK IF NOT CERTAIN (CERTAIN CODES 3–4)
QUNCERTAIN
What makes you uncertain about which pension pot options you will choose?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1. Can't afford financial advice
2. Don't know enough/need more information
3. Don't understand information I've received so far
4. Not confident with finances
5. Retirement is too far away
6. Too busy/other priorities
7. Value of pension is too small
8. Waiting to see if there's a better deal in the future
9. *IF NON-USER (SAMPTYPE=2):* Want to talk to Pension Wise first
10. *IF USER (SAMPTYPE=1):* Want to talk to Pension Wise again
11. Want to talk to a financial advisor first/want financial advice
12. Want to talk to partner/spouse first
13. Want to talk to pension provider first
14. Want to talk to others first (e.g. friends, employer etc)
15. Wasn't aware of these options
16. Another reason WRITE IN

(MULTICODE EXCEPT LAST CODE; ALLOW DK)

Steps taken

ASK IF REMEMBER CHOOSING SPECIFIC OPTIONS, EXCLUDING JUST TAX-FREE LUMP SUM, WHEN ARRANGING ANY DEFINED CONTRIBUTION PENSIONS WITHIN LAST 12 MONTHS (OPTIONSTAKENb–f CODE 1)
QSTEPS
Before you made formal arrangements to take money from your pension pots, had you done any of the following? Don't worry if you haven't done these things – we're just interested in knowing what people may have done.
CATI ASK AS LOOP
WEB ASK AS GRID

a.   Read any information about your chosen options
b.   *IF ACTIONc CODE 1:* Spoken to your pension provider specifically about your chosen options
c.   *IF OPTIONSTAKENb–e CODE 1:* Looked into how much tax you would pay based on your chosen options
d.   *IF OPTIONSTAKENb–e CODE 1:* Shopped around for quotes from other pension providers
e.   *IF OPTIONSTAKENb–e CODE 1:* Transferred a pension pot to an alternative provider
f.   Looked into any charges you might incur based on your chosen options
g.   *IF OPTIONSTAKEN a, c, d, e CODE 1:* Looked into ways you might invest the money withdrawn from your pension pot on retiring
h.   *IF OPTIONSTAKENc CODE 1:* Looked into how long you would want your money to provide income for
i.   *IF OPTIONSTAKENc–d CODE 1:* Checked if you could change your mind in future and choose another product
(SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS d–e TOGETHER)

1.   Yes
2.   No
(SINGLE CODE; ALLOW DK)

ASK IF ONLY HAVE NON-ARRANGED DEFINED CONTRIBUTION PENSIONS AND LIKELY TO CHOOSE SPECIFIC OPTIONS, EXCLUDING JUST TAX-FREE LUMP SUM ((ACCESSUSER NOT CODES 1–2 AND ACCESS NOT CODES 1–2) AND DECISIONb–f CODE 1)
QSTEPSACT
[IF USER (SAMPTYPE=1): Since your Pension Wise appointment on [APPTDATE]*] [IF NON-USER (SAMPTYPE=2):* Since the start of [MIDMONTH]*]*, have you done any of the following? Don't worry if you haven't done these things – we're just interested in knowing what people may have done.
CATI ASK AS LOOP
WEB ASK AS GRID

a.   Read any information about your chosen options
b.   *IF ACTIONc CODE 1:* Spoken to your pension provider specifically about your chosen options
c.   *IF DECISIONb–e CODE 1:* Looked into how much tax you would pay based on your chosen options
d.   *IF DECISIONb–e CODE 1:* Shopped around for quotes from other pension providers
e.   *IF DECISIONb–e CODE 1 AND [WEB OR STEPSACTd CODE 1]:* Transferred a pension pot to an alternative provider
f.   Looked into any charges you might incur based on your chosen options
g.   *IF DECISION a, c, d, e CODE 1:* Looked into ways you might invest the money you withdraw from your pension pot on retiring
h.   *IF DECISION c CODE 1:* Looked into how long you would want your money to provide income for
i.   *IF DECISION c–d CODE 1:* Checked if you could change your mind in future and choose another product

(SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS d–e TOGETHER)

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF ONLY HAVE NON-ARRANGED DEFINED CONTRIBUTION PENSIONS AND LIKELY TO CHOOSE SPECIFIC OPTIONS, EXCLUDING JUST TAX-FREE LUMP SUM ((ACCESSUSER NOT CODES 1–2 AND ACCESS NOT CODES 1–2) AND DECISIONb–f CODE 1)

Q26a.STEPSBEFORE

And had you done any of the following *[IF USER (SAMPTYPE=1):* **before** your Pension Wise appointment*] [IF NON-USER (SAMPTYPE=2):* **before** [MIDMONTH]*]?*
CATI ASK AS LOOP
WEB ASK AS GRID

a.   Read any information about your chosen options
j.   *IF SAMPNEXTSTEPSd CODE 1 OR ACTIONBEFb CODE 1:* Spoken to your pension provider specifically about your chosen options
k.   *IF DECISIONb–e CODE 1:* Looked into how much tax you would pay based on your chosen options
l.   *IF DECISIONb–e CODE 1:* Shopped around for quotes from other pension providers
m.   *IF DECISIONb–e CODE 1 AND [WEB OR STEPSBEFOREd CODE 1]:* Transferred a pension pot to an alternative provider
n.   Looked into any charges you might incur based on your chosen options
o.   *IF DECISIONb–d CODE 1 a, c, d, e CODE 1:* Looked into ways you might invest the money you withdraw from your pension pot on retiring
p.   *IF DECISION c CODE 1:* Looked into how long you would want your money to provide income for
q.   *IF DECISION c–d CODE 1:* Checked if you could change your mind in future and choose another product
 (SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS d–e TOGETHER)

1. Yes
2. No
(SINGLE CODE; ALLOW DK)

ASK IF NO NEXT STEPS TAKEN BEFORE TAKING AN OPTION (STEPSa–j NOT CODE 1)
QNOSTEPS
What are the reasons you didn't take any of these next steps before making your decision?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1. Couldn't afford financial advice
2. Didn't know enough/needed more information
3. Didn't understand information I received
4. *IF USER (SAMPTYPE=1):* Lost documents from Pension Wise
5. Not confident with finances
6. Too busy/other priorities
7. Value of pension is too small
8. Went with what my pension provider recommended
9. Another reason WRITE IN
(MULTICODE; ALLOW DK)

ASK IF NO NEXT STEPS TAKEN YET (STEPSACTa–g NOT CODE 1 OR STEPSBEFOREa–j NOT CODE 1)
QNODECID

Annex: Pension Wise service evaluation 2017/18 questionnaires

What are the reasons that you have not been able to take any of these next steps?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")
WEB: TICK ALL THAT APPLY

1. Can't afford financial advice
2. Didn't know enough/need more information
3. Didn't understand information from pension provider
4. *IF USER (SAMPTYPE=1):* Lost documents from Pension Wise
5. Ill health
6. Not confident with finances
7. Retirement is too far away
8. Too busy/other priorities
9. Value of pension is too small
10. Want to talk to a financial advisor first/want financial advice
11. Want to talk to partner/spouse first
12. Want to talk to pension provider first
13. Want to talk to others first (e.g. friends, employer etc)
14. Wasn't aware of these next steps
15. Another reason WRITE IN
(MULTICODE; ALLOW DK)

ASK IF NON-USER AND HAVE HEARD OF PENSION WISE (SAMPTYPE=2 AND EVHEARD CODE 1)
QWHYNOT
IF ARRANGED POTS (ACCESS CODES 1–2): Why didn't you make an appointment with a Pension Wise Guidance Specialist before you made formal arrangements to take money from your pension pots?
IF NOT ARRANGED POTS (ACCESS NOT CODES 1–2): Why haven't you made an appointment with a Pension Wise Guidance Specialist before?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. IF "DIDN'T NEED AN APPOINTMENT" THEN WHY DID THEY THINK THAT?)
WEB: TICK ALL THAT APPLY

1. Already know/knew enough
2. Didn't know you could make an appointment
3. Don't trust Pension Wise
4. Don't trust the Government
5. Got/will get what I need from a financial advisor
6. Got/will get what I need from my employer
7. Got/will get what I need from my pension provider
8. *IF NOT ARRANGED POTS (ACCESSUSER NOT CODES 1–2 AND ACCESS NOT CODES 1–2):* Haven't got round to it/will do it later
9. My arrangements are too simple to need any guidance
10. My pension isn't large enough
11. *IF NOT ARRANGED POTS (ACCESSUSER NOT CODES 1–2 AND ACCESS NOT CODES 1–2):* Retirement is too far away/not thinking about it yet
12. *IF ARRANGED POTS (ACCESSUSER CODES 1–2 OR ACCESS CODES 1–2):* Only heard of Pension Wise after making arrangements
13. Service sounded too basic for my needs
14. Service wouldn't be personalised
15. They wouldn't know about my pension scheme
16. They wouldn't tell me anything new
17. Wanted specific recommendations, not just guidance
18. Another reason WRITE IN
(MULTICODE; ALLOW DK)

Personal circumstances

Finally, I'd like to ask some questions about you.

Finally, we'd like to ask some questions about you.

ASK IF NON-USER AND ONLY HAVE NON-ARRANGED DEFINED CONTRIBUTION PENSIONS (ACCESS NOT CODES 1–2)
QRETIRE
In how many years' time do you intend to make formal arrangements for how you will take money from your pension or pensions?
CATI: CODE 0 FOR "WITHIN THE NEXT YEAR"
WEB: Note: If within the next year, enter 0.

WRITE IN RANGE 0–30
(ALLOW DK AND REF)

ASK IF NON-USER AND DON'T KNOW EXACTLY WHEN INTEND TO START TAKING PENSION (RETIRE CODE DK)
QRETIREGROUPS
Which of these best represents when you intend to make formal arrangements for taking money from your pension?
CATI: PROMPT TO CODE

1. In less than a year
6. In 1 to 2 years
7. In 3 to 5 years
8. In 6 to 10 years
9. Over 10 years from now
10. *CATI:* DO NOT READ OUT: Don't know
11. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK ALL
QPOTSIZE
Roughly speaking, which of these groups best describes the total value of all your **defined contribution** pension pots?
CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

1. Up to £10,000
2. More than £10,000, up to £20,000
3. More than £20,000, up to £30,000
4. More than £30,000, up to £50,000
5. More than £50,000, up to £100,000
6. More than £100,000, up to £500,000
7. More than £500,000
8. *CATI:* DO NOT READ OUT: Don't know
9. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF NON-USER (SAMPTYPE=2)
QOTHPENS
This survey has asked about your **defined contribution** pension. Have you ever had a **defined benefit** workplace pension, sometimes called a Final Salary or Career Average pension, which provides an income related to your salary when you retire?

1. Yes
2. No
(SINGLE CODE; ALLOW DK AND REF)

ASK IF HAD A DEFINED BENEFIT PENSION BEFORE (OTHERPENS CODE 1)
QTRANSFER
Have you transferred your **defined benefit** pension into a **defined contribution** pension?

1. Yes
2. No
(SINGLE CODE; ALLOW DK AND REF)

Demographics

ASK IF NON-USER AND GENDER NOT ON SAMPLE (SAMPTYPE=2 AND SAMPGEND BLANK)
QGENDER
CATI: INTERVIEWER CODE GENDER
WEB: Which of the following best describes how you think of yourself?

1. Male
2. Female
3. *IF WEB:* In some other way
(SINGLE CODE, IF WEB: ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)
QEMPSTAT
Which one of the following best describes your current employment status?
CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

1. In full time paid employment (i.e. 30 hours a week or more)
2. In part time paid employment (i.e. less than 30 hours a week)
3. Self-employed
4. Retired and not doing any paid work
5. Retired, but doing some paid work
6. Unemployed and looking for work
7. Not in work for any other reason
8. *CATI:* DO NOT READ OUT: Refused
(SINGLE CODE)

ASK IF NON-USER (SAMPTYPE=2)
QETHNIC
What is your ethnicity?
CATI: DO NOT READ OUT

1. White – British/English/Welsh/Scottish/Northern Irish
2. White – Irish
3. White – Gypsy or Irish Traveller
4. Any other White background
5. Indian
6. Pakistani
7. Bangladeshi
8. Chinese
9. Any other Asian background
10. Black or Black British Caribbean
11. Black or Black British African
12. Any other Black background
13. White and Black Caribbean
14. White and Black African
15. White and Asian
16. Any other mixed background
17. Arab
18. Other

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)
QMARSTAT
What is your current marital status?
CATI: DO NOT READ OUT
CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER)

1. Single
2. Married or in a Civil Partnership
3. Living together as a couple
4. Divorced or separated
5. Widowed or a surviving Civil Partner

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)
QINCSOURCE
IF RETIRED (EMPSTAT CODES 4–5): Which of the following provides the majority of your retirement income?
IF NOT RETIRED (EMPSTAT NOT CODES 4–5): Which of the following do you think will provide the majority of your retirement income?
CATI: READ OUT

1. Money from a State Pension
2. *IF ONGOING DEFINED BENEFIT PENSION (TRANSFER CODE 2, DK OR REF):* Your defined benefit pension
3. Your defined contribution pension or pensions
4. *IF HAS A SPOUSE (MARSTAT CODES 2–3 OR REF):* Your spouse or partner's private or workplace pensions
5. Other sources of income
6. *CATI:* DO NOT READ OUT: Don't know
7. *CATI:* DO NOT READ OUT: Refused

(SINGLE CODE)

ASK IF NON-USER (SAMPTYPE=2)
QDISAB
Do you have any long-term illness, health problem or disability which may restrict how many years you can live comfortably in retirement?

1. Yes
2. No

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)

QQUALS

What is the highest educational or professional qualification, if any, that you have obtained to date?

CATI: PROMPT TO CODE IF NECESSARY, OTHERWISE DO NOT READ OUT

1. GCSEs/O Levels/CSEs
2. Vocational qualifications, including NVQ Levels 1 and 2
3. A Levels or equivalent, including NVQ Level 3
4. Degree or equivalent, including NVQ Levels 4 and 5
5. Masters/PhD or equivalent
6. Other
7. No formal qualifications

(SINGLE CODE; ALLOW REF)