Research report

Evaluation of The Pensions Advisory Service (TPAS) workplace visits

by Jonathan Hyde, Ian Dunbar and Helen Wilkinson

DWP Department for Work and Pensions

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Acknowledgements

Risk Solutions would like to thank the The Pensions Advisory Service (TPAS) workplace visit team who provided much time and effort cooperating with us to deliver this evaluation. Their foresight in having already started collecting a good range of feedback from attendees at workplace visits, meant that we were able to build our evaluation on a good base of evidence.

Risk Solutions would also like to thank the TPAS volunteers, visit hosts and attendees who were willing to spend time providing us with valuable feedback.

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Abbreviations

ABI	Association of British Insurers
DWP	Department for Work and Pensions
FSA	Financial Services Authority
GOR	Government Office Regions
PEF	Pensions Education Fund
PMI	Pensions Management Institute
TPAS	The Pensions Advisory Service

Summary

The Pensions Advisory Service (TPAS) is an independent non-profit organisation, grant-aid funded by the Department for Work and Pensions (DWP), that provides free information and guidance on the whole spectrum of pensions, including state, company, personal and stakeholder schemes through a range of services. Alongside their website, leaflets, helpline and advisory services, TPAS also offer visits to organisations at which they deliver talks to groups in the workplace. The main aim of the talks is to explain to individuals how best they can plan for their retirement.

The visits have been running since the start of 2009/10 and TPAS has expanded the service through 2009/10 in order to widen its reach. Their plan has involved measures to improve the cost effectiveness of the service and developing a better evidence base to evaluate its overall effectiveness.

Risk Solutions was commissioned by DWP to undertake an evaluation to help provide assurance that the funding provided for the expanded service in 2009/10 is being used effectively. This report presents the results of this evaluation.

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

This approach provided a rich picture of the workplace visit service, what it costs to run, and the resulting benefits. We also looked at the impact of the visits in terms of the short-term post-visit behaviour reported by interviewees and employers but, due to the relatively short timescales of the study, it was not possible to gather as much evidence of these changes as we would have liked. The approach we adopted was not designed to evaluate the outcomes of the visits against a meaningful counterfactual or to reach a large enough number of people to produce statistically robust conclusions.

On the basis of this evaluation we conclude that:

- TPAS workplace visits have a balanced and useful content, and are well delivered. In particular, the independence and personalised content and delivery were valued by both the hosts and attendees. The evaluation identified a number of ways the organisation and evaluation of the visits could be improved, for example, targeting those who traditionally have poor pension provision such as younger people;

- the workplace visits are meeting their aim of explaining to individuals how best they can plan for their retirement, and they appear to be inspiring people to do more, e.g. make a budget for retirement and seek more information. However, intentions expressed by attendees questioned were not always being carried through to actions within the timescales of this study. This suggests that TPAS could create a more robust performance and monitoring framework to keep track of how the workplace visits can inspire people to take action over a longer timeframe;

- the cost efficiency of the visits is favourable when compared with that estimated for the workplace visits provided under the now discontinued Pensions Education Fund (PEF)[1]. This will improve further if TPAS meet their objective of maintaining the number of visits in 2010/11 while reducing their costs, mainly through increased use of volunteers; however

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[1]   See Research on the Pensions Education Fund in 2008/09. DWP Research Report No. 581. DWP 2009.

- visits are not cheap and cannot reach all the people who would benefit from them. It is therefore important that they are focused where they can deliver most value for money. Improving value for money will depend on: improving targeting, scaling up while retaining quality of service and extending the reach of the visits to engage with harder to reach groups.

1   Introduction

The Pensions Advisory Service (TPAS) is an independent non-profit organisation, grant-aid funded by the Department for Work and Pensions (DWP), that provides free information and guidance to members of the public on the whole spectrum of pensions, including State, company, personal and stakeholder schemes. They also help resolve disputes and complaints about private pension arrangements.

Alongside their website, leaflets, helpline and advisory services, TPAS also offer organisations workplace visits. The main aim of this service is to explain to individuals in workplaces how best they can plan for their retirement.

With employers' agreement TPAS (or volunteers trained by TPAS) give talks to groups in the workplace, mainly the employees of the host organisation. Visits are also available to community groups, voluntary organisations and any other group that may benefit from their service. Workplace visit talks encourage attendees to use a wide range of available information about planning for retirement, and promote other TPAS services, such as telephoning the TPAS helpline for information or guidance relating to an individual's specific enquiry, and visiting the TPAS website to find out about other TPAS services and issues related to planning for retirement.

Another complementary service TPAS is developing is PENpals; these are volunteers from the workforce who can become the first point of contact for enquiries concerning pensions within an organisation or community. PENpals will be trained by TPAS and kept up to date with changes to pensions. TPAS hope that the PENpal network will become a valuable communication tool, providing a link with organisations and communities to promote the use of TPAS resources, including workplace visits.

TPAS has expanded the workplace visit service through 2009/10 in order to widen its reach. Their plan has involved measures to improve the cost effectiveness of the service and develop a better evidence base to evaluate its overall effectiveness.

This report describes the results of Risk Solutions' evaluation of the workplace visit service, to help provide assurance for the DWP that the funding provided for the expanded service in 2009/10 is being used effectively.

The TPAS workplace visits are not designed to work in isolation from other sources of information about planning for retirement. They are designed to complement the website and helpline, and as such, the evaluation of workplace visits has also considered what part they play in relationship to other sources of information to help people plan for retirement.

2 Research methodology

The research was conducted over five months from November 2009 to March 2010. A case study approach was adopted, supplemented by a wider analysis of workplace visit statistics and other The Pensions Advisory Service (TPAS) management information.

We aimed to reach a relatively broad sample of employees giving good coverage of the range of different types of organisations that had hosted workplace visit talks. The evaluation was not designed to assess the outcomes of the visits against a meaningful counterfactual nor to reach a large enough number of people to produce general statistically robust conclusions about the service. However, some statistical analysis of specific aspects of the visits was possible where the numbers providing feedback allowed. The main aim was to provide as rich a picture as possible of the costs and benefits of the service.

2.1 The scope of research questions

Key research questions

How effective have the workplace visits been:

* How many people have they reached?

* Have they reached diverse and more difficult to reach groups?

* Has their message been understood and remembered?

* Have they changed attitudes to saving for retirement (on their own, or as reinforcement of other sources of information)?

* Have they changed behaviours (on their own, or as reinforcement of other sources of information)?

What are the costs?

Would the groups reached have been more effectively reached by other methods?

What drivers impact on cost and effectiveness?

The research methods used were: observing workplace talks; conducting focus groups with attendees; gathering feedback from attendees via paper forms; online and telephone questionnaires; telephone interviews with hosts and volunteer presenters; and interviews with the TPAS workplace visit team.

Figure 2.1 shows how all the activities were co-ordinated, with the research instruments being based on a common set of research questions, topics and subtopics meaning that returns from the different sources of information could then be collated and compared. The following subjects were included in the topic guides:

* **Background information about the host**: Company size, business sector, geographic location, availability of company pension schemes and advice, types and numbers of employees or members.

* **The objectives of the visits:** Objectives of visits, setting up visits.

- **The context of the visit:** What other information is available to attendees, would the groups reached have been more effectively reached by other methods, have the workplace visit talks changed behaviours (on their own, or as reinforcement of other sources of information).

- **The conduct of the visits:** The selection of employees/members, promoting talks, carrying out visits, targeting materials, feedback about advisers, follow-up after visits, evaluation of visits, reviewing and sharing lessons learnt.

- **The results of the visits:** The numbers and types of people reached, effectiveness of visits, their strengths and weaknesses, suggested improvements.

- **The costs of the visits:** Cost effectiveness, scaling up the visits programme.

The research instruments are provided in Appendices A, B and C for reference.

Figure 2.1 Evaluation method
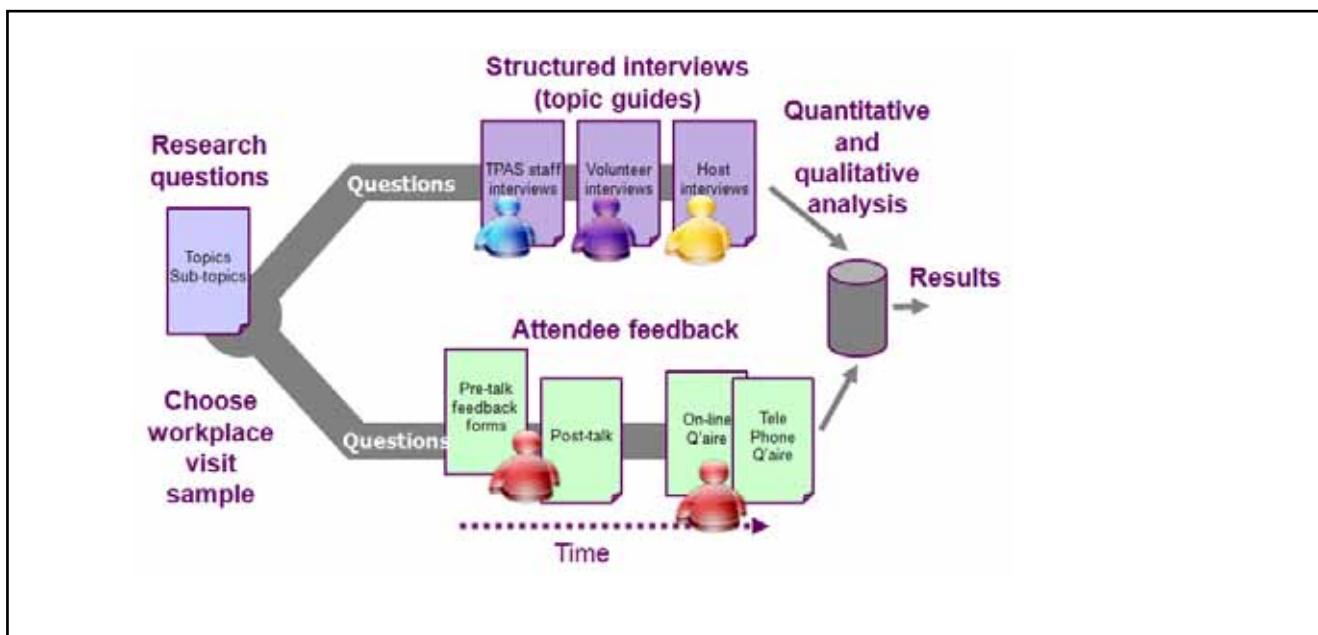
2.2 The samples used for the evaluation

Three distinct sources were used in the analysis.

- **The population of all talks delivered in 2009/10:** we estimate that 281 talks[2] were delivered through workplace visits in 2009/10. This population was used to explore the number of attendees reached over the year, considering different locations and sectors.

  TPAS or TPAS volunteers have also visited two Community Group meetings and provided modified versions of the workplace visit talk at stands at four events. These activities have been excluded from this sample and from the quantitative analysis generally. While the information shared is based on workplace visit talks the format is quite different and it is not clear how many people were reached. Also attendees have not, to date, been asked to provide feedback. Qualitative information was, however, collected by interviewing volunteers and TPAS staff.

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[2]   This includes the number of talks which were planned for March 2010

- **Case study sample:** 13 organisations were chosen as case studies for which a more detailed analysis was possible. This sample covered 20 workplace talks, estimated to have reached around 300 attendees (about six per cent of the total reached in 2009/10)[3]. The sample was chosen to give as good coverage as possible of:

  - type and size of host organisation – (e.g. healthcare, education, industrial, retail);

  - host location (characterised by the Government Office Regions (GORs));

  - type of adviser – TPAS team member or volunteers;

  - number of attendees;

  - date of talk.

  The case studies comprised:

  - interviews with the 13 host organisations, six TPAS volunteers and three team members involved in organising and conducting the workplace visits;

  - feedback from 263 attendees about the workplace visit talks at the time of the visits (using feedback forms);

  - feedback from 39 attendees about the workplace visit talk obtained some time later than the workplace visit (between one and nine months after a visit). A total of 109 attendees gave permission to be contacted again after the talk (approximately one-third of those attending);

  - interviews with an additional TPAS volunteer and host organisation which organises talks with community groups, an alternative delivery model being explored by TPAS.

- **Detailed case study sub-sample:** For four of the 13 case study organisations it was possible to attend workplace visits to observe the talks, conduct a focus group with attendees and ask more detailed feedback questions. This sub-sample contained four of the 20 talks in the case study sample. Only one of the 39 examples of later feedback came from this sub-sample because of the limited time during the evaluation period to follow up visits.

The analysis in this report has used the following terms:

- a workplace visit is to a host organisation;

- a workplace visit may consist of a single talk or multiple talks;

- a talk consists of a presentation and any interaction with attendees through questions and answers.

2.3   Limitations of the study design

The final case study sample used in the evaluation comprised 13 organisations, about 15 per cent of the total number. As described above, we attempted to construct our case study sample to give a good spread across organisations by sector, size and so on. Compared with a proportional sample, this purposive sample would have more of the less common types and fewer of the more common.

The final sample we achieved was, however, as much determined by which talks were available for inclusion in the case study as by our initial sample choice. Some of our choices had insufficient attendee numbers for the needs of our analysis. Of necessity, the bulk of the case studies, nine of

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[3]   Includes estimates for talks planned in March 2010

the 13 organisations in all, included organisations at which the visits had occurred before we started the evaluation. We were, however, able to include four organisations in the detailed sub-sample, in which the visits occurred during the main period of the evaluation (December to February). The sample as used looked more like a proportional sample, although we could not guarantee strict proportionality.

These limitations on the structure of the sample, and indeed of the structure of the 2009/10 population of talks, mean that we cannot draw quantitative conclusions from the analysis of the case study results, about what might be true of all the 2009/10 talks, or about talks that might be given in future years. Instead, the analysis provides a description of what we found in the case study examples, and a qualitative discussion of what might be going on across the talks as a whole.

Within that description, however, we do point out in this report, where any apparent difference is seen (say, between views expressed by attendees immediately after the talk and at some later time), whether that difference is statistically significant.

The evaluation was also designed to capture a sample of people who were invited to a workplace visit talk, but who decided not to attend. This was to establish whether the attitudes and behaviours expressed by visit attendees were different from those expressed by people who didn't attend, and also to understand reasons why people chose not to attend. Hosts were asked if they were willing to provide contact details for these individuals; only three of the case study sample of hosts agreed to do so, resulting in three people agreeing to a telephone interview, all from the same host organisation. This sample is too small to provide meaningful comparisons and therefore responses have not been included in the report.

3   The workplace visits

3.1   Context for visits

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

The visits are organised by the three members of the TPAS corporate team. Although many of the talks during 2009/10 were delivered by this team, they also recruited the help of 143 volunteers to present the talks; this enabled TPAS to deliver more visits in the latter half of the year. Volunteers have a good knowledge of pensions (but are not necessarily pensions experts) and the ability to present the workplace visit material. They are typically members of the Pensions Management Institute (PMI), and qualified financial advisers.

Through the year the TPAS staff team developed the core content of talks using feedback from attendees and hosts to improve the workplace visit service. The visits were designed to complement other information and services provided by TPAS, particularly their website and helpline.

3.2   Aim of visits

TPAS state that the aim of the workplace visits is *'to explain to individuals how best they can plan for their retirement'*.[4] The TPAS team, volunteer and workplace hosts added that the workplace visits also aim to:

- motivate people to do something about their retirement plans;
- sign-post where they can get information and explain what they need to do next;
- spread the word (with families, friends, and colleagues).

The workplace visits are not designed to provide all the information that people need to know, instead they inform people of the important pieces of information that they need to find, and how to find it. They attempt to inspire people to change their attitudes and behaviours, and pass on the message to others. This recognises that the problem being tackled is large and that workplace visits can only provide part of the solution.

3.3   Content and format of workplace visits

There are four principal topics covered during a workplace visit talk prompting attendees to consider the questions:

- When can I retire?
- How much income will I need in retirement?
- What can I expect from the State and my other pensions?
- How can I better plan for retirement?

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[4]   TPAS leaflet introducing the workplace visits.

These topics are delivered using:

- a presentation by a TPAS volunteer or member of staff, consisting of a standard set of slides, but allowing for some variation to include information about the local situation;

- interactive questions and answers (often encouraged during the presentation);

- leaflets[5] and a TPAS contact card (business card style) for attendees to take away, with details of the TPAS website and helpline;

- in most cases an offer to speak with people on an individual basis following the talk if required, which for those visits we observed, was often taken up.

3.3.1   The talks

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

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

Examples of local tailoring from our sample included adding information about:

- existing local pension scheme arrangements (e.g. the local government pension scheme for local authorities and educational organisations);

- the specific impact of any changes to local pension schemes (e.g. NHS Choices for health care organisations, and any pension scheme changes for specific companies).

The talks have generally been well received, and valued by attendees as a source of independent guidance. Attendees can trust that TPAS do not gain commercially as a result of any of the information and guidance they provide.

> *'It made information more accessible.'*
>
> (Attendee, woman, 50-59, manager, health)

> *'It's been a good starting point so that we know where to go next.'*
>
> (Attendee, woman, health)

> *'Presentation is too long for some audiences who may be less focused.'*
>
> (TPAS volunteer)

> *'The talks cover all the principal issues, but not too much depth.'*
>
> (TPAS volunteer)

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[5]   *Saving for retirement* (TPAS publication), *Money Made Clear* (FSA publication).

'It's opened my eyes as to what do I need to do, it's that gap between what we're earning now and what potentially we'll be getting once we've retired.'

(Attendee, man, manufacturing)

'Talk is focused in what it tries to achieve.'

(TPAS volunteer)

'Covered a wide range of points, clearly delivered.'

(Host, membership organisation)

'Made a complicated subject much easier to understand.'

(Attendee, woman, 50-59, manager, manufacturing)

'It was a lot of information to take in, in the one go.'

(Attendee, man, retail)

'It was helpful having someone explain issues in terms that we could understand.'

(Host, education)

'Nothing enthuses people more than being offered a talk about something they wish to know about.'

(Host, health)

'Contact details for follow-up were excellent, literature was excellent.'

(Host, health)

'My misconceptions were clarified and it was from an independent adviser.'

(Attendee, woman, 50-59, manager, education)

(Source: attendee feedback forms, host and volunteer telephone interviews)

While there is a lot for people to think about in a short space of time, and attendees can range in understanding and interest and the talks can be long, a clear majority of attendees in the case study sample thought that the information was pitched 'about right' (Figure 3.1).

Figure 3.1   Pitch of the talks

A bit complex
8%

A bit too basic
5%

About right
87%
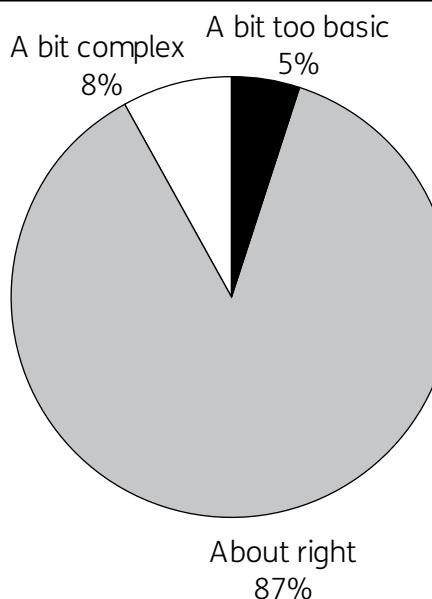
Source: Case study sample (252 responses, immediately after talk).

Figure 3.2 shows that a clear majority of attendees from our sample thought that the workplace visit talk was useful or very useful both immediately after the talk, and sometime later.

Figure 3.2   Usefulness of the workplace visit talks

Proportion of attendees

Very useful
35%

Useful
45%

Fairly useful
20%

Not useful
0%

At visit

Very useful
47%

Useful
42%

Fairly useful
8%

Not useful
3%
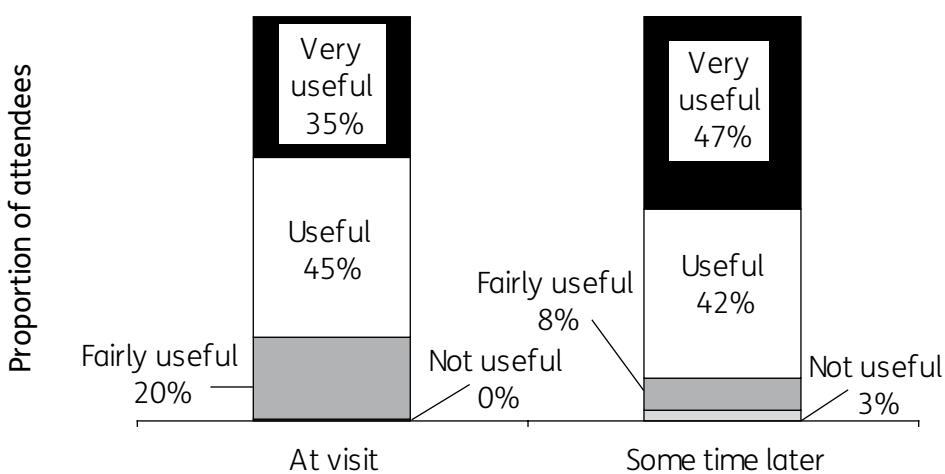
Some time later

Source: Case study sample (256 responses immediately after the talk and 38 responses some time later).

3.3.2   Variations to workplace visits

Workplace visit presenters use the content and presentation style described above for the majority of TPAS workplace talks, which already allows for a degree of tailoring to meet local host and attendee requirements. TPAS has also developed two additional formats for visits to Community Group meetings and events or exhibitions which require a different approach.

Data to inform evaluation of these variations is limited, as attendees have not, to date, been asked to provide feedback. However, we have gathered qualitative information from TPAS and TPAS volunteers.

Community groups

One of the TPAS volunteers has delivered talks to two Community Groups. This is an experimental approach designed to spread TPAS's reach to individuals and groups they would not normally come into contact with. In this community group setting the volunteer has found that the standard content of a TPAS workplace visit needs to be delivered differently. An informal talk is used, with discussion, without the need for more formal presentation slides, and more opportunities are provided for one to one discussions.

> *'People seem more confident to talk to a TPAS adviser honestly than through official state routes – possibly because the adviser is also part of an Asian community. People will not confide on the phone, do not speak English, they prefer talking with people.'*
>
> (TPAS volunteer)

Both the TPAS volunteer and host we interviewed about the presentations to community groups were concerned that there are no resources to provide translation during the talk, and no translated leaflets or web site material for attendees. These language barriers both during the talk and on the internet mean that some people (especially women) may be unable to access information on issues such as changes to the state pension.

TPAS are planning to expand this service in 2010 by promoting the workplace visits to a wider range of community groups and involving more of their volunteers as presenters. An example of this is a recent partnership with a County Council to organise an event promoting TPAS workplace visits to a range of employers and community groups invited by the council. TPAS are also looking for new volunteers who are able to give talks in a range of languages.

Events

TPAS staff and volunteers attended a number of events, conferences and exhibitions. At these events a stand giving information about TPAS services (website, helpline, workplace visits) provides a relatively large number of people with an opportunity to ask about planning for retirement . The events have also been used to deliver parts of the workplace visit talk in a more interactive manner to small groups of people who visit the stand. TPAS volunteers and staff use parts of the workplace visit presentation to explain any subjects of particular interest to visitors.

This format has been used to reach approximately 500 people at a two day off-site event for employees and 16 people at a two day event for older people. These events provided an opportunity for TPAS to provide retirement planning information.

The advantages of this format are reported to be:

• TPAS can reach a greater number of people in a short time (they are more cost efficient);

• attendees are gathering at an event or conference for many reasons, so TPAS are able to reach individuals who would not otherwise consider attending talks and also employees who work in distributed locations.

No attempt has been made to date to gauge the effectiveness of these formats.

3.3.3   Conclusions on content and format

We conclude that:

• the strict use of a standard presentation at the core of standard workplace visits helps ensure that the content is pitched at the right level for the audience, and maintains a consistent quality of presentation at all talks;

• the combination of the standard presentation and use of tailored content to cover local issues ensures that the talk content is relevant and useful;

• the interactive presentation style is valued allowing attendees to receive answers to specific questions;

• the provision of independent information and advice can be relied on by attendees;

• the community group visit allows flexibility to deal with local requirements of different sets of hosts and attendees, but in their current form they have difficultly dealing with potential language barriers;

• offering talks at events or exhibitions have the potential to reach larger numbers of people and people who might not otherwise have considered taking time-out at work to attend. However we have been unable to gauge the effectiveness of this format.

Due to the lack of feedback on community group visits and conference events the following sections focus mainly on the standard workplace visit.

3.4   Organisation of visits and reach

The workplace visits are managed as follows:

• the TPAS staff team market the existence of the workplace visits;

• the team respond to enquiries from potential hosts and organise the visit arrangements;

• hosts promote the workplace visit talk(s) within their organisations and invite attendees;

• either a staff team member or a TPAS volunteer deliver the visit;

• the team follow up and review the effectiveness of visits from feedback forms filled out by attendees.

3.4.1   Marketing of workplace visits

Marketing

The TPAS staff team currently spread awareness of the service amongst potential host organisations using the following methods:

• TPAS website;

• speaking at conferences;

• attending exhibitions with a TPAS stand (with workplace visit leaflets);

• encouraging and publishing magazine articles;

• using TPAS advisers and volunteers to talk about workplace visits with any employers and organisations they happen to meet;

- sending mail shots (which according to TPAS has resulted in responses from between ten per cent and 15 per cent of potential hosts);

- directly contacting organisations who are making changes to their pension arrangements, found through observing national news (which according to TPAS has typically consisted of high profile large companies);

- contacting hosts who have previously been visited by TPAS (this is often done after a year or two);

- sending TPAS email updates to those hosts who have registered interest.

We found that the hosts in our case study sample discovered workplace visits from a range of the above methods, including; conferences, the web site, a previous workplace visit, a TPAS volunteer's contact, email updates, and workplace visit leaflets.

Why hosts offer visits

TPAS visits offer contact between attendees (employees) and their hosts (employer) on the subject of pensions. This is seen by hosts as an activity which promotes a positive message about themselves to attendees and they hope that it strengthens morale.

TPAS do not charge for providing workplace visits, they are therefore 'free' to host organisations. Hosts are only asked to provide meeting room facilities, laptop and projection, and if they choose they may offer refreshments. The hosting costs are minimal and did not present a deterrent to any of the hosts in our case study sample. In some cases the hosts offered to reimburse travelling expenses for attendees to encourage them to attend.

> *'Very hard to find someone to come in to do a talk, TPAS provided exactly what we needed, quickly – and it was free!'*

> (Host, membership organisation)

3.4.2   Organising visits

When an organisation enquires about hosting a workplace visit, the TPAS staff team respond and organise the visit. The team discuss the objectives of the visit with the host and ask about the history of any local pension schemes available to staff. They discuss how the talk should be tailored to fit with these factors and any other local requirements, and if necessary create a few additional slides which are added to the standard workplace visit presentation.

We found from our case study sample that generally there was good understanding shared between TPAS and the hosts about these objectives. However, a few of the hosts we spoke to were not clear on the objectives of the workplace visit before it took place. In addition, some of the TPAS volunteers we spoke with were not clear on how some of the tailored material should be delivered.

> *'I suspect that the employers expectation was different to what they got.'*

> (TPAS volunteer)

The TPAS staff team discusses with hosts ways in which the event could be promoted to potential attendees to ensure maximum attendance. This has not yet included any discussion about targeting particular types of attendees. The team also liaises with the host to agree the dates, times and locations of the workplace visits, including setting up multiple talks if necessary over a period of days or weeks. Workplace visits in our case study sample took place in a range of locations including host offices / factories, meeting rooms in hotels or at local voluntary organisations.

Some hosts in the retail and manufacturing sector reported that it can be difficult to fit workplace visits in with operational considerations such as shift working, or finding a convenient location for employees who are spread across the country. However, these barriers did not deter the organisations involved, one of whom stopped production in order to hold the workplace visit talk, and another paid for travel expenses for employees to attend the talk.

Once the principal arrangements for the visit have been agreed with host organisations the TPAS staff team can then offer the visits to the TPAS volunteers in the locality of the host organisation's preferred locations. Volunteers choose to accept or decline the visit.

For the first half of 2009/10 the TPAS staff team delivered the majority of visits while they were still recruiting volunteers. As the number of volunteers available to do visits increased (to the current complement of 143), the talk rate has also therefore increased (Figure 3.3). This has increased the administrative burden on the three TPAS staff who organise the visits.

Figure 3.3   Number of workplace visit talks 2009/10[6]
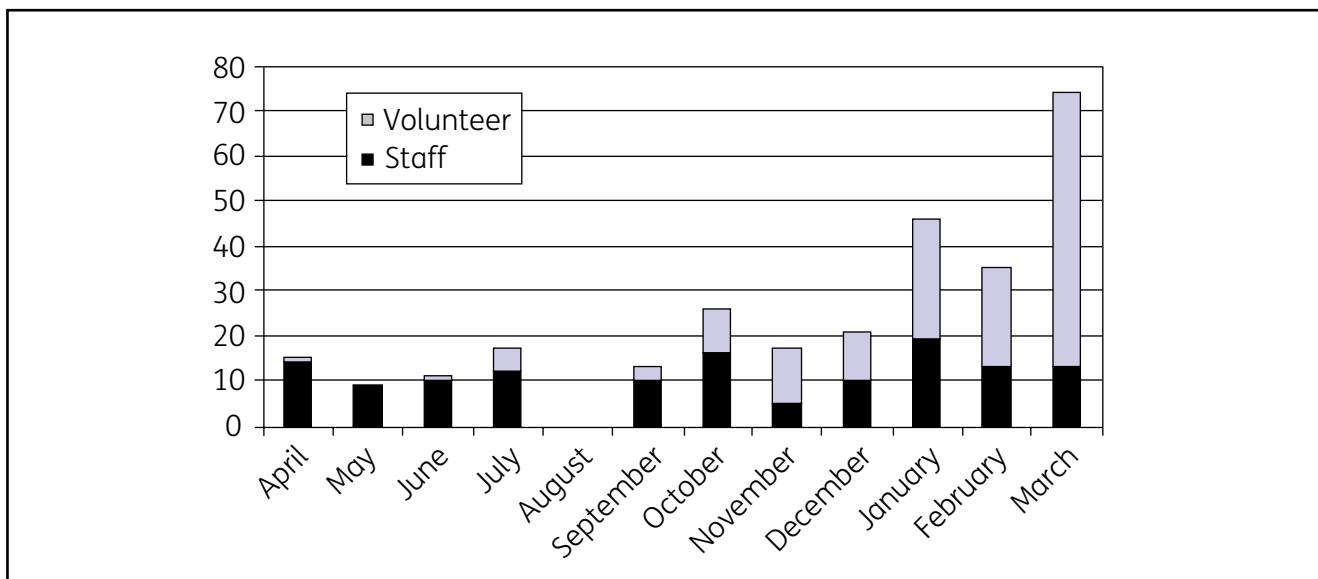
The last task in setting up a workplace visit consists of the TPAS staff team sending the resources required for the visit to the host organisation (presentation, leaflets, feedback forms, pens, cards).

3.4.3   Promoting the visit in the workplace

Host organisations are responsible for promoting the talk(s) to their employees or members. From our case study sample, hosts mentioned promoting the talks using emails, intranets, notice boards, television screens, word of mouth, and managers and team briefings.

Hosts from our case study sample did not make attending workplace talks compulsory, and did not provide any incentives to encourage attendance. All of the employers held talks during working hours and therefore gave employees time off work to attend. One retail sector employer reimbursed travelling expenses to employees who had to travel to the nearest city for a workplace visit talk.

In about half of our case study sample the hosts promoted the workplace visit talks to a target selection of their employees. In these cases the employers were introducing changes to their pension scheme arrangements, which were only applicable to some of their staff. They wanted to

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6   At the time of writing this report, 74 talks were expected for March 2010. Figures exclude talks given at events and community groups as these are variations to the standard format.

explain these changes whilst offering employees the opportunity to prepare more generally for their retirement.

This selection of employees by employers demonstrates that some hosts target workplace visit talks to specific types of employees. In our case study sample this was not necessarily based on the employees preparedness for retirement (i.e. targeting was not based on whether employees are most in need of and might get most benefit from the information and guidance in the workplace visit, such as the young or temporary workers).

Hosts promoting workplace visit talks resulted in more than 5,000[7] attendees during 2009/10, from a target of 8,000, an average of about 20 attendees per talk. This is below TPAS's expectation that a talk should be for at least 30 attendees. We found from our case study sample that the number of people turning up to a workplace visit talk was also often below a host's expectation, ranging from half of those invited to 1 in 100 of those invited. Hosts did not know why attendance was below expectation or poor.

> *'People think everything will be alright, we live in the moment.'*

> (Host, statutory body)

Most people in our case study sample said they were primarily interested in attending the talk because they wanted 'general information about pension issues' (69 per cent of the 253 respondents). A reasonable proportion stated that they 'were aware that they needed to plan for retirement better' (18 per cent). Slightly fewer said that they 'want the answer to specific pension issues' (eight per cent). Very few attended because they were 'worried about the current financial situation' or 'it was compulsory'. This did not seem to be linked to whether their employer/host provided a pension scheme, or whether they provided access to pensions advice.

3.4.4   Reach

We estimate that over 280 standard talks were delivered to 87 hosts in 2009/10, exceeding TPAS's target of 250. These talks were spread out across the UK as shown in Figure 3.4.

Table 3.1   Standard talks across the UK

South East	81
Scotland	59
East of England	45
London	35
Northern Ireland	23
South West	13
Yorkshire and The Humber	12
North West	6
North East	3
West Midlands	3
Wales	1
Total	281[1]

[1] Includes the 74 talks expected in March 2010 at the time of writing this report, but excludes the talks given at events and community groups.

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[7]   Includes 1,000 attendees expected in March 2010 at the time of writing this report.

Figure 3.4   Workplace visit talks by region

The numbers of attendees from each region of the country and organisational sector are shown in Table 3.2. The figures include estimates of the number of attendees expected at talks that were planned for March 2010.

Difficult to reach groups

The groups generally considered in greater need of pensions advice (often referred to as difficult to reach groups) identified by the DWP are women, young people, over 50s, ethnic minorities, self-employed and part-time workers[8]. Hosts in our case study sample suggested that the following are potential target groups for information about pensions:

- Employees: transient employees, young (under 40s), females, self employed, religious groups with views on not saving, those without access to financial advice, ethnic minorities, everyone!

- Employers: small employers not providing an occupational pensions scheme, employers with high turnover of staff, non-financial services such as manufacturing, industrial, retail or transport sectors (particularly in the North).

Even though the number of talks has exceeded the target for 2009/10, TPAS has not yet been targeting difficult to reach groups. The demographic reached will be strongly influenced by the organisations visited. In 2009/10 the standard workplace visits have been strongly dominated by visits in the health and education sectors (Table 3.2).

Figures 3.5 and 3.6 show the make-up of our case-study sample by organisation size and attendee age and gender, respectively. These were influenced by the type of hosts in our case study sample. While this sample was not chosen to be representative of the workplace visits delivered in 2009/10 it was nevertheless purposively chosen to cover a cross-section of the demographic reached, which was confirmed by TPAS. Analysis of the data from our case studies shows that the standard workplace visits in our sample reached a high percentage of women but lower percentages of private sector and temporary employees and the self-employed, and people who were not in a company scheme. The visits did not reach many small enterprises, but did appear to reach a reasonable proportion of medium-sized enterprises. The visits did not reach many young people.

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[8]   Identified by the DWP as target groups.

'I'm more concerned with lifestyle of today rather than what might happen.'

(Attendee, young man, manufacturing)

TPAS tell us that the community group visits and the two conferences run to date will have reached more people of ethnic origin.

TPAS are aware that the workplace visits are not yet reaching many difficult to reach groups and are considering how to target these groups in the future.

Figure 3.5 Attendees by organisation size
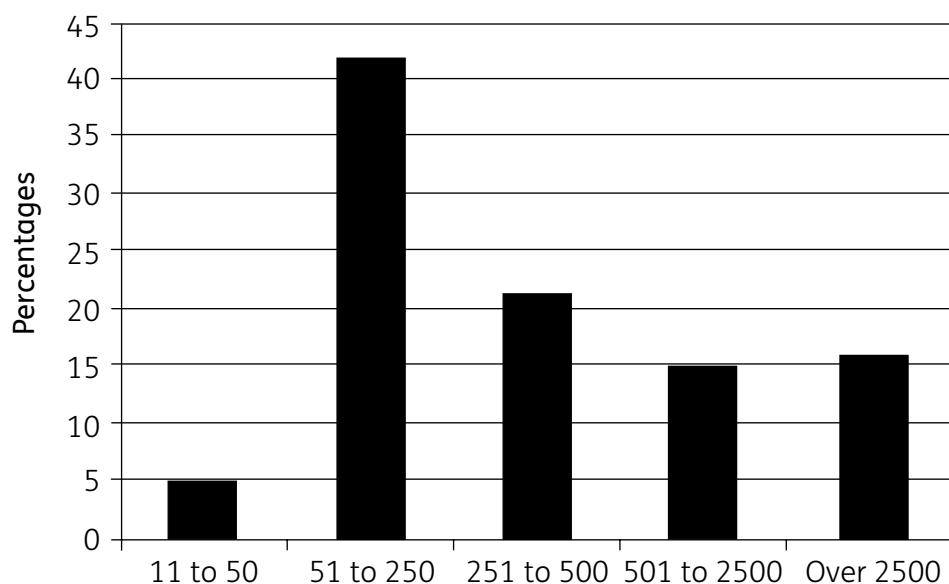
Figure 3.6 Attendee Age
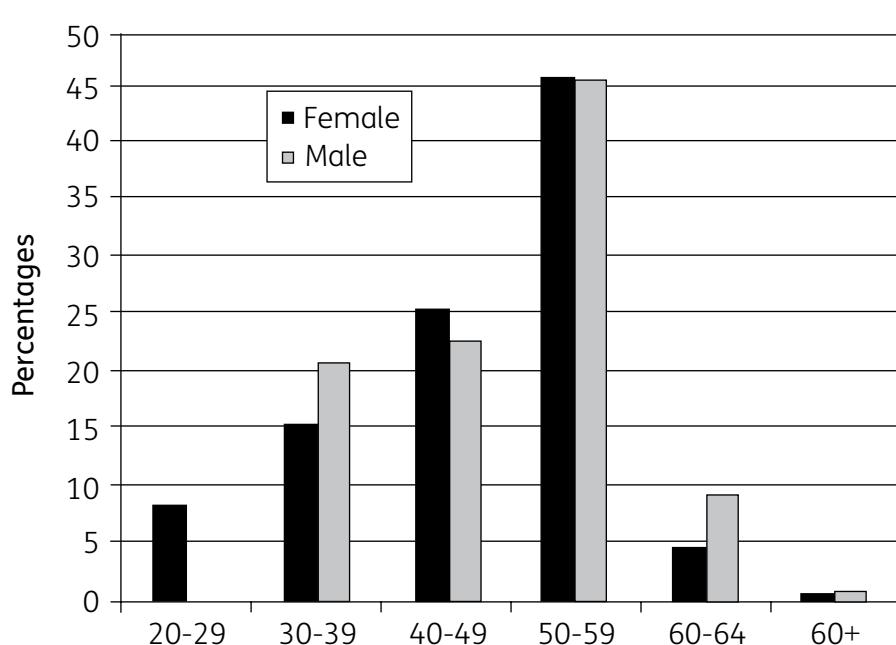
Attendees in our case study sample of 263 were:

- gender: 72 per cent female;

- ethnicity: 83 per cent white (12 per cent Asian);

- sector: 56 per cent public, 16 per cent private, 28 per cent membership organisations/unions/community groups;

- employment status: 78 per cent full time, 22 per cent part time, very few temporary/self-employed;

- pension arrangements: 80 per cent in a company pension scheme.

In our case study sample there were a high proportion of attendees from organisations with between 51 and 250 members/employees (over 40 per cent). Compare this to, for example, the lower figure for the proportion of the U.K. private sector in this group (13 per cent)[9]. The number of attendees in our sample from organisations with over 250 employees is similar to what would be expected from private sector employees in the U.K. (52 per cent).

3.4.5   Conclusions on organisation and reach of the visits

Current marketing activities offering a 'free' workplace visit have resulted in enough enquiries to allow the TPAS team to meet their target for the number of talks in 2009/10. However numbers attending talks are falling short of TPAS targets and host expectations. The hosts interviewed did not know why this was the case, but more people could be accommodated at each talk, improving the impact and cost efficiency of the service.

The workplace visits are not yet reaching some of the main difficult to reach groups, especially younger people and those employed within small enterprises. If these are to be reached, then it seems clear TPAS need to make an effort to target them specifically.

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

Communication between TPAS, hosts and volunteers before visits take place could be improved, both with respect to internal promotion, but also to improve volunteers' understanding of the tailoring required for local circumstances. Making more use of volunteers, to help set up and tailor visits, could ease the administrative burden on the TPAS staff team.

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[9]   Office for National Statistics, Number of enterprises, employment and turnover in the private sector by size of enterprise and industry group, 2000

Table 3.2   Attendees by sector and region

Government Office Regions	Healthcare	Education	Union/ Membership Organisation	Retail	Industrial	Housing	Financial	Local authority	Charity	Miscellaneous	Grand Total
Northern Ireland	1,380										1,380
South East	383	804	15	97					5	24	1,328
Scotland	760			20							780
East of England	268	309	21	47							660
London	18	221	86	17	24	39	62	41	27		535
South West		101	160	20	19						316
Yorkshire and The Humber		12		42	203						257
North West			7	23		60					90
North East				20	18						38
West Midlands			15	12							27
Wales				2							2
Total attendees	2,809	1,447	304	300	264	99	62	41	32	24	5,382
Total hosts	17	47	6	1	4	2	2	2	4	2	87

In addition to these figures, presentations were given during the year at:

• a two-day employee conference event reaching about 500 people in the services sector;

• two talks given to community groups, reaching about 120 people; and

• two older person events reaching about 16 people.

3.5   Delivery and follow up of workplace visits

3.5.1   Delivery

Workplace visits are delivered by the TPAS workplace visit staff team or volunteers. The current complement of 143 workplace visit volunteers have been recruited through:

- the TPAS workplace staff team professional contacts;

- the 450 TPAS advisers (who provide telephone helpline information and guidance, and the complaints and disputes resolution service), and their personal contacts;

- the Personal Finance Society membership.

The staff team hold half-day training workshops for those interested in becoming a workplace visit volunteer. The workshop consists of TPAS demonstrating the presentation content and asking candidates to present parts of it back to the workshop during which they are assessed. Candidates are asked to provide a CV. The TPAS staff team are looking for:

- a good knowledge of pensions (but not necessarily pensions experts);

- the ability to present the workplace visit talk material.

Examples of the types of candidates who are likely to have the necessary knowledge and experience are members of the PMI, and qualified financial advisers. Three-quarters of volunteers are members of PMI.

TPAS volunteers provide their support because the workplace visits offer them benefits. The following examples were mentioned by volunteers from the case study sample:

- improved knowledge of the broader issues associated with pensions (particularly the State Pension);

- the opportunity to gain new skills in, and experience of, arranging and presenting workshops;

- the personal satisfaction of helping people to improve their retirement planning.

New volunteers normally attend visits with a TPAS staff team member before being asked to deliver visits alone. TPAS inform their volunteers about technical pension developments and TPAS organisational changes through the TPAS 'Update' newsletter. The TPAS staff team monitor the quality of their volunteers through:

- occasional email and/or telephone contact with hosts following workplace visits; and

- reviewing feedback forms provided by attendees.

Currently, TPAS have no plans for ongoing training for volunteers.

Almost all attendees in our case study sample considered the presenter to be good or excellent.

> '...the man who presented was very good, clear and patient. Very helpful. Can remember what he said.'

(Attendee, woman, 50-59, manager, health)

> '...very good, very impressed, confident and willing to answer what they knew, willing to find answers to what they didn't know.'

(Host, health)

'…they were excellent, they were very flexible in their approach, they were well prepared, but flexible to adapt to local requirements, they had thought hard about their target audience and understood their audience and pitched the information at the right level.'

(Host, retail)

However, when the TPAS staff team were delivering workplace visits, a higher proportion of attendees rated the presenter as *'excellent'*. (Figure 3.7), and overall rated the talk as more useful to them (Figure 3.8)[10].

Figure 3.7   Presenter rating

Source: Case study sample (134 responses from talks by staff, 119 responses from talks by volunteers, gathered immediately after the talks)

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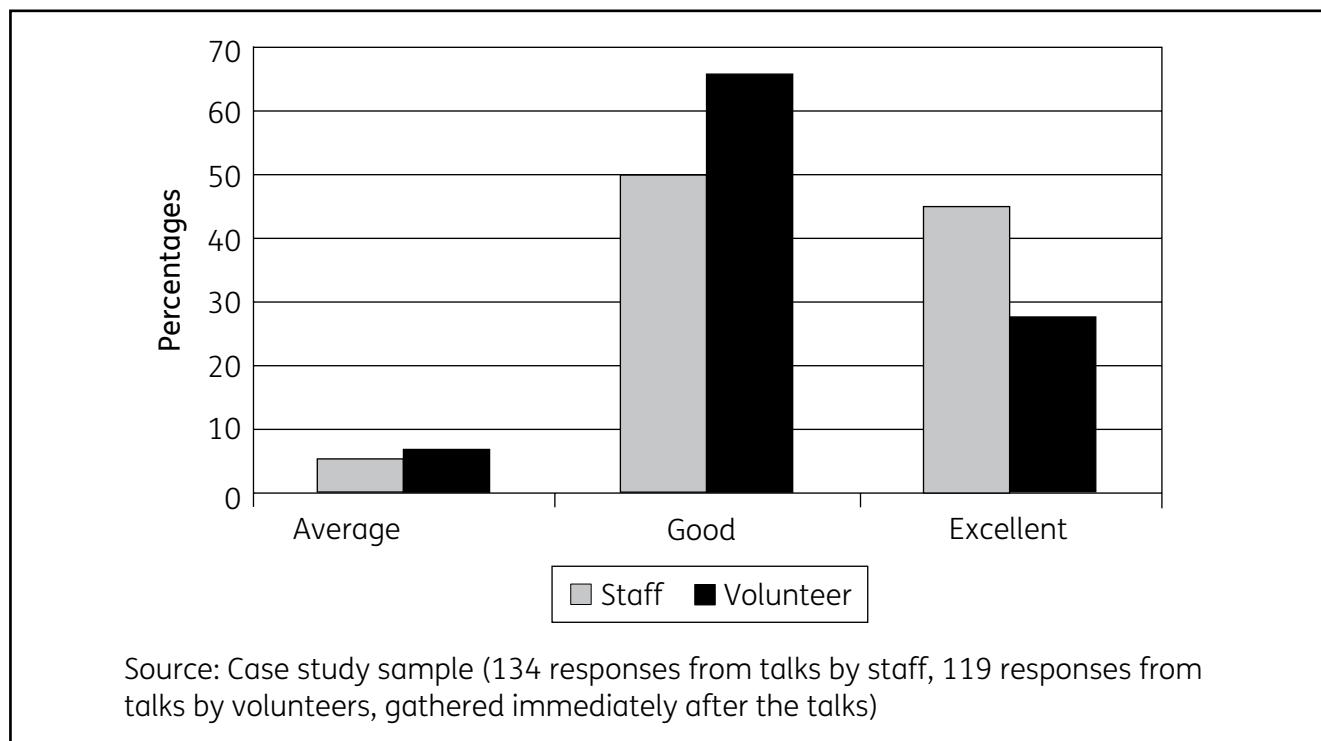
10   The difference between the presenter distributions is statistically significant, but that between the usefulness distributions is not.

Figure 3.8   Talk usefulness rating

Source: Case study sample (157 responses from talks by staff, 137 responses from talks by volunteers, gathered immediately after the talks).
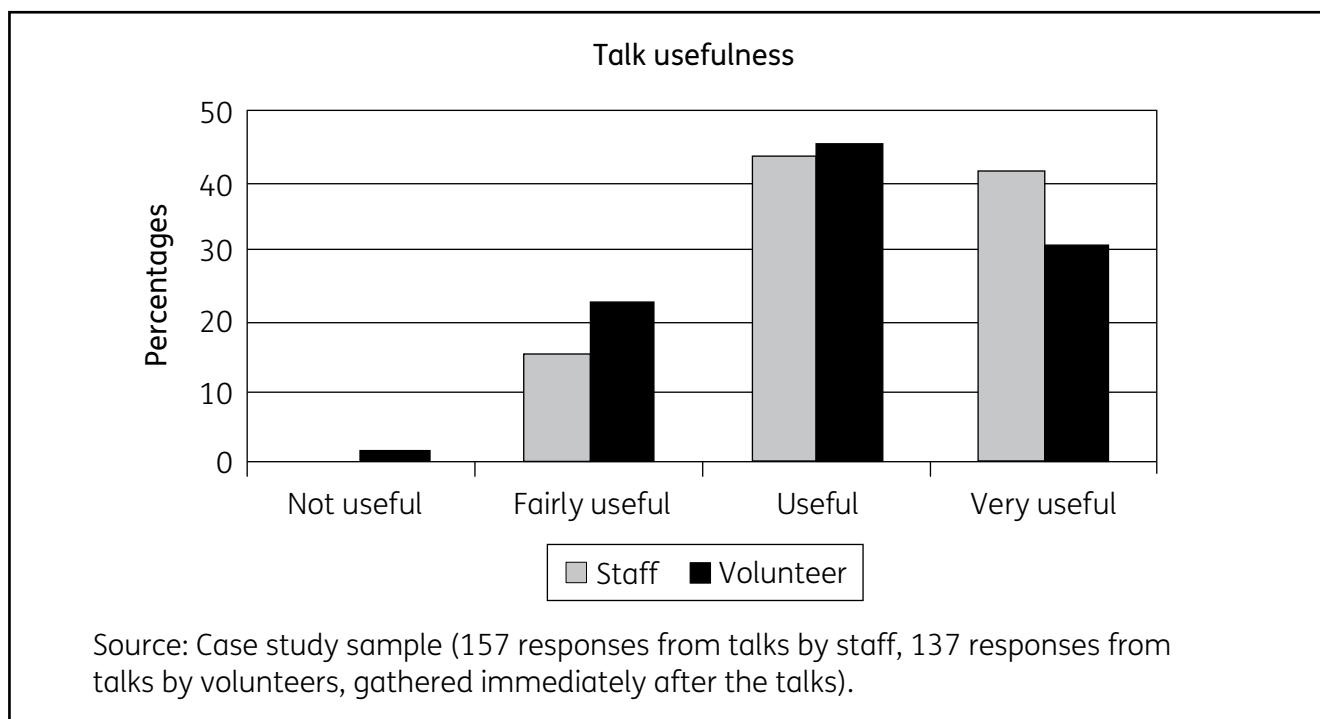
We also analysed what the attendees thought about the talk's pitch, depending on whether it was given by a volunteer or a TPAS staff member (Figure 3.9). A few more attendees found the talk *'a bit complex'* when presented by volunteers compared with TPAS staff team. Some of the volunteers might be over complicating the subject, something that the TPAS staff team were aware of as a potential danger. Within our case study sample the difference between the distributions is statistically significant, but this is only a small consideration when the clear majority of attendees in our case study sample considered the talk to be pitched 'about right'.

Figure 3.9   Talk pitch rating
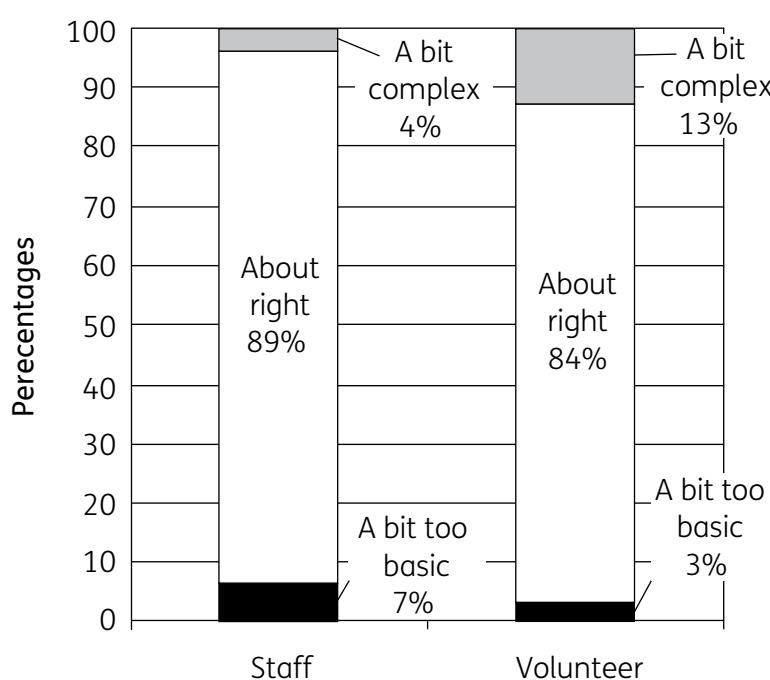
Source: Case study sample (157 responses from talks by staff, 137 responses from talks by volunteers, gathered immediately after the talks).

This is the first year that TPAS volunteers have been delivering workplace visit talks, and in some cases they have only delivered a few, therefore it is not altogether surprising that the TPAS staff team were judged by attendees to have delivered better-pitched talks.

Following up TPAS visits

One of the aims of a workplace visit talk is to inspire people to review and change their plans for retirement. Retirement planning is not a simple subject and people take time to research and make decisions. Therefore, we looked for any follow-up support provided by TPAS and host organisations.

Follow-up from TPAS

TPAS provide reactive support to attendees through the use of their helpline and website, to allow attendees to follow up any further information, or ask for guidance. People can use the TPAS helpline to ask to speak to the adviser who gave the TPAS talk.

However, currently TPAS have no resources to provide any sort of proactive follow-up for attendees.

Follow-up from hosts

Generally, hosts in our case study sample did not provide any follow-up for attendees. There were a few exceptions, particularly when there was a change in local pension scheme arrangements. One host provided a DVD of the event to attendees, another published the TPAS presentation on their intranet, while another provided a helpline as part of their human resources services. Some hosts said that they would invite TPAS back in two years to repeat the visit.

> *'…in an ideal world it would be good to contact people after the event to remind them of what they should be doing – but (we) have no resources to do this.'*

> (Host, health)

Following up the visit with reminders and further information would help remind people of their intentions to make changes, particularly because there is often no deadline to take action when changing plans for retirement.

The following are some ideas for follow-up that could be effective, gathered from hosts and TPAS presenters in our case study sample:

> *'Telephone chasing to ask people if they have done anything (outbound calling).'*
>
> (TPAS staff team)

> *'…yes – tell others that the visit was good (those who didn't attend) and encourage them to see leaflets and visit the website, etc.'*
>
> (Host, manufacturing)

> *'It needs scaling up, more talks, lots of follow-up and one-to-ones – way beyond the resources of TPAS.'*
>
> (TPAS volunteer)

> *'If there's enough time/resources, go back to repeat session and answer further Qs.'*
>
> (Host, health)

3.5.2   Conclusions on delivery and follow-up

Presenters and talks are well received by attendees. A few more attendees found the talk *'a bit complex'* when presented by volunteers compared with TPAS staff team. However, this is only a small consideration when the clear majority of attendees considered the talk to be pitched *'about right'*.

TPAS provide only limited support for volunteers after their initial training and do not routinely seek feedback from hosts on performance.

There is no proactive follow-up provided for attendees after workplace visit talks. While many people said they wanted to do something and some did make changes (see Chapter 4), we feel this conversion rate could be increased. For example, proactive follow up might encourage attendees to follow up their good intent with action although the challenge would be how to achieve this cost-effectively.

3.6   Evaluating the workplace visits

The TPAS staff team informally review the effectiveness of the workplace visits at their monthly team meetings. Attendees normally provide feedback about each talk using the feedback forms provided by TPAS. TPAS currently have over 3,000 feedback forms. The questions on these forms cover topics that include: why they attended the session, what are their retirement plans and how satisfied they are with their plans, how useful they found the session, was it pitched at the right level, how good was the presenter, did they learn anything and will they use another TPAS service.

TPAS informally analyse this feedback after each visit, and sometimes provide a summary of the feedback to hosts. However, no full analysis of the feedback forms has been done to date.

We used the TPAS feedback forms as a template but also asked attendees some additional questions as part of this research project. These were designed to explore whether the talks are achieving their objectives. These additional questions could be used by TPAS as suggestions on ways to improve the existing feedback forms and so increase the value of feedback.

Feedback from attendees is currently gathered immediately before and after each talk, providing an opportunity to analyse how the talk has changed people's understanding of, and attitude to, planning for retirement. However, this feedback is not able to determine if the talks have changed people's behaviour.

TPAS do not regularly review the experiences of volunteer presenters, or communicate lessons being learnt, including good practice. TPAS volunteer presenters do not get together to share their experiences and lessons learned. Hosts and TPAS sometimes communicate after the visits and can discuss improvement points, but this is not formalised, or done regularly.

3.6.1   Conclusions on evaluation

TPAS have collected useful feedback from over 3,000 attendees in the form of feedback forms, but while this is reviewed informally the data these forms provide have not yet been analysed.

They do not currently routinely obtain feedback from hosts. Nor do they make any assessment, formal or otherwise, of whether the workplace talks are changing people's behaviour and do not set targets for achieving outcomes.

They do not have as yet any means of seeking feedback on the community group visits and conference/event talks.

4   The effectiveness of visits

In order to explore whether The Pensions Advisory Service (TPAS) workplace visits are effective, this research aimed to assess whether the talks changed people's:

- understanding of retirement issues;

- attitudes towards planning for retirement and access to information; and

- behaviour following a workplace visit talk, i.e. do people change their plans for retirement as a result of a talk, and whether they carry out these changes.

Of course, people may not change behaviour because they may feel that they have already made adequate provision for retirement, and their attendance at a TPAS talk provides them with reassurance of this fact. We explored this through assessing people's satisfaction with their arrangements for obtaining information and their plans for retirement.

We asked the TPAS staff team, TPAS volunteers, hosts and attendees in our sample whether the talks made a difference:

Not sure of the effect:

'Hoping that this is the case, but no evidence yet.'

(Host, statutory body)

'Hard to say, gave people food for thought.'

(Host, health)

'Not seen any change in behaviours.'

(Host, manufacturing)

Examples of positive effect:

'People hadn't appreciated before the talk what a good scheme they are in.'

(Host, health)

'I'd better get the statements out and have a look at them and see exactly what I'm going to get.'

(Woman, attendee, health)

'Spoke with a person who said that he was planning a budget that evening.'

(Host, manufacturing)

'I'm going to chase up an old civil service pension somewhere.'

(Attendee, woman, health)

Continued

'TPAS did talk just before closing date (of an Additional Voluntary Contribution (AVC) scheme) – the people who took up the offer was approximately double the number from a previous year.'

(TPAS staff team)

'I have literally gone home and been going to all my friends "I really think you need to get your pension sorted out".'

(Attendee, woman, retail)

To get a better understanding of how the talks might have made a difference we asked attendees of our case study sample if they would be willing to answer a range of more detailed questions (via feedback forms, telephone interviews and a web based questionnaire). We gathered information from those who were willing prior to the talks, immediately after the talks and at a point some time later.

4.1   Understanding of retirement issues

Over half of the attendees in our case study sample said that they considered their understanding of pension issues had improved 'a fair bit' or 'a lot' as a result of the workplace visit talk (Figure 4.1).

Being a member of a pension scheme did not significantly affect how much the talk had improved people's understanding of retirement issues (according to their own views).

Figure 4.1   Change in understanding of retirement issues as a result of the visit
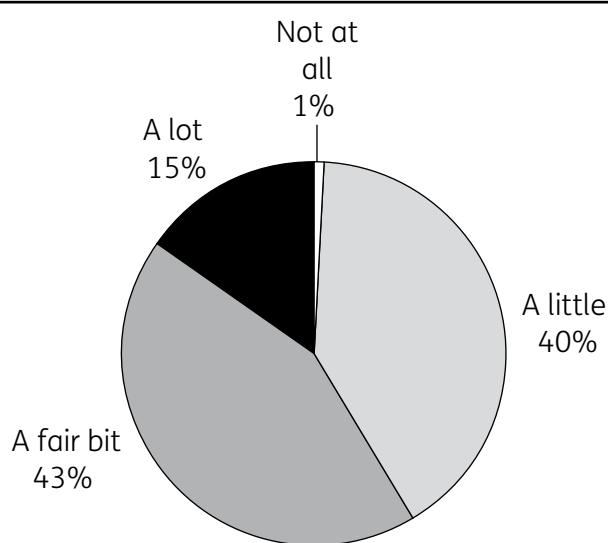
Source: Case study sample (253 responses, immediately after talk).

4.2   Attitude towards planning for retirement

We asked attendees in our case study sample about their attitude towards planning for retirement, and their satisfaction with getting the information that they needed to make plans for retirement. From this information we assessed the role that the workplace visits played.

4.2.1   Satisfaction with getting information

Attendees reported that after a workplace visit talk they were more satisfied with their ability to get the information they needed to plan for retirement (Figure 4.2).

Before a talk almost half of the attendees in our case study sample reported that they were not satisfied with their ability to get the information they needed to plan for retirement. However, immediately **after** the talk the proportion had dropped to less than five per cent, revealing that, almost certainly as a result of the visit, nearly all attendees asked were now fairly or very confident that they could get the information they need. This demonstrates that the talk provided these attendees with useful signposts showing where they can get more information.

Some time after the workplace visit talk only a small proportion of the attendees reported that they were now less satisfied with their ability to get information. The signposts provided by the talks continue to be useful after the visits for the clear majority of people questioned.

Figure 4.2   Satisfaction with getting information
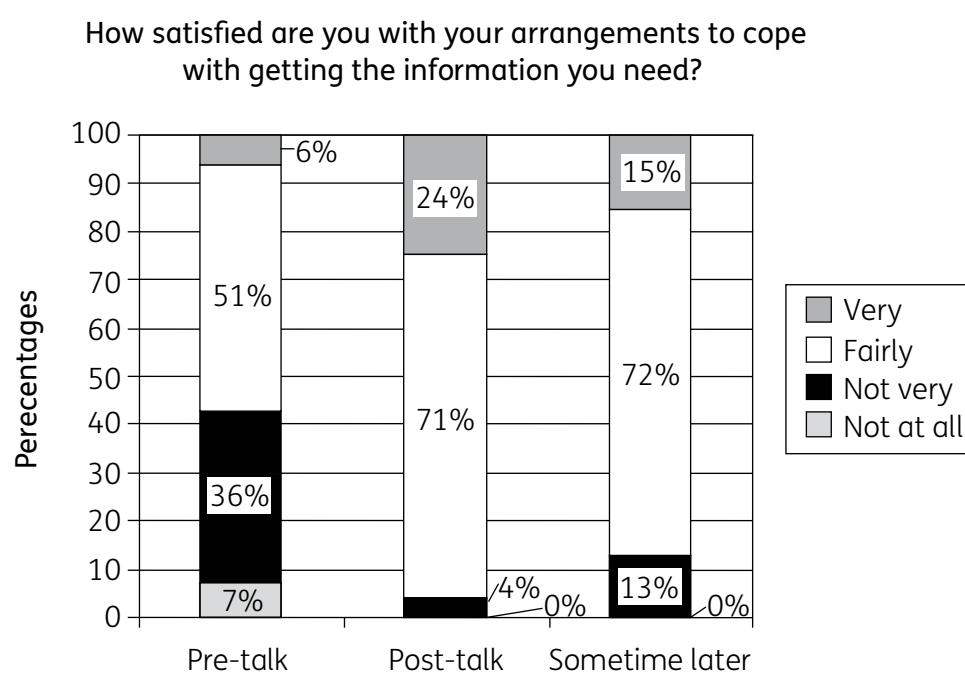
Source: Case study sample (238 responses prior to talk, 49 immediately after, and 39 sometime later).

4.2.2   Promoting and complementing other sources of information

TPAS has designed the workplace visit service to complement other TPAS services and information about pensions, particularly their website and the helpline they provide. These services are promoted during the workplace visit talk, with specific reference to their online planning tools. The TPAS business plan includes developing a retirement planning tool, which will also be available from the website.

To explore how well the workplace visits are promoting and complementing other sources of information, we asked attendees where they might have received information to help them plan for retirement (including TPAS services), and how useful this information was. This question was asked of the case study sub-sample attendees (a sample size of 57), and those attendees from the larger case study sample who were willing to provide feedback some time after the talk (a sample size of 39).

Figure 4.3 shows the level of use and the usefulness of various sources of information, both before the talk, and then some time after the talk. The level of use scale represents the proportion of respondents who have used the source of information (e.g. 50 per cent of respondents have discussed retirement issues with friends). The usefulness scale records how useful they found this information; this is an average score from the respondents.

The lines start at the point representing attendees' views before the talk, and end with the marker at the point representing views some time after the talk. The direction of the majority of lines towards the top right of the figure suggest that the talk may have encouraged more people to look for more information about planning for retirement and helped to make the source of information more useful to respondents. We, therefore, conclude that the visits appear to be usefully complementing these sources of information.

Figure 4.3   Sources of information about planning for retirement[11]

Sources of information (before talk to some time after talk)
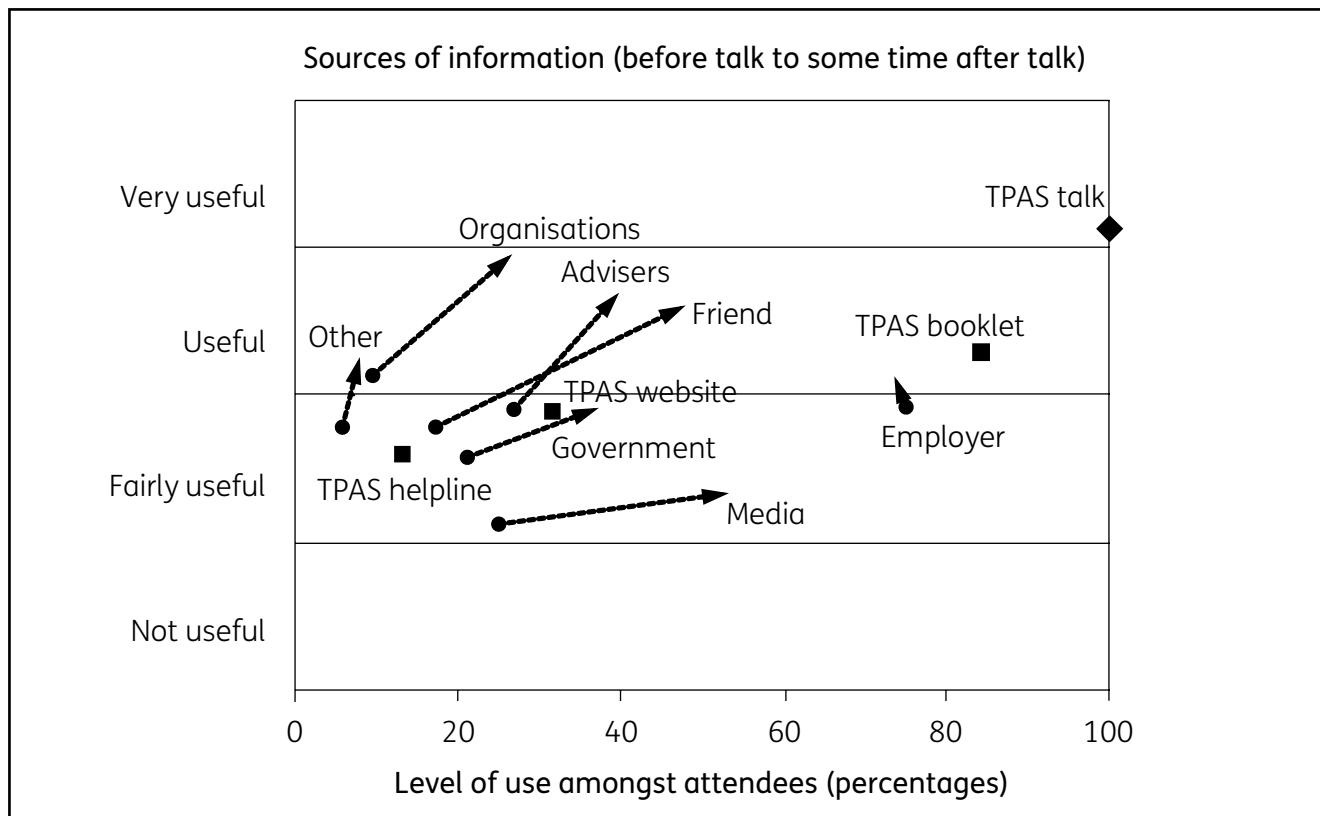
Before the TPAS workplace visit, employers were the most used source of information (75 per cent of respondents), and attendees rated the information as fairly useful or useful to them. Many hosts in our case study sample provide access to pensions and financial planning advice for their employees, including company pensions officers, human resources staff, independent financial advisers

[11]   Lines have been omitted for the TPAS sources due to the low numbers of attendees who had used information from TPAS before attending the visit (six per cent of attendees).

(individuals and corporate, and from pension scheme providers), and pre-retirement courses. For those employers who were changing their local pension schemes, they also provided written material describing the changes and regular news updates to affected employees.

After the employers, it was the advisers and the media who were the next most used sources of information (25 per cent of respondents), and information was again rated as fairly useful to useful.

Sometime after the workplace visit, the TPAS talk itself was reported to have provided the most useful information, and of course was the most used source of information because all respondents attended a talk (100 per cent). The TPAS booklet (84 per cent) and employers (74 per cent) were the next most used sources of information, and this information was considered either fairly useful or useful.

We also asked hosts and TPAS presenters about how workplace visit talks compare with other sources of retirement planning information. Examples were given of how the talks 'complement' other information, but also offer value through a 'wider perspective', providing 'correct and compliant information and guidance'. None of the hosts in our sample were able to offer any suggestions for any better ways of achieving the same outcomes as the workplace visits.

What value do the TPAS workplace visits offer over other sources of retirement information (hosts and presenters):

'General understanding of pensions and budgeting/planning for retirement.'

(Host, manufacturing)

'Complements my existing campaign, and offers a wider perspective about planning for retirement.'

(Host, local government)

'Up-to-date information about changes to state pensions (changing age of retirement).'

(TPAS staff team)

'Correct and compliant information and guidance. The TPAS presentation ticks the compliance box.'

(Host, retail)

'TPAS visit informs, educates and gives people access to further information (websites, services) which they can use to expand their knowledge.'

(TPAS volunteer)

'As good as other sources of information.'

(Host, manufacturing)

4.2.3   Satisfaction with current plans for retirement

Attendees from our case study sample reported that after a workplace visit talk they were more satisfied with their current plans for retirement (Figure 4.4).

Before a talk only just over a half of the attendees questioned reported that they were satisfied with their plans for retirement, however, **immediately after** the talk this increased to a significant majority. At **some time later**, a greater proportion of people are 'very satisfied' with their plans, perhaps evidence that they have taken action and improved their plans – something we explore later in this report.

Figure 4.4   Satisfaction with plans for retirement

How satisfied are you with your arrangements to cope with planning for retirement?
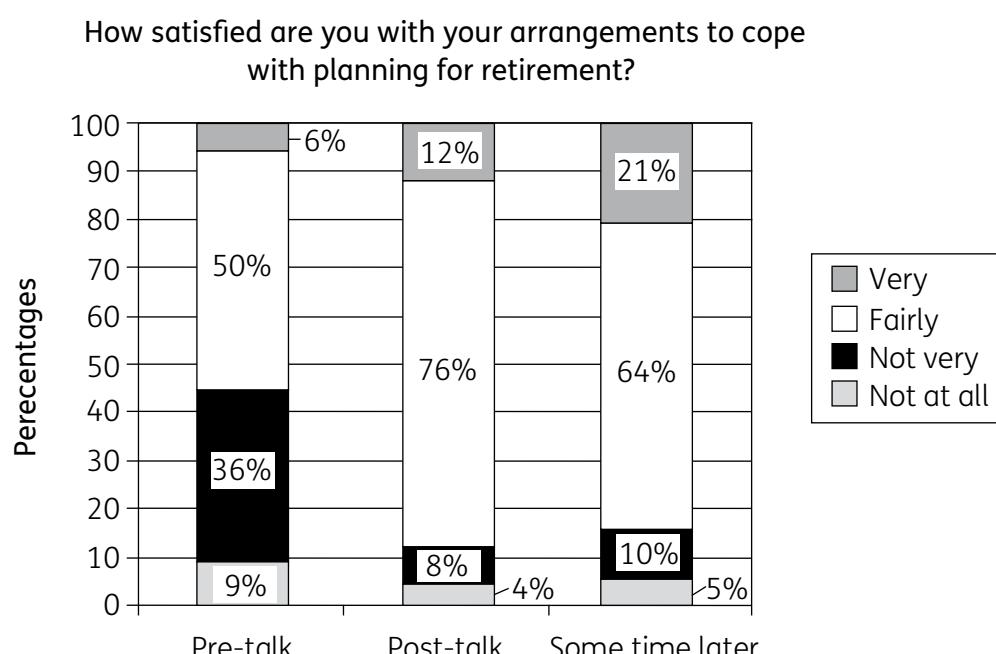
Source: Case study sample (252 responses prior to talk, 51 immediately after, and 39 sometime later).

4.3   Behaviour (taking action following the workplace visit)

Immediately after the talk attendees were asked whether they intended to do something following the talk. In our case study sample the clear majority of people said that they would do something. This response did not decrease for younger people, who are further from any pressing issues of retirement.

Figure 4.5 shows what people said they intended to do after the talks, and then what they said they actually did. The chart ranks the activities from the most popular activity on the left to the least popular on the right. For each activity the height of the bar records the popularity of the activity (the proportion of people who said that they intended to do this action, or actually did it following a talk).

Figure 4.5   Actions taken after workplace visits
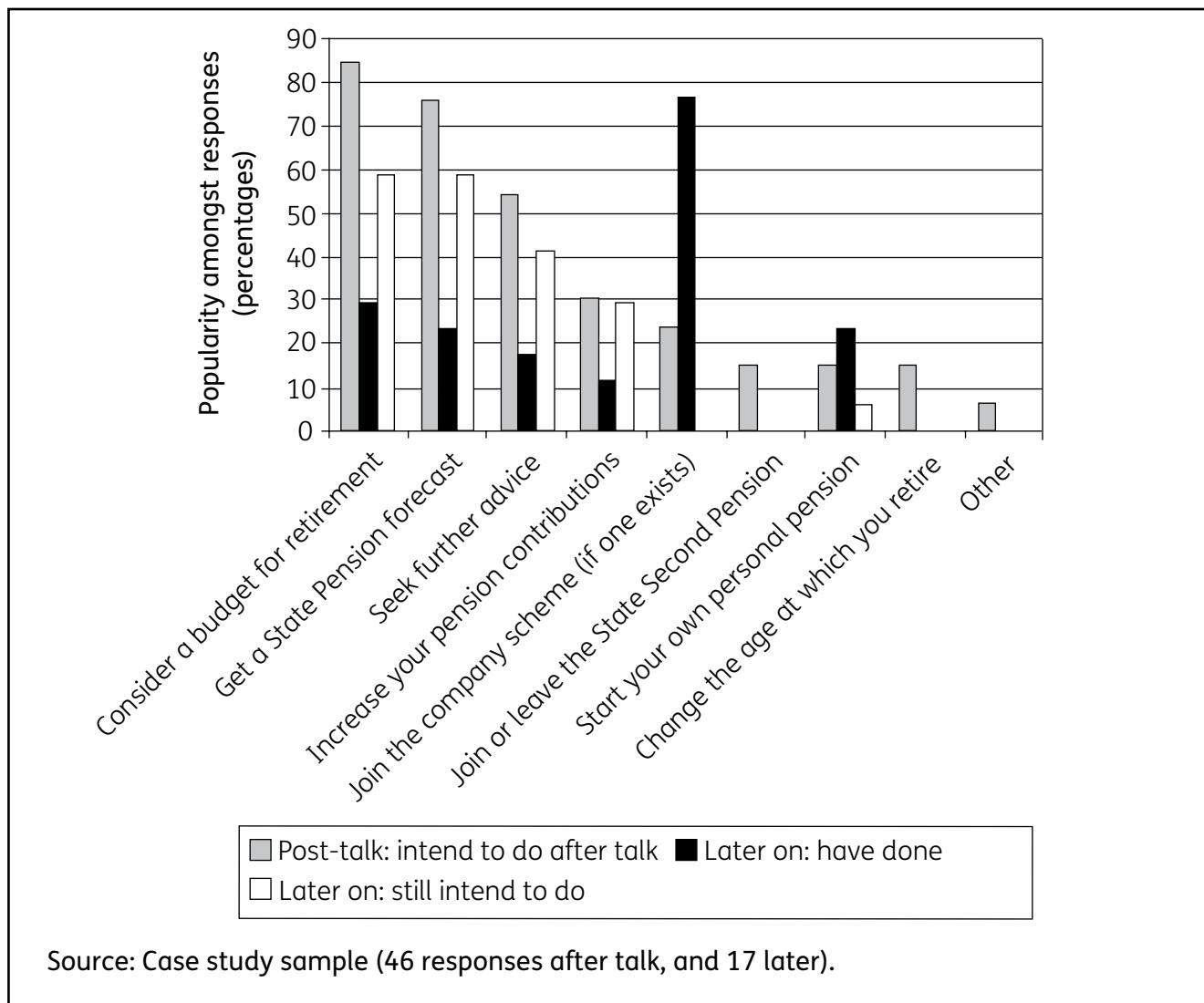
Source: Case study sample (46 responses after talk, and 17 later).

The most popular intention was considering a budget for retirement, which is the first step recommended at a workplace visit talk. The next most popular intention was getting a State Pension forecast, and after that, getting further advice about planning for retirement.

A third of attendees asked some time later said they had taken action since the talk, while the remainder said they still planned to take action. The responses to the question regarding pension schemes suggest this question was misinterpreted. The proportion of people who said they had joined a company scheme or joined a private pension scheme appears to be far in excess of those who intended to immediately after the talk. On further analysis of individual responses we found that many of the people who said that they had joined a pension scheme following a talk, had previously stated (at the time of the talk) that they were already in a scheme. Nevertheless, there is evidence to suggest that the workplace visits are motivating people to examine their arrangements for retirement, and are resulting in action in a proportion of cases (within the timescales of our study).

We asked those attendees who were able to give us feedback some time after the talk, how much the talk had influenced their decisions to take the actions described above. The majority confirmed that the talk had a fair amount of influence or a lot of influence (Figure 4.6).

Figure 4.6   Influence of workplace visit talk

Not at all
7%

A little
18%

A lot
29%

A fair bit
46%
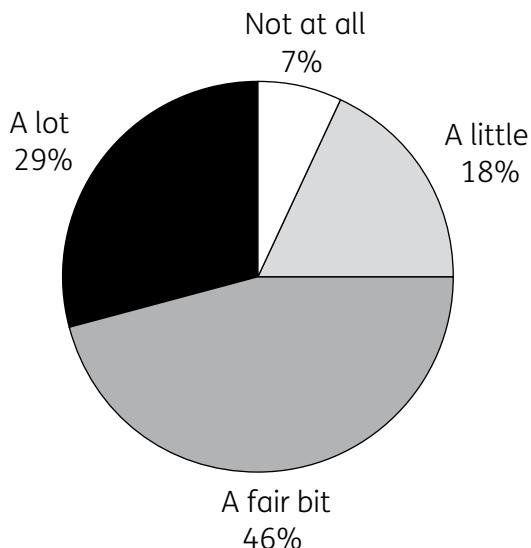
Source: Case study sample (28 responses).

What was it about the workplace visit that most influenced you?

'...the need to start AVCs early rather than late.'
(Man, 40-49, professional, health)

'...to get a pension forecast, and to do so regularly.'
(Woman, 50-59, manager, health)

'...the importance of planning as early as possible.'
(Woman, 20-29, local authority)

'...reduced income when I retire.'
(Woman, 50-59, administration, health)

'...understanding NI contributions – that I am entitled to full State Pension.'
(Woman, 50-59, administration, health)

'...realised the current pension provisions were not enough.'
(Man, 40-49, manager, manufacturing)

'...stressed the importance of covering costs of anticipated lifestyle.'
(Woman, 40-49, professional, education)

'…nothing.'

(Woman, 50-59, administration, education)

'…can't remember.'

(Woman, 50-59, professional, education)

What else influenced you?

'…current financial mess the Government is in (need to make sure I have my own finances).'

(Woman, 50-59, manager, health)

'…changes in the NHS pension scheme.'

(Woman, 60-64, professional, health)

'…partner retiring.'

(Woman, 50-59, professional, health)

'…getting older!.'

(Woman, 40-49, professional, health)

'…changes to my mortgage and subsequent conversations around financing that.'

(Man, 50-59, manager, membership organisation)

'…the concern that the State Pension will be even less when I come to retire.'

(Woman, 40-49, professional, education)

We were also interested in understanding why some people choose not to do anything as a result of the session – however, the numbers of responses were low (because the clear majority of people said that they would do something), so it has not been possible to draw any firm conclusions from the feedback gathered.

4.4   Influence of pensions schemes and sector

We explored whether satisfaction results varied depending on whether people were members of pension schemes. We found some evidence to suggest that respondents who were in a scheme were more satisfied with their ability to get information and more satisfied with their current plans for retirement, compared with those who were not in a scheme. However, the data gathered was too sparse to draw any conclusions as to whether the workplace visit talk itself changed satisfaction depending on whether respondents were in a pension scheme or not.

We also considered if these results varied depending on whether employers offered access to pension schemes for their employees. During the fieldwork we learned that all of the hosts who were also employers in our case study sample already offered pension schemes to their employees,

so we did not cover any employees who were not offered access to pension schemes by their employers. And, because there were also not enough attendees who were self-employed to provide reliable data, we were unfortunately unable to answer this question.

We discovered during the research that many of our case studies involved employers who were changing existing schemes or launching new schemes. We found that 90 per cent of attendees who were facing a change in the pension arrangements offered by their employers found the workplace visit talks useful or very useful. In comparison we found that this proportion was lower (70 per cent) for attendees who were not facing a change in their pension arrangements. We also found the same pattern regarding people's improvements in understanding as a result of the talk. These differences were statistically significant.

We did not find any statistically significant evidence that planned changes to pension schemes affected the proportion of people who reported immediately after the talk that they intended to do something following the talk.

We also explored whether the sector in which someone works has an influence on their attitude towards planning for retirement, but found that there was little difference in attitudes amongst people in different sectors in our sample.

4.5   Conclusions on effectiveness of the workplace visits

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

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

• satisfaction with arrangements for getting information and for planning for retirement significantly improved immediately after the talk. (Around 90 per cent of the case study sample saying they are fairly or very satisfied post-talk compared to around 55 per cent before the talk. Satisfaction levels remained high in a sample of talk attendees who were contacted some time after the talk);

• the workplace visits also seem to encourage attendees to look for information about planning for retirement, and help them make the most of what they find. The TPAS talk and leaflet score well in terms of usefulness compared with other materials. The TPAS website and telephone helpline score less well;

• visits may be particularly useful when used in conjunction with other campaigns, that will reinforce the messages, and where other drivers for change are operating, for example where pension schemes are changing and decisions must be made.

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

5   The costs of visits

5.1   Costs to The Pensions Advisory Service

The cost to The Pensions Advisory Service (TPAS) of delivering the workplace visits in 2009/10 was about:

* £30 per attendee; or

* £575 per talk[12].

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

TPAS can reduce this unit talk cost next year by increasing the total number of talks delivered and using volunteers to deliver visits, and keeping the size of the TPAS staff team the same. They are also considering reducing marketing costs.

Figure 5.1 shows how these average costs compare with the costs to providers of a range of similar activities carried out as part of the now discontinued Pensions Education Fund[13] (PEF) initiative. These averaged at about £73 per attendee and £1,150 per PEF activity[14] (e.g. presentation, talk, seminar, roadshow). In calculating these averages we have removed estimates of costs to volunteers of their time where these were attempted by PEF providers, to make the costs as comparable as possible. Some PEF providers' costs included elements of the costs not met by TPAS (e.g. hire of venues), we have not removed these elements.

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[12]   Figures are given in 2009/10 values.

[13]   See Research on the Pensions Education Fund in 2008/09. DWP Research Report No. 581, 2009.

[14]   Figures have been inflated by +1.75 per cent in line with GDP inflators (http://www.hm-treasury.gov.uk/data_gdp_fig.htm) to represent 2009/10 values.

Figure 5.1   Cost comparisons with PEF
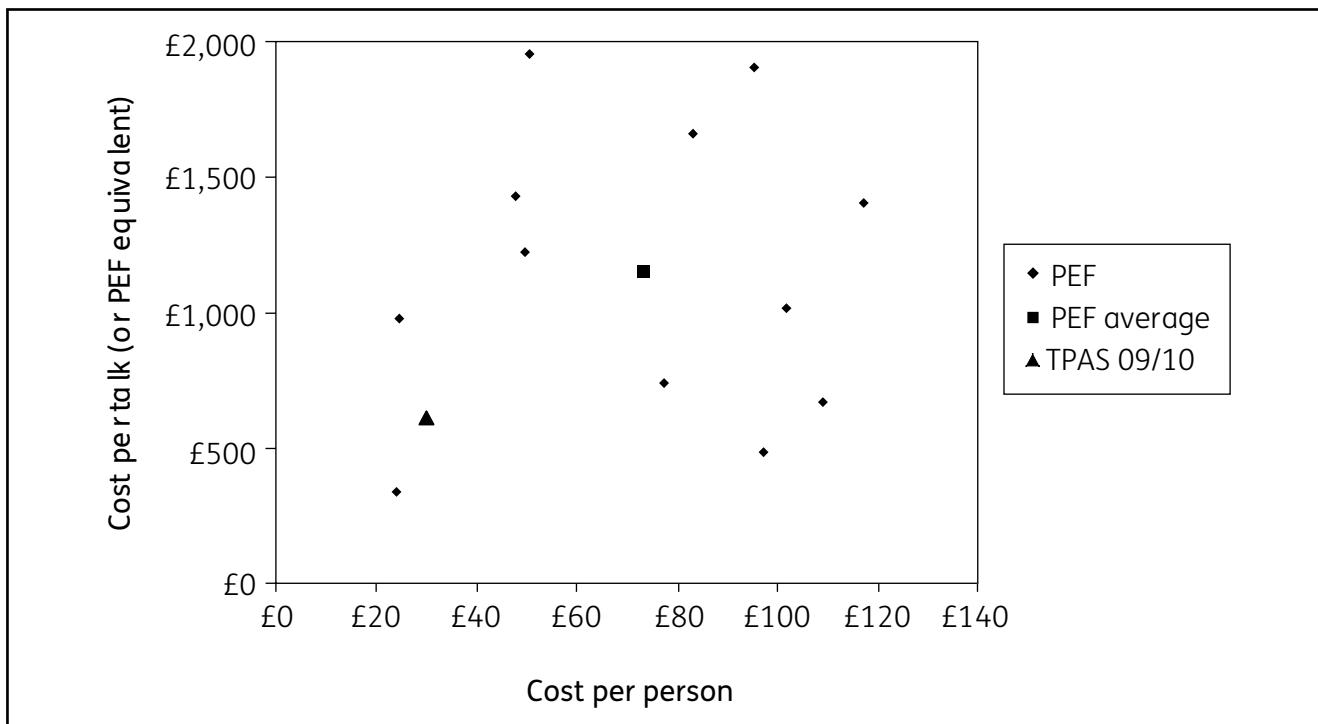
5.2   Costs to volunteers

Volunteers do not charge TPAS for their time. However, TPAS do reimburse travel expenses for their volunteers and staff (included in the cost figures above), so volunteers do not find themselves out of pocket.

Volunteers from our case study sample typically spent half a day preparing for a visit (between one hour and one day depending on the volunteer), and up to a day travelling to/from the host to deliver the visit. If this time were charged, then the rates TPAS volunteers suggested varied between £30 and £133 per hour. If the time taken to deliver each workplace visit was 11 hours, then the potential lost income costs to volunteers (actual or notional) would be between £330 and £1,463 per visit.

5.3   Costs to hosts

Examples of the types of costs incurred by hosts in our case study sample to support a workplace visit included:

- staff time (both attendees and organisational time by the host contact);

- room hire where an organisation does not have an available room (hotels, voluntary organisations, local authority buildings);

- refreshments (drinks only in most cases);

- travel expenses (in one case an employer paid for their employees to travel to the events);

- lost production time for manufacturing organisations (in one example production lines were shut down for four hours).

Hosts also recognised the costs of any additional contributions to company pension schemes which may be incurred following a visit.

TPAS do not reimburse any of these costs but none of the hosts from our sample cited costs as a barrier to organising workplace visits.

5.4 Conclusions on costs

Visits are delivered without charge to hosts. However, hosts do incur costs, including opportunity costs such as loss of productivity, although the organisations we talked to did not consider these to be a barrier to hosting the visits.

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

6   Improving the reach of the service

We have examined two ways of improving the reach of the service:

- reaching more people;
- better targeting of groups.

6.1   Reaching more people

As a first step The Pensions Advisory Service (TPAS) should explore how to increase the number of people attending talks, which is often below both TPAS and employee expectations. (Section 3.4.5)

TPAS could also increase the number of talks. Throughout 2009/10 TPAS recruited volunteers, increasing their capacity to deliver workplace visits. This has allowed them to increase their rate of delivery from 11 talks a month in the first six months of the year, to over 35 talks a month in the last few months (shown in Figure 3.3). TPAS are planning to continue to increase the number of volunteers from 143 to 200 by April 2011 through recruitment. Any more significant volunteer recruitment above this rate is not thought to be easy.

TPAS could extend the reach of the workplace visits by delivering more talks in 2010/11 using these extra volunteers. However, delivering more talks would present the challenge for the TPAS staff team of dealing with the additional marketing and administrative workload.

Realistically, even if they increased the number of talks, TPAS can only reach a very small percentage of people who need the information offered. They are, therefore, also developing other ways of extending reach.

PENpals: They plan to recruit 100 PENpals next year, continuing to recruit more in following years. PENpals are volunteers from the workforce or community groups who can become the first point of call for enquiries concerning pensions within an organisation or community. TPAS intend to train PENpals and keep them up to date with changes to pensions. TPAS hope that the PENpal network will become a valuable communication tool, providing a link with organisations and communities to promote the use of TPAS resources, including workplace visits.

DVD: To augment visits TPAS plan to record their workplace visit talk and make it available in multiple languages on DVD and via their website. This will help extend the reach of the material to those unable to attend talks and to those without English as their first language.

Events: TPAS are planning to exhibit at events in 2010 to extend the reach of the material to people who may not consider attending a more structured talk.

6.2   Targeting groups

TPAS intend to target private sector organisations to offer workplace visits in the run up to auto-enrolment. TPAS also intend to build on their partnerships with the Financial Services Authority (FSA) and Association of British Insurers (ABI), with the aim of following the financial advice talks provided by these organisations with TPAS workplace visits, which focus on planning for retirement. Other organisations will continue to contact TPAS through existing channels to request workplace visits.

We suggest that targeting groups of employers to reach people who are acutely in need of better planning for retirement is the next step in evolving the workplace visit service. The last year has seen an expansion of capability and capacity, which can now be carefully targeted where it is needed most (this is discussed further in the next section).

TPAS are also targeting community groups and planning to increase the number of these talks in 2010. They are promoting visits to a wider range of community groups and involving more of their volunteers as presenters. TPAS are also looking for new volunteers who are able to give talks in a range of languages. This will help extend the reach of the material to a wider audience, e.g. people who are not employed and to ethnic minority groups.

6.3   Challenges with improving reach

Our research has identified a number of challenges to extending the reach of the workplace visits including:

- the difficulty of strategic planning given the uncertainty of long-term funding;

- the danger of becoming too focused on meeting target volume of talks, rather than reaching harder to reach groups;

- the increased time and effort required to maintain communication with increasing numbers of volunteers and to maintain the quality of the workplace visits;

- the increased time and effort required to target those most in need of the information;

- the increased admin time and effort required if the annual number of talks were to be increased.

6.4   Conclusions on improving reach

There are a number of ways TPAS can improve the reach of the workplace visits. These include increasing the number attending talks, increasing the number of talks, using different media to communicate the material more widely and improving targeting of the talks on people who would most benefit from them. Many of these TPAS are already exploring.

There are a number of challenges to extending reach, with perhaps the most important being ensuring that information is targeted on those most in need and that the TPAS team can effectively resource the plans.

7   Value for money

The aim of The Pensions Advisory Service (TPAS) workplace visits is *'to explain to individuals how best they can plan for their retirement'*[15]. They also aim to:

* motivate people to do something about their retirement plans;

* signpost where they can get information and explain what they need to do next;

* spread the word (with families, friends and colleagues).

Evidence collected in this evaluation suggests that the visits are effectively meeting these objectives, although intentions expressed by invitees were not always being carried through to actions, at least within the timescales of this study.

Costs are favourable compared to PEF initiatives and TPAS plan to continue to improve cost efficiency further. Although we note in Section 6.4 that there are significant challenges to maintaining the volume and quality of visits.

All of the hosts and TPAS volunteers interviewed appreciated the fact that there was no charge for the visits.

> *'Met a clearly defined need and were expecting to have to pay, but didn't have to, which was very nice.'*
>
> (Host, membership organisation)

> *'It was free, if TPAS had charged then we wouldn't have been able to put as many workshops on.'*
>
> (Host, healthcare)

However, workplace visits are not the cheapest form of communication, neither can they be scaled up to reach all people who require advice; therefore, it is important that they are focused where they can deliver most value for money. TPAS are not currently actively targeting people most in need of advice. They do however, through monitoring the media, target organisations where pension arrangements are undergoing change and there is evidence from our interviews that the visits can be more beneficial in these circumstances.

Evidence gathered in this study suggests a high proportion of those questioned intend to take action following a workplace visit talk. There may well be, however, potential to increase the proportion who follow through on their intentions to further enhance value for money. TPAS are already investigating ways of leveraging the impact of the workplace visits further.

7.1   Creating better leverage for workplace visits

We asked attendees for suggestions of things which could help them plan for retirement.

---

[15]   TPAS leaflet introducing the workplace visits.

What else would you suggest could help you plan for retirement? (attendees):

'…to know this information when you are younger not when you are going to retire.'

(Woman, 60-64, manager, health)

'…everybody should go on a retirement training course, more specific and detailed than the TPAS talk. Compulsory pensions for all when earning.'

(Woman, 50-59, manager, health)

'…can't think of anything.'

(Woman, 50-59, professional, health)

'…nothing.'

(Woman, 60-64, manager, health)

'…nothing further.'

(Woman, 20-29, administration, local government)

'…employer should be more on the ball, should know there's information out there.'

(Woman, 40-49, manager, health)

'…specific financial planning advice.'

(Woman, 60-64, manager, health)

'…forecast on what I will get at age 60 and 65.'

(Woman, 50-59, manager, health)

'…more info from my own employer.'

(Woman, 50-59, professional, health)

'…review the work/life balance.'

(Woman, 60-59, manager, manufacturing)

We considered how the workplace visits could be made more effective. Areas we suggest include:

- encouraging more effective planning and improving ease of access to more personalised provision;

- better targeting of talks on difficult to reach groups (see Sections 3.4.4 and 6.2), particularly engagement of younger people; and

- proactively following-up attendees after a workplace visit talk, by the TPAS team or hosts.

7.1.1 Encouraging more effective planning and improving ease of access to more personalised provision

TPAS are already exploring ways of helping people plan more effectively for retirement, such as providing interactive planning tools on the website. They have also mentioned ideas such as providing budget sheets for attendees at talks, so that they can more easily construct a budget for retirement following a talk.

Some attendees from our case study sample identified the need for more personalised information and guidance. This is available through the TPAS helpline. However, the helpline did not appear to be the most popular source of information following a workplace visit.

7.1.2 Targeting groups

We have already concluded that TPAS visits should be better targeted (See Section 6.4). We have found, in particular, that the workplace visits are not yet reaching younger people. In our case study sample about half of attendees were over 50 years old (53 per cent), less than five per cent were under 30 and less than 20 per cent were under 40. This evaluation has concluded that the workplace visits seem to have influenced the actions of the people we questioned, but is this too late to make an appreciable difference to their retirement plans?

If people want to increase their income during retirement, then a general principle is that the amount that someone needs to save for retirement every month is less if they start saving earlier in life. Figure 7.1 shows the cost of delaying pension contributions (taken from the TPAS workplace visit presentation), and clearly shows that delaying contributions means that people will have to pay significantly more later in life to achieve the same retirement income. Therefore, attracting young people to attend workplace visit talks and giving them this information will prompt them to consider saving for retirement at an earlier stage in life, taking advantage of the lower monthly investments.

Figure 7.1 The cost of delay
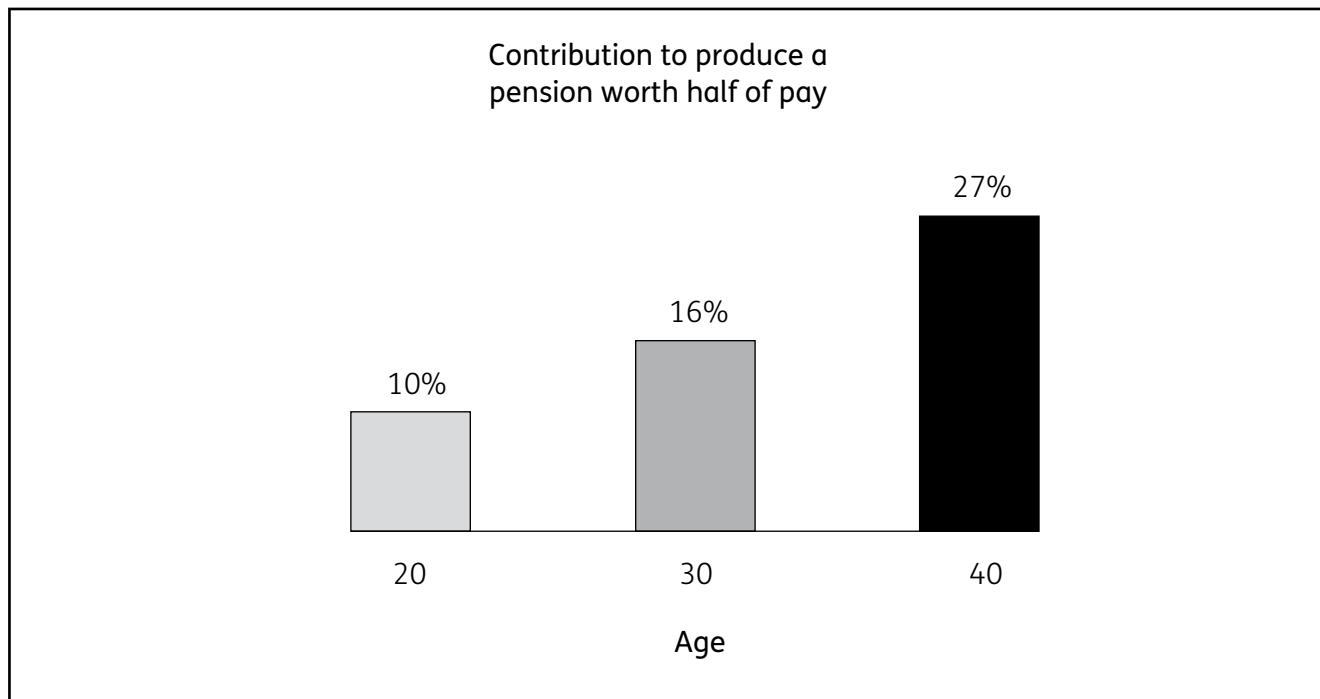
Our evaluation suggests that the workplace visits can help people manage their retirement better, but the visits would have greater impact if they were able to reach younger people. This will require TPAS working closely with hosts to encourage younger people to attend talks.

7.1.3   Proactively following up attendees by the TPAS team or hosts

In Section 3.5.1 we identified that TPAS do not proactively follow up attendees. Following up may prompt more people to take action, however, this could have significant resource implications for the team. We suggest that the best ways of achieving this may be to combine follow-up as part of evaluation activities, encouraging more systematic follow-up by volunteers, or provide simple ways to help hosts and PENpals to do this.

TPAS's plans to work more closely with Financial Services Authority (FSA) and Association of British Insurers (ABI), and aligning visits with other drivers such as auto-enrolment, should also help reinforce messages.

7.2   Conclusions on value for money

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

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

- improved targeting of talks on the difficult to reach groups, particularly improving engagement of younger people and alignment with other drivers such as auto-enrolment;

- facing the challenges of maintaining cost efficiency while finding effective ways of extending the reach and leveraging the impact of the visits further.

We suggest that the following might improve the leverage of the talks and help turn attendees intentions into action:

- encouraging more effective planning and easing access to more personalised provision; and

- proactive follow-up by the TPAS team, hosts or PENpals.

8 Conclusions and recommendations

8.1 Conclusions

8.1.1 Strengths

The Pensions Advisory Service (TPAS) talks have a balanced and useful content, and are well delivered; we have identified a number of ways organisation and evaluation of the visits could be improved, but none of these are major.

Their independence and personalised content and delivery are valued by hosts and attendees.

Attendees questioned said that they have improved their understanding as a result of the visit and immediately after the visit a high percentage said they would take action.

A third of those followed up some time later said they had taken action, and that this was influenced a lot or a fair bit by the workplace visit; the remainder said they still intended to take action.

In particular the visits appear to inspire people to make a budget for retirement and seek information from a range of other sources identified by the visit.

Visits appear to complement and enhance pension planning information provided by others.

Visits may be particularly useful when used in conjunction with other campaigns, that will reinforce the messages, and where other drivers for change are operating, for example where pension schemes are changing and decisions must be made.

They appear cost efficient when compared with the now discontinued Pensions Education Fund (PEF).

8.1.2 Opportunities

Workplace visits are not cheap and they can only reach a very small percentage of people who need the information offered. It is therefore important that they are focused where they can deliver most value for money.

TPAS are not targeting those people traditionally considered at risk of having poor pension provision. Also, many of those reached, to date, work in sectors that have good occupational schemes and arguably should be less in need of advice than those who do not.

TPAS have trialled different visit formats and are using different media that have potential to reach more, and more targeted, people; however they have not collected feedback from attendees and we have been unable to comment on the effectiveness of these formats.

Other areas where there are opportunities to improve value for money include:

- targeting especially young people and aligning talks with other drivers such as auto-enrolment;
- seeking ways of encouraging people who say they plan to take action, to take action;
- increasing the average number of attendees at visits, which is lower than expected.

TPAS face a number of challenges going forward, with perhaps the most important being ensuring that information is targeted at those most in need and that the TPAS team can effectively resource the plans.

TPAS continue to collect feedback from attendees at talks, however, to date, this has only been analysed informally. Likewise, gathering structured feedback from hosts and volunteers would also offer useful feedback which can be used to improve the service.

8.2 Suggestions for improvement

We have identified a number of suggestions for improving the service and the value for money it delivers. The highest priority areas concern:

- targeting the visits to reach more people in need of the information provided;

- maintaining and improving impact through this process; and

- evaluating and reviewing performance to support these processes.

8.2.1 Content and organisation

Content and organisation is generally good. Suggested areas for improvements are:

- **TPAS** should consider encouraging more contact between volunteer and host before talks so that volunteers are better prepared (some hosts are uncomfortable about the lack of contact with the presenter, some volunteers want to know more about the host). Handing over some elements of the organisation of workplace visits to volunteers will also help to ease the administrative burden on the TPAS staff team;

- **TPAS** should continue to insist on a standard presentation content, with tailoring of the presentation allowed only to meet local requirements.

8.2.2 Targeting visits and extending reach

In order to increase the impact of visits TPAS needs to create a self-sustaining model for more effectively targeting visits and extending their reach while maintaining and improving their effectiveness.

Targeting visits

TPAS should consider exploring how they can encourage more people from those groups considered most in need of pensions' advice to attend talks, e.g. the young, people from minority groups and people currently without access to occupational pensions, by better targeting of employers and continuing to explore other delivery formats (e.g. community group presentations). More attention needs to be given to communicating with people whose first language is not English.

Targets for volumes of workplace visit talks in 2010/11 should be complemented by targets for numbers of attendees from groups in need of the information.

Extending reach

Talks need to be promoted more effectively within organisations, with the aim of increasing the average attendance to nearer 30 per talk with a particular emphasis on attracting target groups. **TPAS** should try to establish the reason why people do or do not attend to enable them to provide effective promotional material for hosts to use.

TPAS should consider continuing to explore the use of PENpals and complementary styles of delivery to extend the reach of the service to more people, e.g. talks at conferences and employment events, different media (web, text, etc.).

TPAS should consider continuing to develop their strategic partnership with the Financial Services Authority (FSA) Workplace team and other potential strategic partners, to both increase the reach and reinforce the impact of the talks.

8.2.3   Maintaining and improving effectiveness

More attention will need to be given to maintaining the quality and focus of talks delivered by volunteers, especially as the number of volunteers and targeting of the talks increases:

* TPAS should consider implementing processes for reviewing volunteers' performance and providing volunteer refresher training to:
  – give updates on any changes to state pensions and retirement planning issues; and
  – ensure volunteers' presentations continue to conform to TPAS requirements.

  To support this, specific feedback about volunteer presenters should be sought from host organisations at appropriate intervals.

* TPAS should consider pursuing plans to reduce barriers to action following the talk. One way of doing this might be to provide a budget and action plan template for people to begin to fill in during the talk, but other methods should be explored.

* TPAS should consider whether it is possible to follow up attendees cost effectively, for example as part of evaluation activities (see Section 8.2.4), or whether they can help hosts do this. Options might include:
  – contacting attendees some time after a talk to review their action plans and prompt action; possibilities include telephone, email or text reminders;
  – using PENpals to provide follow-up.

* In future the effectiveness of visits might be increased by careful timing to align with other campaigns or changes to the pension system. TPAS and Department for Work and Pensions (DWP) should consider how and if workplace visit talks should be used to provide information and guidance to employees when auto-enrolment is introduced.

8.2.4   Evaluation and review

TPAS collect feedback on the talks, but have yet to establish a formal framework and processes for reviewing effectiveness and reporting to DWP:

* DWP and TPAS should consider creating a robust performance monitoring and review framework focused on DWP's objectives for the visits;

* TPAS should formally review attendee feedback on a regular basis;

* TPAS should improve evaluation and sharing of experiences; ways of doing this include:
  – adding questions to feedback forms and questionnaires, especially on ethnicity, employment status, attendees' satisfaction with access to information and their own planning both before and after the talk, information sources and what they intend to do following the talk;
  – gathering structured feedback from hosts and volunteers would also offer useful feedback which can be used to improve the service;

– gathering structured feedback from a sample of people who chose not to attend talks;

– finding ways of evaluating the effectiveness of community group visits and conference/event talks;

– following up a sample of attendees some time after the talk to establish whether they have taken action (this is also an opportunity to prompt action);

– sharing lessons learnt amongst TPAS team and volunteers.

Appendix A
Questions for gathering employee feedback about TPAS workplace visits

A.1   Introduction

This appendix contains the questions for employees who have attended The Pensions Advisory Service (TPAS) workplace visit and a script to be used when explaining the purpose of the research and to ask for their involvement.

The questions for employees consist of:

- those which TPAS have been asking on the work place visit feedback forms; with

- additional questions to extend the value of the information gathered.

This set of enhanced questions will be used to gather feedback from employees. Because the enhanced questions also contain the same questions originally asked by TPAS, employees' answers from previous visits will be compared with their more recent answers, to see if their knowledge has been retained and/or they have taken actions as intended. This provides a much richer analysis of the value of the workplace visits.

The answers to questions will be captured from employees using the existing TPAS feedback form (adjusted to include additional questions), and using either a telephone survey after the work place visit, or an online survey.

The information gathered will be treated as strictly confidential.

The next section of this appendix describes the scripts that will be used when contacting employees to introduce the project and ask if they are willing to take part in providing additional feedback.

The third section of this appendix contains the questions for employees, which are split into the following groups:

- **administrative questions**: defining when and how the data was captured;

- **pre-talk questions**: capturing employees' demographic, and their knowledge and attitudes towards their current retirement arrangements, before the workplace visit talk;

- **post-talk questions (same day as visit)**: capturing employees views of the work place visit, their knowledge and attitude towards their current retirement arrangements after the workplace visit talk, and what they plan to do about this;

- **post-talk questions (at some point after visit)**: capturing employees' knowledge and attitudes towards their current retirement arrangements at some time after the workplace visit talk, what they remember about the visit, what they may have learnt from various sources of messages on planning for retirement, and what they may have done since the visit, and what they currently plan to do.

A.2   Scripts

Guidance scripts will be used when contacting employees before asking any specific research questions. These will explain the purpose of the research and ask for their involvement.

Workplace visit script: All employees attending a TPAS workplace visit case study will be asked to respond to research questions through a pre-talk and a post-talk written questionnaire. This questionnaire will be introduced at the workplace visit by a Risk Solutions consultant.

Scripts for contact after a workplace visit: A selection of employees will also be asked to answer a similar set of questions to the post-talk questions some time after a workplace visit. They will be given the option of responding by:

• telephone interview;

• online questionnaire (web-based).

These options will be offered via either an email or a telephone call from a Risk Solutions member of staff. On request we can also provide a hard copy of the questionnaire and a stamped return envelope.

A.2.1   At workplace visit

The TPAS adviser will introduce the session and hand over to Risk Solutions staff to explain the feedback and evaluation.

Hello, my name is [X], from a research company called Risk Solutions.

We have been asked by the Government's Department for Work and Pensions to carry out an independent evaluation of these workplace talks. As part of this evaluation we are attending a few of these talks to gather information first hand.

We have produced a feedback form (on your chairs), please could you fill in this form before the talk begins, which will be in about five minutes. We also have a short questionnaire to complete after the talk, I will hand this out later.

After the talk there will be an opportunity to join me in a focus group to explore some of the questions in more detail – I will be looking for volunteers who are able to remain here for approximately 30 minutes after the talk.

We are gathering information about what you thought of the talk and whether you think it will help you plan for retirement. Do not worry this is not a test, and any information you provide will be handled in strictest confidence and anonymised in any analysis that we may do.

If asked for an official contact, provide the contact details of Rob Hardcastle: 0114 267 7323, rob.hardcastle@dwp.gsi.gov.uk) who is happy to answer any questions people may have.

A.2.2   After workplace visit – asking if they will participate in a follow-up survey

By email

Send email to email address provided by employee on TPAS visit feedback form. If there is no email address then use the telephone contact information (see below for call script).

Subject: Follow up to TPAS visit

Dear [name]

I understand that you have given permission to be contacted following a talk that you attended about planning for retirement. This talk was provided by The Pensions Advisory Service (TPAS).

The Department for Work and Pensions (DWP) and TPAS have asked us to carry out an independent evaluation of these talks. As part of this we are gathering information from people who have attended a TPAS talk, to find out what people remember from the talk and how it has helped them plan for retirement.

Would you be happy to answer some questions? They should take no more than ten minutes to answer and any information you provide will be handled in strictest confidence and anonymised in any analysis that we may do.

Your involvement will enter you in a prize draw, the prize is an iPod Nano.

You can choose to answer the questions either by phone or using an online survey.

Please use the following link to access the confidential online questionnaire.

[survey link here]

Alternatively one of our staff can contact you by telephone to go through the questionnaire and record your answers for you. If you would prefer this option please reply to this email with a date/time when it would be convenient to call.

Thanks for your participation.

Jonathan Hyde

Risk Solutions

Please note: If you do not wish to receive further emails from us, please click the link below, and you will be automatically removed from our mailing list.

[RemoveLink]

Email sent from TPASvisit@risksol.co.uk

If asked for an official contact in a reply, provide the contact details of Rob Hardcastle; 0114 267 7323, rob.hardcastle@dwp.gsi.gov.uk) who is happy to answer any questions people may have.

By telephone call – initial call

This option is used if an employee has chosen not to provide an email on their TPAS visit feedback form.

Call number provided by employee on TPAS visit feedback form.

> Hello, am I speaking to/could I speak with [employee name]?

If no then check contact details, say thanks and hang up.

> My name is [X], from a research company called Risk Solutions.

> I understand that you have given permission to be contacted following a talk that you attended about planning for retirement. This talk was provided by The Pensions Advisory Service, TPAS for short.

> We have been asked by DWP and TPAS to carry out an independent evaluation of these talks.

> Would you be willing to take part and answer a few questions about the TPAS talk? – it shouldn't take longer than ten minutes and any information you provide will be handled in strictest confidence and anonymised in any analysis that we may do.

> Your involvement will enter you in a prize draw, the prize is an iPod Nano.

If the answer is no then.

> Thank you for your time, goodbye.

If the answer is yes.

> Thank you.

> The questions explore what you remember from the talk and how the talk may have helped you plan for retirement. But don't worry this is not a test.

> What we're aiming to do is to see how things have moved on since the visit, whether your views are the same or not, and whether you have given any further thought to or taken any more action around planning for your retirement since then. Perhaps most importantly, as far as this evaluation is concerned, whether anything you've done since then was prompted by the TPAS visit.

> If you prefer, you can answer our questions in your own time using a confidential questionnaire on our website.

> How would you like to answer the questions?

If necessary agree a more convenient time and call back, or email them with the web-based questionnaire link and the PDF question list.

If asked for an official contact, provide the contact details of Rob Hardcastle: 0114 267 7323, (rob.hardcastle@dwp.gsi.gov.uk) who is happy to answer any questions people may have.

If they are happy to do questions by phone then ask the questions.

[This conversation takes two minutes]

A.2.3   Introducing the questionnaire

By telephone call – requested by employee

This option is used if an employee has requested a telephone interview from the initial email or telephone contact (see above).

Call number provided by employee on TPAS visit feedback form.

Hello, am I speaking to/could I speak with [employee name]?

If no then check contact details, say thanks and hang up.

My name is [X], from a research company called Risk Solutions.

I believe that you agreed to a telephone call to go through some questions about a recent talk that you attended about planning for retirement. This talk was provided by The Pensions Advisory Service, TPAS for short. Once we have completed the questions you will be entered into a prize draw for an iPod Nano.

Is it convenient to ask the questions now? – it shouldn't take longer than ten minutes and any information you provide will be handled in strictest confidence and anonymised in any analysis that we may do.

If the answer is no then agree a more convenient time and call back

Thank you for your time, goodbye.

[This conversation takes one minute]

If the answer is yes start to introduce the questions as follows:

Firstly I have some background questions about you and your current plans for retirement.

These are followed by some questions about the TPAS session itself, what you learnt from the session, and what you have learnt from other sources of retirement information.

Finally I have some questions about how you may have changed your retirement plans since the TPAS session, and what you intend to do next regarding retirement.

Start telephone interview (see next section).

 [This conversation takes 0.5 minutes]

At the end of the interview thank the participant and mention that they can telephone the TPAS helpline or visit their website if they would like for more information about planning for retirement, hang up.

Web questionnaire

Thank you for being willing to take part in this feedback survey.

The Pensions Advisory Service (TPAS) provide workplace talks to help people plan for their retirement. This questionnaire has been designed so that you can provide feedback to TPAS and the DWP about these talks, and what you are currently doing about your plans for retirement.

The questions should take no more than ten minutes to answer and any information you provide will be handled in strictest confidence and anonymised in any analysis that we may do.

The survey will take you through the following topics:

- about you and your current plans for retirement;

- what you've learnt from the TPAS session itself;

- what you've learnt from other sources of information to help you plan for retirement;

- how you may have recently changed, or planning to change, your retirement plans;

- what has influenced your plans for retirement.

If you do not complete the whole survey today, you can come back later and finish any incomplete sections.

Risk Solutions are conducting this survey on behalf of TPAS and the Department for Work and Pensions. If you have any queries please email TPASvisit@risksol.co.uk

After the survey participants are given the following message.

Thank you for participating in the survey.

You are now entered into a prize draw for an iPod Nano. The winner will be announced in March 2010.

If you would like more information about planning for retirement then you can contact The Pensions Advisory Service using one of the following:

TPAS telephone helpline – 0845 601 2923

enquiries@pensionsadvisoryservice.org.uk

www.pensionsadvisoryservice.org.uk

When they press the done button they are taken to the TPAS website home page.

A.2.4   Contacting employees who have not attended a TPAS session

We may be able to contact some employees who were offered, but have not attended a session.

The method and script used to introduce the project and ask permission to carry out the survey will depend on how we have agreed to contact employees with their employers. This will be tested during the pilot stage of the project.

For the employees who were unable to attend a workplace visit the telephone interview will be the only method of collecting feedback information used.

[Words here will depend on the method of employee/member contact requested by the host]

Once permission for a telephone interview has been granted and a convenient date and time agreed, the following script will be used when calling the employee to conduct the telephone interview.

Firstly I have some background questions about you and your current plans for retirement.

I then have some questions about what you have learnt from sources of retirement information, how you may have recently changed your retirement plans, and what you intend to do next regarding retirement.

Finally I want to ask you about a recent visit by The Pensions Advisory Service visit in your local area.

Start telephone interview (see next section).

> [This conversation takes 0.5 minutes]

At the end of the interview thank the participant and hang up.

A.3   Questions

Questions in black text are those already present on the TPAS workplace visit feedback form and are intentionally unaltered so that feedback data from previous visits can be compared with future visits.

The position and formatting of text in this document does not represent the final version handed to talk attendees on the feedback forms, or used for the on-line survey. The questions are presented in this document so that the content can be discussed and agreed. The final layout of the questions will be presented in a way which is appropriate to the final media used for the questionnaire (i.e. for paper, on-line, telephone).

[Square bracket references] denote the tables and fields in the database used to store the answers to questions.

A.3.1   Administrative questions

These questions are recorded by Risk Solutions staff so that the way in which data was gathered can be included in the evaluation analysis.

[tbl_feedback.source]

RS1. How was this information gathered?

Workplace visit feedback form ☐   telephone interview ☐   online questionnaire ☐
       other ☐ (please specify ....)

[tbl_feedback.date_provided]

RS2. When was this information provided by the individualdate: ____/____/____

A.3.2   Questions to ask immediately prior to the workplace visit talk

These questions are on the workplace visit feedback form and employees are asked to complete them before the talk.

Objective: To establish their demographic, their current understanding and attitude towards planning for retirement, and their current retirement plans.

[tbl_host.host_name]

Who is hosting the talk: _____

[tbl_talk.talk_date_time] **Session date: ____/____/____ Time: _____**

[tbl_feedback.employment]

Are you: Employed ☐   Self employed ☐   Not employed at present ☐

[tbl_feedback.work_time]

Do you work: Full time ☐   Part time ☐

[tbl_feedback.work_style]

Is your job: Permanent ☐   Temporary ☐

[tbl_person.ethnicity]

To which one of these groups do you consider you belong? (tick one box only)

☐   **White** (British, Irish, Any other White background)

☐   **Mixed** (White and Black Caribbean, White and Black African, White and Asian, any other mixed background)

☐   **Asian or Asian British** (Indian, Bangladeshi, Pakistani, any other Asian background)

☐   **Black or Black British** (Caribbean, African, any other Black background)

☐   **Chinese** or other ethnic group

[tbl_person.sex]

Are you: Female☐   Male   ☐

[tbl_feedback.age]

And are you aged:

16-19 ☐   20-29 ☐   30-39 ☐   40-49 ☐   50-59 ☐   60-64 ☐   65+ ☐

_____

[tbl_feedback.role]

TPAS1. Which of these best describes your job, or skill if you are not in work at present:

Managerial	☐	Professional/Technical Secretarial	☐	Administrative/	☐	Skilled trade	☐
Sales/Customer Service	☐	Plant/Machine Operative	☐	Other	☐		

[tbl_feedback.information_email, information_conversation, information_poster, information_ colleague, information_friend, information_other] one field for each of the following

RS3. How did you find out about this session?   *(please tick all that apply)*

- Email from my host   ☐
- Conversation with my host   ☐
- Poster at my host   ☐
- From a fellow colleague   ☐
- From a friend outside work   ☐
- Other (please specify) ……………………………………

[tbl_feedback.inspiration]

TPAS2. What made you decide to attend this session?   *(please tick main reason)*

- I want the answer to a specific pension issue   ☐
- I just want some general information about pension issues   ☐
- I think I need to plan my retirement better   ☐
- I am worried about the current financial situation   ☐
- It was compulsory   ☐
- Other (please specify) ……………………………………

[tbl_feedback.current_planning, current info]

TPAS3. How satisfied are you with your arrangements to cope with the following?

(please tick only one box per line)

	Not at all	Not very	Fairly	Very
Planning for your retirement	☐	☐	☐	☐
Getting the information you need	☐	☐	☐	☐

[tbl_feedback.company_scheme, scheme_knowledge, private_scheme]

TPAS4. What are your current pension arrangements?

	Yes	No	Not sure
• Are you in a company scheme?	☐	☐	☐
• Do you have an understanding of how the scheme works?	☐	☐	☐
• Do you have your own personal pension?	☐	☐	☐

[tbl_feedback.know_TPAS]

RS4. Before this session had you ever heard of TPAS?:

	Yes	No
	☐	☐

[tbl_feedback.info_employer, info_booklet, info_website, info_website, info_telephone, info_government, info_advisor, info_organisation, info_media, info_friend, info_other, info_other_specific] one database field for each of the lines in the table below

RS5. Have you ever received retirement or pensions planning information from one of the following; has the information been useful?

	No information received	Information received			
		Not useful	Fairly useful	Useful	Very useful
Information from work:					
• An employer	☐	☐	☐	☐	☐
Information from TPAS:					
• The TPAS *Saving for your Retirement* booklet	☐	☐	☐	☐	☐
• The TPAS website	☐	☐	☐	☐	☐
• The TPAS helpline	☐	☐	☐	☐	☐
Information from other sources:					
• The government?	☐	☐	☐	☐	☐
(e.g. DWP, HM Revenue & Customs)					
• From professional financial advisers?	☐	☐	☐	☐	☐
(e.g. Pension provider, Insurance company, Financial adviser, Bank / Building society, Accountant, Insurance company)					
• From other advisory sources, such as institutions, organisations or charities?	☐	☐	☐	☐	☐
(e.g. Trade union, Trade association, Professional institution, Help the Aged, Age Concern or a similar organisation, Citizens Advice Bureau, Social housing management organisation, Community charities)					
• A friend or family member?	☐	☐	☐	☐	☐
• From the media?	☐	☐	☐	☐	☐
(e.g. newspapers, TV, radio, the internet)					

	No information received	Information received			
		Not useful	*Fairly useful*	*Useful*	*Very useful*
• From another source?	☐	☐	☐	☐	☐

(please specify) ....
[FINISH: 4 mins]

A.3.3   Questions to ask immediately after the workplace visit talk

These questions are on the work place visit feedback form and employees are asked to complete them after the talk.

Objective: To establish their views on the workplace visit, what they have learned from the workplace visit, whether it has changed their attitude to planning for retirement and whether they intend to change their behaviour (plans for retirement).

[tbl_feedback.talk_time]

RS6. When did the session take place?   *(tick one box only)*

- In work time?   ☐
- Out of work time?   ☐

[tbl_feedback.talk_usefulness]

TPAS5. How useful did you find the session?   *(tick one box only)*

Not useful	*Fairly useful*	*Useful*	*Very useful*
☐	☐	☐	☐

[tbl_feedback.talk_pitch]

TPAS6. Was the level the session was pitched: *(tick one box only)*

Far too basic ☐   A bit too basic About right ☐   A bit complex Far too complex ☐

[tbl_feedback.presenter]

TPAS7. Was the Presenter: (tick one box only)

Excellent	*Good*	*Average*	*Below average*
☐	☐	☐	☐

[tbl_feedback.talk_objective]

RS7. What do you think the session was trying to achieve?

Please specify…………………………………………

[tbl_feedback.talk_messages]

RS8. What do you think were the most relevant and useful messages from the session?

Please specify…………………………………………

[tbl_feedback.posttalk_understanding]

TPAS8. As a result of the session, has your understanding of retirement issues improved? (tick one box only)

Not at all	*A little*	*A fair bit*	*A lot*
☐	☐	☐	☐

[tbl_feedback.understanding_comments]

In what way?

Please specify ....

[tbl_feedback.current_planning, current_info]

RS9. How satisfied are you now with your arrangements to cope with the following?
(tick one box per line)

	Not at all	*Not very*	*Fairly*	*Very*
• Planning for your retirement	☐	☐	☐	☐
• Getting the information you need	☐	☐	☐	☐

[tbl_feedback.attitude*] one field per line in table

TPAS 10. Following the session, how likely do you think you are to: *(tick one box per line)*

	Not likely	*Fairly likely*	*Very likely*
• Read the TPAS Saving for your Retirement booklet	☐	☐	☐
• Consult the TPAS Website	☐	☐	☐
• Telephone the TPAS Helpline	☐	☐	☐
• Pass on information to a friend or family member	☐	☐	☐

[tbl_feedback.attitude_plans]

TPAS9. As a result of attending the session, will you do anything about your arrangements for retirement:

Yes ☐　　　　No ☐

[tbl_feedback.arrangements, farfuture, complicated, unaffordable, no trust, boring, inaction_other] one field for each row in table

RS10. If your answer is 'no' then which of the following statements are relevant to you?
(*tick one box per line*)

	Relevant	Not relevant
• I think that my arrangements for retirement are fine	☐	☐
• My retirement is too far in the future	☐	☐
• Retirement plans are too complicated	☐	☐
• I cannot afford a pension right now	☐	☐
• I do not trust companies offering financial services	☐	☐
• Pensions do not interest me	☐	☐

• Other
  (please specify)…………………………………………………

[tbl_feedback.budget, pensionforecast, join_leave_state_second, join_company, join_private, change_contribution, change_retirement_age, get_advice, get_advice_from, action_other] one field for each row in table

RS11. If your answer is 'yes' then which of the following will you do?   (*tick one box per line*)

	Yes	No
• Consider a budget for retirement?	☐	☐

  i.e. to consider what income you want when you are retired, and what you will need to save to create this income

	Yes	No
• Get a state pension forecast?	☐	☐
• Join or leave the State Second Pension?	☐	☐
• Join the company scheme (if one exists)?	☐	☐
• Start your own personal pension?	☐	☐
• Increase your pension contributions?	☐	☐
• Change the age at which you retire?	☐	☐
• Seek further advice?	☐	☐

  (from whom do you expect you will seek advice)
  ……………………………………………………

• Other
  (please specify)…………………………………………………

[tbl_feedback.comments]

TPAS11. Do you have any other comments you wish to make or suggestions for improvements to the session?

_____

_____

_____

_____

[tbl_person.contact]

TPAS12. Are you happy for us to call/email you, at some point in the future, and ask a few more questions?

	Yes	*No*
	☐	☐

Contact details are needed ONLY if you are happy for us to do this. The information received would be treated as strictly private and confidential and will be used only to measure the effectiveness of the session and seek ways to improve it.

[tbl_person.person_name, email, telephone_number]

Name: _____ Tel No: (w/h) _____

Email: _____

[FINISH: 3 mins]

A.3.4   Questions to ask some time after a workplace visit talk

These questions are asked through either a telephone interview with an employee, or via an on-line survey completed by the employee. They are asked some weeks or months after the workplace visit.

Objective: To establish what they remember about the workplace visit, whether they have retained what they learnt from the workplace visit, what else they have learnt after the workplace visit, and where they got this information from, whether this information has changed their attitude to planning for retirement and whether they still intend to change their behaviour (plans for retirement).

Background questions about you

Note: We should already know some of this information given that the employee has attended a workplace visit, and so answers can be automatically pre-filled – but previous answers will need to be checked in case someone's circumstances have changed.

[tbl_feedback.employment]

Are you: Employed ☐   Self employed ☐   Not employed at present ☐

[tbl_feedback.work_time]

Do you work: Full time ☐   Part time ☐

[tbl_feedback.work_style]

Is your job: Permanent ☐   Temporary ☐

[tbl_feedback.role]

TPAS1. **Which of these best describes your job, or skill if you are not in work at present:**

Managerial ☐	Professional/Technical ☐	Administrative/ ☐ Secretarial	Skilled trade ☐
Sales/Customer Service ☐	Plant/Machine Operative ☐	Other ☐	

[tbl_feedback.current_planning, current_info]

TPAS3. How satisfied are you with your arrangements to cope with the following?

(please tick only one box per line)

	Not at all	Not very	Fairly	Very
• Planning for your retirement	☐	☐	☐	☐
• Getting the information you need	☐	☐	☐	☐

[tbl_feedback.company_scheme, scheme_knowledge, private_scheme]

TPAS4. What are your current pension arrangements?

	Yes	No	Not sure
• Are you in a company scheme?	☐	☐	☐
• Do you have an understanding of how the scheme works?	☐	☐	☐
• Do you have your own personal pension?	☐	☐	☐

Questions about what you've learnt from the TPAS work place visit session

[tbl_feedback.talk_usefulness]

TPAS5. How useful did you find the session?   *(tick one box only)*

Not useful	*Fairly useful*	*Useful*	*Very useful*
☐	☐	☐	☐

[tbl_feedback.talk_objective]

RS7. What do you think the session was trying to achieve?

Please specify…………………………………………

[tbl_feedback.talk_messages]

RS8. What do you think were the most relevant and useful messages from the session?

Please specify…………………………………………

[tbl_feedback.posttalk_understanding]

TPAS8. As a result of the session, did your understanding of retirement issues improve?
(tick one box only)

Not at all	*A little*	*A fair bit*	*A lot*
☐	☐	☐	☐

[tbl_feedback.understanding_comments]

In what way?

Please specify …………………………………………………………………………….

Questions about other sources of information to help you plan for retirement

[tbl_feedback.info_employer, info_booklet, info_website, info_website, info_telephone, info_
government, info_advisor, info_organisation, info_media, info_friend, info_other, info_other_specific]
one database field for each of the lines in the table below

RS5. Have you received retirement or retirement planning information from one of the following; has the information been useful?

	Information not received	Information not useful	Information fairly useful	Information useful	Information very useful
Information from work:					
• An employer	☐	☐	☐	☐	☐
Information from TPAS:					
• The TPAS *Saving for your Retirement* booklet	☐	☐	☐	☐	☐
• The TPAS website	☐	☐	☐	☐	☐
• The TPAS helpline	☐	☐	☐	☐	☐
Information from other sources:					
• The government?	☐	☐	☐	☐	☐
(e.g. DWP, HM Revenue & Customs)					
• From professional financial advisers?	☐	☐	☐	☐	☐
(e.g. Pension provider, Insurance company, Financial adviser, Bank/ Building society, Accountant, Insurance company)					
• From other advisory sources, such as institutions, organisations or charities?	☐	☐	☐	☐	☐
(e.g. Trade union, Trade association, Professional institution, Help the Aged, Age Concern or a similar organisation, Citizens Advice Bureau, Social housing management organisation, Community charities)					
• From the media?	☐	☐	☐	☐	☐
(e.g. newspapers, TV, radio, the internet)					
• A friend or family member?	☐	☐	☐	☐	☐
• From another source?	☐	☐	☐	☐	☐

(please specify) ………………….

[tbl_feedback.session_influence]

RS20. How much did the TPAS session influence you to seek this information?

Not at all	*A little*	*A fair bit*	*A lot*
☐	☐	☐	☐

Questions about how you may have recently changed, or are planning to change, your retirement plans

[tbl_feedback.attitude_plans]

RS12. Since the TPAS session have you done anything, or are you planning to do anything, about your arrangements for retirement?

Yes	*No*
☐	☐

[tbl_feedback.arrangements, farfuture, complicated, unaffordable, no trust, boring, inaction_other] one field for each row in table

RS10. **If your answer is 'no' then which of the following statements are relevant to you?**
(tick one box per line)

	Relevant	*Not relevant*
• I think that my arrangements for retirement are fine	☐	☐
• My retirement is too far in the future	☐	☐
• Retirement plans are too complicated	☐	☐
• I cannot afford a pension right now	☐	☐
• I do not trust companies offering financial services	☐	☐
• Pensions do not interest me	☐	☐

• Other
 (please specify)…………………………………………………

[tbl_feedback.budget, pensionforecast, join_leave_state_second, join_company, join_private, change_contribution, change_retirement_age, get_advice, get_advice_from, action_other] one field

for each row in table

RS11. If your answer is 'yes' then which of the following will you do?
(tick one box per line)

	Have done	*Planning to do*	*Not done, or planning to do*
• Consider a budget for retirement?	☐	☐	☐
i.e. to consider what income you want when you are retired, and what you will need to save to create this income			
• Get a state pension forecast?	☐	☐	☐
• **Join or leave the State Second Pension?**	☐	☐	☐
• Join the company scheme (if one exists)?	☐	☐	☐
• Start your own personal pension?	☐	☐	☐
• Increase your pension contributions?	☐	☐	☐
• **Change the age at which you retire?**	☐	☐	☐
• Other (please specify)…………………………………	☐	☐	☐

Questions about what has influenced your plans for retirement

[tbl_feedback.talk_influence_action]

RS13. How much did the session influence your decision to do this?
(tick one box only)

Not at all	*A little*	*A fair bit*	*A lot*
☐	☐	☐	☐

[tbl_feedback.talk_most_influence]

RS14. What was it about the session (if anything) that most influenced you?

Please specify…………………………………………………

[tbl_feedback.other_influence]

RS15. What else influenced you?

Please specify…………………………………………………

[tbl_feedback.other_ideas]

RS16. What else do you suggest could help you plan for retirement?

Please specify ……………………………………………………………

[FINISH: 13 minutes total]

A.3.5   Questions to ask someone who has not attended a workplace visit talk

These questions are asked through either a telephone interview with an employee, or via an on-line survey completed by the employee.

Objective: To establish their demographic, their current understanding and attitude towards planning for retirement, and their current retirement plans. To establish where they got retirement planning information from, whether this information has influenced their attitude and behaviour towards planning for retirement, and why they did not attend the work place visit session.

Background questions about you

[tbl_feedback.employment]

Are you: Employed ☐   Self employed ☐   Not employed at present ☐

[tbl_feedback.work_time]

Do you work: Full time ☐   Part time ☐

[tbl_feedback.work_style]

Is your job: Permanent ☐   Temporary ☐

[tbl_feedback.role]

To which one of these groups do you consider you belong? (tick one box only)

☐   **White** (British, Irish, Any other White background)

☐   **Mixed** (White and Black Caribbean, White and Black African, White and Asian, any other mixed background)

☐   **Asian or Asian British** (Indian, Bangladeshi, Pakistani, any other Asian background)

☐   **Black** or **Black British** (Caribbean, African, any other Black background)

☐   **Chinese** or other ethnic group

[tbl_person.sex]

Are you: Female☐   Male ☐

[tbl_feedback.age]

And are you aged:

16-19 ☐   20-29 ☐   30-39 ☐   40-49 ☐   50-59 ☐   60-64 ☐   65+ ☐
_____

[tbl_feedback.role]

TPAS1. Which of these best describes your job, or skill if you are not in work at present:

Managerial ☐	Professional/Technical ☐ Secretarial	Administrative/ ☐	Skilled trade ☐
Sales/Customer ☐ Service	Plant/Machine ☐ Operative	Other ☐	

TPAS3. How satisfied are you with your arrangements to cope with the following?
(please tick only one box per line)

	Not at all	Not very	Fairly	Very
• Planning for your retirement	☐	☐	☐	☐
• Getting the information you need	☐	☐	☐	☐

[tbl_feedback.company_scheme, scheme_knowledge, private_scheme]

TPAS4. What are your current pension arrangements?

	Yes	No	Not sure
• Are you in a company scheme?	☐	☐	☐
• Do you have an understanding of how the scheme works?	☐	☐	☐
• Do you have your own personal pension?	☐	☐	☐

[4 minutes to here]

Questions about sources of information to help you plan for retirement

[tbl_feedback.info_employer, info_booklet, info_website, info_website, info_telephone, info_ government, info_advisor, info_organisation, info_media, info_friend, info_other, info_other_specific]
* one database field for each of the lines in the table below

RS5. Have you received information or retirement planning information from one of the following; has the information been useful?

	No information received	Not useful	Fairly useful	Useful	Very useful
Information from work:					
• An employer	☐	☐	☐	☐	☐
Information from TPAS:					
• The TPAS *Saving for your Retirement* booklet	☐	☐	☐	☐	☐
• The TPAS web site	☐	☐	☐	☐	☐
• The TPAS helpline	☐	☐	☐	☐	☐

	No information received	Information received			
		Not useful	Fairly useful	Useful	Very useful
Information from other sources:					
• The government?	☐	☐	☐	☐	☐
(e.g. DWP, HM Revenue & Customs)					
• From professional financial advisers?	☐	☐	☐	☐	☐
(e.g. Pension provider, Insurance company, Financial adviser, Bank / Building society, Accountant, Insurance company)					
• From other advisory sources, such as institutions, organisations or charities?	☐	☐	☐	☐	☐
(e.g. Trade union, Trade association, Professional institution, Help the Aged, Age Concern or a similar organisation, Citizens Advice Bureau, Social housing management organisation, Community charities)					
• From the media?	☐	☐	☐	☐	☐
(e.g. newspapers, TV, radio, the internet)					
• A friend or family member?	☐	☐	☐	☐	☐
• From another source?	☐	☐	☐	☐	☐

(please specify) ....

Questions about how you may have recently changed, or are planning to change, your retirement plans

[tbl_feedback.attitude_plans]

RS12. Have you recently (in the last six months) done anything, or are you planning to do anything, about your arrangements for retirement?

	Yes	No
	☐	☐

[tbl_feedback.arrangements, farfuture, complicated, unaffordable, no trust, boring, inaction_other] one field for each row in table

RS10. If your answer is 'no' then which of the following statements are relevant to you?
(tick one box per line)

	Relevant	Not relevant
• I think that my arrangements for retirement are fine	☐	☐
• My retirement is too far in the future	☐	☐
• Retirement plans are too complicated	☐	☐
• I cannot afford a pension right now	☐	☐
• I do not trust companies offering financial services	☐	☐

- Pensions do not interest me   ☐   ☐

- Other
  (please specify)...

[tbl_feedback.budget, pensionforecast, join_leave_state_second, join_company, join_private, change_contribution, change_retirement_age, get_advice, get_advice_from, action_other] one field for each row in table

RS11. If your answer is yes then which of the following have you/will you do?
(tick one box per line)

	Have done	*Planning to do*	*Not done, or planning to do*
• Consider a budget for retirement?	☐	☐	☐
i.e. to consider what income you want when you are retired, and what you will need to save to create this income			
• Get a state pension forecast?	☐	☐	☐
• **Join or leave the State Second Pension?**	☐	☐	☐
• Join the company scheme (if one exists)?	☐	☐	☐
• Start your own personal pension?	☐	☐	☐
• Increase your pension contributions?	☐	☐	☐
• **Change the age at which you retire?**	☐	☐	☐
• Seek further advice? (from whom do you expect you will seek advice)	☐	☐	☐
• Other (please specify)...................................	☐	☐	☐

Questions about The Pensions Advisory Service (TPAS)

[tbl_feedback.know_TPAS]

RS4. Have you ever heard of The Pensions Advisory Service, or TPAS for short?

	Yes	*No*
	☐	☐

[tbl_feedback.find_out_about_TPAS]

RS17. If Yes, how did you find out about them? *(please tick all that apply)*

- Email from my employer ☐
- Conversation with my employer ☐
- Poster at my employment ☐
- From a fellow work colleague ☐
- From a friend outside work ☐
- Other (please specify) ....

[tbl_host.host_name]

RS18. Do you remember being invited to a TPAS talk about pensions or retirement planning in the last six months?

	Yes	*No*
	☐	☐

If no, then thank you and finish

RS19. If yes, did you attend the talk?

	Yes	*No*
	☐	☐

If yes, then see if you can confirm whether it is a TPAS talk and when/where it was.

[tbl_feedback.reason_not_attend]

RS19. If No, why did you decide not to attend?

(please specify) ....

[FINISH: 10 minutes]

Appendix B
Topic guide for interviews with hosts

B.1   Introduction

The Pensions Advisory Service (TPAS) is an independent non-profit organisation that provides free information and guidance on the whole spectrum of pensions, including state, company, personal and stakeholder schemes.

As part of their service TPAS offer employers workplace visits. The object of this service is to explain to individuals in workplaces how best they can plan for their retirement, to complement their existing phone and web-based services.

TPAS have recently expanded the service, to encompass around 200 workplace visits in 2009/10, in order to widen the reach of the service. Their plan involves measures to improve the cost effectiveness of the service and develop a better evidence base to evaluate its effectiveness.

DWP have commissioned Risk Solutions to evaluate the service to help provide assurance that the funding provided for the expanded service in 2009/10 is being used effectively. The key purpose of the work is to establish, as far as possible, whether the workplace visits being undertaken by TPAS are an appropriate way of delivering a retirement planning service and are: cost effective, providing value for money, reaching the appropriate people, and reaching diverse groups.

This topic guide describes the scope of questions to be raised with hosts (typically employers) who are either planning a TPAS workplace visit, or who have recently received a visit.

The first section of this report describes how we propose to contact hosts and introduce the research project (initial contact), seeking permission to conduct a case study. The second section covers the questions for hosts about the set up, execution and impact of the work place visits.

Other topic guides cover the scope of questions to be raised with:

• TPAS;

• TPAS workplace visit advisers;

• Employees.

B.2   Introducing the research project

This section of the topic guide describes how we propose to contact hosts and introduce the research project (initial contact) and seek permission to conduct a case study.

B.2.1   Sampling candidates for case studies

First we need to select a sample of candidate hosts for case studies. TPAS are providing a list of all hosts who have received a TPAS workplace visit since April 2009, and a list of visits planned up to the end of February 2010 (this second list will be updated over time).

Together with the DWP we will select a list of ten candidate hosts who have already had a workplace visit, and five candidate hosts who are planning a visit. We will attempt to select a balanced set of hosts (although the time constraints of the project coupled with the available set of hosts may limit our ability to do this).

We have carried out an initial selection exercise. Our candidates have been selected to contain, as far as possible, a balance of the following:

- employees/members employment type – characterised by:

  - self-employed/employed, full-time/part-time;

  - the host's sector (public/private/charity/membership);

  - the host's size (large/small);

  - employee/member's role (manager/professional/admin/trade/sales/operative/other);

  - the availability of company pension scheme and advice;

- location of employee/member's workplace/home;

- date of the workplace visit (within the last six months if possible);

- TPAS adviser giving the talk;

- number of employees/members at the talk;

- employee/member demographic type (age, sex, ethnicity).

Following agreement of this list with DWP, TPAS have agreed to make initial contact with the candidate hosts, and will seek their agreement to take part as a case study. If any of our first choice candidates do not wish to take part in a case study then we will select and approach a reserve candidate who is similar in characteristics to maintain a balanced sample.

B.2.2   Initial contact with candidates

TPAS have offered to make initial contact with candidate hosts (via an email or telephone), and will send an introductory letter on behalf of the DWP.

Their initial conversation will cover:

- the DWP research project purpose (to evaluate the TPAS workplace visits);

- Risk Solutions undertaking the work as an independent evaluator, and that if they are willing to consider participation in a case study, then Jonathan Hyde will contact them to discuss the details of their involvement;

- the DWP sponsor, Rob Hardcastle, who can be contacted if needed.

If the host is willing to consider being a case study Risk Solutions will follow up this initial contact with a phone call within a few days to discuss what is involved.

If the host is not willing to take part then TPAS will contact one of the candidates from the reserve list of hosts.

B.3   Setting up the case study

Once TPAS have confirmed a host's initial interest to take part in the project as a case study, Risk Solutions will telephone the host and discuss the following subjects.

B.3.1   Introduction

We will provide an outline of the research project, including:

• An introduction to Risk Solutions' role working for the DWP.

• A description of the purpose of the research project.

• The contact details of Rob Hardcastle (DWP) if requested.

• An outline of what being involved in a case study will involve (using one of the following two lists).

  – For case studies involving Risk Solutions attending a TPAS workplace visit:

    – a telephone interview with host (them), as short as possible[16], at the hosts convenience;

    – attending a TPAS workplace visit to observe and run a short focus group with some employees/members;

    – analysis of employee/member feedback from TPAS session;

    – a follow-up telephone or email contact with up to 20 employees/members who have given permission to be contacted, followed by either a telephone interview or an online survey (designed to take 15 minutes to complete);

    – an interview with the TPAS adviser who delivered the workplace visit.

  – For case studies where there has already been a TPAS session:

    – a telephone interview with host (them), approx 60 minutes;

    – analysis of existing TPAS employee/member feedback;

    – a follow-up telephone or email contact with up to 20 employees/members who have given permission to be contacted, followed by either a telephone interview or an online survey (designed to take 15 minutes to complete);

    – an interview with the TPAS adviser who delivered the workplace visit.

• The possible benefits of a host's involvement, including:

  – helping to improve employees' awareness of pensions;

  – helping to improve employees planning for retirement;

  – hopefully improving participation in any company scheme (if they have one);

  – providing an opportunity to provide their views of the support available from TPAS.

All information gathered will be treated as strictly confidential and anonymised in any analysis we do.

Following this introduction the host will be asked to consider whether they are willing to be involved as a case study.

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[16]   This should take approximately 45-60 minutes.

B.3.2   Practicalities

If the host is willing to consider involvement then the following subjects will be discussed:

- **Host contact:** A contact willing to represent the host regarding the workplace visit set up, execution and impact. We propose to gather this information through interview at an agreed date and time (see the next section of this report detailing the questions to be asked). If possible, we will agree a date and time for this interview, which could be face-to-face for case studies where we attend a workplace visit with TPAS and otherwise will be by telephone.

- **Workplace visit**: If a workplace visit is being planned then we will describe how we propose to integrate our work with the TPAS workplace visit format. Specifically that we will run a short (30 minute) focus group on the same day for a smaller selection of employees/members (up to ten). Discuss whether the host is willing for some of their employees/members to attend this additional session. Discuss how we propose to select employees/members for the focus group (ask for volunteers on the day). Discuss whether the host is willing to promote the focus group at the same time as they promote TPAS workplace visit (if they are promoting the TPAS visit).

- **Employee/member survey**: Describe the method of selecting up to 20 employees/members for telephone/email contact following a workplace visit, selecting from those who have given permission to be contacted on the existing TPAS feedback forms.

  - Discuss whether the host is willing to give permission for us to contact up to five employees/members who decided NOT to attend a workplace visit, and how we might contact them (telephone/email contact details).

- **Pensions data:** Discuss whether it would be possible to gather any of their data about their employee/member pensions (in a company scheme), to determine if there has been a change in behaviour following a talk. This data would be suitably anonymised and a proforma will be provided into which the data can be entered. If this is not possible then discuss whether they think participation and or contributions have changed noticeably.

B.3.3   Preparatory material

We will agree to send the host the following material in an email prior to the case study:

- the subjects that we wish to discuss with the host contact via a telephone interview (see the next section of this report);

- an outline of the subjects to be discussed in the focus group (if a workplace visit is being planned);

- a proforma for the host's pensions data (if they agree to this);

- the subjects that we wish to cover in the employees/members survey.

B.3.4   Conclusions

The conversation will be concluded with assurance that any information gathered from the host and their employees/members will be treated as strictly confidential (if this has not already been stated), and with thanks for their support of the research project.

B.4 Scope of questions about the workplace visits

This section of this topic guide contains the questions and topics to ask host after a visit has taken place. This will be done either by telephone or face-to-face. The subjects to be covered include:

- background information about the host;
- the objectives of the workplace visit;
- the context of the visit, what other information is available to employees/members;
- the conduct of the visit;
- the results of the visit;
- the costs of the visit.

B.4.1 Background information about host

Information about the host and the staff that they employ will help to assess the impact of workplace visits on different types of employees/members. Some of this information can be gathered before the interview and confirmed during the interview.

Key research question	Information to be requested
Contextual information	**Company size**
	How many employees/members do you have?
	What was your annual turnover last financial year (£m)?
	Are you a part of a group of companies, how may other companies are involved in the group?
	Business sector
	How would you describe the business sector in which you operate?
	• Public (Public Education, Public Healthcare, Local Authority),
	• Private (Financial, Industrial, Private Healthcare, Private Education),
	• 3rd sector (Charity, Union/Professional Org, Event)
	Geographical location
	How many offices/locations do you work from?
	In what parts of the country/world are your office(s)?
	Where did / are the work place visits(s) take/ing place? (choose from East of England, London, North West, South East, South West, East Midlands, West Midlands, Yorkshire and The Humber, North West, North East, Scotland, Wales, N Ireland)
	Company pension schemes and advice
	What company pension arrangements do you offer new employees/ members?
	What company pension arrangements do support for your existing employees/members?
	Do you actively encourage membership of the company scheme (is it a condition of employment?), if so then how?
	How regularly do you inform employees of the status of their pensions? And how?

Key research question	Information to be requested
	What pension advisory services do you offer employees/members?
	Have there been any recent changes?
	Employees/members
	We are interested in the mix of employees/members and their contracts of employment, can you describe approximately how your workforce/membership is made up in terms of:
	• full-time and part-time staff/members;
	• permanent and temporary staff/members;
	• male and female employees/members;
	• age profile of employees/members;
	• ethnic mix of employees/members?
	Are you aware of any variations in company pension scheme membership by any of these factors?

B.4.2   The objectives of the visit

A host's understanding of what TPAS are aiming to achieve through the visits provides useful information about whether they are able to support the overall message given by the visits.

Key research question	Information to be requested
What are the objectives of the workplace visits?	How did you first become aware of TPAS and the offer of visits?
	Why did you agree to a workplace visit – what did you hope to get out of it?
	Did TPAS discuss the objectives of the workplace visit with you prior to a visit, and did they need to be tailored for your employees/members? Were they tailored?
	What are the expected outcomes from the visit? (i.e. changes in understanding and awareness, attitudes and behaviours)

B.4.3   The context of the visit

Information to help understand the range of the alternative resources available to employees/members.

Key research question	Information to be requested
Would the groups reached have been more effectively reached by other methods?	Did the TPAS visit form part of a wider campaign on retirement planning or pensions planning?
	Have TPAS provided other information for you to use as well as offering the talk?
	What other methods do you use to encourage effective planning for retirement amongst employees/members?
	Have employees/members to your knowledge been receiving information from other sources?
	E.g. families and friends, unions, trade associations, Chambers of Commerce (CoCs), Age Concern, Citizens Advice Bureaux, social housing Arms Length Management Organisations (ALMOs), community charities, pension trustees

Key research question	Information to be requested
	What evidence is there of the effectiveness of these other methods?
	How do you rate TPAS visits alongside these other methods? What do the workplace visits offer in addition? How do visits reinforce or support these methods?

B.4.4   The conduct of the visit

An understanding of how hosts gather and manage their resources and plan and design visits will help explore the effectiveness of their preparation, which contributes to the effectiveness of the visits themselves, and help identify good practice. The time and materials needed to prepare for visits also contributes to the overall costs of the workplace visits.

Key research question	Information to be requested
How effective is planning, preparation, conduct and evaluation of the visits?	**Selection of employees/members**
	Do TPAS ask you to target specific groups of employees/members?
	Do you target employees/members for visits? (i.e. age, ethnicity, permanent/temporary, full-time/part-time, sex, work role)
	Are visits offered to all employees/members?
	Is there a long-term strategy to, e.g., penetrate particular roles, regions, types of employees/members?
	How do you see this developing in the next few years in light of your experience so far?
	How do you promote the visit to employees/members? (email, telephone, posters, incentives to attend, via managers, word of mouth, none)
	How do you ensure you reach diverse and more difficult to reach groups?
	Setting up visits
	Do you generally allow visits in working hours? If not, when do they take place?
	Are visits always carried out on your premises? If not, where do they take place?
	Are you usually willing to let employees have time off for the visit? If not, how do you otherwise arrange the visit?
	What facilities do you arrange to support the visits? (e.g. room, refreshments, travel).
	Attendance to visits (gently explore the host's attitude towards encouraging employees/members to attend)
	Is attending a visit voluntary or compulsory for employees/members?
	How do you encourage employees/members to attend? Do you use incentives? If so, what incentives work well?

Key research question	Information to be requested
	Carrying out visits
	Do you attend the visits?
	What are the different methods used to deliver the visits?
	What methods do your employees/members generally prefer? Why?
	What methods do you generally prefer? Why?
	Which method do you think is most effective? Why?
	Targeting materials
	Do you know if the content of the workplace visit was tailored to suit your employees/members?
	How (language, culture, prior knowledge)?
	Advisers
	How would you rate the TPAS adviser's ability to deliver the objectives of the visit? (excellent, good, average, below average), why?
	Do you provide feedback on advisers to TPAS? If yes, can we have a copy of it please?
	Follow-up
	Do you arrange any follow up with employees/members after visits to continue to support their planning for retirement?
	If so how?
	How do TPAS provide follow up support for your employees/members? What type of follow-up is most effective?
	Are other supporting activities required to ensure that the visit has maximum affect?
	Evaluation
	Do you evaluate the effectiveness of the visits? How is this done?
	Do you or TPAS assess the expected outcomes? How is this done?
	For example, are you aware of employees following up on the visit with TPAS or other sources of information and advice?
	Reviewing and sharing lessons learnt
	How often do you review experience?
	How do you communicate lessons learnt (with TPAS)?
	Do you have any review or lessons learnt reports we can see?

B.4.5   The results of the visit

Information about the workplace visits themselves will reveal outcomes, i.e. whether the visits are doing what they are designed to do.

Key research question	Information to be requested
How many people have work place visits reached? Have they reached diverse and more difficult to reach groups?	Do you have information that you could send us about the number of invitees to each visit that you have had, and the number of attendees to each?
	Do you expect patterns to change in the next few years?
	How many visits do you have planned in the future (if any)?
	Do the number of attendees meet your expectation?
	Why/why not?
	Do you think the talks have reached diverse and more difficult to reach groups? Why do you think this? What evidence do you have of this?
Do the workplace visits make a difference?	Do you think the message of the talk has been understood and remembered by employees/members?
	Why do you think that is? What evidence do you have for this?
	Do you think the talks changed employees/members attitudes to saving for retirement (on their own, or as reinforcement of other sources of information)? Why do you think this is? What evidence do you have of this?
	Have you got results from any employee/membership surveys about their planning for retirement? If so, can we see these survey results please?
Have the workplace visits changed employee behaviours (on their own, or as reinforcement of other sources of information)?	Do you have records of pension choices made by employees/members both before and after a work place visit? Would you be prepared to fill in an anonymised proforma from us to capture this information?
	Do you think the talks have changed employee/members' behaviours (on their own, or as reinforcement of other sources of information)? Why do you think this is? What evidence do you have of this?
What influences effectiveness of workplace visits?	What do you think are the main areas of difficulty?
	What are the best things about the visits?
	What, in your opinion, could improve workplace visits, or work better than workplace visits?
	Open question – use prompts if needed: • Availability of HQ resources to set up/support visits? • Availability of TPAS advisers? • Quality of TPAS advisers? • Availability of TPAS resources/advisers for follow-up? • Ability to reach target employees/members? • Support provided by yourself (promotion to employees/members, resources, including premises provided, after visit support)?

B.4.6   The costs of the visit

Information about the 'in-kind' costs of the workplace visits, incurred by a host, will help to frame the outcomes (what is being achieved by the visits) in terms of the financial resources needed to deliver these results.

Key research question	Information to be requested
What are the costs of a visit	Does hosting a workplace visit cost you a lot?
	What type of costs do you incur? i.e. what facilities do you arrange (room, refreshments, travel).
	Do you know the lost staff time cost of a visit?
	Do you know how much any of these costs are?
	Do any of these costs affect your willingness to participate?
What are the costs of following up a visit	If you need to provide follow-up support for employees/members as a direct result of the TPAS visit, what are the costs of this follow-up support?
	Does this costs (if any) affect your willingness to participate?
Value for money	Do you think that the visits deliver value for money? Why?
	Can you suggest ways of improving the value for money, delivering the information more cost efficiently and/or more effectively?
	What sort of benefits do the visits offer to hosts?

Appendix C
TPAS topic guide

C.1   Introduction

The Pensions Advisory Service (TPAS) is an independent non-profit organisation that provides free information and guidance on the whole spectrum of pensions, including state, company, personal and stakeholder schemes.

As part of their service TPAS offer employers and organisations workplace visits. The object of this service is to explain to individuals in workplaces how best they can plan for their retirement, to complement their existing phone and web-based services.

TPAS have recently expanded the service, to encompass around 200 workplace visits in 2009/10, in order to widen the reach of the service. Their plan involves measures to improve the cost effectiveness of the service and develop a better evidence base to evaluate its effectiveness.

The Department for Work and Pensions (DWP) have commissioned Risk Solutions to evaluate the service to help provide assurance that the funding provided for the expanded service in 2009/10 is being used effectively. The key purpose of the work is to establish, as far as possible, whether the workplace visits being undertaken by TPAS are an appropriate way of delivering a retirement planning service and are: cost effective, providing value for money, reaching the appropriate people, and reaching diverse groups.

This topic guide describes the scope of issues to be raised with TPAS during the early stages of the project. It is in two sections;

• gathering TPAS information about the workplace visits for the evaluation; and

• exploring appropriate ways to involve employers/visit hosts and their employees/members in the study itself.

C.2   Scope of questions regarding workplace visits

This section of the topic guide lists a range of issues which will be explored with TPAS in order to gather information about:

• the objectives of the workplace visits;

• the context of the visits, what other information is available to employees;

• the conduct of the visits;

• the results of the visits;

• the costs of the service.

We will discuss these issues with both TPAS staff and TPAS volunteer workplace visit presenters.

We will also discuss with the TPAS staff team the relevant information and guidance that we need to ensure that any contact with hosts and employees (which is required for this evaluation) is done sensitively and appropriately. This is covered in the next section of this topic guide.

C.2.1   The benefits of the evaluation to TPAS

The DWP are funding this evaluation and have defined the scope of the evaluation, however, this project is also an opportunity to ask questions and gather information on behalf of TPAS. This needs to be discussed and scope agreed (whilst ensuring the principal evaluation objectives are not threatened).

Ideas of the sort of benefits that this evaluation could provide TPAS include:

• gathering evidence of the benefits of the workplace visits;

• gathering feedback about ways to improve the service;

• gathering feedback about other ideas to consider to reach target groups;

• gathering feedback about the importance of workplace visits compared with other forms of influence.

C.2.2   The objectives of the visits

Understanding what TPAS are aiming to achieve through the visits provides the yardstick against which we can measure success. We can also compare these objectives with DWP's aspirations for the service.

Key research question	Information to be requested
What are the objectives of the workplace visits?	What is the objective of a workplace visit?
	Are these objectives 'standard' across all hosts or are they tailored for specific hosts ?
	Are objectives agreed and/or discussed within TPAS and with hosts before the visit ?
	If not, how are objectives of visits arrived at?
	What are the expected outcomes of the visits? (changes in understanding and awareness, attitudes and behaviours)

C.2.3   The context of the visit

Information about the range of the alternative resources available to employees will help explore whether the workplace visits are strongly influencing changes in knowledge, attitude and behaviour, or whether people are being influenced from elsewhere.

Key research question	Information to be requested
Would the groups reached have been more effectively reached by other methods?	What other methods are used by TPAS to encourage effective planning for retirement amongst employees, e.g. providing information to hosts directly for onward transmission to employees?
	Do TPAS have evidence that the employees reached by the visits do not generally use other TPAS services?
	If employees are using other TPAS services, what additionality do the workplace visits offer? How do the various services complement each other in practice?
	Do TPAS have evidence about other things influencing employees' behaviours?
	e.g. families and friends, unions, trade associations, Chambers of Commerce (CoCs), Age Concern, Citizens Advice Bureaux, social housing Arms Length Management Organisations (ALMOs), community charities, pension trustees

Key research question	Information to be requested
	What evidence is there of the effectiveness of these other methods?
	How would TPAS rate workplace visit alongside these other methods – how do workplace visits reinforce or support these methods?

C.2.4   The conduct of the visits

An understanding of how TPAS gather and manage their resources and plan and design visits will help explore the effectiveness of their preparation, which contributes to the effectiveness of the visits themselves, and help identify areas for improvement. The time and materials needed to prepare for visits also contributes to the overall costs of the workplace visits.

Key research question	Information to be requested
How effective is planning, preparation, conduct and evaluation of the visits?	**Selection of hosts and employees**
	What is the demographic of intended target employees and hosts?
	How do you select candidates for visits (hosts and employees)?
	e.g. What strategy or 'sample frame' do you use to make your initial selection?
	Is there a long-term strategy to e.g. penetrate particular sectors, regions, types of hosts and employees ? How do TPAS see this developing in the next few years in light of their experience so far?
	Do TPAS ask hosts to target specific groups? Are hosts able, and willing, to target such groups?
	How does this compare with the demographic of people believed to have inadequate knowledge of retirement planning and motivation to plan for retirement?
	How do you ensure you reach your target groups (diverse and more difficult to reach groups)?
	Setting up visits
	How does TPAS offer visits to hosts?
	Do you 'cold-call' hosts? If so, how effective has this been?
	Who within the host is generally contacted and arranges the visit? For small employers is the owner-manager involved?
	What fraction of the hosts targeted accept the offer of a visit?
	Have you adapted your approach to inviting hosts? What have you learnt from your experience?
	Do you persist with particular hosts if at first they are reluctant or refuse the offer of a visit?
	Have you analysed the patterns of acceptances and refusals?
	How do TPAS expect these patterns to develop in the next few years?
	Do you generally undertake visits in working hours? If not, when do they take place?
	Are visits always carried out on hosts' premises?
	If not, where do they take place?
	Are hosts usually willing to let employees have time off for the visit? If not, how do you otherwise arrange the visit?

Key research question	Information to be requested
	Targeting materials
	What prior knowledge is assumed/expected of attendees?
	What is included in the content of the workplace visit?
	How is the workplace visit content changed depending on the employees or hosts visited (language, culture, prior knowledge)?
	Advisers
	How are advisers selected?
	What qualifications and experience are required?
	How are advisers trained?
	Do advisers provide feedback on visits?
	Follow-up
	Do you arrange any follow-up with hosts after visits to continue to support them?
	If so how?
	Do you arrange any follow-up with employees/members after visits to continue to support their planning for retirement?
	What type of follow-up is most effective?
	Are other supporting activities required to ensure that the visit has maximum affect?
	Evaluation
	Do you evaluate the effectiveness of the visits? How is this done?
	Are the expected outcomes assessed or measured and if so, how?
	Is there any proactive follow-up of hosts and employees?
	Reviewing and sharing lessons learnt
	How often do you review experience?
	How do you communicate lessons learnt?
	Do you have any review or lessons learnt reports we can see?
	Do advisers get together to share experiences and lessons learned?
	Scaling up
	What has been your experience of scaling up?
	What has worked well?
	What could have gone better?
	Are there areas of difficulty eg:
	• getting advisors?
	• getting hosts?
	• reaching your target audience?
	• TPAS support required from HQ?

C.2.5   The results of the visits

Information about the workplace visits themselves will reveal outcomes, i.e. whether the visits are doing what they are designed to do.

Key research question	Information to be requested
How many people have they reached?	**Data:** List of all hosts offered a workplace visit to date. List of all workplace visits completed; date, location, host, adviser. Number of invitees to each. Number of attendees to each. Number of workplace visit offers to be made. Number of workplace visits planned in the future. Target number of workplace visits to be achieved. Numbers and types of TPAS follow-up activities. **Questions** Have you reached the number of people you hoped to reach Why/why not? Do you expect patterns to change in the next few years? How many visits do you have planned in the future?
Have they reached diverse and more difficult to reach groups?	**Data** Do you have data on the demographics or other characteristics of the employees attending the visits and those not attending the visits ? **Questions** What is the demographic of supportive hosts (size, sector, geography, company pension, pensions advices services, other)? What is the demographic of non-supportive hosts? What is the evidence of whether it works for target groups? What would work better for target groups? What reasons do hosts give for not agreeing to a visit?
Has their message been understood and remembered?	**Data** Data from completed workplace visit feedback forms. Results of workplace visit follow-up survey activities. Feedback from hosts or advisers. **Questions** Do you think the message of the talk has been understood and remembered by employees/members? Why do you think that is?

Key research question	Information to be requested
Have they changed attitudes to saving for retirement (on their own, or as reinforcement of other sources of information)?	**Data** Data from completed workplace visit feedback forms. Results of workplace visits follow up survey activities. Feedback from hosts or advisers. **Questions** Do you think the talks changed employees/members attitudes to saving for retirement (on their own, or as reinforcement of other sources of information)? Why do you think this is?
Have they changed behaviours (on their own, or as reinforcement of other sources of information)?	**Data** Data from completed workplace visit feedback forms. Results of workplace visits follow up survey activities. Feedback from hosts or advisers. **Questions** Do you think the talks have changed employee/members' behaviours (on their own, or as reinforcement of other sources of information)? Why do you think this is?
What influences effectiveness?	**Questions** What do you think are the main areas of difficulty? What are the best things about the visits? What, in your opinion, could improve workplace visits, or work better than workplace visits? Open question – use prompts if needed: • Availability of HQ resources to set up/support visits? • Availability of advisers? • Quality of advisers (training)? • Availability of advisers for follow-up? • Ability to reach target hosts and employees/members? • Support provided by hosts (promotion to employees, resources, including premises provided, after-visit support)?

In addition to the key research questions, the following information would also be useful.

C.2.6   Costs of workplace visits

Information about the costs of the workplace visits will help to frame the outcomes (what is being achieved by the visits) in terms of the financial resources needed to deliver these results. We will be aiming to identify fixed costs (annual cost of the expanded service) and costs per visit/attendee.

Key research question	Information to be requested
What are the costs of the visits programme	Total costs of workplace visit budget/cost centre to TPAS.
	Breakdown of staff and non-staff costs of visits to TPAS (e.g. marketing, time and materials, expenses, feedback survey) – taking account of an expanded service.
	Variations in workplace visit costs by region, sector, size of host.
	Variations by delivery method used.
	Which costs are independent of the number of workplace visits undertaken, and which are volume-related?
	Suggestions for any costs incurred to other parties (hosts and employees).
	Costs of adviser selection and training (including refresh training).
	Turnover of advisers.
	Are there other sources of income supporting workplace visits?
	Plans and costs involving recruitment of additional advisers.
What drivers impact cost and effectiveness?	e.g. scale, methods of delivery, target groups and hosts accessed, location
Value for money	Do you think that the visits deliver value for money? Why?
	Can you suggest ways of improving the value for money, delivering the information more cost efficiently and/or more effectively?
	What sort of benefits do the visits offer to TPAS (staff and advisers) and hosts?

C.3   Scope of questions regarding the evaluation process

This section of the topic guide covers the information and guidance required to ensure that the contact with hosts and employees that is required for this evaluation, is done sensitively and appropriately. It covers the methods we propose to use, seeking guidance from TPAS for any improvements that could be made.

C.3.1   Additional information to support the evaluation

The following information will help run an effective evaluation:

• contact details of all TPAS advisers;

• contact details of all hosts that have had or are planning to have visits.

C.3.2   Case studies

The methods proposed for carrying out the case studies need to be discussed with TPAS to ensure that they are effective, efficient and appropriate for advisers, hosts and employees.

Case studies consist of visits to employees either during or after a workplace visit, and telephone calls with employees after they have attended a workplace visit. There are two types of case study:

Type 1 – Joint visits to hosts together with TPAS advisers doing a workplace visit (five of this type are envisaged).

Type 2 – Visits to hosts who have already had workplace visits (ten of this type are envisaged).

C.3.3   Selecting case studies and approaching hosts and employees

Issues to consider with TPAS include:

- How do we ensure that the selection of case studies has a good spread of types of employees, hosts and advisers, and is practical given previous workplace visits, and the visits planned for the next few months?

- The approach to be taken to contact hosts to ask permission to either join a workplace visit (type 1) or to conduct case study research by telephone or other means (type 2) – including the content of a formal invitation letter from the DWP if required.

- How we can work alongside TPAS advisers, and communication with them in preparation for a visit.

- How we can work with employers/hosts to arrange visits and/or contact their employees/ members.

- How we can use TPAS visit feedback forms to find and select employees who have attended a workplace visit, and possibly those who have not.

- How we might approach employees to ask if they are willing to take part in a case study.

- How we might be able to get hold of pensions take-up from hosts data.

- **An urgent requirement is to select pilot case studies.**

C.3.4   Preparation for a case study

To prepare for a case study we need to agree with TPAS the methods that should be used to liaise with:

- Advisers: To explain the objectives of the case study and reach agreement about the arrangements and arrange for a suitable date/time to discuss their views of work place visits.

- Hosts: To explain the objectives of the case study and reach agreement to:

  – our participation;

  – the extra time required from their employees;

  – obtaining employee contact details from TPAS visit feedback forms and the method of contact.

  We will also discuss and agree:

  – how we might nominate a local contact for an interview on behalf of the host, and arrange a suitable date/time to discuss their views of workplace visits;

  – how to select employees for follow-up telephone interview/online survey.

If a visit to a host along with a TPAS adviser is required for the case study, then in addition to the above we will also discuss with TPAS how to integrate our case study evaluation into the existing arrangements for a workplace visit.

References

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The Pensions Advisory Service (TPAS) is an independent non-profit organisation, grant-aid funded by the Department for Work and Pensions, that provides free information and guidance on the whole spectrum of pensions. Alongside their website, leaflets, helpline and advisory services TPAS also offer visits to organisations at which they deliver talks to groups in the workplace. The main aim of the talks is to explain to individuals how best they can plan for their retirement. This report presents the findings of an evaluation of the visits in 2009/10, including their effectiveness, costs and value for money.

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