



Department  
for Work &  
Pensions



# Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

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June 2014

Research Report No 868

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# Summary

This survivors' benefits survey gathered information on the provision of survivors' pension benefits in private sector Defined Benefit and Hybrid occupational pension schemes across the UK. In so doing the survey has enhanced understanding of the pension scheme landscape in this area and will inform the Review of Survivor Benefits in Occupational Pension schemes. The Review was announced in the House of Lords during the passage of the Marriage (Same Sex Couples) Bill and is now a statutory requirement of section 16 of the Act.

The survey comprised telephone interviews with a total of 219 Defined Benefit and Hybrid pension schemes across a range of scheme sizes. All schemes were asked about details of their schemes including how many active, deferred and pensioner members they had across various time periods and the gender split of these members. They were also asked about the types of survivors' benefits that they provided and who these benefits were provided to.

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# List of abbreviations

<b>DB</b>	Defined benefit
<b>DC</b>	Defined contribution
<b>DWP</b>	Department for Work and Pensions
<b>TPR</b>	The Pensions Regulator

# Glossary of terms

<b>Defined benefit scheme</b>	A type of occupational pension scheme where the rules of the scheme decide how much a member will get. The amount members get at retirement is based on earnings and years of membership in the pension scheme. They are also known as 'salary-related' schemes. This report summarises findings from a study among private sector DB schemes with more than 11 members.
<b>Defined contribution scheme</b>	A pension scheme that provides a pension pot based on the amount of money paid in and the investment growth of this money. They are also known as 'money purchase' schemes. DC schemes were not in scope for this research.
<b>Hybrid pension schemes</b>	A workplace pension scheme that can provide defined benefits and defined contribution benefits. This report summarises findings from a study among private sector Hybrid schemes with more than 11 members.
<b>Occupational pension scheme</b>	A workplace pension organised by the employer for the benefit of employees, with the employer making contributions to the scheme and generally meeting administrative costs. The scheme is provided via the employer, but the pension scheme takes the form of a trust arrangement and is legally separate from the employer. Types of occupational scheme include DB, DC and Hybrid.
<b>Additional state pension</b>	The Additional State Pension is an additional element of the State Pension, which does not depend on entitlement to the basic State Pension. It is based on earnings on which National Insurance contributions are paid or treated as paid. Members of occupational pension schemes or those who have personal pensions can contract out of Additional State Pension, provided the pension schemes meet certain conditions. Additional State Pension is paid with basic State Pension – there is no need to claim separately.

# Executive summary

The survivors' benefits survey gathered information on the provision of survivors' pension benefits in Defined Benefit (DB) and Hybrid occupational pension schemes across the UK. Information from the research has been used to inform the Review of survivor benefits in occupational pension schemes.

A 20-minute telephone survey was conducted with 219 DB and Hybrid schemes between 31 October and 29 November 2013 by IFF Research Ltd using Computer Assisted Telephone Interviewing (CATI). The survey was designed to achieve useable sample sizes in each of the size bands, from which data could then be weighted to reflect the UK DB and Hybrid pension scheme universe. Schemes were selected from The Pensions Regulator's (TPR) database of schemes using a stratified random sampling approach.

The universe of UK pension schemes as documented by the TPR sampling frame shows that small schemes with 12 to 99 members represented a third (31 per cent) of schemes, just under half of schemes (46 per cent) were medium in size (with 100 to 999 members) and a fifth (23 per cent) were large or extra-large schemes (1,000 or more members). Among the schemes sampled, a quarter (25 per cent) were not contracted out and three-quarters (75 per cent) were contracted out. The majority of schemes represented by the research were not open to new members, with almost two thirds being closed to new entrants (59 per cent) and a quarter being paid up or frozen (26 per cent). Schemes open to new members accounted for seven per cent of schemes.

A key objective of the research was to ascertain the proportion of schemes that provide survivor benefits, that have differences in the way those survivor benefits are calculated and the period of accruals that are taken into account.

The survey found that 95 per cent of all schemes questioned provided any survivors' benefit.

The proportion of schemes with differences in entitlement is as follows:

- one per cent of schemes that provided survivors' benefits and had benefits accrued prior to 1990 had a difference in the way survivors' benefits were typically calculated for widows and widowers of an opposite sex marriage before 1990 (equating to 28 schemes on a grossed up weighted basis);
- 27 per cent of schemes that provided survivors' benefits to civil partners and had benefits accrued prior to 2005 had a difference in the way benefits were typically calculated between those in a civil partnership and those in an opposite sex marriage (equating to 1,334 schemes on a grossed up weighted basis);
- of those 27 per cent of schemes, two-thirds (65 per cent) said this difference was when calculation of survivors' benefits for those in a civil partnership accruals before 2005 were not taken into account.

Within those schemes that had differences in entitlements, there were no variations by scheme size. However, contracted out schemes were more likely to have a difference in entitlement for widow and widowers in an opposite sex marriage compared to those in a civil partnership.

## **Provision of survivors' benefits in private sector**

### **Defined Benefit occupational pension schemes**

Where benefits were provided, the accrual rate (the rate at which benefits were built up while a member of a DB or Hybrid pension scheme, typically expressed as a fraction), was most commonly calculated in 60ths (59 per cent of all schemes). In terms of the percentage of the full pension that survivors received on the death of the member, the majority of schemes (79 per cent) pay out 50 per cent to survivors. In some cases the amount of survivors' benefits paid out to survivors on the death of a member can be reduced or stopped altogether if certain conditions are met. The age difference between individuals in a marriage was by far the most commonly cited restriction, by seven in ten schemes (70 per cent), and this was more prevalent in large/extra-large schemes (79 per cent) than in small schemes (58 per cent). The length of a marriage acted as a restriction in one in six schemes overall (16 per cent) and this was most prevalent in extra-large schemes, with 10,000 or more members (43 per cent), compared to small schemes (15 per cent), medium schemes (12 per cent) and large schemes (14 per cent).

Looking at the overlap between schemes with each of the four areas of differential provision, three-quarters of all schemes (74 per cent) did not have any of those differences in provision (higher among schemes that were not contracted out). A fifth of all schemes (19 per cent) had one area of differential benefit provision, and a minority of schemes provided different entitlement in two (five per cent) or three (two per cent) areas.

# 1 Introduction and methodology

## 1.1 Background and objectives

The survivors' benefits survey seeks to understand the practices of private sector Defined Benefit (DB) and Hybrid pension schemes in relation to the provision of survivors' benefits.

The Department for Work and Pensions (DWP) requires this research to inform the Review of Survivors' Benefits in Occupational Pension schemes. The review will consider the extent to which same sex survivor pension benefits and opposite sex survivor pension benefits are provided in DB/Hybrid schemes. The review will look at DB/Hybrid schemes that have contracted out of the Additional State Pension and those that are not. Both have different legal requirements for survivors' benefits.

The research collected information on differences in pension schemes between:

- opposite sex survivors' benefits provided to widows and opposite sex survivors' benefits provided to widowers;
- same sex survivors' benefits provided to men and women in a civil partnership;
- opposite sex survivors' benefits provided to men and women in unmarried relationships<sup>1</sup>; and
- same sex survivors' benefits provided to men and women not in a civil partnership.

### 1.1.1 Objectives

The core objective of the research was to gather information on the provision of survivors' pension benefits from a representative sample of Private Sector DB and Hybrid occupational pension schemes. The information will be used to:

- inform the Review of Survivors' Benefits in Occupations Pension schemes;
- provide background information on the differences in survivors' benefits in pension schemes to assist in the preparation of the Review.

## 1.2 Survey methodology

A 20-minute telephone survey was conducted with 219 DB and Hybrid schemes between 31 October and 29 November 2013 by IFF Research Ltd.

All respondents had responsibility for managing or administering schemes (in most cases this was the pension scheme manager, secretary to the trustees or the in-house pension scheme manager). Only DB schemes with 12 or more members were included in the study, as schemes with fewer than 12 members represent a very small proportion of the total DB membership.

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<sup>1</sup> For completeness information was also collected on survivors' benefits for people who are in unmarried relationships and not in a civil partnership, these groups are outside the scope of the review.

## **Provision of survivors' benefits in private sector**

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Hybrid and sectionalised schemes were also included in the study. In these instances, scheme contacts focused on the largest DB section of the scheme (i.e. the DB section with the most members).

Given the complexity and factual nature of the subject matter, a two-stage process was adopted:

- A screening exercise established the eligibility of a scheme to take part and identify the most appropriate respondent. Participating schemes were then encouraged to complete a detailed 'data sheet' in order to aid going through the main interview (offered in either hard copy or by e-mail). This outlined the questions and information about the scheme and its rules that would be asked in the main interview.
- Respondents then progressed to going through the main interview.

Typically, respondents were recontacted at a later date to conduct the main interview once they had been able to collate the necessary information. However, respondents did have the option to go straight through the interview if they felt they already knew this information or they could access it easily during the course of the interview.

#### **1.2.1 Sample design**

The survey was designed to achieve useable sample sizes in each of the size bands, from which data could then be weighted to reflect the UK DB and Hybrid pension scheme universe.

Schemes were selected from The Pensions Regulator's (TPR) database of schemes<sup>2</sup> using a stratified random sampling approach<sup>3</sup>.

Data were weighted to the UK DB and Hybrid pension scheme population, the profile of which was established through TPR's SCORE database. Table 1.1 shows the profile of the pension scheme population that data were weighted to. The group labelled as 'Top 42' refers to the 42 largest DB pension schemes in the UK. The decision was taken to look at these as a separate group due to their large impact on the pensions landscape. Where the labels '1,000+ members' or 'Large/extra large' are used throughout the report, this group excludes the 'Top 42' largest DB schemes in the UK, which also have more than 1,000 members.

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<sup>2</sup> The SCORE database is TPR's register of pension schemes containing information collected through a scheme return or online via Exchange. Trustees and managers of pension schemes have a legal obligation to supply TPR with information about their scheme. The information is shared with the Pension Protection Fund, DWP and the Pension Tracing Service.

<sup>3</sup> A method of sampling that involves dividing (i.e. stratifying) a population into smaller groups (in the case of this study the sample was stratified by size of scheme). A random sample from each group is then interviewed.

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**Table 1.1 Defined Benefit and Hybrid pension scheme UK population**

Number of scheme members	Total DB scheme population	% scheme population	Total Hybrid scheme population	% scheme population
12 to 99 (Small)	1,742	28%	200	3%
100 to 999 (Medium)	2,285	36%	621	10%
1,000+ (Large/extra large)	804	13%	580	9%
Top 42 schemes	25	*%	17	*%
<b>Total</b>	<b>4,856</b>	<b>77%</b>	<b>1,418</b>	<b>22%</b>

### 1.2.2 Sample size and profile

A total of 219 interviews were achieved, structured by scheme size. Table 1.2 shows the profile of the achieved interviews (a relatively even split was achieved across the four size categories used to stratify the sample).

**Table 1.2 Achieved sample by size**

Number of scheme members	Total DB scheme population	% scheme population	Total Hybrid scheme population	% scheme population
12 to 99 (Small)	60	33%	5	14%
100 to 999 (Medium)	45	25%	11	30%
1,000+ (Large/extra large)	65	36%	15	41%
Top 42 schemes	12	7%	6	16%
<b>Total</b>	<b>182</b>	<b>100%</b>	<b>37</b>	<b>100%</b>

All respondents had some responsibility for managing or administering their scheme, although this covered a range of job roles. The profile of respondents by their main job role is outlined in Table 1.3.

**Table 1.3 Achieved sample by main job role**

	All schemes % of schemes
Pension scheme manager	24
Secretary to the trustees	15
In-house pension scheme administrator	14
Third-party administrator	13
IFA or Benefit consultant	10
Pension scheme actuary	7
Lay trustee	6
Professional trustee	5
Director of a company that is a trustee	4
<i>Base</i>	219

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**1.2.3 Fieldwork**

Interviews were conducted between 31st October and 29th November 2013 using Computer Assisted Telephone Interviewing (CATI). The questionnaire used is included as Appendix B.

Table 1.4 shows the breakdown of call outcomes for the telephone fieldwork.

**Table 1.4 Field call outcomes**

<b>Outcome</b>	<b>Number of records</b>	<b>% of records</b>
Completed interviews	219	24%
Refused	345	37%
Number unobtainable	37	4%
Not available during interviewing period	57	6%
Scheme not eligible	14	2%
Made contact with but were unable to arrange a suitable time to go through the interview, although no direct refusal was given	172	19%
No answer	83	9%
<b>Total</b>	<b>927</b>	<b>100%</b>

**1.3 Reporting conventions**

In tables, 'zero' is denoted as a dash '-', and if the figure is larger than zero but smaller than 0.5 it is denoted an asterisk '\*'.

The findings presented in this report reflect a descriptive exploration of the data, however it should be noted that in all cases where differences by subgroups (most commonly size, status and whether contracted out or not contracted out) are commented on they are statistically significant at the 95 per cent level. Where differences are not significant for these subgroups they are not reported on.

When referring to the size of an establishment throughout the report the terms 'small' (12-99 members), 'medium' (100-999 members), 'large' (1,000 – 9,999 members), 'extra-large' (10,000 or more members) and 'large/extra-large' (1,000 or more members) are used.

Throughout the report unweighted base figures are shown on tables and charts to give an indication of the statistical reliability of the figures. These figures are always based on the number of schemes answering a question.

The majority of this report is based on scheme analysis – this means the percentages described relate to the proportion of all DB and Hybrid schemes with more than 11 members.

The secondary weighting exercise also allows analysis by membership (that is it allows us to show the proportion of all members of schemes with more than 11 members who are in schemes that may be affected by any changes). Where analysis is conducted on a membership basis in this report it is clearly identified.

It should also be noted that in some places the base sizes used in analysis throughout this report are lower than 50. Analyses on base sizes below 50 are clearly marked and caveats are included to show that results should be treated with caution. This is due to the margins of error being quite large around findings with these base sizes.



As a general convention throughout the report, figures with a base size of fewer than 25 schemes are not reported (with a double asterisk, '\*\*' displayed instead), and figures with a base size of 25 to 49 are italicised with a note of caution.

It is possible that some tables and figures in this report will sum to just over or under 100 per cent (i.e. 99 per cent or 101 per cent) – this is due to the rounding in the analysis.

## 1.4 Report structure

The report examines the main findings from the survey. It covers:

- **profile of schemes** including scheme size, type, whether contracted out or not contracted out, accrual rates, percentage paid out in a survivor's pension.
- **survivors' benefits provided** for any survivors, for civil partners, for unmarried opposite sex partners and for unmarried same sex partners – at an overall level as well as split by those contracted out and those not contracted out;
- **differences in survivors' benefits provided** which details differences in survivors' benefits between:
  - married men and women;
  - opposite sex couples in a marriage and same sex couples in a civil partnership;
  - unmarried men and unmarried women;
  - unmarried opposite sex couples and same sex couples not in a civil partnership;
  - overlap between the schemes affected by each of the four provision areas;

As well as by number of schemes, these differences are also shown by proportion of membership affected:

- **appendices** which include the following;
  - additional scheme details:
    - number of members;
    - year scheme established;
    - number of sections in scheme;
  - questionnaire;
  - glossary and abbreviations.

## 2 Profile of schemes

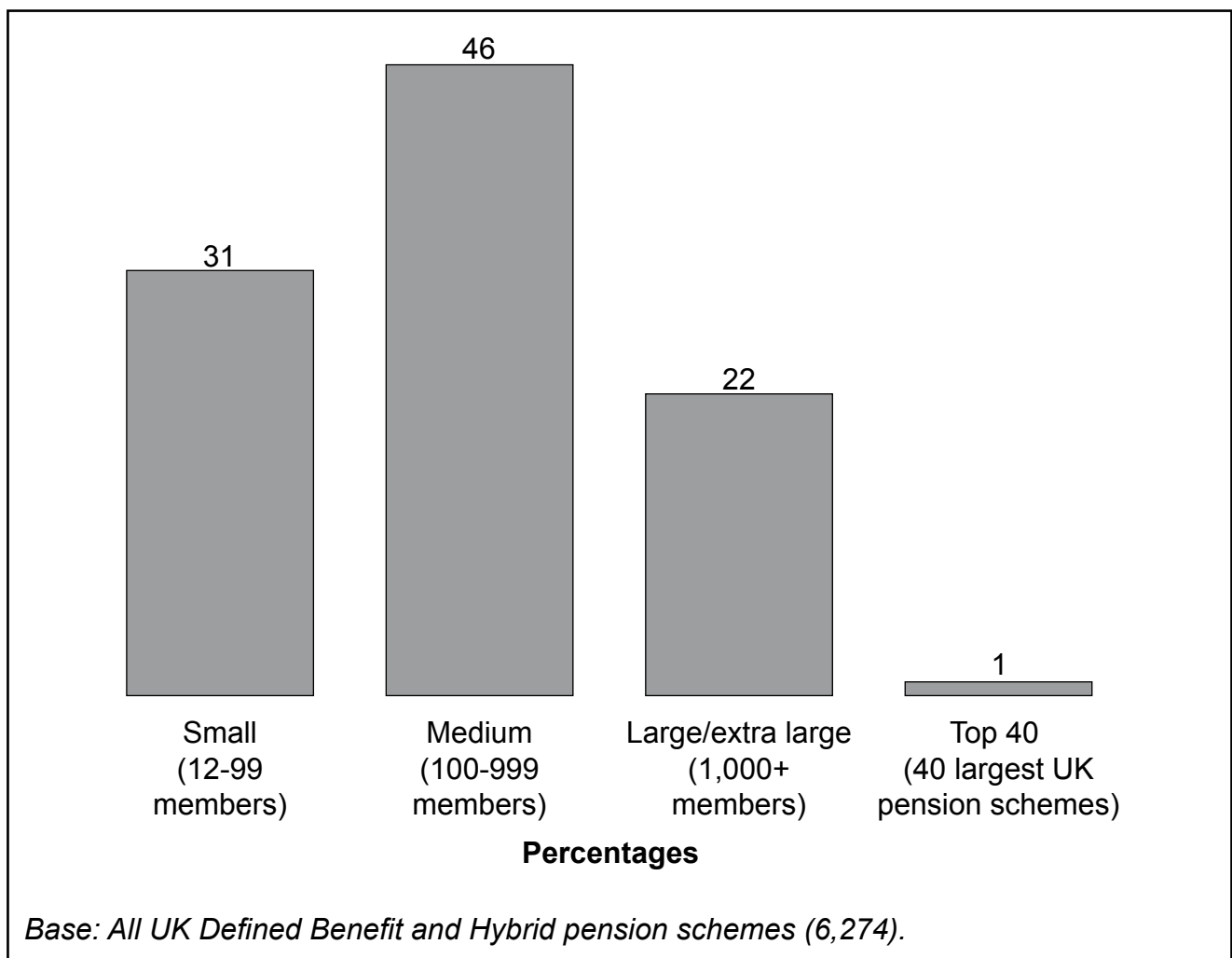
### 2.1 Introduction

To provide context to the rest of the report, this chapter explores the profile of pension schemes covered by this research.

### 2.2 Size of schemes

Figure 2.1 shows the distribution of pension scheme sizes held on the The Pensions Regulator (TPR) database of all UK schemes. Small schemes with 12 to 99 members represented a third (31 per cent) of schemes, just under half of schemes (46 per cent) were medium in size (with 100 to 9,999 members) and a fifth (22 per cent) were large or extra-large schemes (1,000 or more members). The large/extra-large category was split between large schemes with 1,000 to 9,999 members (13 per cent) and extra-large schemes with 10,000 or more members (9 per cent per cent). The Top 42 schemes accounted for one per cent of all schemes.

**Figure 2.1 Size of pension scheme**



## 2.3 Whether scheme is contracted out

The research looked at schemes that have contracted out of the Additional State Pension (also known as Second State Pension) and those that are not contracted out. If a scheme is contracted out it means that members will pay lower national insurance contributions but on retirement will receive either a reduced Additional State Pension or no Additional State Pension as a contracted out pension is received in its place.

Among the schemes sampled, a quarter (25 per cent) were not contracted out and three-quarters (75 per cent) were contracted out.

Not contracted-out schemes were more likely to be small in size (45 per cent compared to 26 per cent contracted out schemes) and not sectionalised (73 per cent compared to 47 per cent contracted out schemes).

Of those schemes that were not contracted-out, half (51 per cent) had been contracted out in the past. Around two-thirds (63 per cent) of the not contracted-out schemes that had been contracted out in the past had changed to not contracted out between the year 2000 and the present day (October/November 2013).

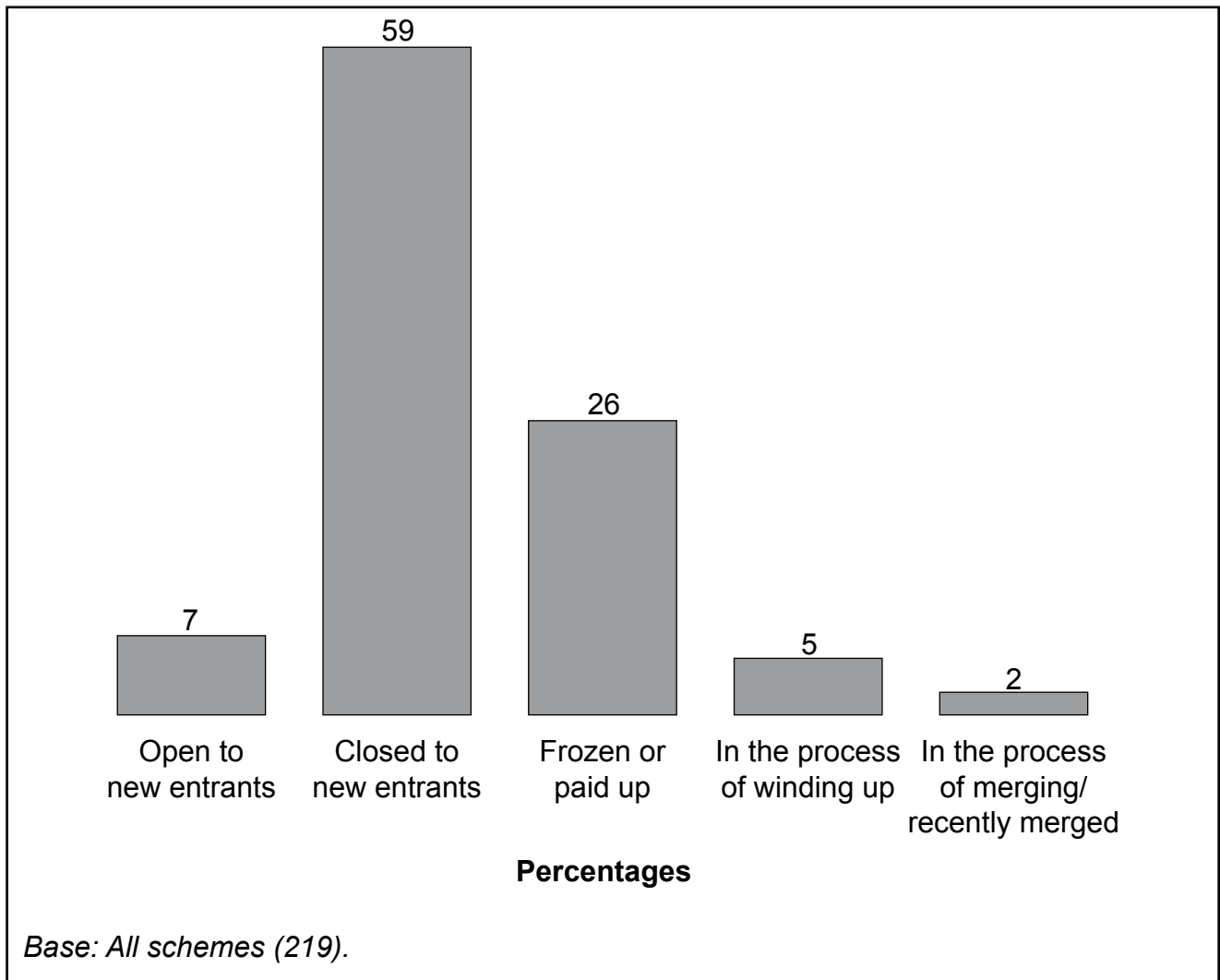
## 2.4 Status of scheme

The vast majority of schemes represented by the research were not open to new members, with almost two thirds being closed to new entrants (59 per cent) and a quarter being paid up or frozen (26 per cent), as shown in Figure 2.2. A further five per cent were in the process of winding up and two per cent in the process of merging or recently merged.

Schemes open to new members accounted for seven per cent of schemes.

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**Figure 2.2 Status of scheme**



# 3 Provision of survivors' benefits

## 3.1 Introduction

This chapter looks at the different types of survivors' benefits that schemes provided across married and unmarried relationships, as well as opposite sex and same sex relationships. The characteristics of schemes that are less likely to have provided such benefits are also analysed.

## 3.2 Provision of any survivors' benefit

Schemes were asked if the scheme provided any survivors' benefits and almost all schemes (95 per cent) said that they did (shown in Figure 3.1).

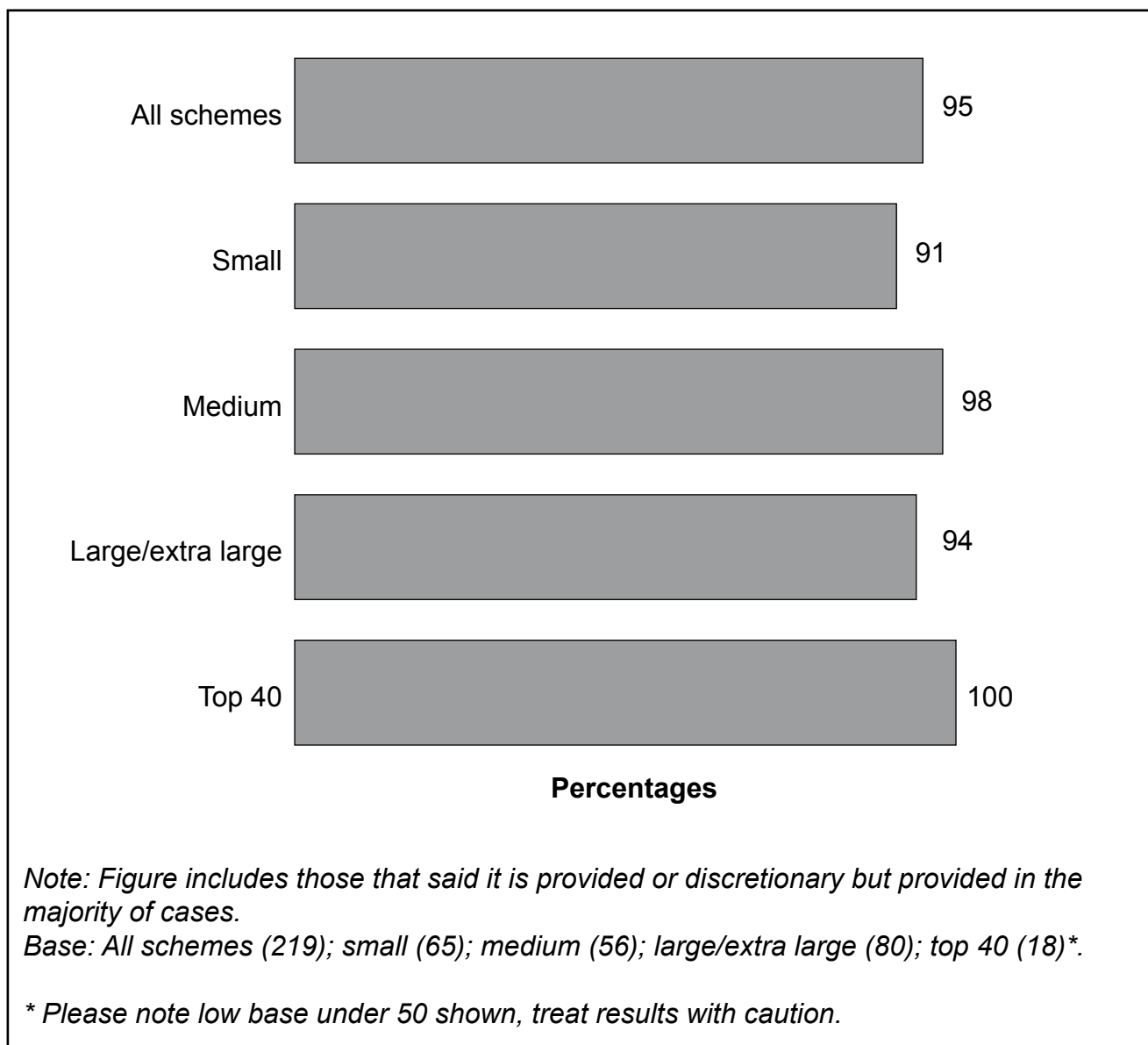
Figure 3.1 also outlines the proportion of schemes that provided survivors' benefits broken down by size. Whilst results did not vary significantly by size, all Top 42 schemes provided survivors' benefits.

Schemes that are contracted out are legally obliged to provide survivors' benefits and were significantly more likely to provide survivors' benefits (97 per cent) than schemes that were not contracted out (88 per cent).

The very small proportion of schemes (4 per cent) that did not provide survivors' benefits at all, were more likely to be small schemes (9 per cent) than large schemes of 1,000 to 9,999 members (zero per cent).

## Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

Figure 3.1 Provision of survivors' benefits by size



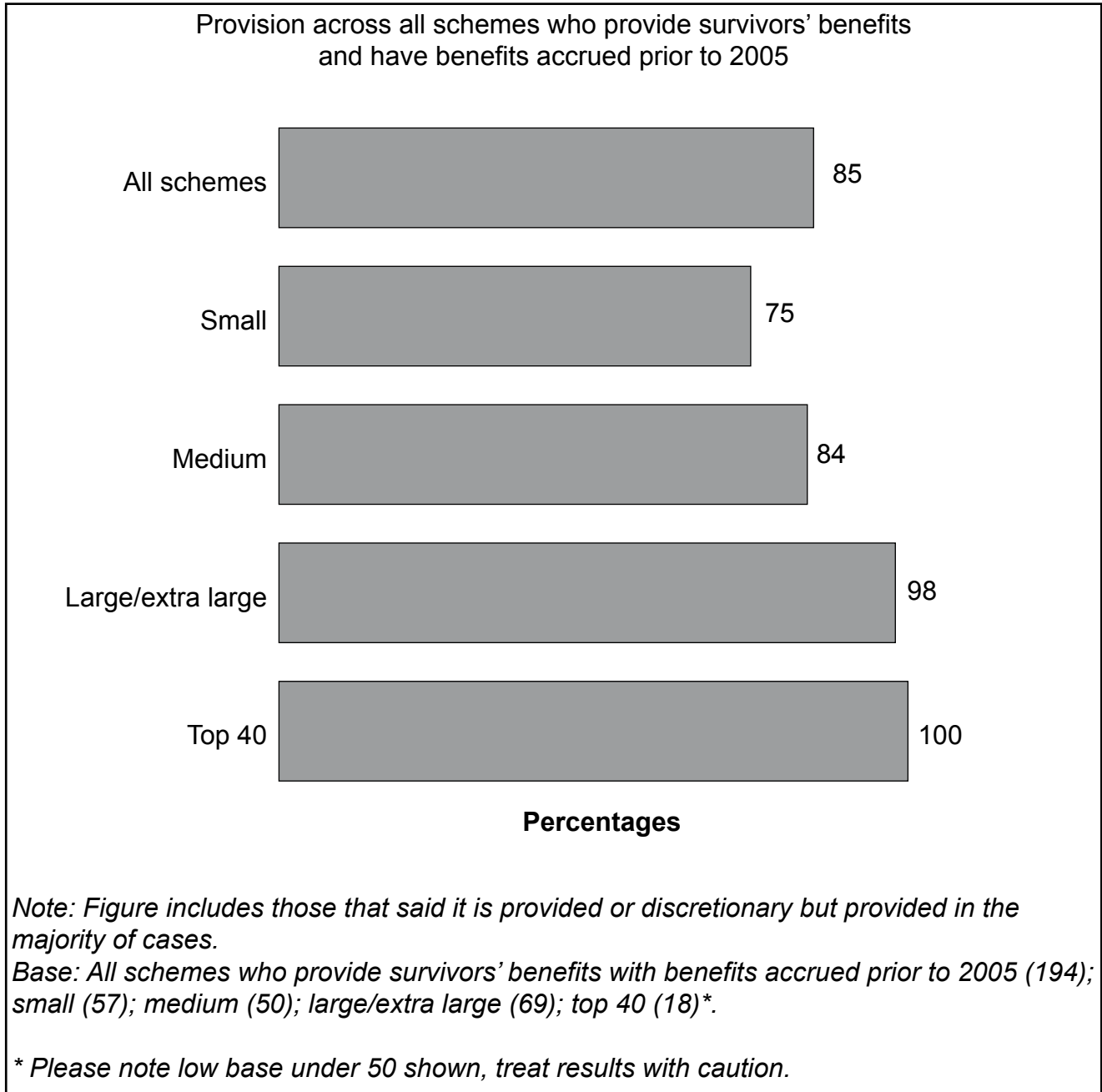
### 3.3 Provision of survivors' benefits to survivors of same sex civil partnerships

Schemes that had benefits accrued prior to 2005, were also asked if they provided survivors' benefits to survivors of a same sex civil partnership. Those that only had benefits accrued since 2005 were not asked this question because since 2005 schemes have been required by law to provide equal benefits between opposite sex marriage and same sex civil partnerships. Figure 3.2 shows provision based on schemes that provide survivors benefits and have accrued benefits prior to 2005. Eighty five per cent of schemes that provided survivors benefit and had benefits accrued prior to 2005 also provided survivors' benefits to survivors of a same sex civil partnership. This figure includes those schemes that said the provision of this benefit was discretionary but was provided in the majority of cases. In the case of providing survivors' benefits to survivors of same sex civil partnerships, six per cent said that provision was discretionary and two per cent said that it was discretionary and provided in the majority of cases.

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Provision of survivors' benefits to survivors of a same sex civil partnership was significantly higher among large/extra-large schemes (98 per cent) compared to small (75 per cent) and medium (84 per cent) schemes. Again, all Top 42 schemes said that they provided this benefit.

**Figure 3.2 Provision of survivors' benefits to survivors of same sex civil partnerships by scheme size**



A small proportion of those that provided survivors' benefits and had accruals before 2005, said that their scheme stopped accruals before 2005 (six per cent). When these schemes were excluded from the base, the proportion of schemes providing survivors' benefits to survivors of a same sex civil partnership was 86 per cent.

Of this group, contracted out schemes (that are legally required to provide survivors' benefits to civil partners on pre 2005 accruals) were still more likely to provide survivors' benefits

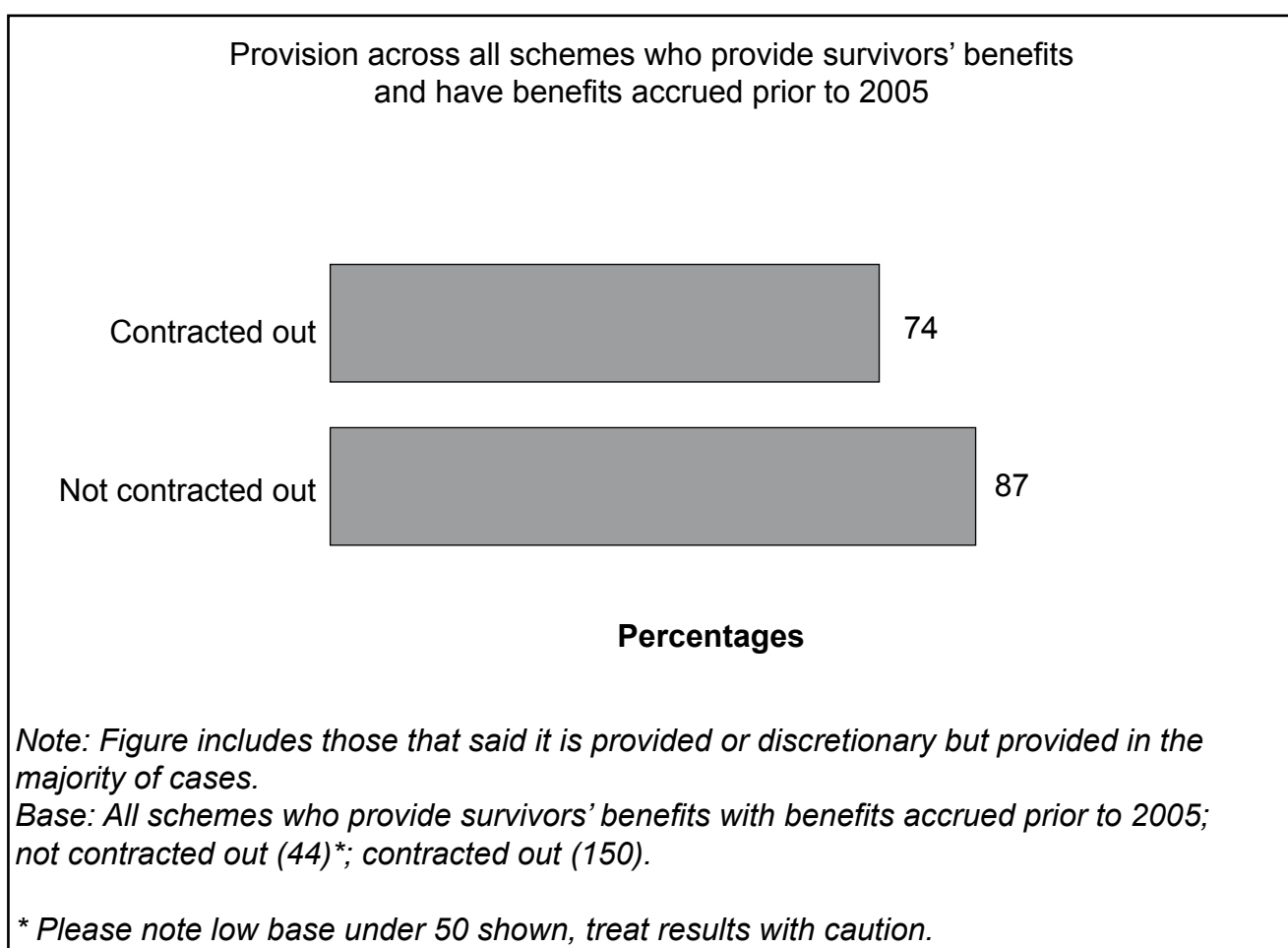
## Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

to survivors of a same sex civil partnership (89 per cent) than schemes that were not contracted out (74 per cent).

There is some variation in likelihood to provide survivors' benefits to members in a same sex civil partnership by whether schemes were not contracted out or contracted out (Figure 3.3).

Schemes that are contracted out were significantly more likely to provide benefits to survivors of a same sex civil partnership (87 per cent of those schemes that provided survivors' benefits with accruals prior to 2005), than schemes that were not contracted out (74 per cent).

**Figure 3.3 Provision of survivors' benefits to survivors of same sex civil partnerships by whether scheme is contracted out or not contracted out**



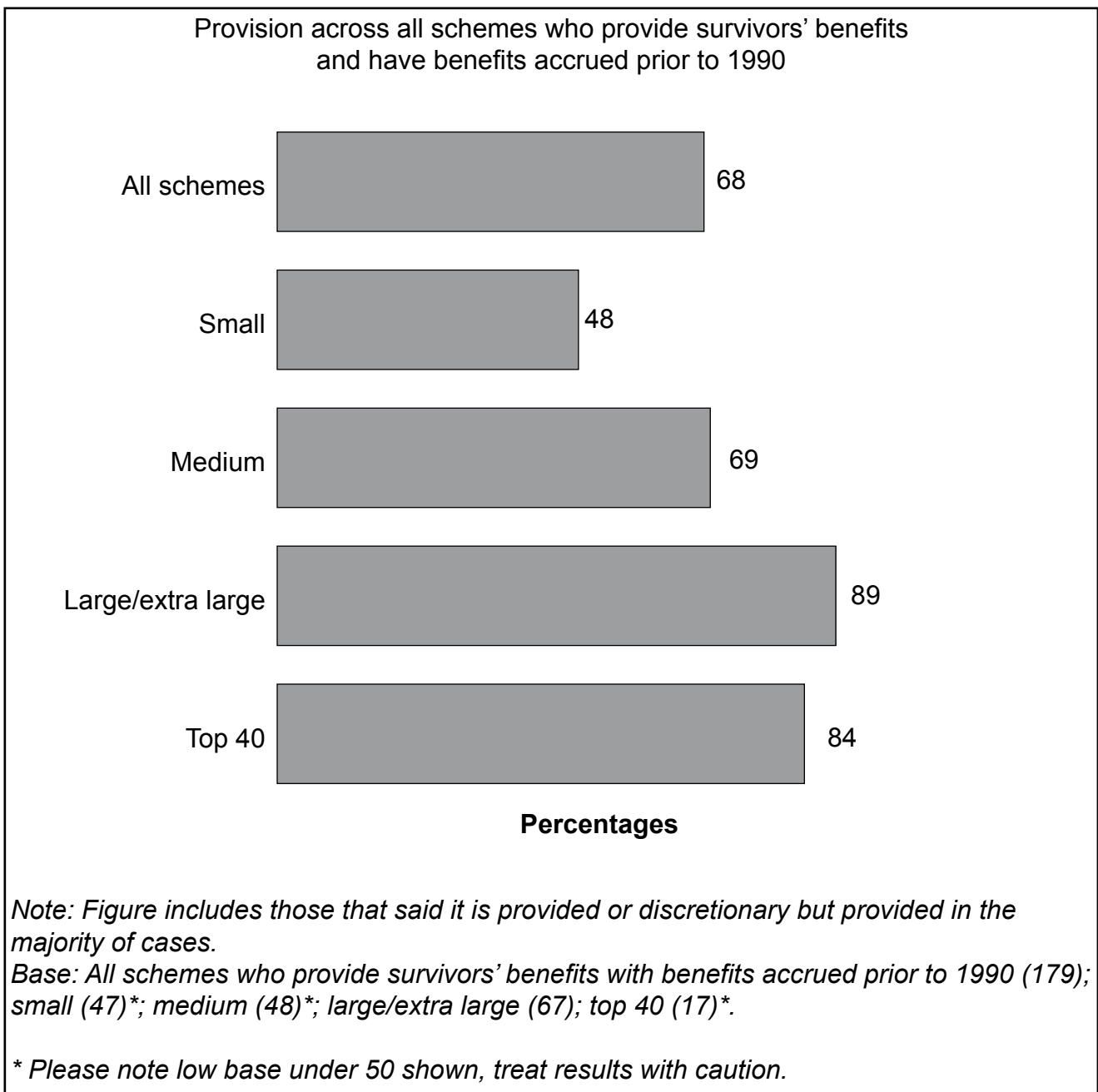
The minority of schemes that accrued benefits prior to 2005, that did not provide survivors' benefits to survivors of a same sex civil partnership (11 per cent), were significantly more likely to be small schemes (21 per cent) compared to large/extra-large schemes (one per cent).



### 3.4 Provision of survivors' benefits to unmarried survivors in an opposite sex relationship

As shown in Figure 3.4, almost seven in ten (68 per cent) of schemes that provided survivors' benefits and had accruals prior to 1990, provided survivors' benefits to unmarried survivors in an opposite sex relationship. Since 1990 schemes have had to provide by law equal benefits for men and women. Provision of this benefit was significantly lower among small schemes (48 per cent) compared to both medium sized schemes (69 per cent provision) and large/extra-large schemes (89 per cent provision).

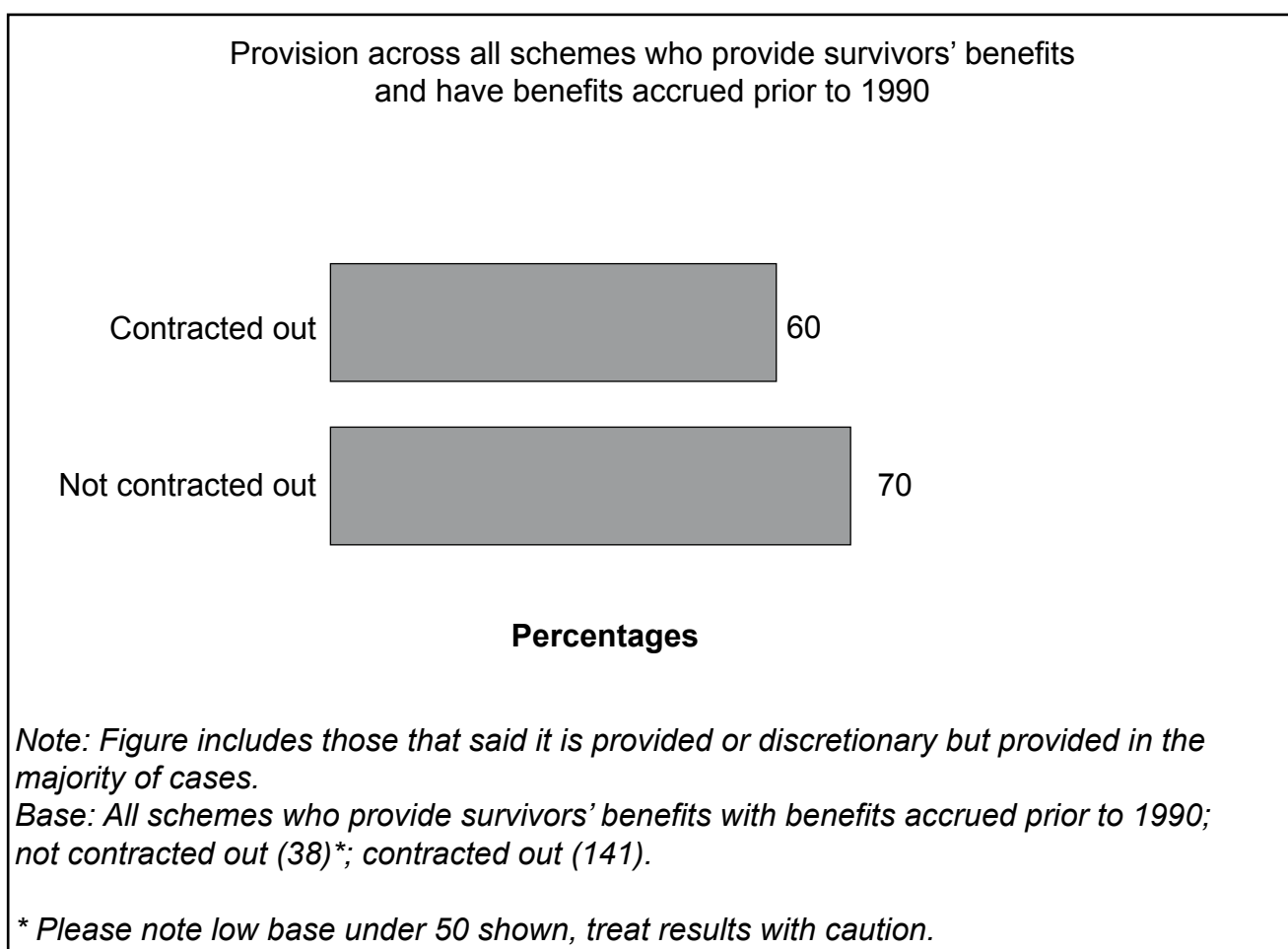
**Figure 3.4 Provision of survivors' benefits to unmarried men and unmarried women in an opposite sex relationship by scheme size**



## Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

Figure 3.5 details the proportion of schemes that were not contracted out and contracted out that provided unmarried survivors' benefits to survivors of an opposite sex relationship. It highlights that more than two-thirds of contracted out schemes (70 per cent) that provided survivors' benefits and had benefits accrued prior to 1990, provided this benefit, as did six in ten (60 per cent) of those that were not contracted out.

**Figure 3.5 Provision of survivors' benefits to unmarried men and unmarried women in an opposite sex relationship by whether scheme is contracted out or not contracted out**



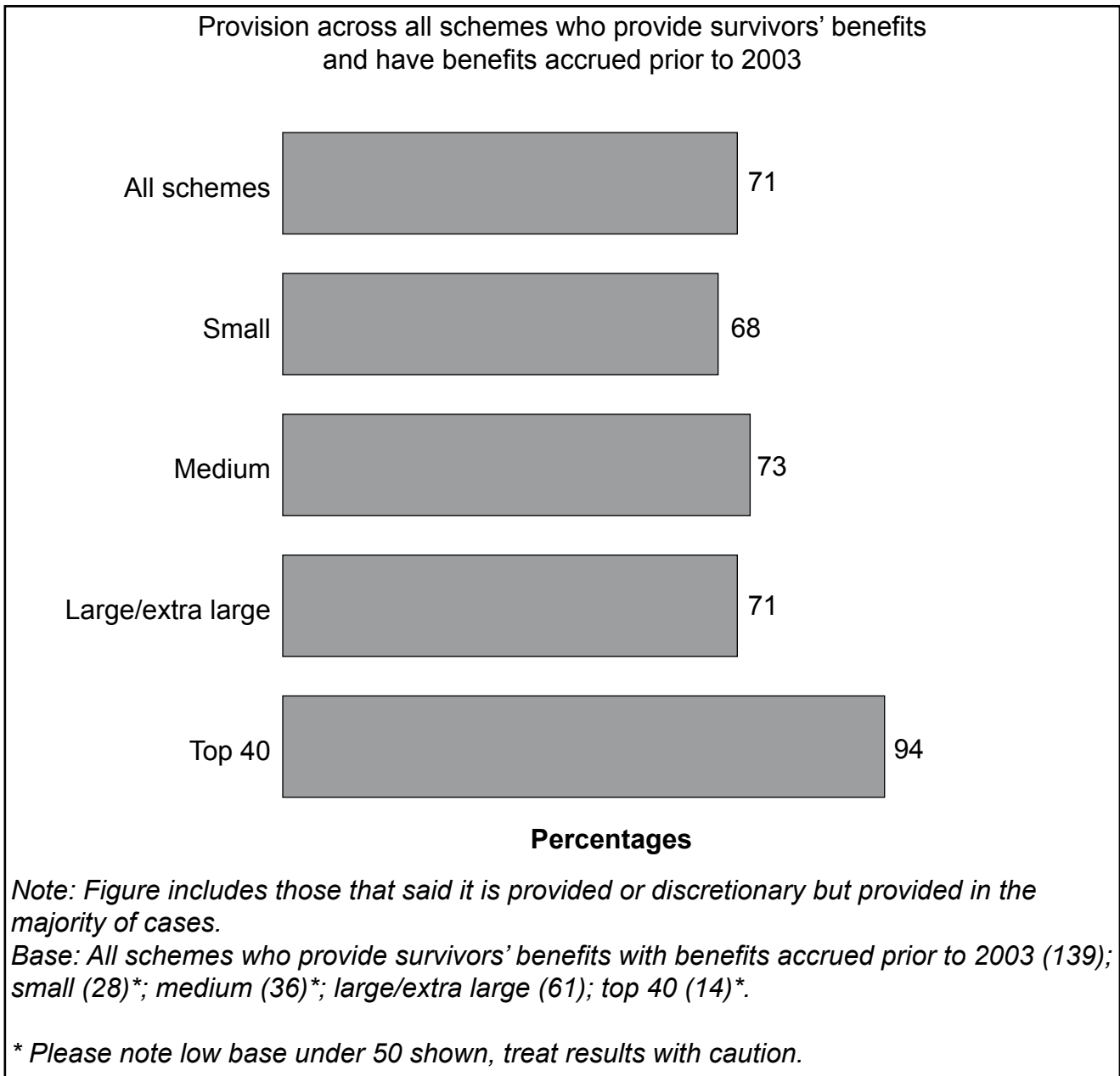
Around a quarter of schemes (27 per cent) that provided survivor benefits with benefits accrued prior to 1990 did not provide unmarried survivors' benefits in an opposite sex relationship. These were most likely to be small schemes (46 per cent), followed by medium schemes (25 per cent), and least likely to be large/extra-large schemes (eight per cent) and Top 42 schemes (16 per cent).

No schemes that provided survivors' benefits and had accruals prior to 1990 ceased accruals before 1990.

### 3.5 Provision of survivors' benefits to survivors in a same sex relationship but not a civil partnership

Schemes were also asked whether they provided survivors' benefits to those in a same sex relationship but not in a civil partnership. Of schemes that provided unmarried survivors' benefits with accruals prior to 2003, just under three-quarters (71 per cent) provided survivors' benefits to those in a same sex relationship but not a civil partnership. In 2003 it became law that if survivors' benefits to unmarried opposite sex couples were provided, they had to also be provided equally to same sex unmarried couples not in a civil partnership. There was no significant variation in provision of this benefit by scheme size.

**Figure 3.6 Provision of survivors' benefits to survivors of a same sex relationship but not in a civil partnership by scheme size**

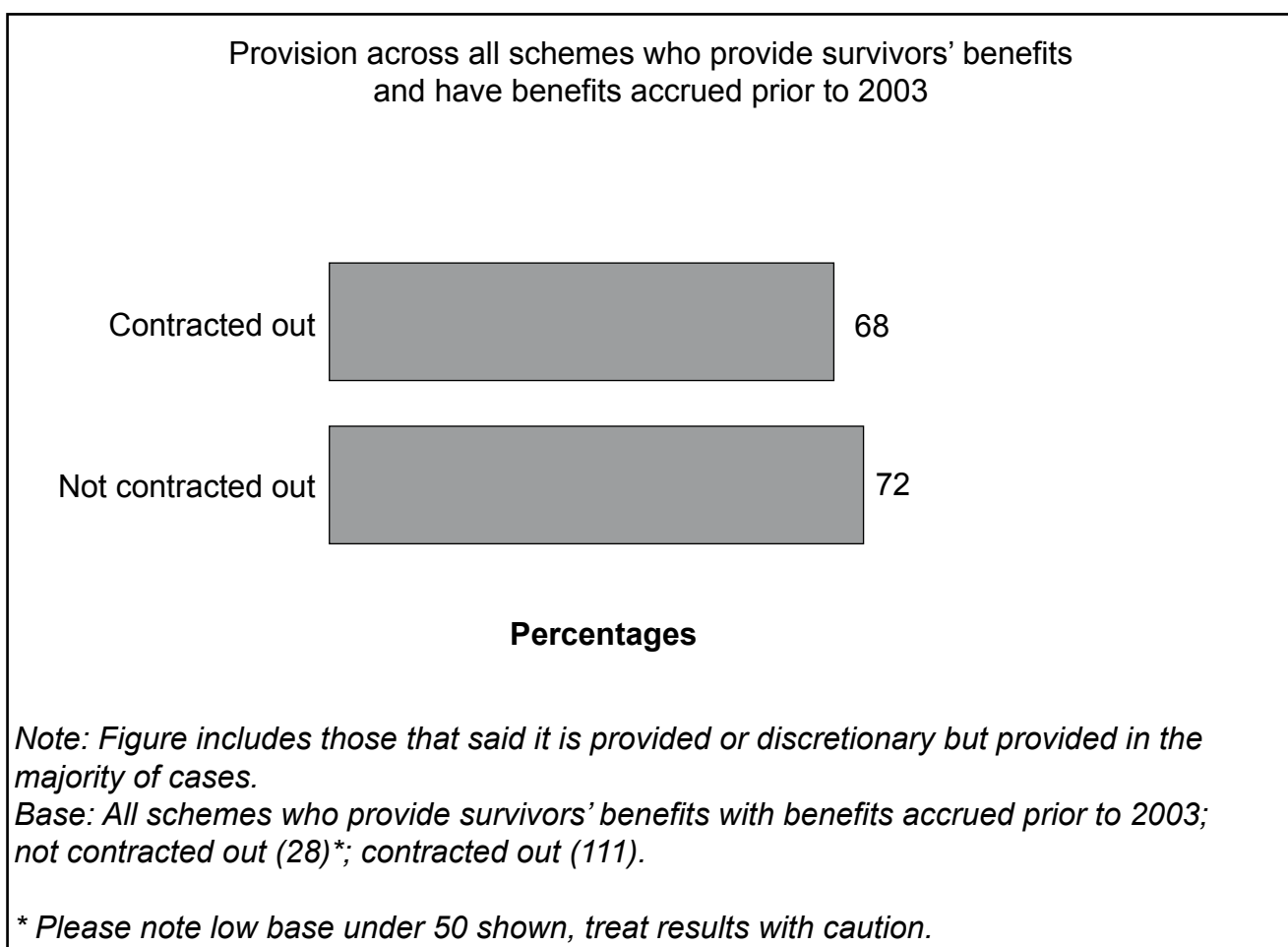


## Provision of survivors' benefits in private sector

### Defined Benefit occupational pension schemes

Figure 3.7 breaks down the proportion of schemes providing survivors' benefits to survivors of a same sex relationship but not in a civil partnership by whether the scheme is contracted out or not contracted out. This is also taken as a proportion of those schemes that provided unmarried survivors' benefits or civil partner survivors' benefits and had benefits accrued prior to 2003. There is little difference between the proportion of contracted out and proportion of not contracted out schemes providing this benefit.

**Figure 3.7 Provision of survivors' benefits to survivors of a same sex relationship but not in a civil partnership by scheme size**



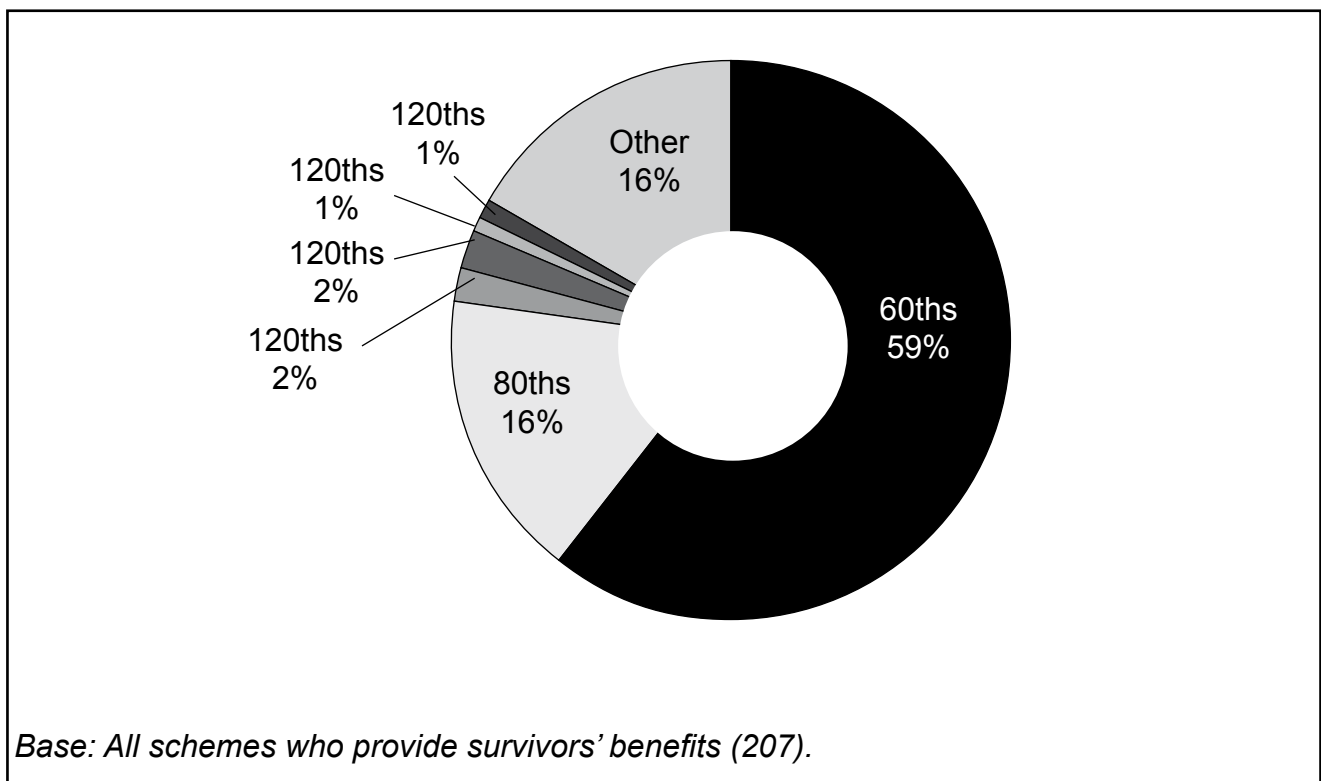
A small proportion of those that provided unmarried survivors' benefits and had accruals before 2003 said that their scheme stopped accruals before 2003 (two per cent). When these schemes were excluded from the base, the proportion of schemes providing survivors' benefits to survivors of a same sex relationship but not a civil partnership remained the same (71 per cent).

Looking at the same group of schemes by whether these schemes were contracted out or not schemes, 48 per cent of not contracted out schemes provided survivors' benefits to survivors of a same sex relationship but not a civil partnership, as did 56 per cent of schemes that were contracted out.

### 3.6 Accrual rate for survivors' benefits

To explore what the provision of benefits means in terms of what members receive, factors such as the accrual rate, percentage paid and restrictions on amount of pension paid need to be taken into account. The accrual rate is the rate at which benefits are built up while a member of a Defined Benefit (DB) or Hybrid pension scheme. This rate is multiplied by earnings and years of service to calculate how much pension the member will eventually be entitled to and is typically expressed as a fraction. As shown in Figure 3.8, the most common accrual rate for schemes that did provide survivors' benefits was 60ths (59 per cent). This was followed by 80ths (16 per cent), with very small proportions of schemes citing 70ths (2 per cent), 50ths (2 per cent), 30ths (1 per cent) and 120ths (1 per cent) as the scheme accrual rate.

Figure 3.8 Accrual rate for survivors' benefits



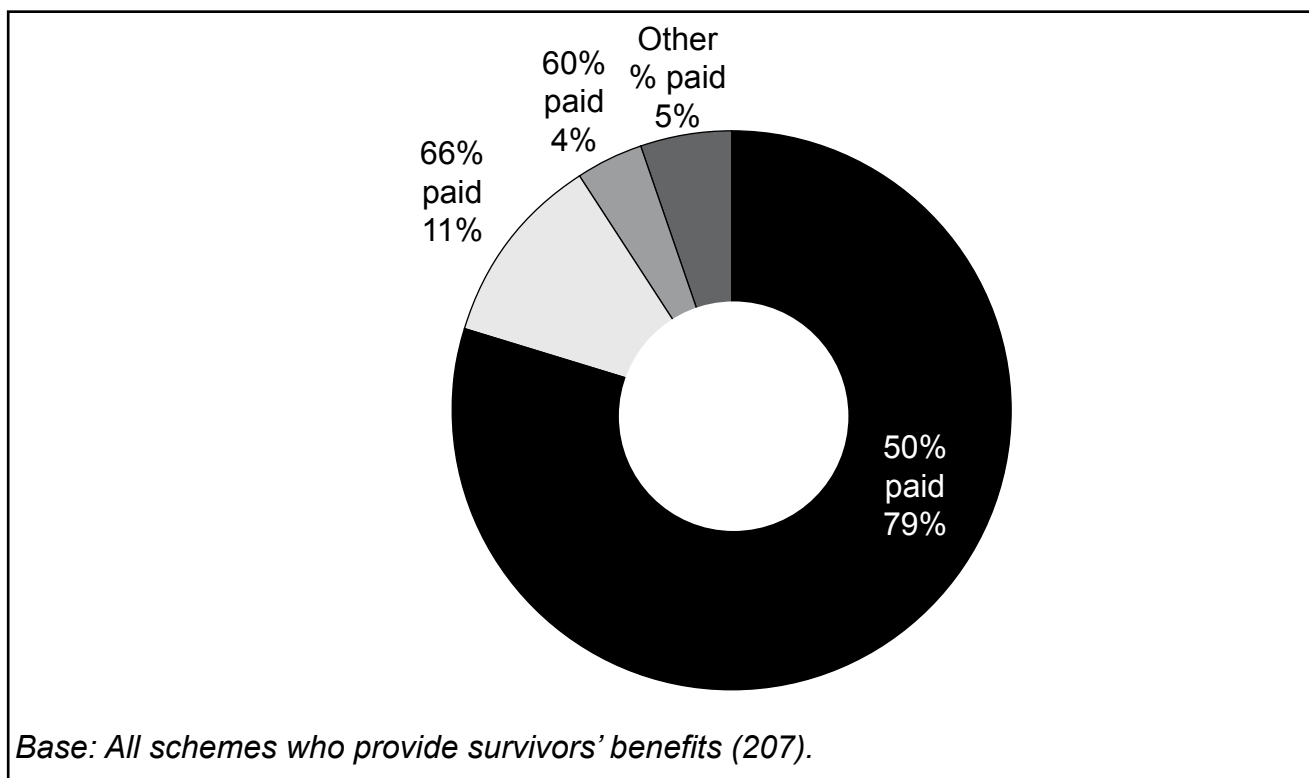
The accrual rate did not vary by scheme size, although schemes that were frozen or paid up were more likely to have an accrual rate of 60ths (79 per cent), compared to schemes that were closed to new members (53 per cent).

### 3.7 Percentage of pension paid to survivors

In terms of the percentage of the full pension that survivors received on the death of the member, the majority of schemes that provided survivors' benefits (79 per cent) paid out 50 per cent to survivors. This is shown in Figure 3.9, which also shows around one in ten schemes (11 per cent) paid out 66 per cent of the member's pension to survivors on death of the member and a smaller proportion (4 per cent) paid out 60 per cent of the pension.

## Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

Figure 3.9 Percentage of pension paid to survivors



Although the percentage paid out to survivors on the death of the member did not vary much by scheme size, large/extra-large schemes were more likely to pay out a survivor's pension at the rate of 60 per cent on the death of a member (ten per cent), compared to small schemes (zero per cent). Hybrid schemes were also more likely to pay out a survivor's pension at the rate of 60 per cent (13 per cent) compared to DB schemes (one per cent).

### 3.8 Restrictions on the amount of survivors' benefits paid

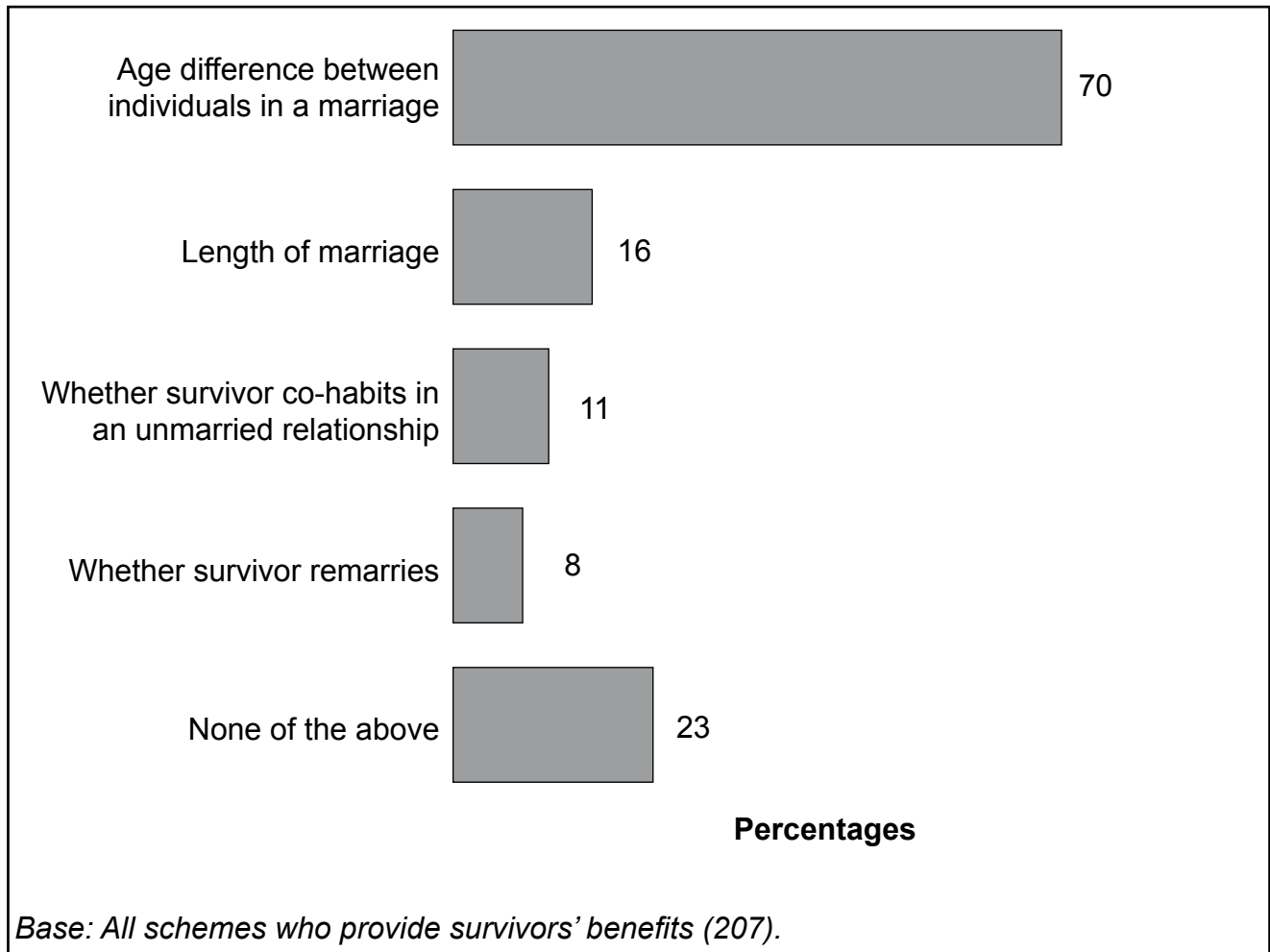
In some cases the amount of survivors' benefits paid out to survivors on the death of a member can be reduced or stopped altogether if certain conditions are met. Schemes that provided survivors' benefits were prompted with a list of conditions and asked if they acted as a restriction on the amount of survivors' benefit that is paid. Figure 3.10 outlines the proportion of schemes that provide survivors' benefits that have these restrictions in place.

The age difference between individuals in a marriage was by far the most commonly cited restriction, by seven in ten schemes (70 per cent), and this was more prevalent in large/extra-large schemes (79 per cent) than in small schemes (58 per cent). The length of a marriage acted as a restriction in one in six schemes overall (16 per cent) and this was most prevalent in extra-large schemes, with 10,000 or more members (43 per cent), compared to small schemes (15 per cent), medium schemes (12 per cent) and large schemes (14 per cent).

## Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes

Whether the survivor co-habits in a relationship was a restriction in one in ten schemes overall (11 per cent) and the least prevalent restriction was whether the survivor remarried (a restriction in 8 per cent of schemes). Just under a quarter (23 per cent) of all schemes said that none of the conditions they were prompted with acted as a restriction on the amount of survivors' benefit that was paid out.

**Figure 3.10 Restrictions on the amount of survivors' benefits paid**



# 4 Differences in entitlement of survivors' benefits

## 4.1 Introduction

A key objective of the research was to ascertain the proportion of schemes that do have differences in the entitlement to survivors' benefits across relevant periods of time.

This chapter further explores the survivors' benefits that are provided by schemes by looking at where the entitlement of these benefits differ by gender and by opposite sex relationships compared to same sex relationships. Differences in these entitlements by whether schemes were contracted out or not contracted out were also looked into.

## 4.2 Difference in entitlement between married men and married women in an opposite sex marriage

Schemes were asked if the way benefits were typically accrued prior to 2005 were the same or different for married men (widowers) and married women (widows). Although schemes were asked about accruals prior to 2005, for the purposes of analysis we only looked at schemes that had accruals prior to 1990.

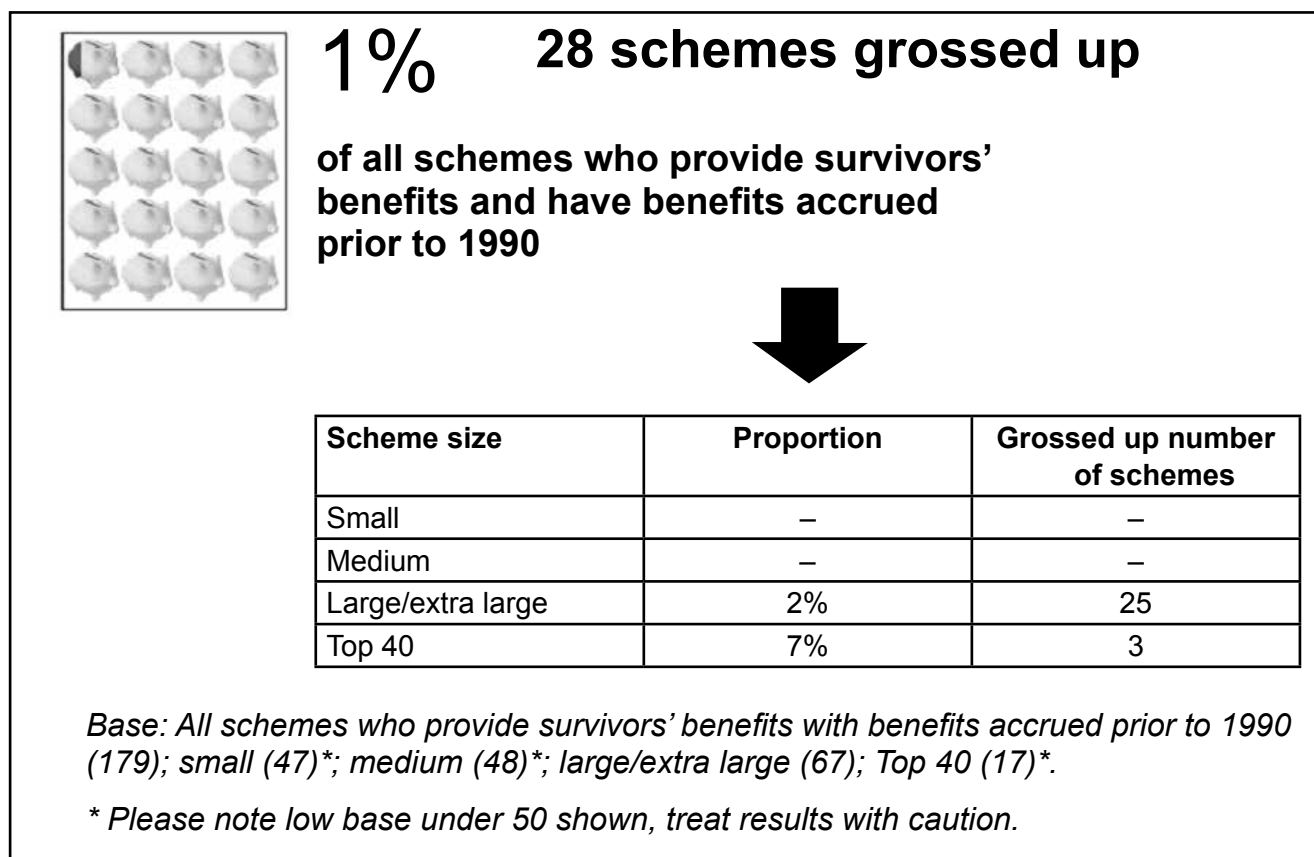
Figure 4.1 shows that one in a hundred schemes (one per cent) that provide survivors' benefits and have benefits accrued prior to 1990, said benefits accrued for married men and married women were different before this period.

Figure 4.1 also shows how the difference in entitlement between married men and married women varies by scheme size.

This one per cent of schemes equates to 28 schemes on a grossed up weighted basis across the whole population having a difference in entitlement. By size this breaks down as, 25 large/extra-large schemes and 3 Top 42 schemes.



**Figure 4.1** Difference in the way survivors' benefits were typically accrued for married men and married women in an opposite sex marriage before 1990 by scheme size



There was no difference in likelihood to have differential benefits by whether schemes were contracted out or not contracted out.

Throughout the report so far analysis has focused on number of schemes. It is also possible to look at results on the basis of proportion of UK membership of Defined Benefit (DB) and Hybrid schemes affected. The one per cent of schemes with a difference in benefit entitlement covers four per cent of the current DB and Hybrid membership population (of those in schemes that provide benefits and have accruals before 1990). This is the equivalent of approximately 495,000 members.

Of the few schemes that had differences in the way benefits were typically accrued for married men and married women in an opposite sex marriage before 1990 and were able to provide details about these differences, one scheme explained;

*'Before 1986 women could only build up accruals for a survivors spouses pension of 50% passed on if they paid extra contributions. From 1986 onwards their accruals in relation to a spouses pension was the same as for men. Men's accruals built up from 1929 onwards with 50% passed on'*

(Large/extra large DB scheme)

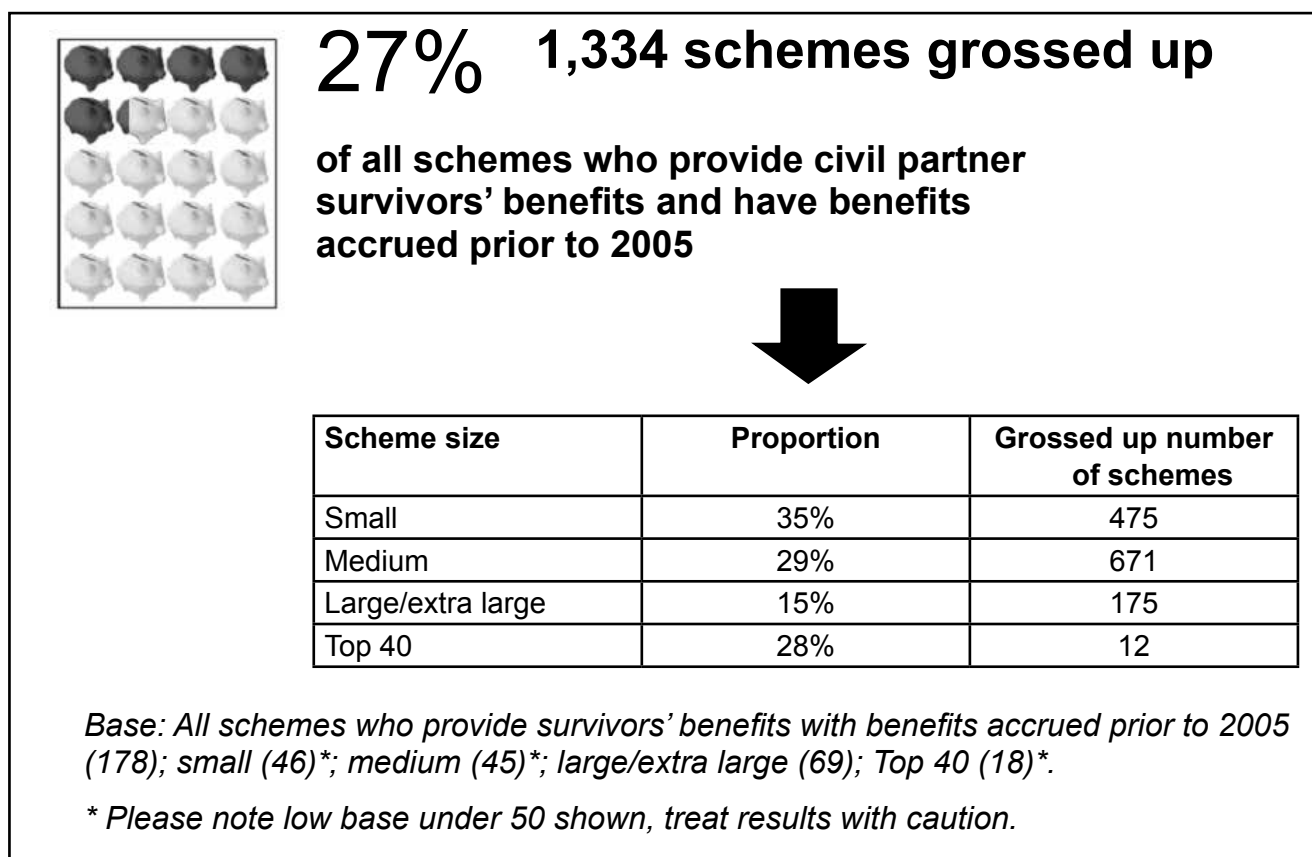
### 4.3 Difference in entitlement between couples in an opposite sex marriage and a same sex civil partnership

To gauge other differences in entitlement, schemes were asked if the way benefits were typically accrued in periods prior to 2005 (when it became a legal requirement to provide benefits at the same level for an opposite sex marriage and same sex civil partnership) was the same or different for men and women in a same sex civil partnership compared to men and women in a marriage.

Just over a quarter of schemes (27 per cent) that provided civil partnership survivors' benefits and had benefits accrued prior to 2005 cited that there were differences in the way benefits were accrued in periods prior to 2005 for those in an opposite sex marriage and for those in a same sex civil partnership (Figure 4.2). This equates to 1,334 schemes that have a difference in this entitlement.

Small schemes were more likely to have a difference in how these benefits were accrued (35 per cent) compared to large/extra large schemes (15 per cent).

**Figure 4.2** Difference in the way benefits were typically accrued between men and women in an opposite sex marriage compared to men and women in a same sex civil partnership before 2005 by scheme size



## **Provision of survivors' benefits in private sector Defined Benefit occupational pension schemes**

In terms of differences in accrual between opposite sex marriage and civil partnerships before 2005, there was no significant difference between those schemes that were contracted out and those schemes that were not contracted out.

Those schemes with a difference in entitlement covered around a fifth (19 per cent) of the current membership population and equates to around 2,547,749 members.

Of those schemes that did have a difference in the way benefits for men and women in an opposite sex marriage compared to men and women in a same sex civil partnership were accrued before 2005, two-thirds (65 per cent) said that this difference was that both men and women in a same sex civil partnership had received no accruals before 2005.

### **4.4 Difference in entitlement between unmarried men and unmarried women in an opposite sex relationship**

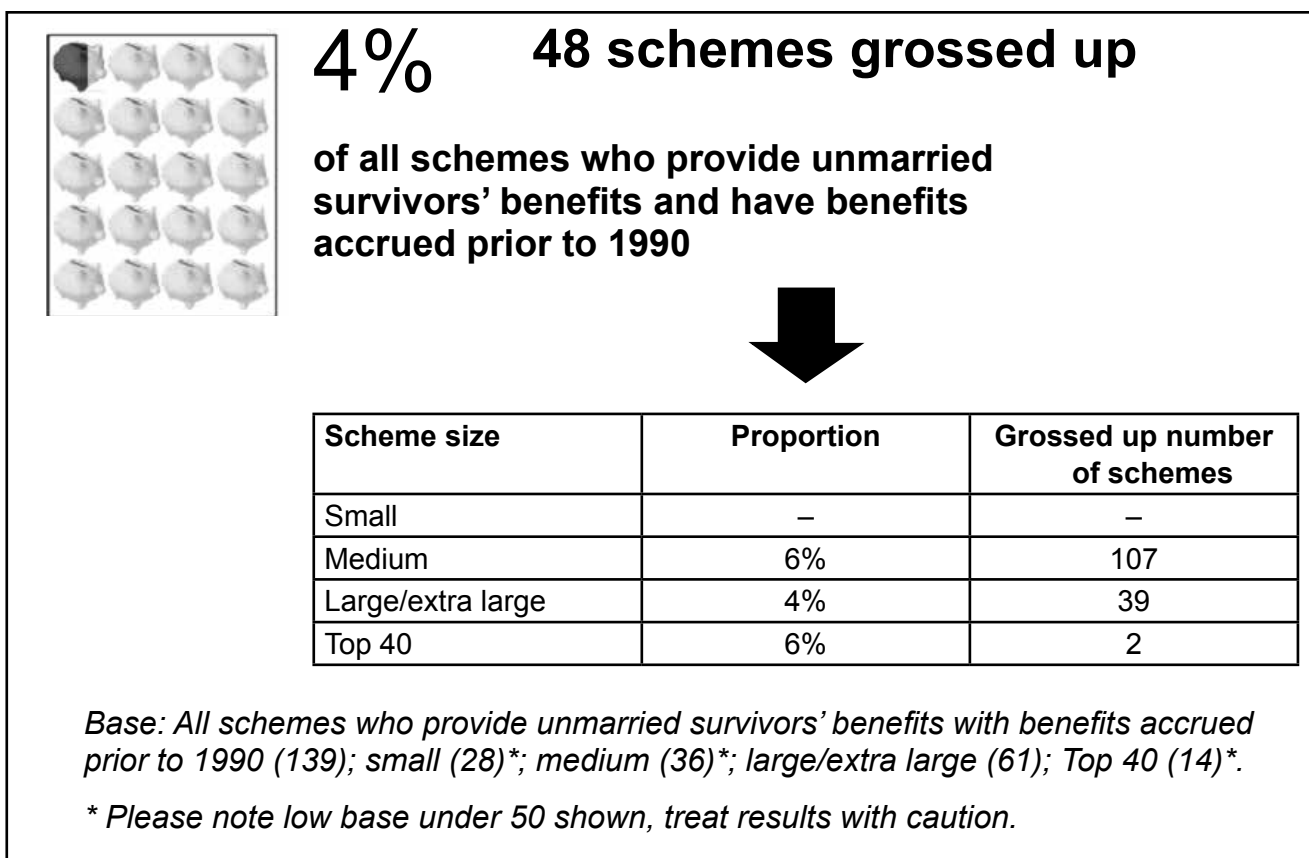
To ascertain any gender differences in the provision of unmarried survivors' benefits, schemes that provided unmarried survivors' benefits and had accruals before 1990 were asked if there were differences in the way that benefits were typically accrued for unmarried men and unmarried women in periods prior to 1990 (when it became a legal requirement that men and women were entitled to the same accrual benefits).

Figure 4.3 shows that four per cent of schemes that provided unmarried survivors' benefits and had benefits accrued prior to 1990 had differences in the way benefits for unmarried men and unmarried women were accrued prior to 1990. There are no statistically significant differences by size of scheme.

These findings indicate that around 148 schemes had a difference in entitlement between unmarried men and unmarried women.

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**Figure 4.3 Difference in the way benefits were typically accrued between unmarried men and unmarried women in an opposite sex relationship before 1990 by scheme size**



Five per cent of schemes that provided unmarried survivors' benefits, had accrued benefits prior to 1990 and that were contracted out, had a difference in this entitlement compared to zero per cent of those not contracted out.

These schemes providing differential benefits account for four per cent of members of all schemes that provided unmarried survivors' benefits and had accrued benefits prior to 2005. This equates to around 436,500 members.

Of the small proportion of schemes with a difference in entitlement, one of these schemes cited that the difference was:

*'For female survivors of an opposite sex unmarried relationship, pre 1987 0% of benefits were passed on, whereas for male survivors of an unmarried relationship, pre 1987 50% of benefits were passed on. These were equalised for 1987.'*

(Large/extra large Hybrid scheme)

Another scheme stated that it depended on the members' period of employment and another said the differences were down to trustee discretion.

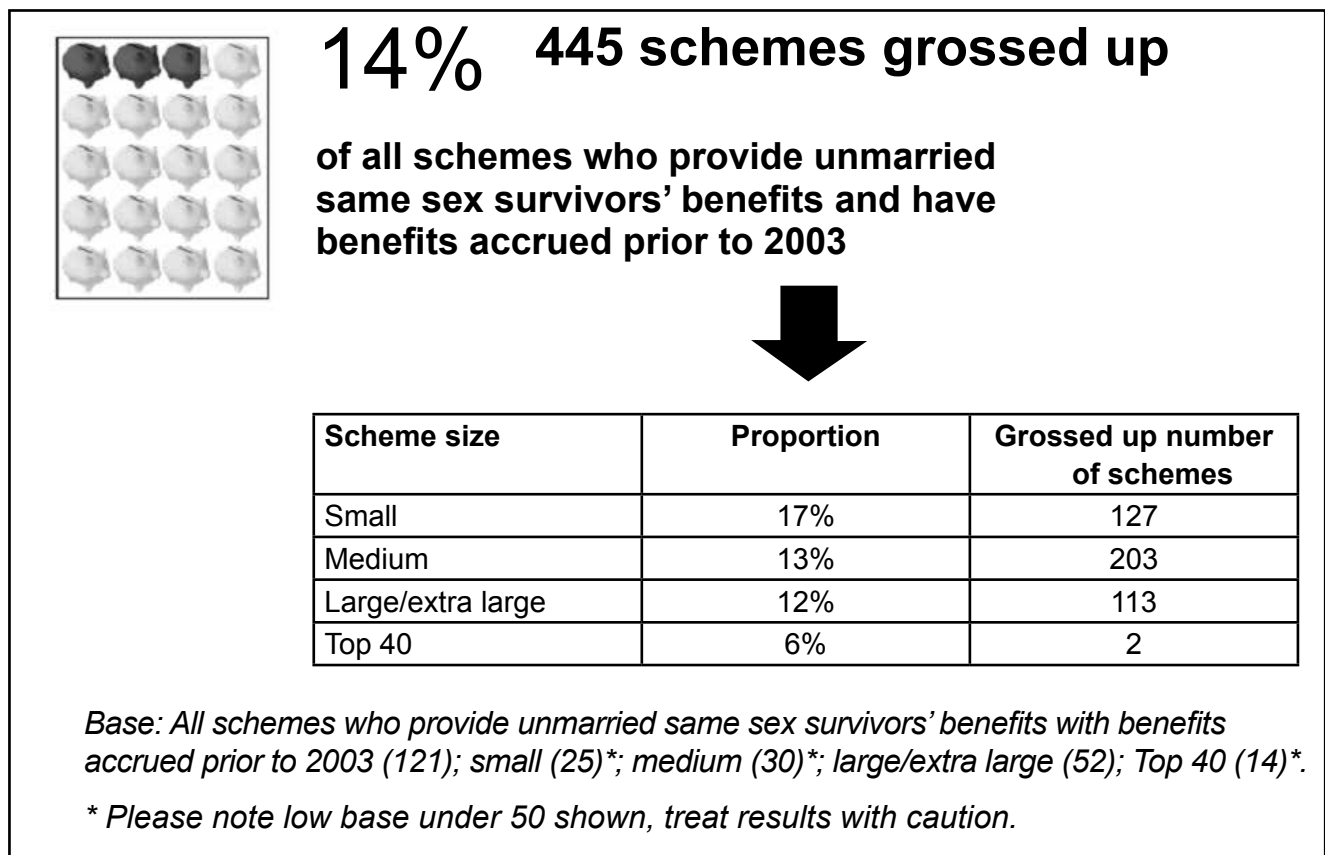
## 4.5 Difference in entitlement between those in an unmarried opposite sex relationship and those in a same sex relationship but not in a civil partnership

The final difference in benefit provision explored by the survey was between those in an unmarried opposite sex relationship and those in a same sex relationship but not a civil partnership.

As shown in Figure 4.4, 14 per cent of schemes that provided unmarried same sex survivors' benefits and had benefits accrued prior to 2003 cited that there were differences in the way that benefits were typically accrued in periods prior to 2003 between those in an unmarried opposite sex relationship and those in a same sex relationship but not a civil partnership. This did not vary by size.

Findings indicate that there were around 445 schemes with a difference in entitlement of this benefit.

**Figure 4.4** Difference in the way benefits were typically accrued between those in an unmarried opposite sex relationship and those in a same sex relationship but not a civil partnership before 2003 by scheme size



## **Provision of survivors' benefits in private sector**

### **Defined Benefit occupational pension schemes**

Sixteen per cent of schemes that were contracted out (that provided survivors' benefits to unmarried same sex couples and had benefits accrued prior to 2003), said there were differences in entitlement, as did five per cent of schemes that were not contracted out.

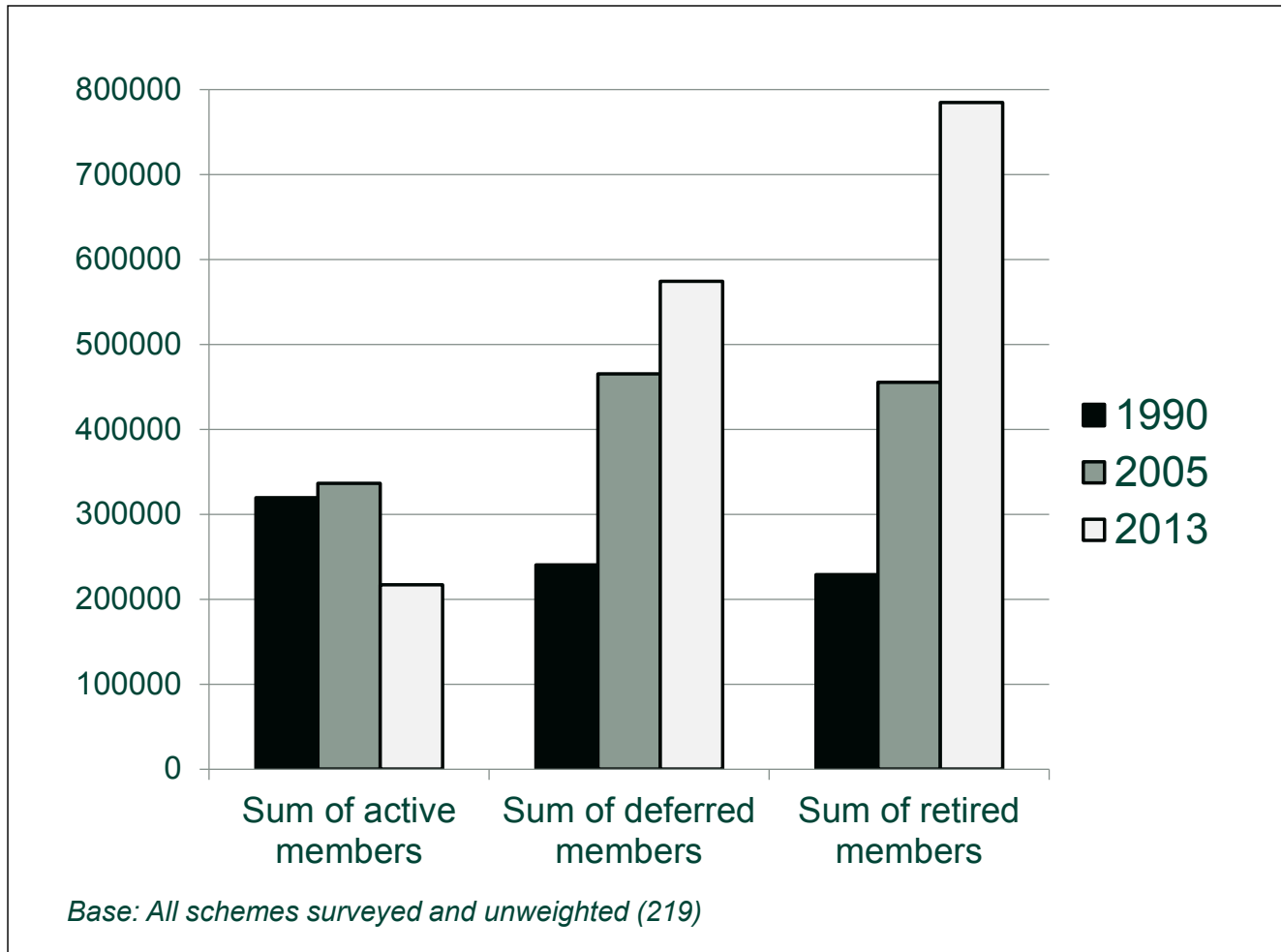
Those schemes that provided different benefits to unmarried opposite sex partners and same sex partners not in a civil partnership and had benefits accrued prior to 2003, accounted for ten per cent of members. This equated to around 1,071,000 members.

Of those schemes that did have a difference in the way benefits for men and women in an unmarried opposite sex relationship compared to men and women in a same sex relationship but not a civil partnership were accrued before 2003, 39 per cent said that this difference was that both men and women in a same sex relationship but not a civil partnership had received no accruals before 2003. A further sixth (15 per cent) of these schemes said that the benefits received by men and women in a same sex relationship but not a civil partnership would have been discretionary before 2003.

# Appendix A

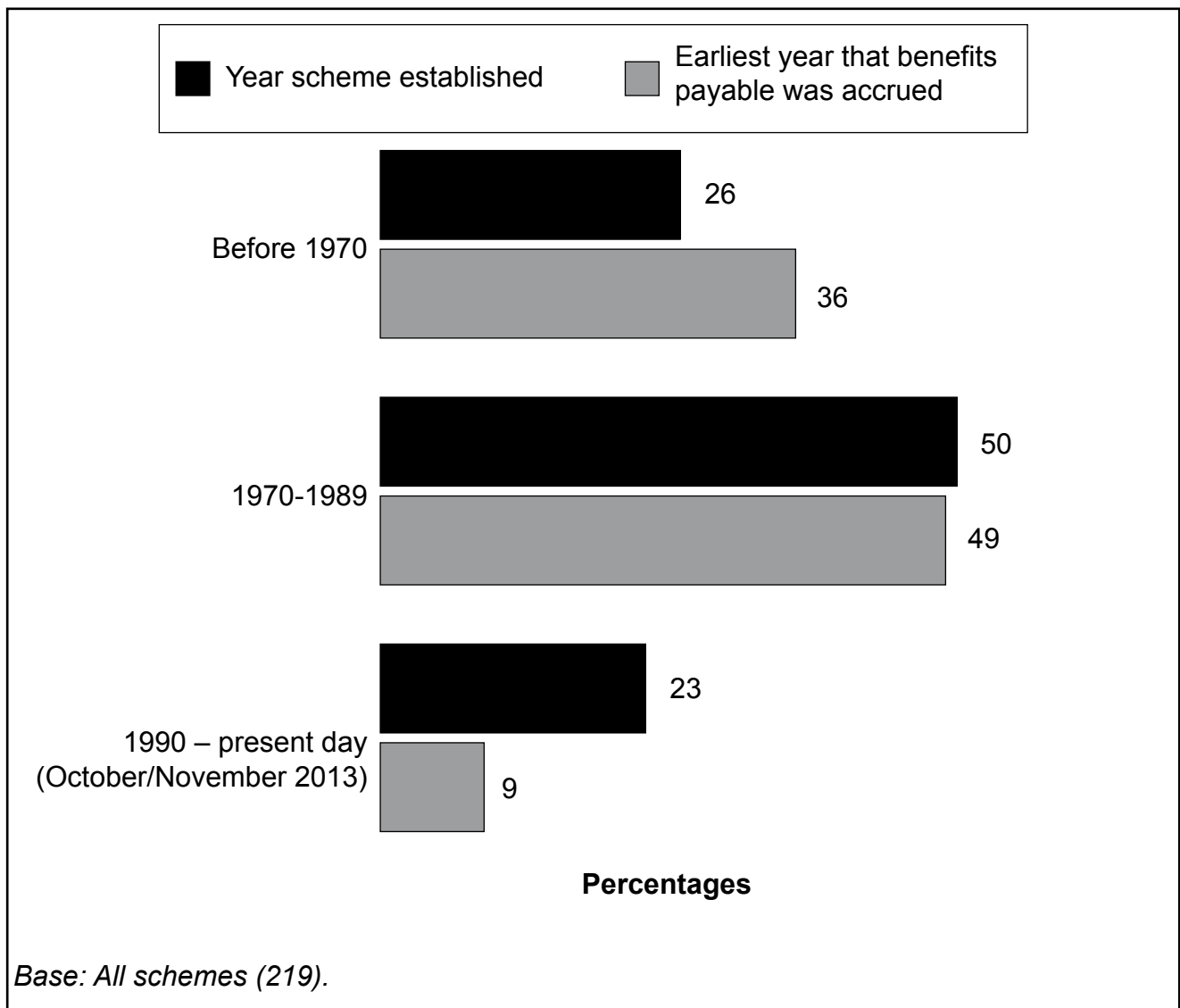
## Additional scheme details

Figure A.1 Number of active, deferred and pensioner members in 1990, 2005 and 2013 within the schemes surveyed on an unweighted basis



**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

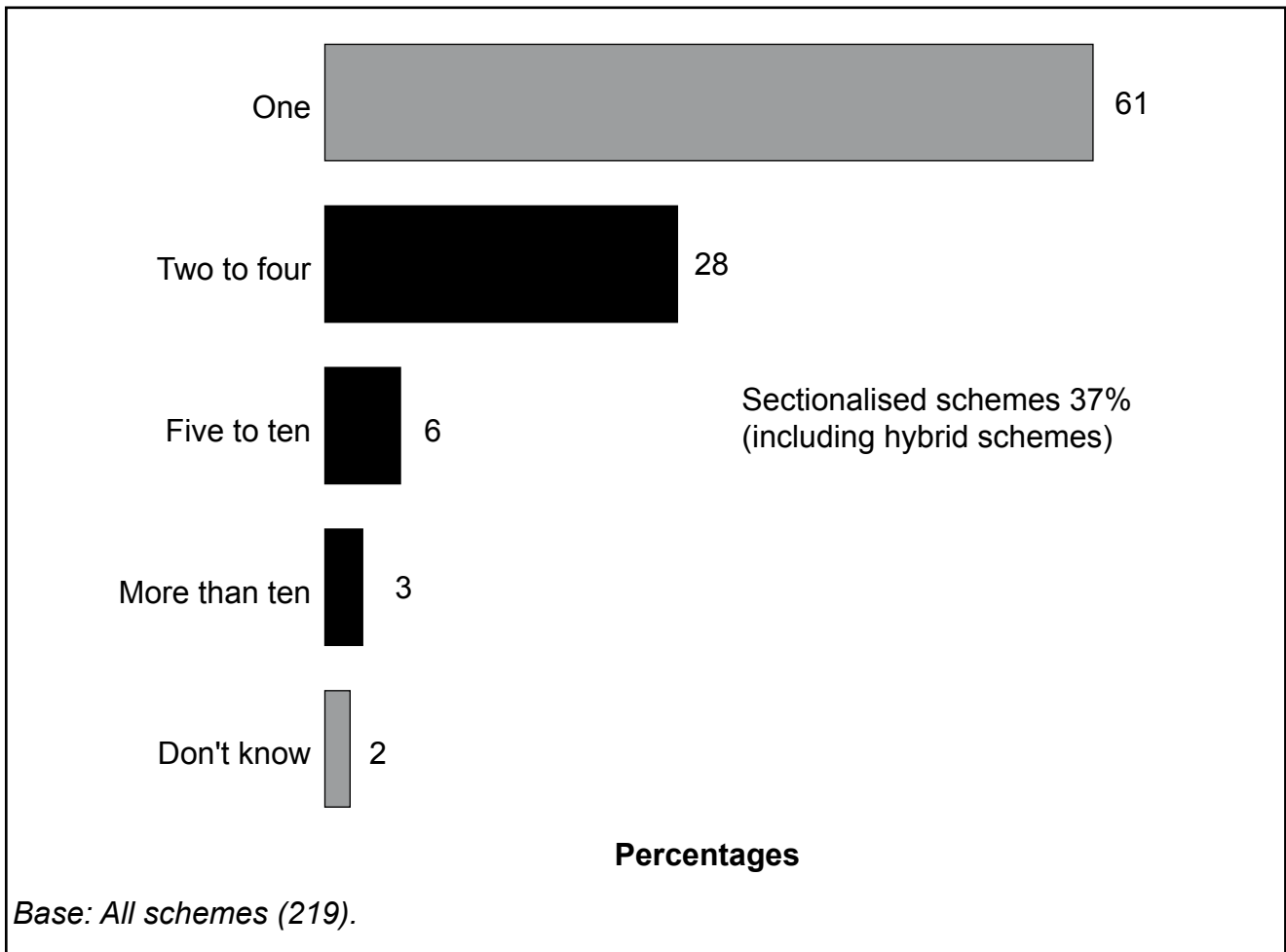
**Figure A.2 Year scheme established**





Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes

Figure A.3 Number of sections in scheme



# Appendix B

## Questionnaire

Survivors' benefits in private sector occupational pension schemes J5284 Telephone

S Screener

IF HAVE CONTACT NAME FROM SAMPLE

**S1 Good morning/afternoon, my name is [NAME]. I'm calling from IFF Research, an independent research agency.**

**We are conducting a study on behalf of DWP about the provision of survivors' pension benefits in Private Sector Defined Benefit and Hybrid pension schemes. This study will form part of a wider review on the differences in treatment between survivors.**

**We are calling specifically with regard to [SCHEME NAME, FROM SAMPLE], which is registered as scheme number [SCHEME PSR NUMBER, FROM SAMPLE]. Can I please speak to [CONTACT NAME]?**

**DWP and IFF Research recently wrote a letter to [CONTACT NAME] regarding this study**

Transferred	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Wants reassurance email	4	GO TO S4
Refusal	5	CLOSE
Refusal – company policy	6	
Refusal – Taken part in recent survey	7	
Nobody at site able to answer questions	8	
Not available in deadline	9	
Engaged	10	
Fax Line	11	
No reply/Answer phone	12	
Residential Number	13	
Dead line	14	
Company closed	15	

IF HAVE NO CONTACT NAME FROM SAMPLE

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**S2** Good morning/afternoon, my name is [NAME]. I'm calling from IFF Research, an independent research agency.

**We are conducting a study on behalf of DWP about the provision of survivors' pension benefits in Private Sector Defined Benefit and Hybrid pension schemes. This study will form part of a wider review on the differences in treatment between survivors.**

**We are calling specifically with regard to [SCHEME NAME, FROM SAMPLE], which is registered as scheme number [SCHEME PSR NUMBER, FROM SAMPLE]. Could you put me through to the person with overall responsibility for administering this scheme on behalf of the company?**

**DWP and IFF Research recently wrote a letter which was addressed to the chair of the trustee board/scheme manager regarding this study.**

*ADD IF NECESSARY: This may be the Chair of the Trustee board, or pension scheme manager*

Continue	1	CONTINUE TO SECTION A
Referred to someone else at establishment NAME _____ JOB TITLE _____	2	TRANSFER AND RE-INTRODUCE
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Wants reassurance email	5	GO TO S4
Refusal	6	THANK AND CLOSE
Refusal – company policy	7	
Refusal – taken part in recent survey	8	
Not available in deadline	9	

WHEN THROUGH TO CORRECT RESPONDENT

**S3** Good morning/afternoon, my name is [NAME]. I'm calling from IFF Research, an independent research agency.

**We are conducting a study on behalf of DWP about the provision of survivors' pension benefits in Private Sector Defined Benefit and Hybrid pension schemes. This study will form part of a wider review on the differences in treatment between survivors.**

**We are calling specifically with regard to [SCHEME NAME, FROM SAMPLE], which is registered as scheme number [SCHEME PSR NUMBER, FROM SAMPLE].**

**You may have received a letter from the DWP and IFF Research about this study.**

**Firstly, there will be a short screening section covering your involvement with the scheme which will take a few minutes. This is then followed by the main questionnaire that will take around 20 minutes of your time. Is now a convenient time for you to go through the screening section?**

*IF NECESSARY: I would like to assure you that all the information we collect will be kept in the strictest confidence and used for research purposes only. We will not pass any of your details onto any other companies. It will not be possible to identify any individual or individual company in the results that we report to DWP and the answers you give will not be traced back to you.*

Continue	1	GO TO SECTION A
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Request letter is re sent	4	GO TO S4
Scheme is not a DB scheme	5	THANK AND CLOSE
Refusal	6	THANK AND CLOSE

THOSE WHO WANT A REASSURANCE EMAIL (S1 = 4) OR (S2 = 5) OR (S3 = 4)

**S4 Please can I take the best email address to send this to?**

RECORD EMAIL ADDRESS	1	MUST BE SAME BOTH TIMES TO CONTINUE
RECORD EMAIL ADDRESS	2	

THOSE WHO WANT A REASSURANCE EMAIL (S1 = 4) OR (S2 = 5) OR (S3 = 4)

**S5 You should receive that shortly. Would you like to continue with the interview now or should we arrange another time to call you back?**

Continue	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Refusal	4	THANK AND CLOSE

**This call may be recorded for quality and training purposes only.**

REASSURANCES TO USE IF NECESSARY

The interview will take around 20 minutes to complete.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

If respondent wishes to confirm validity of survey or get more information about aims and objectives, they can call:

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

- **MRS: Market Research Society**
- **IFF**
- **DWP**

ASK ALL

**S6 Before we begin I would just like to check, is [INSERT SCHEME NAME] a hybrid or defined benefit scheme?**

READ OUT. SINGLE CODE

Hybrid	1	
Defined Benefit	2	
Don't know	3	

ASK IF NON HYBRID SCHEME S6 = 2 OR 3

**S7 Is [INSERT SCHEME NAME] sectionalised?**

READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK IF HYBRID SCHEME OR SECTIONALISED SCHEME S6 = 1 OR S7=1

**S8 Which of the following best describes how the [IF HYBRID S6 = 1: DB] sections differ?**

READ OUT. SINGLE CODE

Sections are segregated for funding purposes only	1	CONTINUE
Sections have different benefit scales only	2	CONTINUE
Sections can be both segregated for funding purposes and have different benefit scales	3	CONTINUE
Something else	4	<b>THANK AND CLOSE</b>

READ OUT TO HYBRID SCHEME (S6 = 1)

**For the rest of the survey I would like you to base your answers only on the DB section(s) of this pension scheme**

ASK ALL

**S9** And how would you describe the current status of the [SCHEME NAME]? [IF HYBRID S6= 1: Bearing in mind we are only interested in the DB section(s) of the scheme]. Is it...

ADD IF NECESSARY: If this differs between sections please refer to the biggest section of your scheme.

READ OUT. SINGLE CODE

Open to new entrants	1	
Closed to new entrants	2	
Frozen or paid up	3	
In the process of winding up	4	
Wound up/terminated	5	THANK AND CLOSE
In the process of merging/recently merged with another scheme	6	
DO NOT READ OUT: Don't know	7	

ASK ALL

**S10** Is the [INSERT SCHEME NAME] contracted out? [IF HYBRID S6= 1: Again, only thinking about the DB section(s) of the scheme]

ADD IF NECESSARY: Some pension schemes are set up to provide a pension which replaces all, or part, of the additional state pension (also called the State Second Pension). Currently individuals who are members of a contracted out scheme pay lower national insurance contributions and/or receive some national insurance rebates into their pension scheme. If you run a contracted-out occupational pension scheme you will have been issued with a contracting-out certificate.

ADD IF NECESSARY: If this differs between sections please refer to the biggest section of your scheme.

READ OUT. SINGLE CODE

Yes	1	CREATE DUMMY VARIABLE CONTRACT = 1 (CONTRACTED OUT)
No	2	CREATE DUMMY VARIABLE CONTRACT = 2 (NOT CONTRACTED OUT)

ASK IF SCHEME CONTRACTED IN (S10 = 2)

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**S10a. Has the [INSERT SCHEME NAME] ever been contracted out? [IF HYBRID S6=1: Again, only thinking about the DB section(s) of the scheme]**

Yes	1	GO TO S11
No	2	GO TO S12
Don't know	3	GO TO S12

ASK IF SCHEME HAS EVER BEEN CONTRACTED OUT S10A = 1

**S11 When was the last year in which [INSERT SCHEME NAME] was contracted out? [IF HYBRID S6=1: Again, only thinking about the DB section(s) of the scheme]**

Add if necessary: If unsure please give your best estimate

WRITE IN
----------

Don't Know	A1A
Refused	A1B

ASK ALL

**S12 And which of the following best represents your role with regards to the [SCHEME NAME]? Is it...**

**ADD IF NECESSARY: If you fit into more than one of these roles please select the role which you spend the most time doing**

READ OUT. SINGLE CODE

Lay Trustee	1	
Professional trustee	2	
Director of a company that is a trustee	3	
Pension Scheme Lawyer	4	
Pension Scheme Actuary	5	
Pension Scheme Auditor	6	
IFA or Benefit Consultant	7	
Pension Scheme Manager	8	
In-house Pensions scheme administrator (i.e. responsible for the day to day administration of your organisation's scheme)	9	
Secretary to the trustees	10	
Third party administrator	11	
Other (Write in)	12	

ASK ALL

- S13 How many members does the [INSERT SCHEME NAME] have in the UK, including all active, deferred and pensioner members? [IF HYBRID S6=1: Thinking only about the DB section(s) of the scheme]**

PROMPT WITH RANGES. SINGLE CODE

1-11 members	1	THANK AND CLOSE
12-99	2	SIZE QUOTA = 1: SMALL
100-999	3	SIZE QUOTA = 2: MEDIUM
1,000-4,999	4	SIZE QUOTA = 3: LARGE
5,000 – 9,999	5	
10,000+	6	SIZE QUOTA = 4: EXTRA LARGE

ASK ALL

- S14 Thank you very much for your time, that completes the screening exercise. As mentioned in the letter DWP sent, we'd like to talk to you in some detail about your schemes provision of survivor benefits – is this information that you'd have to hand so that we can conduct the interview now or would it be better if we sent you out a datasheet to firstly record the information we will be collecting from you, and then called you back?**

ADD IF NECESSARY: I'd like to discuss how the rules for provision of survivor benefits have changed over time for the largest section of your DB scheme

Happy to continue	1	Got to A1
Arrange time to call back	2	ASK S15

- S15 That's not a problem. In advance of our call we'll send you an e mail with an attached document highlighting the questions we'll be asking you. Can I just confirm the following details?**

Name:	
Job title:	
E- mail:	
Direct line telephone number:	
ARRANGE HARD	
APPOINTMENT TIME	

DP: SEND OUT AUTOMATIC EMAIL AND DATASHEET

Re contact

ASK ALL CALL BACKS FROM S14 (S14 = 2)



**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**S16 Good morning/afternoon. My name is NAME and I'm calling from IFF Research. Please can I speak to [INSERT NAME]?**

Transferred/respondent answers	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Engaged	4	CALL BACK
No reply/Answer phone	5	

ASK ALL CALL BACKS FROM S14 (S14 = 2)

**S17 Good morning/afternoon, my name is NAME, calling from IFF Research, an independent market research company. I understand you spoke to my colleague recently and agreed to take part in a very important study we are conducting for DWP. You should have been sent a datasheet in advance of this call specifying the types of questions we will be covering surrounding your schemes rules and historical data.**

**Would now be good time to conduct the interview?**

*ADD IF NECESSARY: The interview will take around 20 minutes to complete and covers characteristics of your schemes membership, provision of survivor's benefit, how this is calculated and conditions of payment.*

*ADD IF NECESSARY: You don't necessarily need to have written down/answered every section of the data sheet so long as you feel you'd be able to give me this information over the phone.*

*ADD IF NECESSARY: Your participation is very important in helping DWP understand more about the pensions landscape.*

**INTERVIEWER NOTE: IF RESPONDENT STATES THEY HAVE NOT HAD CHANCE TO FILL IN OR LOOK AT THE DATASHEET MAKE APPOINTMENT TO CALL BACK**

Continue	1	CONTINUE TO A1
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
<b>Refusal</b>	<b>4</b>	<b>THANK AND CLOSE</b>

# A Characteristics of scheme members

ASK ALL

**A1 Before I ask you about your specific scheme rules I'd just like to get a bit more background about the [SCHEME NAME] to understand this in detail.**

**For the purposes of this section we would like you to answer based [DB SECTIONALISED OR NON SECTIONALISED S6 = 2: on the whole scheme.] [HYBRID S6 = 1: only on the DB section(s) of the scheme.]**

**Firstly, in what year was the [SCHEME NAME] established?**

**Add if necessary: If unsure please give your best estimate**

PLEASE RECORD FULL YEAR 19XX OR 20XX

WRITE IN
DO NOT READ OUT: Don't know

ASK ALL

**A2 What is the earliest year that benefits payable by this scheme were originally accrued, including any liabilities that have been transferred in to the scheme?**

**Add if necessary: If unsure please give your best estimate**

PLEASE RECORD FULL YEAR 19XX OR 20XX

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

ASK ALL SCHEMES THAT ARE NOT OPEN OR CLOSED TO NEW ENTRANTS S9 NOT = 1 OR 2

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**A3** What is the last year that benefits payable by this scheme were accrued, including any liabilities that have been transferred in to the scheme?

**ADD IF NECESSARY:** We mean the last year that benefits have been accrued from, if the scheme is still currently accruing benefits then the answer would be 2013

**Add if necessary:** If unsure please give your best estimate

PLEASE RECORD FULL YEAR 19XX OR 20XX

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

ASK ALL A1 =< 1990

**A4** How many members did the scheme have in the UK, including all active, deferred and pensioner members in 1990?

**ADD IF NECESSARY:** If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.

WRITE IN.

WRITE IN		
DO NOT READ OUT: Don't know		
<b>IF DK PROMPT WITH RANGE BELOW: Are you able to estimate by using the following ranges</b>		
<b>IF INTEGER PROVIDED: Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 1990 AND A41 IS NOT 1 (NO MEMBERS)

**A5** And approximately how many members of the scheme were active members in 1990?

**ADD IF NECESSARY:** If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A4]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 1990 AND A41 IS NOT 1 (NO MEMBERS)

**A6 And approximately how many members of the scheme were deferred members in 1990?**

ADD IF NECESSARY: **If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A4]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 1990 AND A41 IS NOT 1 (NO MEMBERS)

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**A7 And approximately how many members of the scheme were pensioner members in 1990?**

**ADD IF NECESSARY: If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A4]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 2005

**A8 Now thinking about membership in 2005, approximately how many members did the scheme have in the UK, including all active, deferred and pensioner members in 2005?**

WRITE IN.

WRITE IN		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 2005 AND A81 IS NOT 1 (NO MEMBERS)

**A9 And approximately how many members of the scheme were active members in 2005?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A8]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL A1 =< 2005 AND A81 IS NOT 1 (NO MEMBERS)

**A10 And approximately how many members of the scheme were deferred members in 2005?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A8]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

ASK ALL A1 =< 2005 AND A81 IS NOT 1 (NO MEMBERS)

**A11 And approximately how many members of the scheme were pensioner members in 2005?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A8]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

**A12 DELETED**

ASK ALL

**A13 Approximately how many members of the scheme are active members in 2013?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A12]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL

**A14 And approximately how many members of the scheme are deferred members in 2013?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A12]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	

ASK ALL

**A15 And approximately how many members of the scheme are pensioner members in 2013?**

WRITE IN.

WRITE IN [CATI DO NOT ALLOW TO BE MORE THAN A12]		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
No members	1	
1-11 members	2	
12-29	3	
30-99	4	
100-199	5	
200-999	6	
1,000-4,999	7	
5,000 – 9,999	8	
10,000+	9	
DO NOT READ OUT: Don't know	10	



**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

ASK ALL A1 =< 1990 EXCEPT A51 = 1 (NO ACTIVE MEMBERS IN 1990) OR A41 = 1

**A16 [HYBRID S6 = 1: Still only thinking about the DB section(s) of the scheme]  
Approximately what proportion of the schemes active members in 1990 were...?**

**ADD IF NECESSARY: If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.**

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL A1 =< 1990 EXCEPT A61 = 1 (NO DEFERRED MEMBERS IN 1990) OR A41 = 1

**A17 Approximately what proportion of the schemes deferred members in 1990 were...?**

**ADD IF NECESSARY: If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.**

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL A1 =< 1990 EXCEPT A71 = 1 (NO PENSIONER MEMBERS IN 1990) OR A41 = 1

**A18 Approximately what proportion of the schemes pensioner members in 1990 were...?**

**ADD IF NECESSARY: If you do not have the figures for 1990, figures for years around 1990 or an estimation will be fine.**

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL A1 =< 2005 EXCEPT A91 = 1 (NO ACTIVE MEMBERS IN 2005) OR A81 = 1

**A19 Approximately what proportion of the schemes active members in 2005 were...?**

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL A1 =< 2005 EXCEPT A101 = 1 (NO DEFERRED MEMBERS IN 2005) OR A81 = 1

**A20** Approximately what proportion of the schemes deferred members in 2005 were...?

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL A1 =< 2005 EXCEPT A111 = 1 (NO PENSIONER MEMBERS IN 2005) OR A81 = 1

**A21** Approximately what proportion of the schemes pensioner members in 2005 were...?

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL EXCEPT A131 = 1 (NO ACTIVE MEMBERS IN 2013)

**A22** Approximately what proportion of the schemes active members in 2013 are...?

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL EXCEPT A141 = 1 (NO DEFERRED MEMBERS IN 2013)

**A23** Approximately what proportion of the schemes deferred members in 2013 are...?

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL EXCEPT A151 = 1 (NO PENSIONER MEMBERS IN 2013)

**A24** Approximately what proportion of the schemes pensioner members in 2013 are...?

WRITE IN PERCENTAGE FOR EACH. DP: MUST SUM TO 100% UNLESS DK SELECTED FOR BOTH

Male	1	WRITE IN %	DO NOT READ OUT: Don't know
Female	2	WRITE IN %	DO NOT READ OUT: Don't know

ASK ALL

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**A25** What is the scheme's Scheme Specific Funding (SSF part 3) market value of assets as provided on your most recent annual scheme return to the Pensions Regulator?

ADD IF NECESSARY: If unsure please give your best estimate

WRITE IN.

WRITE IN		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
Less than £5 million	1	
£5m – £19.9m	2	
£20m – £99.9m	3	
£100m – £299.9m	4	
£300m or more	5	
DO NOT READ OUT: Don't know	6	

ASK ALL A1 =< 2005

**A26** And what was the scheme's market value of assets in 2005?

ADD IF NECESSARY: If unsure please give your best estimate

WRITE IN		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
Less than £5 million	1	
£5m – £19.9m	2	
£20m – £99.9m	3	
£100m – £299.9m	4	
£300m or more	5	
DO NOT READ OUT: Don't know	6	

**A27 And what was the scheme's market value of assets in 1990?**

ADD IF NECESSARY: If unsure please give your best estimate

WRITE IN		
DO NOT READ OUT: Don't know		
IF DK PROMPT WITH RANGE BELOW: <b>Are you able to estimate by using the following ranges</b>		
IF INTEGER PROVIDED: <b>Interviewer please code to range</b>		
Less than £5 million	1	
£5m – £19.9m	2	
£20m – £99.9m	3	
£100m – £299.9m	4	
£300m or more	5	
DO NOT READ OUT: Don't know	6	

**B Sections of the scheme**

ASK ALL

**B1 How many different [HYBRID S6 = 1: DB] sections does the [INSERT SCHEME NAME] have?**

PROMPT WITH RANGES. SINGLE CODE

1	1	
2-4	2	
5-10	3	
More than 10	4	
DO NOT READ OUT: Don't know	5	

ASK ALL WITH MORE THAN ONE SECTION (B1 =2-5)

**B2 And do the different [HYBRID S6 = 1: DB] sections of your scheme tend to...?**

READ OUT. SINGLE CODE

Provide the same benefits	1	
Provide different benefits	2	
DO NOT READ OUT: Don't know	3	

ASK ALL WITH MORE THAN ONE SECTION (B1 =2-5)

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**B3 Please can you tell me the name of the [HYBRID S6 = 1: DB] section of the [INSERT SCHEME NAME] with the largest number of members in [IF A1 <=1990: 1990 IF A1 >1990 AND <=2005: 2005 IF A1 >2005: 2013? Please include all active, deferred and pensioner members.**

WRITE IN.

WRITE IN
----------

DP: WRITE TEXT AT B3 TO SAMPLE. 'SECTION' = TEXT AT B3

READ OUT TO ALL WITH MORE THAN ONE SECTION (B1 = 2-5)

**For the following sections of the survey I would like you to base your answers on the [INSERT TEXT FROM B3] section of your scheme.**

## **C Survivors benefits**

ASK ALL

**C1 Now moving on to think about the survivors benefits that this scheme [IF B1 = 2-5: section] provides in more detail, can I firstly check, does this scheme [IF B1 = 2-5: section] provide survivors benefits. By this I mean survivor benefits for adults and not for children?**

READ OUT. SINGLE CODE

Yes	1	GO TO C2
No	2	GO TO C17
DO NOT READ OUT: It is discretionary	3	GO TO C1a

ASK ALL WHERE PROVISION OF SURVIVOR BENEFITS IS DISCRETIONARY (C1 = 3)

**C1a. Are survivor benefits provided in the majority of cases where discretion is used?**

READ OUT. SINGLE CODE

Yes	1	GO TO C2
No	2	GO TO C17
DO NOT READ OUT: It is discretionary	3	GO TO C1a

READ OUT TO ALL WHO PROVIDE SURVIVORS BENEFITS C1 = 1 OR C1A = 1 OR 3

**Whenever survivor benefits are referred to throughout the rest of this section, please bear in mind that we mean survivor benefits for adults and not for children.**

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 2005 WHO PROVIDE SURVIVORS BENEFITS (A2 = < 2005 AND C1 = 1 OR C1A = 1 OR 3)

**C2 Was the way survivors benefits typically accrued in periods prior to 2005, the same or different for married men (widowers) and married women (widows)?**

READ OUT. SINGLE CODE

Same	1	GO TO C5
Different	2	GO TO C4
DO NOT READ OUT: Don't know	3	GO TO C5

**C3 DELETED**

ASK ALL WITH DIFFERENT ACCRUALS FOR MARRIED MEN AND MARRIED WOMEN BEFORE 2005 (C2 = 2)

**C4 For accruals before 2005 what periods of accrual counted for survivor benefits and what percentage of benefit was passed on during each of these periods for a married female and a married male survivor?**

**ADD IF NECESSARY: Please note if this is GMP (Guaranteed Minimum Pension) only, this is an acceptable response. Where the level of benefits provided was an option to members please describe the most common outcome chosen by members.**

**ADD IF NECESSARY: For example: Only accruals between 1990 and 2005 counted. 1990-2000 – 50% of benefits passed on, 2000-2005 – 100% of benefits passed on.**

**C4A MARRIED FEMALE SURVIVOR**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

**C4B MARRIED MALE SURVIVOR**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 2005 WHO PROVIDE SURVIVORS BENEFITS (A2 = < 2005) AND (C1 = 1 OR C1A = 1 OR 3)

**C5 And do you provide survivors benefits to survivors of a same sex civil partnership?**

**Please note that if your scheme provides survivors benefits to all partners – including same sex and non-married partners – you should include such benefits when answering about civil partners.**

READ OUT. SINGLE CODE

Yes	1	GO TO C6
No	2	GO TO C9
DO NOT READ OUT: It is discretionary	3	GO TO C5a

**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

ASK ALL WHERE PROVISION OF SURVIVOR BENEFITS TO SAME SEX CIVIL PARTNERSHIPS IS DISCRETIONARY (C5 = 3)

**C5a. Are survivor benefits to survivors of a same sex civil partnership provided in the majority of cases where discretion is used?**

READ OUT. SINGLE CODE

Yes	1	GO TO C6
No	2	GO TO C9
DO NO READ OUT: Don't know	3	GO TO C6

ASK ALL WHO PROVIDE SURVIVORS BENEFIT C5 = 1 OR C5A = 1 OR 3

**C6 Was the way survivors benefits typically accrued in periods prior to 2005, the same or different for men and women in a same sex civil partnership compared to married men and women?**

READ OUT. SINGLE CODE

Same	1	GO TO C9
Different	2	GO TO C8
DO NOT READ OUT: Don't know	3	GO TO C9

**C7 DELETED**

ASK ALL WITH DIFFERENT ACCRUALS BEFORE 2005 (C6 = 2)

**C8 For accruals before 2005 what periods of accrual counted for benefits and what percentage of benefit was passed on during each of these periods to a female and male survivor of a same sex civil partnership?**

**ADD IF NECESSARY: Please note if this is GMP (Guaranteed Minimum Pension) only, this is an acceptable response. Where the level of benefits provided was an option to members, please describe the most common outcome chosen by members.**

**ADD IF NECESSARY: For example: Only accruals between 1990 and 2005 counted. 1990-2000 – 50% of benefits passed on, 2000-2005 – 100% of benefits passed on.**

**C8A FEMALE SURVIVOR IN CIVIL PARTNERSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

**C8B MALE SURVIVOR IN CIVIL PARTNERSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 1990 WHO PROVIDE SURVIVORS BENEFITS (A2 = < 1990) AND (C1 = 1 OR C1A = 1 OR 3)

**C9 Do you provide unmarried survivors benefits to survivors of an opposite sex relationship?**

READ OUT. SINGLE CODE

Yes	1	GO TO C10
No	2	GO TO C13
DO NOT READ OUT: It is discretionary	3	GO TO C9a

ASK ALL WHERE PROVISION OF SURVIVOR BENEFITS TO OPPOSITE SEX UNMARRIED RELATIONSHIPS IS DISCRETIONARY (C9 = 3)

**C9a. Are survivor benefits to survivors of an unmarried opposite sex relationship provided in the majority of cases where discretion is used?**

READ OUT. SINGLE CODE

Yes	1	GO TO C10
No	2	GO TO C13
DO NOT READ OUT: Don't know	3	GO TO C10

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 1990 WHO PROVIDE UNMARRIED SURVIVORS BENEFITS (A2 = <1990) AND (C9 = 1 OR C9A = 1 OR 3)

**C10 Was the way survivors benefits typically accrued in periods prior to 1990, the same or different for men and women in an opposite sex unmarried relationship?**

READ OUT. SINGLE CODE

Same	1	GO TO C13
Different	2	GO TO C12
DO NOT READ OUT: Don't know	3	GO TO C13

**C11 DELETED**

ASK ALL WITH DIFFERENT ACCRUALS BEFORE 1990 (C10 = 2)

**C12 For accruals before 1990 what periods of accrual counted for benefits and what percentage of benefits was passed on during each of these periods to a female and male survivor of an opposite sex unmarried relationship?**

ADD IF NECESSARY: Please note if this is GMP (Guaranteed Minimum Pension) only, this is an acceptable response. Where the level of benefits provided was an option to members, please describe the most common outcome chosen by members.

ADD IF NECESSARY: For example: Only accruals between 1990 and 2005 counted. 1990-2000 – 50% of benefits passed on, 2000-2005 – 100% of benefits passed on.

**C12A FEMALE SURVIVOR IN OPPOSITE SEX UNMARRIED RELATIONSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period



**Provision of survivors' benefits in private sector  
Defined Benefit occupational pension schemes**

**C12B MALE SURVIVOR IN OPPOSITE SEX UNMARRIED RELATIONSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD		
No accruals before this period		

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 2003 WHO PROVIDE CIVIL PARTNERSHIP OR UNMARRIED SURVIVOR BENEFITS (A2 = < 2003) AND (C5 = 1 OR C5A = 1 OR 3) OR (C9 = 1 OR C9A = 1 OR 3)

- C13 And do you provide survivors benefits to those in a same sex relationship but not in a civil partnership?**

READ OUT. SINGLE CODE

Yes	1	GO TO C14
No	2	GO TO C17
DO NOT READ OUT: It is discretionary	3	GO TO C13a

ASK ALL WHERE PROVISION OF SURVIVOR BENEFITS TO SAME SEX NON CIVIL PARTNERSHIPS IS DISCRETIONARY (C13 = 3)

- C13a. Are survivor benefits to survivors of a same sex relationship but not in a civil partnership provided in the majority of cases where discretion is used?**

READ OUT. SINGLE CODE

Yes	1	GO TO C14
No	2	GO TO C17
DO NOT READ OUT: Don't know	3	GO TO C14

ASK ALL WITH BENEFITS ACCRUED EARLIER THAN 2003 WHO PROVIDE SAME SEX NOT IN CIVIL PARTNERSHIP SURVIVORS BENEFITS (A2 = < 2003) AND (C13 = 1 OR C13A = 1 OR 3)

- C14 Was the way survivors benefits typically accrued in periods prior to 2003, the same or different for men and women in a same sex relationship but not in a civil partnership compared to an unmarried opposite sex relationship?**

READ OUT. SINGLE CODE

Same	1	GO TO C17
Different	2	GO TO C16
DO NOT READ OUT: Don't know		GO TO C17

- C15 DELETED**

ASK ALL WITH DIFFERENT ACCRUALS BEFORE 2003 (C14 = 2)

**C16 For accruals before 2003, what periods of accrual counted for benefits and what percentage of benefits was passed on during each of these periods to a female and male survivor of a same sex relationship but not in a civil partnership?**

**ADD IF NECESSARY:** Please note if this is GMP (Guaranteed Minimum Pension) only, this is an acceptable response. Where the level of benefits provided was an option to members, please describe the most common outcome chosen by members.

**ADD IF NECESSARY:** For example: Only accruals between 1990 and 2005 counted. 1990-2000 – 50% of benefits passed on, 2000-2005 – 100% of benefits passed on.

**C16A FEMALE SURVIVOR IN AN SAME SEX RELATIONSHIP BUT NOT IN CIVIL PARTNERSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

**C16B MALE SURVIVOR IN AN SAME SEX RELATIONSHIP BUT NOT IN CIVIL PARTNERSHIP**

WRITE IN PERIODS OF ACCRUAL AND % PASSED ON DURING EACH PERIOD
No accruals before this period

ASK ALL

**C17 Are there any other differences in benefits for different categories of survivors in your scheme that you haven't mentioned in answering these questions?**

WRITE IN
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## D Calculation of benefits

ASK ALL WHO PROVIDE SURVIVORS BENEFITS (C1 = 1)

### D1 What is the scheme accrual rate? Is it...?

READ OUT. SINGLE CODE

30ths	1	
60ths	2	
80ths	3	
120ths	4	
Other (specify)	5	
DO NOT READ OUT: Don't know	6	

ASK ALL WHO PROVIDE SURVIVORS BENEFITS (C1 = 1)

### D2 And what percentage of pension is paid out to survivors?

**By this we mean the percentage of the full pension that survivors receive on death of the member**

READ OUT. SINGLE CODE

37.5%	1	
50%	2	
66%	3	
Other (specify)	4	
DO NOT READ OUT: Don't know	5	

ASK ALL WHO PROVIDE SURVIVORS BENEFITS (C1 = 1)

### D3 Which of the following can act as a restriction on the amount, if any, of survivors benefit that is paid?

NOTE TO INTERVIEWER: If respondent says 'it's discretionary' please code as yes

READ OUT. CODE ALL THAT APPLY

Length of marriage	1	
Age difference between individuals in a marriage	2	
Whether survivor remarries	3	
Whether survivor co-habits in an unmarried relationship	4	
DO NOT READ OUT: None of the above	5	

## **E Thank and Close**

**E1 Thank you very much for taking the time to speak to us today. Would you be willing for us to call you back regarding:**

This particular study – if we need to clarify any of the information	1	
Other research studies which may be relevant to you	2	
Neither of these	3	

IF CONSENT TO RECONTACT

**E2 And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No – write in number	2	

RECORD DETAILS OF RESPONDENT WHO COMPLETED INTERVIEW

Name:	
Job title:	
Email address:	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW
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Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.
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