

Annex: Pension Wise service evaluation questionnaires

Experiences questionnaire

Q1.HOWHEARD DELETED FROM Y1W4 ONWARDS

Intentions and early actions

ASK IF COMPLETED APPOINTMENT (SAMPTYPE=1)

Q1a.PROMPT

Before your Pension Wise appointment, what would you say prompted you to start thinking about your pension options?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

1. Children left home
 2. Ill-health
 3. Information from my employer
 4. Finished paying off the mortgage
 5. My pension provider contacted me
 6. My financial advisor contacted me
 7. Reaching or approaching retirement
 8. Redundancy
 9. Talking to friends, family or colleagues
 10. Wanted to reduce my working hours
 11. Wanted to stop working entirely
 12. Wanted to see when I could afford to retire
 13. Another reason *WRITE IN*
 14. Nothing in particular
- (MULTICODE; ALLOW DK)

ASK IF COMPLETED APPOINTMENT (SAMPTYPE=1)

Q2.NEXTSTEPS

Did you do any of the following before your Pension Wise appointment on [APPTDATE], after this appointment, or both before and after?

CATI: PROMPT TO CODE

CATI ASK AS LOOP

WEB ASK AS GRID

DELETED FROM Y1W3 ONWARDS

Made a decision on what to do with your pension pot

Spoken to a financial advisor, tax advisor or accountant about your pension pot options

Spoken to your pension provider about your pension pot options

Shopped around for quotes from other pension providers

Calculated how much income you will need in your retirement

Calculated how much tax you will pay on your pension

DELETED FROM Y1W3 ONWARDS

(SCRIPT TO ROTATE LIST BUT KEEP STATEMENT a FIRST)

1. Before appointment
2. After appointment
3. Both before and after appointment
4. Not done this

(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

Q3.NEXTSTEPSINTENT DELETED FROM Y1W2 ONWARDS

Booking an appointment

ASK ALL

Q4.APTREASON

Which of the following, if any, were your main reasons for arranging an appointment with Pension Wise?

CATI ASK AS LOOP

WEB ASK AS GRID

- a. For someone to give you advice around tax
For a specific recommendation on what to do with your pension pot
For more information generally about retirement or pensions
For help avoiding pension scams
To find out about your pension options
To find out your next steps to prepare for retirement
To get help working out when you can afford to retire
To get help working out how much money you'll have when you retire
To prepare for a meeting with a financial advisor
Your pension provider suggested it
Your employer suggested it
For reassurance

(SCRIPT TO ROTATE LIST)

1. Yes – a main reason
2. No – not a main reason

(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

READ OUT TO CATI

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

DISPLAY TO WEB

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

ASK ALL

Q5.APTHOW

In which one of these ways did you arrange an appointment with Pension Wise?

CATI: READ OUT

1. Over the telephone
2. In person with Citizens Advice
3. Through your employer
4. By booking directly on the Pension Wise website

(SINGLE CODE; ALLOW DK)

ASK ALL

Q6.APTPROB

Did you experience any problems or issues when trying to arrange an appointment with Pension Wise?

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

ASK IF HAD PROBLEMS ARRANGING APPOINTMENT (APTPROB CODE 1)

Q7.APTPROBTYPE

What problems or issues did you experience when trying to arrange an appointment?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

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

(MULTICODE; ALLOW DK)

Q8.DELETED BEFORE START OF Y1W1

ASK IF HAD TELEPHONE APPOINTMENT (CHANNEL=1)

Q9.TELAPTREAS

What made you choose to have a telephone appointment rather than a face-to-face meeting?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

1. Advised to have a telephone appointment
2. Prefer talking about finances by telephone
3. More convenient
4. Prefer telephone interactions generally
5. Prefer the privacy of a telephone conversation
6. Long way to nearest Citizens Advice
7. Mobility problems
8. Wasn't offered face-to-face or didn't know this was possible
9. Live abroad
10. Another reason WRITE IN

(MULTICODE; ALLOW DK)

ASK IF HAD FACE-TO-FACE APPOINTMENT (CHANNEL=2)

Q10.F2FAPTREAS

What made you choose to have a face-to-face meeting rather than a telephone appointment?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

1. Advised to have a face-to-face meeting
2. Prefer talking about finances face-to-face
3. More convenient
4. Prefer face-to-face interactions generally
5. Trust people more face-to-face
6. Wanted to show or discuss paperwork
7. Wasn't offered telephone or didn't know this was possible
8. Easier to ask questions face-to-face
9. Wanted someone to accompany me
10. Another reason *WRITE IN*
(MULTICODE; ALLOW DK)

The appointment

Q11.APTPREP DELETED FROM Y1W2 ONWARDS

ASK IF INCOMPLETE APPOINTMENT (SAMPTYPE=2)

Q12.APTINCOMPLETE

Pension Wise records show that you attended your [IF HAD TELEPHONE APPOINTMENT (CHANNEL=1): telephone appointment] [IF HAD FACE-TO-FACE APPOINTMENT (CHANNEL=2): face-to-face meeting] with a Pension Wise Guider, but did not complete it in full. What were the reasons you were not able to complete your appointment?

CATI: ADD IF NECESSARY: Guiders are sometimes known as Guidance Specialists.

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: Note that "Guiders" are sometimes known as "Guidance Specialists".

WEB: TICK ALL THAT APPLY

1. Not eligible – I wasn't in the right age group
2. Not eligible – I didn't have the right type of pension
3. Already knew what the Guider was telling me
4. Didn't have relevant documents or information with me
5. Didn't realise it would take so long
6. Didn't understand what the Guider was telling me
7. I only had one or two questions
8. Something else came up/had another appointment
9. Wasn't finding it useful
10. Went over 45 minutes
11. I did complete the appointment
12. Other *WRITE IN*
(MULTICODE EXCEPT CODE 11; ALLOW DK)

ASK IF INCOMPLETE APPOINTMENT WITH INELIGIBLE CUSTOMER (APTINCOMPLETE CODES 1–2)

Q13.WEBCHECK

Had you seen any information about who was eligible on the Pension Wise website?

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

ASK IF DID NOT ATTEND APPOINTMENT (SAMPTYPE=3)

Q14.APTNOSHOW

Pension Wise records show that you had a [IF HAD TELEPHONE APPOINTMENT (CHANNEL=1): telephone appointment] [IF HAD FACE-TO-FACE APPOINTMENT (CHANNEL=2): face-to-face meeting] booked with a

Pension Wise Guider for [APPTDATE], but did not attend. What were the reasons you were not able to attend your appointment?

CATI: ADD IF NECESSARY: Guiders are sometimes known as Guidance Specialists.

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: Note that "Guiders" are sometimes known as "Guidance Specialists".

WEB: TICK ALL THAT APPLY

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

XSAMPTYPE

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

ASK IF INCOMPLETE OR DID NOT ATTEND APPOINTMENT WITH ELIGIBLE CUSTOMER ((XSAMPTYPE≠1) AND APTINCOMPLETE CODES NOT 1 OR 2 OR 11)

Q15.APTAGAIN

Have you since tried to arrange a new appointment with Pension Wise?

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

READ OUT TO CATI IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

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

DISPLAY TO WEB IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

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

Q16.DELETED BEFORE START OF Y1W1

Q17.DELETED BEFORE START OF Y1W1

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q18.APTGUIDE

Did they explain that Pension Wise is an impartial service, that doesn't make a specific recommendation about what to do with your money?

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

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q19.APTSAT

How satisfied or dissatisfied were you with the following aspects of your appointment with the Pension Wise Guider?

CATI LOOP 1: READ OUT STATEMENT AND ANSWER CATEGORIES

CATI LOOP 2+: READ OUT STATEMENT AND PROBE FOR LEVEL OF SATISFACTION

CATI ASK AS LOOP

WEB ASK AS GRID

- a. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The convenience of the location
- b. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The waiting time on the day of your appointment
The convenience of the time and date of your appointment
The length of time the Guider spoke with you
The Guider's level of knowledge
That the discussion took on board your personal circumstances
That the discussion was clear and easy to understand
- c. *IF FACE-TO-FACE APPOINTMENT (CHANNEL=2):* The venue it was held in
- d. *IF TELEPHONE APPOINTMENT (CHANNEL=1):* The promptness of the call
(SCRIPT TO ROTATE LIST)

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

The output document

Q20.EXPECTOD DELETED BEFORE START OF Y1W1

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q21.RECEIVED

After your appointment, did you get a document summarising your discussion with the Pension Wise Guider, either in the post, or as a download from the Pension Wise website, or both?

CATI: PROMPT TO CODE

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

READ OUT TO CATI IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVED CODES 1-2)

DISPLAY TO WEB IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVED CODES 1-2)

Now I'd like to ask some questions about the summary document you received.

ASK HALF SAMPLE IF REMEMBER RECEIVING OUTPUT DOCUMENT (HALF=1 AND RECEIVED CODES 1-2)

Q22.READOD

Which of the following best describes the extent to which you read the summary document?

CATI: READ OUT

1. I did not read any of it
2. I just glanced at it
3. I read the parts that were relevant to me
4. I read it in full
5. *CATI: DO NOT READ OUT:* Don't know

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

ASK IF READ OUTPUT DOCUMENT (READOD CODES 2–4)

Q23.EASEOD

How easy or difficult did you find it to understand the summary document? Was it ...

CATI: READ OUT

1. Very easy
2. Fairly easy
3. Fairly difficult
4. Very difficult
5. *CATI: DO NOT READ OUT:* Don't know

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

ASK IF READ OUTPUT DOCUMENT (READOD CODES 2–4)

Q24.PERSONALOD

Did you feel that the information in the summary document was tailored to your personal circumstances a lot, a little or not at all?

CATI: DO NOT READ OUT

1. A lot
2. A little
3. Not at all

(SINGLE CODE; ALLOW DK)

ASK IF READ OUTPUT DOCUMENT (READOD CODES 2–4)

Q25.HELPLINES

Since receiving the summary document, have you called any of the following helpline numbers?

CATI ASK AS LOOP

WEB ASK AS GRID

- a. Action Fraud
- Citizens Advice
- The Money Advice Service
- The Pensions Advisory Service

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

ASK IF READ OUTPUT DOCUMENT (READOD CODES 2–4)

Q26.USEOD

How useful, if at all, has the summary document been in helping you decide on next steps?

CATI: READ OUT

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

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

ASK HALF SAMPLE IF REMEMBER RECEIVING OUTPUT DOCUMENT (HALF=2 AND RECEIVEOD CODES 1–2)

Q26a.KEPT

Have you still got a copy of the summary document?

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

Q27.PREFOD DELETED FROM Y1W2 ONWARDS

Overall views of service

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q28.SATOPTIONS

Now thinking about your overall experience of Pension Wise, from initially hearing about them through to now, how satisfied or dissatisfied were you with the following aspects of your experience?

CATI LOOP 1: READ OUT STATEMENT AND ANSWER CATEGORIES

CATI LOOP 2+: READ OUT STATEMENT AND PROBE FOR LEVEL OF SATISFACTION

CATI: ASK AS LOOP

WEB: ASK AS GRID

- a. That the pension options available to you were clearly set out
That it helped you to make an informed choice about what to do next
(SCRIPT TO ROTATE LIST)

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. CATI: DO NOT READ OUT: Don't know
(SINGLE CODE FOR EACH STATEMENT)

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q29.OVERALLSAT

And overall, how satisfied or dissatisfied are you with Pension Wise?

CATI: READ OUT

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

ASK IF SATISFIED (OVERALLSAT CODES 1-2)

Q30.WHYSAT

What makes you say you're satisfied with Pension Wise?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

1. Provided useful information
2. Made my pension pot options clear
3. Helped me decide what to do with my pension
4. Gave me impartial guidance
5. Helped me avoid pension scams
6. Helped me to identify clear next steps

7. The Guider was helpful/nice to deal with
8. Service gave me personalised guidance
9. *IF REMEMBER RECEIVING OUTPUT DOCUMENT (RECEIVEOD CODES 1–2):* Summary document was useful
10. Another reason *WRITE IN*
(MULTICODE; ALLOW DK)

ASK IF DISSATISFIED (OVERALLSAT CODES 4–5)

Q31.WHYDISSAT

What makes you say you're dissatisfied with Pension Wise?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

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

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q32.IMPUND

Since you first contacted Pension Wise do you feel your understanding of your pension options has improved ... ?

CATI: READ OUT

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

Q33.DELETED BEFORE START OF Y1W1

ASK IF UNDERSTANDING IMPROVED (IMPUND CODES 1–2)

Q34.PWIMPUND

And how much, if at all, did your experience with Pension Wise help improve your understanding?

CATI: READ OUT

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

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q35.FUTAVOCAT

How likely is it, if at all, that you would recommend Pension Wise to others?

CATI: READ OUT

1. Have already recommended it
2. Very likely
3. Fairly likely
4. Not very likely
5. Not at all likely
6. *CATI: DO NOT READ OUT: Don't know*

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

Follow-up and service improvements

ASK HALF SAMPLE IF COMPLETED APPOINTMENT (XSAMPTYPE=1 AND HALF=2)

Q36.FOLLOWUP

How useful, if at all, would it be for you to have another appointment with a Pension Wise Guider, now or in the future?

CATI: READ OUT

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

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

ASK IF SECOND APPOINTMENT USEFUL (FOLLOWUP CODES 1-2)

Q37.SECONDAPT

If you were able to have a second appointment, what would you want the focus of the appointment to be?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

1. I'd want the same style of appointment again
2. A particular pension option or options
3. Checking that I'm taking the next steps correctly
4. Guidance on talking with pension providers
5. Guidance on researching the market myself
6. Understanding my paperwork
7. How much tax I will pay on my pension
8. Something else *WRITE IN*
9. Don't know

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

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q38.IMPROVE

If you could suggest any ways to improve Pension Wise, what would those be?

WRITE IN

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

Knowledge of pension freedoms

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q38a.FACTS

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

CATI: READ OUT

CATI ASK AS LOOP

WEB ASK AS GRID

- a. ASK HALF SAMPLE (HALF=1): You **cannot** move a pension pot from one provider to another
- b. ASK HALF SAMPLE (HALF=2): You can start taking money from your pension when you turn 55
- c. ASK HALF SAMPLE (HALF=1): You **don't** have to buy an annuity with your pension money
- d. ASK HALF SAMPLE (HALF=2): You must start taking money from your pension as soon as you retire
- e. ASK HALF SAMPLE (HALF=1): You **cannot** take all the money from your pension in one go
- f. ASK HALF SAMPLE (HALF=2): If you don't take your whole pension pot as cash, you can choose a different option at a later date
- g. ASK HALF SAMPLE (HALF=1): You can leave money in your pension pot, and arrange to take it as and when you need it
- h. ASK HALF SAMPLE (HALF=2): You can mix the ways to take money from your pot (e.g. use some to buy an annuity and leave the rest invested)
- i. ASK HALF SAMPLE (HALF=1): You must take a 25% tax-free lump sum when you access your pension pot
(SCRIPT TO ROTATE LIST)

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

Personal circumstances

READ OUT TO CATI

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

DISPLAY TO WEB

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

Q39.ATT DELETED FROM Y1W2 ONWARDS

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q40.FINADV

In the last 12 months before your Pension Wise appointment, did you receive any financial advice or guidance about your defined contribution pensions from any of the following sources?

CATI: READ OUT

CATI ASK AS LOOP

WEB ASK AS GRID

- a. IF NEXTSTEPSc NOT CODE 1: A financial advisor, tax advisor or accountant
The Money Advice Service
The Pensions Advisory Service
Citizens Advice
Another consumer advice organisation (e.g. Which?)
Personal finance websites (e.g. MoneySavingExpert.com)

Age UK or another age-related charity

Friends, family or colleagues

Your employer (including HR or finance departments)

A bank or building society

(SCRIPT TO ROTATE LIST BUT KEEP STATEMENTS d–e TOGETHER; DP TO FORWARD-CODE NEXTSTEPSc CODE 1 TO FINADVa CODE 1)

1. Yes

2. No

(SINGLE CODE; ALLOW DK)

ASK ALL

Q41.INTERNET

How often do you use the internet for your personal use?

CATI: PROMPT TO CODE

1. Every day

2. Several times a week

3. Several times a month

4. Once a month

5. Less than once a month

6. Never

7. *CATI: DO NOT READ OUT: No internet access*

8. *CATI: DO NOT READ OUT: Don't know*

9. *CATI: DO NOT READ OUT: Refused*

(SINGLE CODE)

ASK IF EVER USE INTERNET (INTERNET CODES 1–5)

Q42.WEBSITE

Have you ever visited the Pension Wise website?

1. Yes

2. No

(SINGLE CODE; ALLOW DK)

ASK IF VISITED WEBSITE AND ATTENDED APPOINTMENT (WEBSITE CODE 1 AND SAMPTYPE<3)

Q43.WEBWHEN

Did you visit the Pension Wise website before you had your appointment, after your appointment or both?

CATI: DO NOT READ OUT

1. Before

2. After

3. Both

(SINGLE CODE; ALLOW DK)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q44.RETIRE

In how many years' time do you intend to make formal arrangements for how you will take money from your defined contribution pension or pensions?

CATI: CODE 0 FOR "LESS THAN ONE YEAR"

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

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

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

WRITE IN RANGE 0–30

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

ASK IF ALREADY TAKEN MONEY FROM DC PENSION (RETIRE CODE 1)

Q44a.ACCESSDCP

Did you make any formal arrangements before your appointment, after your appointment, or both before and after?

CATI: DO NOT READ OUT

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

ASK IF ALREADY TAKEN MONEY FROM DC PENSION (RETIRE CODE 1)

Q44b.STILLDECIDE

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

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

ASK IF STILL NOT DECIDED WHAT TO DO WITH PART OF DC PENSION (STILLDECIDE CODE 1)

Q44c.NEXTACCESSDCP

Which of these best represents when you intend to make formal arrangements for taking money from your **remaining** defined contribution pensions?

CATI: PROMPT TO CODE

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

ASK IF DON'T KNOW EXACTLY WHEN INTEND TO START TAKING PENSION (RETIRE CODE DK)

Q45.RETIREGROUPS

Which of these best represents when you intend to make formal arrangements for taking money from your pension?

CATI: PROMPT TO CODE

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

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q45a.POTSIZ

Roughly speaking, which of these groups best describes the total value of all your **defined contribution** pension pots?

CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

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

(SINGLE CODE)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q46.OTHPENS

Pension Wise offers guidance about **defined contribution** pensions. Have you ever had a **defined benefit** workplace pension, sometimes called a Final Salary or Career Average pension, which provides an income related to your salary when you retire?

1. Yes
2. No

(SINGLE CODE; ALLOW DK AND REF)

Q47.DELETED FROM Y1W2 ONWARDS

ASK IF HAD A DEFINED BENEFIT PENSION BEFORE (OTHPENS CODE 1)

Q47a.TRANSFER

Have you transferred your **defined benefit** pension into a **defined contribution** pension?

1. Yes
2. No

(SINGLE CODE; ALLOW DK AND REF)

Q48.DELETED BEFORE START OF Y1W1

Q49.DELETED BEFORE START OF Y1W1

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q50.DEPEND

How many children or adults in your household, if any, would you say are financially dependent on you?

WEB: Note: If none, enter 0.

WRITE IN RANGE 0–9

(ALLOW DK AND REF)

Demographics

ASK IF GENDER NOT ON SAMPLE (SAMPGENDBLANK)

Q51.GENDER

CATI: INTERVIEWER CODE GENDER

WEB: Which of the following best describes how you think of yourself?

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

ASK IF AGE NOT ON SAMPLE (SAMPAGE BLANK)

Q52.AGE

What was your age at your last birthday?

WRITE IN RANGE 40–99

(ALLOW REF; SOFT CHECK IF <50)

ASK IF EXACT AGE NOT GIVEN (AGE CODE REF)

Q53.AGEB

Which one of these age bands you belong to?

CATI: PROBE FULLY

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

ASK ALL

Q54.EMPSTAT

Which one of the following best describes your current employment status?

CATI: PROBE FULLY

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

ASK IF CATI

Q54a.SEG

To ensure that our survey represents a wide range of people, could you tell me the occupation of the chief wage earner in your household?

CODE SOCIAL GRADE BASED ON THE FOLLOWING PROBES

What is their position at work/rank/grade?

What industry do they work in?

Do they have any qualifications that are relevant to their job?

How many people are they responsible for at work?

IF UNEMPLOYED: How long unemployed for?

IF LESS THAN 3 MONTHS, ASK ABOUT LAST JOB

IF RETIRED: Do they receive a private job-related pension?

IF YES, ASK ABOUT THEIR LAST JOB

1. A
2. B
3. C1
4. C2
5. D
6. E

(SINGLE CODE; ALLOW DK AND REF)

ASK ALL

Q55.ETHNIC

What is your ethnicity?

CATI: DO NOT READ OUT

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

(SINGLE CODE; ALLOW REF)

ASK ALL

Q56.MARSTAT

What is your current marital status?

CATI: DO NOT READ OUT

CATI: PROBE FULLY

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

(SINGLE CODE; ALLOW REF)

ASK IF ELIGIBLE CUSTOMER (APTINCOMPLETE NOT CODES 1 OR 2)

Q57a.INCSOURCE

IF RETIRED (EMPSTAT CODES 4–5): Which of the following provides the majority of your retirement income?

IF NOT RETIRED (EMPSTAT NOT CODES 4–5): Which of the following do you think will provide the majority of your retirement income?

CATI: READ OUT

1. Money from a State Pension
2. *IF ONGOING DEFINED BENEFIT PENSION (TRANSFER CODE 2, DK or REF):* Your defined benefit pension

3. Your defined contribution pension or pensions
4. *IF HAS A SPOUSE (MARSTAT CODES 2–3 OR REF):* Your spouse or partner’s private or workplace pensions
5. Other sources of income
6. *CATI: DO NOT READ OUT:* Don’t know
7. *CATI: DO NOT READ OUT:* Refused
(SINGLE CODE)

Q57.HHPENS DELETED FROM Y1W2 ONWARDS

Q58.HHPENSINC DELETED FROM Y1W2 ONWARDS

ASK ALL

Q59.DISAB

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

1. Yes
2. No

(SINGLE CODE; ALLOW REF)

Q60.LIMITHEALTH DELETED FROM Y1W2 ONWARDS

ASK ALL

Q61.QUALS

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

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

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

(SINGLE CODE; ALLOW REF)

ASK IF REGION NOT ON SAMPLE OR CANNOT BE DERIVED (SAMPREGION BLANK AND SAMPSOURCE NOT CAS OR NICAB)

Q61a.REGIONQ

What region of the UK do you live in?

CATI: PROBE FULLY (I.E. TO ONE OF THE CODES BELOW)

1. East Midlands
2. East of England
3. London
4. North East
5. North West
6. Northern Ireland
7. Scotland
8. South East
9. South West
10. Wales
11. West Midlands
12. Yorkshire and the Humber

(SINGLE CODE; ALLOW REF)

Recontact

ASK IF COMPLETED APPOINTMENT (XSAMPTYPE=1)

Q62.RECONTACT

We will be calling people back in around 3 to 6 months to see how things may have changed. Just to check, are you okay for us to contact you then?

1. Yes
2. No

(SINGLE CODE)

Outcomes questionnaire

ASK IF NON-USER (SAMPTYPE=2)

Q63.DCPEN

Do you have any **defined contribution** pensions? This includes any workplace pension where the amount you will get is based on how much you and your employer have paid in, and how it is invested, rather than based on your final salary or career average. It also includes any kind of private pension that you have set up yourself.

CATI: ADD IF NECESSARY: We're still interested in talking to you if you have other types of pensions as well as a defined contribution pension.

CATI: INTERVIEWER: IF HAVE A PENSION BUT DON'T KNOW WHAT KIND, USE GUIDANCE ON INTERVIEWER INSTRUCTIONS TO PROBE IF DEFINED CONTRIBUTION

WEB: Each of the following are types of defined contribution pensions:

- Executive Pension Plan
- Group Personal Pension
- Master Trust Pension (e.g. NEST, NOW pension, the People's Pension etc)
- Money Purchase Pension
- SIPP (Self-Invested Personal Pension)
- SSAS (Small Self-Administered Schemes)
- Stakeholder Pension

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

READ OUT TO CATI

DISPLAY TO WEB

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

DISPLAY IF USER (SAMPTYPE=1)

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

ASK ALL

Q64.ACCESS

Which of these applies for you? If you have more than one defined contribution pension, please [*IF CATI: say*] [*IF WEB: tick*] all that apply.

CATI: PROBE FULLY [*IF NON-USER (SAMPTYPE=2): (I.E. IF CODE 1, THEN NO NEED TO READ OUT REMAINING CODES)*]

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

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

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

ASK IF NON-USER (SAMPTYPE=2)

Q65.AGE

What was your age at your last birthday?

WRITE IN

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

ASK IF NON-USER (SAMPTYPE=2) AND EXACT AGE NOT GIVEN (AGE CODE REF)

Q66.AGEB

Which one of these age bands you belong to?

CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

1. Under 50
 2. 50 to 54
 3. 55 to 59
 4. 60 to 64
 5. 65 to 70
 6. 71 and over
 7. **CATI: DO NOT READ OUT:** Refused
- (SINGLE CODE; CLOSE IF CODES 1, 6 OR 7)

ASK IF NON-USER (SAMPTYPE=2)

Q67.PWUSER

Have you ever had an appointment with the Government's Pension Wise service?

CATI: INTERVIEWER: IF THEY MADE AN APPOINTMENT BUT IT DIDN'T TAKE PLACE, CODE NO.

CATI: ADD IF NECESSARY: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.

WEB:

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

1. Yes **CLOSE**
2. No

(SINGLE CODE; ALLOW DK)

DISPLAY IF CLOSED (DCPEN CODES 2–3 OR ACCESS CODES 1 OR 4 OR 50>AGE>70 OR AGE B CODES 1, 4 OR 5 OR PWUSER CODE 1)

Thank you for your interest in this research. Unfortunately the survey is only relevant to people who:

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

CLOSE

Awareness of Pension Wise

ASK IF NON-USER (SAMPTYPE=2)

Q68.EVHEARD

Before today, had you ever heard of Pension Wise?

CATI: ADD IF NECESSARY: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.

WEB: Pension Wise is the Government's free, impartial service that provides guidance about defined contribution pensions.

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

Q69.HOWHEARD DELETED FROM Y1W3 ONWARDS

ASK IF NON-USER (SAMPTYPE=2)

Q70.INTERNET

How often do you use the internet for your personal use?

CATI: PROMPT TO CODE

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

(SINGLE CODE)

ASK IF NON-USER AND HAVE HEARD OF PENSION WISE AND USE THE INTERNET (EVHEARD CODE 1 AND INTERNET CODES 1-5)

Q71.WEBSITE

Have you ever visited the Pension Wise website?

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

ASK IF NON-USER AND USED THE WEBSITE (WEBSITE CODE 1)

Q72.TIMEWEBSITE

Which of these best describes all your visits to the Pension Wise website?

CATI: READ OUT

1. I have just glanced at one or two pages on the website
2. I have read some of the pages on the website

3. I have read most or all of the pages on the website
4. **CATI: DO NOT READ OUT:** Don't know
(SINGLE CODE)

Broad actions and role of Pension Wise

READ OUT TO CATI IF NON-USER (SAMPTYPE=2)

DISPLAY TO WEB IF NON-USER (SAMPTYPE=2)

From April 2015, people with defined contribution pensions were given greater choice over how and when they can withdraw money from their pension pots.

ASK IF USER AND NOT ALREADY DONE THIS IN EARLIER SURVEY OR NON-USER (AT LEAST ONE SAMPNEXTSTEPSc, d, e CODE 2 OR SAMPWEBWHEN CODES 2–3 OR SAMPTYPE=2)

Q73.ACTION

[IF USER (SAMPTYPE=1): Since we last spoke to you on [INTMONTH], have you done] [IF NON-USER AND ONLY HAVE NON-ACCESSED DEFINED CONTRIBUTION PENSIONS (SAMPTYPE=2 AND ACCESS NOT CODE 2): Since the start of [MIDMONTH], have you done] [IF NON-USER AND HAVE ACCESSED ANY DEFINED CONTRIBUTION PENSIONS SINCE APRIL 2015 (SAMPTYPE=2 AND ACCESS CODE 2): Before you made formal arrangements to take money from your pension pots, had you done] any of the following?

CATI ASK AS LOOP

WEB ASK AS GRID

- a. DELETED FROM Y1W2 ONWARDS
- b. *IF NOT ALREADY DONE THIS SINCE APPOINTMENT IN EARLIER SURVEY (SAMPNEXTSTEPSc NOT CODE 1 OR SAMPTYPE=2):* Spoken to a financial advisor, tax advisor or accountant about your pension pot options
- c. *IF NOT ALREADY DONE THIS SINCE APPOINTMENT IN EARLIER SURVEY (SAMPNEXTSTEPSc NOT CODE 1 OR SAMPTYPE=2):* Spoken to your pension provider about your pension pot options
- d. *IF NOT ALREADY DONE THIS SINCE APPOINTMENT IN EARLIER SURVEY (SAMPNEXTSTEPSe NOT CODE 1 OR SAMPTYPE=2):* Calculated how much income you will need in your retirement
- e. *IF USER AND NOT ALREADY DONE THIS IN EARLIER SURVEY OR NON-USER WHO VISITED WEBSITE ([SAMPTYPE=1 AND SAMPWEBWHEN NOT CODES 2 OR 3] OR WEBSITE CODE 1):* Visited the Pension Wise website
- f. DELETED FROM Y1W2 ONWARDS
(SCRIPT TO ROTATE LIST)

1. Yes
2. No

(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

ASK IF NON-USER (SAMPTYPE=2)

Q74.ACTIONBEF

And **before** [MIDMONTH], had you done any of the following?

CATI ASK AS LOOP

WEB ASK AS GRID

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

1. Yes
2. No

(SINGLE CODE FOR EACH STATEMENT; ALLOW DK)

ASK IF SPOKEN TO PENSION PROVIDER (ACTIONc CODE 1 OR SAMPNEXTSTEPSc CODE 1)

Q75.PROVIDER

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

CATI: READ OUT

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

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

ASK IF USER WELL PREPARED FOR PROVIDER TALK (SAMPTYPE=1 AND PROVIDER CODES 1-2)

Q76.PWPROVID

And to what extent did Pension Wise help prepare you for speaking with your provider?

CATI: READ OUT

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

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

ASK ALL

Q77.INFORM

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

CATI: READ OUT

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

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

ASK ALL

Q78.SCAM

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

CATI: READ OUT

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

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

ASK IF CONFIDENT USER (SAMPTYPE=1 AND SCAM CODES 1-2)

Q79.PWSCAM

And to what extent do you feel Pension Wise helped you to understand how to avoid pension scams?

CATI: READ OUT

1. A great deal

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

Knowledge of pension freedoms

ASK IF NON-USER (SAMPTYPE=2)

Q80.FACTS

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

CATI: READ OUT

CATI ASK AS LOOP

WEB ASK AS GRID

- a. ASK HALF SAMPLE (HALF=1): You **cannot** move a pension pot from one provider to another
- b. ASK HALF SAMPLE (HALF=2): You can start taking money from your pension when you turn 55
- c. ASK HALF SAMPLE (HALF=1): You **don't** have to buy an annuity with your pension money
- d. ASK HALF SAMPLE (HALF=2): You must start taking money from your pension as soon as you retire
- e. ASK HALF SAMPLE (HALF=1): You **cannot** take all the money from your pension in one go
- f. ASK HALF SAMPLE (HALF=2): If you don't take your whole pension pot as cash, you can choose a different option at a later date
- g. ASK HALF SAMPLE (HALF=1): You can leave money in your pension pot, and arrange to take it as and when you need it
- h. ASK HALF SAMPLE (HALF=2): You can mix the ways to take money from your pot (e.g. use some to buy an annuity and leave the rest invested)
- i. ASK HALF SAMPLE (HALF=1): You must take a 25% tax-free lump sum when you access your pension pot
(SCRIPT TO ROTATE LIST)

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

Making a decision

ASK IF HAVE ACCESSED ANY DEFINED CONTRIBUTION PENSIONS IN LAST 12 MONTHS (ACCESS CODE 2)

Q81.OPTIONSTAKEN

You mentioned that you have made formal arrangements to take money from one or more defined contribution pensions. Which of the following things have you arranged with any of these pension pots?

CATI READ OUT

CATI ASK AS LOOP

WEB ASK AS GRID

- j. Bought an annuity that gives you a guaranteed income
- Investing some or all of the pension pot to draw down as an income
- Taking cash in chunks from a pension pot until it runs out, with the first 25% being tax free each time
- Taking the whole value of any of these pension pots out in one go, including your 25% tax free allowance
- Taking some tax-free cash from a pension pot
(SCRIPT TO ROTATE LIST)

1. Yes

2. No

(SINGLE CODE; ALLOW DK)

ASK IF RECEIVED PENSION MONEY (ANY OPTIONSTAKENb–d CODE 1)

Q82.FUNDS

What are the main things you have you done with the money you have withdrawn so far?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. “ANYTHING ELSE?”)

WEB: TICK ALL THAT APPLY

1. Nothing yet

Spending

2. Car or other vehicle
3. Day-to-day living expenses
4. On family members (e.g. weddings, education, grandchildren etc)
5. Health or social care costs
6. Home improvements
7. Holiday
8. Property purchase – main home
9. Property purchase – 2nd home
10. Property purchase – buy-to-let

Paying off a loan or mortgage

11. Loan or credit card
12. Mortgage

Saving or investment

13. Saved in a cash ISA
14. Saved in a stocks and shares ISA
15. Any other types of saving or investment
16. Put in a new pension

Anything else

17. Set aside for inheritance
18. Anything else WRITE IN

(MULTICODE; ALLOW DK)

ASK IF HAVE ANY NON-ACCESSED DEFINED CONTRIBUTION PENSIONS (ACCESS CODE 3)

Q83.DECISION

You mentioned that you have **not** yet made formal arrangements to take money from one or more of your defined contribution pensions. Are you likely to do any of the following things with these pension pots?

CATI READ OUT

CATI ASK AS LOOP

WEB ASK AS GRID

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

(SCRIPT TO ROTATE LIST)

1. Yes

2. No

(SINGLE CODE; ALLOW DK)

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

Q84.CERTAIN

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

CATI: READ OUT

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

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

ASK IF USER AND ACCESSED PENSION OR MADE A CERTAIN DECISION (SAMPTYPE=1 AND (ACCESS CODE 2 OR CERTAIN CODES 1–2))

Q85.PWDECIDE

And to what extent did Pension Wise give you confidence in taking your decision?

CATI: READ OUT

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

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

ASK IF NOT CERTAIN (CERTAIN CODES 3–4)

Q86.UNCERTAIN

What makes you uncertain about which pension pot options you will choose?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

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

(MULTICODE EXCEPT LAST CODE; ALLOW DK)

Steps taken

ASK IF REMEMBER CHOOSING SPECIFIC OPTIONS WHEN ACCESSING ANY DEFINED CONTRIBUTION PENSIONS WITHIN LAST 12 MONTHS (OPTIONSTAKENa–d CODE 1)

Q87.STEPS

Before you made formal arrangements to take money from your pension pots, had you done any of the following? Don't worry if you haven't done these things – we're just interested in knowing what people may have done.

CATI ASK AS LOOP

WEB ASK AS GRID

- a. Read any information about your chosen options
- b. *IF SAMPNEXTSTEPSc CODE 1 OR ACTIONb CODE 1*: Spoken to your pension provider specifically about your chosen options
- c. Looked into how much tax you would pay based on your chosen options
- d. Shopped around for quotes from other pension providers
- e. *IF WEB OR IF STEPSc CODE 1*: Transferred a pension pot to an alternative provider
- f. Looked into any charges you might incur based on your chosen options
- g. *IF OPTIONSTAKENb–d CODE 1*: Looked into ways you might invest the money you withdrew from your pension pot on retiring

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

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

ASK IF ONLY HAVE NON-ACCESSED DEFINED CONTRIBUTION PENSIONS AND LIKELY TO CHOOSE SPECIFIC OPTIONS (ACCESS NOT CODE 2 AND DECISIONa–e CODE 1)

Q88.STEPSACT

[IF USER (SAMPTYPE=1): Since your Pension Wise appointment on [APPTDATE]] [IF NON-USER (SAMPTYPE=2): Since the start of [MIDMONTH]], have you done any of the following? Don't worry if you haven't done these things – we're just interested in knowing what people may have done.

CATI ASK AS LOOP

WEB ASK AS GRID

- a. Read any *information* about your chosen options
- b. *IF SAMPNEXTSTEPSc CODE 1 OR ACTIONb CODE 1*: Spoken to your pension provider specifically about your chosen options
- c. *IF DECISIONa–d CODE 1*: Looked into how much tax you would pay based on your chosen options
- d. *IF DECISIONa–d CODE 1*: Shopped around for quotes from other pension providers
- e. *IF DECISIONa–d CODE 1 AND [WEB OR STEPSACTd CODE 1]*: Transferred a pension pot to an alternative provider
- f. Looked into any charges you might incur based on your chosen options
- g. *IF DECISIONb–d CODE 1*: Looked into ways you might invest the money you withdraw from your pension pot on retiring

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

1. Yes
2. No

(SINGLE CODE; ALLOW DK)

ASK IF ONLY HAVE NON-ACCESSED DEFINED CONTRIBUTION PENSIONS AND LIKELY TO CHOOSE SPECIFIC OPTIONS (ACCESS NOT CODE 2 AND DECISIONa–e CODE 1)

Q26a.STEPSBEFORE

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

CATI ASK AS LOOP

WEB ASK AS GRID

- a. Read any information about your chosen options
- b. *IF SAMPNEXTSTEPSc CODE 1 OR ACTIONb CODE 1*: Spoken to your pension provider specifically about your chosen options
- c. *IF DECISIONa–d CODE 1*: Looked into how much tax you would pay based on your chosen options
- d. *IF DECISIONa–d CODE 1*: Shopped around for quotes from other pension providers

- e. *IF DECISIONa–d CODE 1 AND [WEB OR STEPSBEFOREd CODE 1]: Transferred a pension pot to an alternative provider*
- f. *Looked into any charges you might incur based on your chosen options*
- g. *IF DECISIONb–d CODE 1: Looked into ways you might invest the money you withdraw from your pension pot on retiring*

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

- 1. Yes
- 2. No

(SINGLE CODE; ALLOW DK)

ASK IF NO NEXT STEPS TAKEN BEFORE TAKING AN OPTION (OPTIONSTAKENa–d CODE 1 AND STEPSa–g CODE 2 OR DK)

Q89.NOSTEPS

What are the reasons you didn't take any of these next steps before making your decision?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

- 1. Couldn't afford financial advice
- 2. Didn't know enough/needed more information
- 3. Didn't understand information from pension provider
- 4. *IF USER (SAMPTYPE=1): Lost documents from Pension Wise*
- 5. Not confident with finances
- 6. Retirement is too far away
- 7. Too busy/other priorities
- 8. Value of pension is too small
- 9. Wasn't aware of these next steps/didn't know what questions to ask
- 10. Another reason WRITE IN

(MULTICODE; ALLOW DK)

ASK IF NO NEXT STEPS TAKEN YET (ACCESS NOT CODE 2 AND DECISIONa–e CODE 1 AND STEPSACTa–g CODE 2 OR DK)

Q90.NODECID

What are the reasons that you have not been able to take any of these next steps?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. "ANYTHING ELSE?")

WEB: TICK ALL THAT APPLY

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

(MULTICODE; ALLOW DK)

ASK IF NON-USER AND HAVE HEARD OF PENSION WISE (SAMPTYPE=2 AND EVHEARD CODE 1)

Q91.WHYNOT

IF ACCESSED POTS (ACCESS CODE 2): Why didn't you make an appointment with a Pension Wise Guidance Specialist before you made formal arrangements to take money from your pension pots?

IF NOT ACCESSED POTS (ACCESS NOT CODE 2): Why haven't you made an appointment with a Pension Wise Guidance Specialist before?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. IF "DIDN'T NEED AN APPOINTMENT" THEN WHY DID THEY THINK THAT?)

WEB: TICK ALL THAT APPLY

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

Personal circumstances

READ OUT TO CATI IF NON-USER (SAMPTYPE=2)

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

DISPLAY TO WEB IF NON-USER (SAMPTYPE=2)

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

ASK IF NON-USER AND ONLY HAVE NON-ACCESSED DEFINED CONTRIBUTION PENSIONS (SAMPTYPE=2 AND ACCESS NOT CODE 2)

Q92.RETIRE

In how many years' time do you intend to make formal arrangements for how you will take money from your pension or pensions?

CATI: CODE 0 FOR "WITHIN THE NEXT YEAR"

WEB: Note: If within the next year, enter 0.

WRITE IN RANGE 0-30

(ALLOW DK AND REF)

ASK IF NON-USER AND DON'T KNOW EXACTLY WHEN INTEND TO START TAKING PENSION (RETIRE CODE DK)

Q93.RETIREGROUPS

Which of these best represents when you intend to make formal arrangements for taking money from your pension?

CATI: PROMPT TO CODE

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

ASK ALL

Q94.POTSIZ

Roughly speaking, which of these groups best describes the total value of all your **defined contribution** pension pots?

CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

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

ASK IF NON-USER (SAMPTYPE=2)

Q95.OTHPENS

This survey has asked about your **defined contribution** pension. Have you ever had a **defined benefit** workplace pension, sometimes called a Final Salary or Career Average pension, which provides an income related to your salary when you retire?

1. Yes
2. No

(SINGLE CODE; ALLOW DK AND REF)

ASK IF HAD A DEFINED BENEFIT PENSION BEFORE (OTHERPENS CODE 1)

Q96.TRANSFER

Have you transferred your **defined benefit** pension into a **defined contribution** pension?

1. Yes
2. No

(SINGLE CODE; ALLOW DK AND REF)

Demographics

ASK IF NON-USER AND GENDER NOT ON SAMPLE (SAMPTYPE=2 AND SAMPGEND BLANK)

Q97.GENDER

CATI: INTERVIEWER CODE GENDER

WEB: Which of the following best describes how you think of yourself?

1. Male
2. Female
3. IF WEB: In some other way

(SINGLE CODE, IF WEB: ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)

Q98.EMPSTAT

Which one of the following best describes your current employment status?

CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER, THEN NO NEED TO READ OUT REMAINING CODES)

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

Q36a.SEG DELETED FROM Y1W3 ONWARDS

ASK IF NON-USER (SAMPTYPE=2)

Q99.ETHNIC

What is your ethnicity?

CATI: DO NOT READ OUT

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

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)

Q100.MARSTAT

What is your current marital status?

CATI: DO NOT READ OUT

CATI: PROBE FULLY (I.E. UNTIL RESPONDENT GIVES THEIR ANSWER)

6. Single
7. Married or in a Civil Partnership
8. Living together as a couple
9. Divorced or separated
10. Widowed or a surviving Civil Partner

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)

Q101.INCSOURCE

IF RETIRED (EMPSTAT CODES 4–5): Which of the following provides the majority of your retirement income?

IF NOT RETIRED (EMPSTAT NOT CODES 4–5): Which of the following do you think will provide the majority of your retirement income?

CATI: READ OUT

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

(SINGLE CODE)

ASK IF NON-USER (SAMPTYPE=2)

Q102.DISAB

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

1. Yes
2. No

(SINGLE CODE; ALLOW REF)

ASK IF NON-USER (SAMPTYPE=2)

Q103.QUALS

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

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

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

(SINGLE CODE; ALLOW REF)