

# Preparing and Planning for Later Life 2020/21:

## Mainstage questionnaire

### Table of Contents

<b>1</b>	<b>Notes.....</b>	<b>2</b>
<b>2</b>	<b>Questionnaire text .....</b>	<b>3</b>
<b>2.1</b>	<b>Dial script.....</b>	<b>3</b>
<b>2.2</b>	<b>Module 1: Demographics .....</b>	<b>6</b>
<b>2.3</b>	<b>Module 2: Planning for retirement.....</b>	<b>19</b>
<b>2.4</b>	<b>Module 3: Work and employment.....</b>	<b>29</b>
<b>2.5</b>	<b>Module 4: Income in retirement.....</b>	<b>48</b>
<b>2.6</b>	<b>Module 5: Pension level information.....</b>	<b>58</b>
<b>2.7</b>	<b>Module 6: Financial literacy and household classification .....</b>	<b>84</b>
<b>2.8</b>	<b>Admin block and survey close .....</b>	<b>93</b>
	2.8.1 Start of the interview: If respondent does not want to take part....	93
	2.8.2 End of interview: checking contact details and arranging thank you voucher to be sent.....	98

# 1 Notes

The interview was conducted using Computer Assisted Telephone Interviewing (CATI) using Blaise 4.

All questions to have hidden DK (-8) and REF (-9) codes unless otherwise specified.

Text highlighted in blue indicates instructions to the questionnaire programmer. Instructions indicate

i) routing conditions for the question i.e. which respondents the questions were asked of.

ii) variations in wording depending on respondent characteristics/previous responses, shown in { }.

iii) variables which were derived in the programme based on answers to previous questions to facilitate routing to subsequent questions.

iv) Hard or soft checks on responses. These are included to ensure that respondent answers are coded correctly (for example checking financial amounts which seem very low or very high and may indicate an interviewer mistyped the amount) or are internally consistent. Hard checks require a logically impossible answer (for example entering number of hours per day greater than 24) to be changed before the interviewer can progress whilst soft checks can be suppressed after the answer has been verified with the respondent. The majority of checks in the PPLL questionnaire were soft checks.

Question loops appear at several points in the questionnaire. The questions within the loop can be repeated multiple times depending on answers to previous questions. For example, if a respondent had more than one pension, the questions in the pension loop were asked, in order, for their first pension, then repeated in the same order for their second and any subsequent pensions. The beginning and end of these loops is clearly marked in the questionnaire.

## 2 Questionnaire text

### 2.1 Dial script

S1

Telephone:{TU\_TelN}

(TU\_TelNOth)

Hello, my name is...

---

{IF Contact <> "FRS 17/18 Respondent":}

"Can I speak to {Contact} please?

IF NECESSARY: I am phoning from NatCen Social Research. {Contact} helped us in {FRS\_Month FRS\_Year} by taking part in the Family Resources Survey. He/She said he/she would be willing to be re-contacted to take part in future research and provided us with these contact details."

---

{IF MailNameAdd = "FRS 17/18 Respondent":} Hello my name is... I am phoning from NatCen Social Research. We are looking to speak to someone who helped us out in {FRS\_Month FRS\_Year} by taking part in the Family Resources Survey.

They said they would be willing to be re-contacted to take part in future research and provided us with these contact details. Would you be able to help me please?

IF NECESSARY: The person that took part was {Sex} and should be {Sampage2} years old"

1. Respondent answers phone
2. Transferred to respondent
3. No answer
4. Wrong number
5. APPOINTMENT
6. Contact with someone, not target respondent /RECALL
7. Proxy refusal (Firm)
8. Not Available During Fieldwork
9. Language Barrier
10. Deceased
11. Physically/mentally incapable of taking part
12. Office refusal

**SOFT: IF S1 = 7: "Participants should be given the opportunity to make their own choice on whether to take part or not, and we should only accept proxy refusals in extreme circumstances. Are you sure you want to code this case as a proxy refusal?"**

[IF S1 = 7 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 432]

[IF S1 = 10 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 781]

[IF S1 = 11 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 530]

[IF S1 = 12 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 410]

---

{IF S1=1,2}

**S2**

INTERVIEWER: ENSURE THAT YOU ARE SPEAKING TO THE NAMED RESPONDENT BEFORE CONTINUING.

INTERVIEWER IF NECESSARY: I am phoning from NatCen Social Research. You may recall you kindly helped us with our Family Resources Survey. During your interview you agreed to be re-contacted to help us with further research.

We are contacting you to take part in a new study for the Department for Work and Pensions on Planning and Preparing for Later Life. Do you have time to take part in a telephone interview now?

INTERVIEWER: IF NECESSARY, MAKE THE FOLLOWING POINTS IN YOUR OWN WORDS TO RECRUIT THE RESPONDENT AND ENSURE INFORMED CONSENT FOR THE INTERVIEW

**IF RESPONDENT HAS NO TIME**

- It should take around 45 minutes to complete the survey, but this may be a little longer or shorter depending on your circumstances.
- You don't have to complete the whole survey in one go - any progress you make will be saved and you can start where you left off later.
- You don't need to do the interview now - I can call back at a better time .

**IF RESPONDENT DOESN'T SEE A POINT IN SURVEYS:**

- In this survey you can tell us your experiences on important topics that are relevant to everyone including work, wellbeing, financial planning and pensions. Your experiences will help inform government thinking on these topics.
- We'll also send you a £10 voucher for taking part.
- your views are important and unique and so cannot be replaced by any other person
- It should take around 45 minutes to complete the survey, but this may be a little longer or shorter depending on your circumstances.

**IF RESPONDENT DOESN'T THINK THEY HAVE ANYTHING TO SAY ON THIS TOPIC (e.g. they haven't done any planning for later life)**

- We still value your views. We want to make sure all types of people's views and experiences are represented.
- Everyone's circumstances are different and people may have various reasons why they either have or haven't started planning for retirement yet. It is important that we capture the full range of people's experiences.
- The questionnaire will be routed based on the answers you give so the questions are relevant to your particular circumstances.

**IF RESPONDENT DOESN'T KNOW WHY WE ARE CALLING**

- We are contacting you to take part in a new study for the Department for Work and Pensions about Planning and Preparing for Later Life.
- In {FRS\_Year} you took part in the Family Resources Survey and as part of that, you were asked if you would be willing to be re-contacted to take part in further research and provided us with your contact details.
- You are under no obligation to take part; it is completely your choice. Being part of the study is entirely voluntary - if you would like to leave the study at any point just let us know and we can remove your details.
- You don't need to do the interview now - I can call back at a better time..

INTERVIEWER: PLEASE CODE WHETHER TO PROCEED

1. Yes, will take part now

2. Yes, will take part but not available now - arrange appointment/call back
3. No, definitely does not want to take part
4. Not Available During Fieldwork
5. Language Barrier
6. Physically/mentally incapable of taking part
7. Would like advance letter resent.

[IF S2 = 1 PROCEED TO QUESTIONNAIRE]

[IF S2 =6 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 530]

---

## **ASKING ABOUT AVAILABILITY OF PENSION STATEMENTS**

TO BE ASKED ONCE RESPONDENT HAS AGREED TO TAKE PART/IS WILLING TO MAKE AN APPOINTMENT TO CALL BACK (i.e. AFTER S2)

{IF S2=1}

### **Statement**

Some of the questions in the survey are about pensions you may have. If you have a pension you might find it helpful to have copies of your pension statements or other documents relating to your pension with you to help you answer the questions.

However, if you do not have a pension, or are not able easily to access your pension statement(s), this is not a problem. We can also carry out the interview without it.

Would you like to access your pension statements before we go ahead with the interview?

1. Yes, respondent would like to access their statement
2. Respondent already has their statements available
3. No

---

{If Statement=1}

### **Statenow**

Would you like me to wait on the phone whilst you find your statement(s) so we can conduct the interview now or would you rather make an appointment to complete the interview on another day when you have your statement(s) in front of you?

1. Respondent will complete interview now
2. Respondent will complete interview later – make an appointment

IF STATEMENT=2 or 2 OR STATENOW=1: Proceed to interview

IF STATENOW=2: Make an appointment

---

{If S2=2}

NOTE INTERVIEWER SHOULD READ THIS OUT AFTER MAKING APPOINTMENT BUT BEFORE SAYING GOODBYE

### **Stateappt**

You may like to know that some of the questions in the survey are about any pensions you hold. If you have a pension you might find it helpful to have copies of your pension statements or other documents relating to your pension with you when we call back.

However, if you do not have a pension, or are not able to access your pension statement, this is not a problem. We can also carry out the interview without them.

---

**FOR FURTHER DETAILS OF THE PROGRAMME ROUTING IN THE EVENT THERE IS A DIFFERENT CALL OUTCOME I.E. S1 <> 1, 2 or S2 <> 1, 2 see Section 2.8.**

## 2.2 Module 1: Demographics

{ASK ALL}

**DOB\_Check** [SINGLE CODE]

“You recently completed another study, the Family Resources Survey (FRS), in which you stated that your birthday is {DOB}. Is this correct?”

LABEL: “Date of birth check”

1. Yes
2. No

---

{ASK IF DOB Check=2}

**DOB\_Amend** [TEXT STRING]

“May I ask, what is your date of birth?”

INTERVIEWER: ENTER DOB as dd/mm/yyyy

DATATYPE

**SOFT: IF DOB\_ amend is before 02/01/1945: The respondent appears to be outside the age range for this survey. Please confirm DoB and amend as necessary or suppress this check and make a note confirming DoB as correct.**

---

{If DoB\_Amend is before 02/01/1945}

DOBInel

You are outside the age range for this survey so we do not need to interview you today. Thank you for your time.

**IF DoB\_Amend is before 02/01/1945 - > Code as 780 ineligible: Out of scope**

---

{IF DOB\_Check=DK, REF or DOB\_Amend = DK, REF}

**AgeAmend**

“What was your age on 24th January 2020?”

INTERVIEWER: IF AGE NOT GIVEN, PROBE FOR AN ESTIMATE.

FOR LATER ROUTING, YOU MUST KNOW WHETHER THE RESPONDENT IS STATE PENSION AGE: RESPONDENTS 65 AND OVER ARE STATE PENSION AGE (66 AND OVER FROM OCT 2020)

18...125

**SOFT: IF AgeAmend<40 or >75. The respondent appears to be outside the age range for this survey. Please confirm AgeAmend and amend as necessary or suppress this check and make a note confirming age as correct.**

---

{IF AgeAmend=DK, REF}

**AgeAmen2**

“Can you confirm that you were between the age of 40 and 75 on 24<sup>th</sup> January 2020?”

1. Yes
2. No

---

{If AgeAmend<40 or >75 or AgeAmen2=2}

**Agelnel**

“You are outside the age range for this survey so we do not need to interview you today. Thank you for your time.”

DISPLAY

IF AgeAmend<40 or >75 or AgeAmen2=2 - > Code as 780 ineligible: Out of scope

---

{Compute DOB\_Final: Hidden variable; IF DOB\_Check=1, DOB\_Final= DOB; IF DOB\_Check=2, DOB\_Final= DOB\_Amend, If DOB\_Check=DK, REF DOB\_Final=DOB\_Check}

**DOB\_Final** STRING{15}

LABEL: “Finalised Date of Birth”

---

{Compute AgeYrs: Hidden variable}

**AgeYrs** [Numeric]

LABEL: “Finalised Age”

IF DOB\_Final <> DK, REF AgeYrs=IntDate-DOB\_Final

If DOB\_Final = DK, REF AgeYrs=AgeAmend

18...125

---

{Compute SPA\_FLAG: Hidden Variable}

**SPA\_FLAG** [Single code]

LABEL: "SPA\_Flag"

IF DOB\_FINAL=response THEN

IF Dob\_Final<= (1954,07,05) then SPAFLAG:=YES

ELSEIF Dob\_Final>= (1954,07,06) and Dob\_Final<=(1954,08,05) and qsignin.startdat  
>=(2020,05,06) then SPAFLAG:=YES

ELSEIF Dob\_Final>= (1954,08,06) and Dob\_Final<=(1954,09,05) and qsignin.startdat  
>=(2020,07,06) then SPAFLAG:=YES

ELSEIF Dob\_Final>= (1954,09,06) and Dob\_Final<=(1954,10,05) and qsignin.startdat  
>=(2020,09,06) then SPAFLAG:=YES

ELSEIF Dob\_Final>= (1954,10,06) and AgeYrs>=66 then  
SPAFLAG:=YES

ELSE SPAFLAG:=NO

ENDIF

ELSEIF Ageyrs=response THEN

IF AGEYRS>64 and qsignin.startdat<=(2020,10,05) THEN SPAFLAG:=YES

ELSEIF AGEYRS>65 and qsignin.startdat>=(2020,10,06) THEN SPAFLAG:=YES

ELSE SPAFLAG:= No

ENDIF

ENDIF

---

{ASK ALL}

**MarStat** [SINGLE CODE]

"What is your current legal marital status. Are you...?"

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: "Marital status"

1. single, that is, never married
2. married and living with husband or wife
3. a civil partner in a legally recognised civil partnership
4. married and separated from husband, wife or civil partner
5. divorced
6. or widowed?
7. (separated, but still legally in a civil partnership)
8. (formerly in a civil partnership which is now legally dissolved)
9. (surviving partner from a civil partnership)

{ASK IF MarStat<>1}

**MarEver** [MULTICODE]

“Can I just ask, have you previously been {IF Marstat=2,3,4,7,8,9 ‘divorced or widowed’ IF Marstat=5 ‘widowed’ IF Marstat=6 ‘divorced’} (that is before you were {#MarStat})?”

INTERVIEWER: Please code all that apply

LABEL: “Previous marital status(es)”

1. Divorced
  2. Widowed
  3. Neither: EXCLUSIVE
- 

{ASK IF MarStat<2 OR MarStat>3}

**CoupChk** [SINGLE CODE]

“May I just check, are you living with someone in your household as a couple?”

LABEL: “Living as a couple”

1. Yes
  2. No
- 

{Compute PartnerDV: Hidden variable}

**PartnerDV** [Single code]

LABEL: “R is living with a partner”

{IF MarStat=2 OR MarStat=3 OR CoupChk=1 PartnerDV=1 “Yes” }

{IF CoupChk>1 OR CoupChk=DK or CoupChk=REF PartnerDV=2 “No”}

---

{ASK ALL}

**ChildCMB** [MULTICODE]

“Do you have any children?”

IF YES: “and what are their ages, please include all children whether or not they currently live with you”

INTERVIEWER: CODE ALL WHICH APPLY

1. 0-5
  2. 6-15
  3. 16 or over
  4. No children {exclusive option}
-

{ASK ALL}

**FINDEP** [MULTICODE]

“Do you have any family members who are financially dependent on you? Please include all family members who are fully or partially financially dependent on you whether they currently live with you or not.”

INTERVIEWER: “Financially dependent means that the person relies on you financially for necessities such as housing, food or clothes.” If ‘YES’ PROBE “Which family members are financially dependent on you?”

INTERVIEWER: Please code all that apply

LABEL: “Any financial dependents”

1. Spouse or partner
2. Child(ren)
3. Parent
4. Other family member
5. No dependents: EXCLUSIVE

**START LOOP FOR EACH answer spouse/partner to other family member at FinDepb**

**FinDepb** [SINGLE CODE]

“Does {If FinDep=2 “(Do)”} your {#FinDep} have any other source of income or are they fully dependent on you financially?”

LABEL: “Level of financial dependency”

1. Fully dependent
2. Partially dependent (Dependent has other sources of income)

END LOOP

---

{ASK ALL}

**SRHEALTH** [SINGLE CODE]

“How is your health in general? Would you say it was...”

INTERVIEWER: READ OUT FULL LIST OF OPTIONS AND CODE ANSWER

LABEL: “Quality of health”

1. Very good
  2. Good
  3. Fair
  4. Bad
  5. Or very bad?
- 

{ASK ALL}

**HealthCon** [SINGLE CODE]

“Do you have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?”

LABEL: "Frequency physical or mental health conditions"

1. Yes
  2. No
- 

{ASK IF HealthCon=1}

**DisabLim** [SINGLE CODE]

"{IF ONLY 1 CODE SELCTED ACROSS DisabP AND DisabM: 'Does your condition or illness' IF MORE THAN 1 CODE SELCTEDACROSS DisabP AND DisabM 'Do any of your conditions or illnesses'} reduce your ability to carry-out day-to-day activities?"

LABEL: "Reduction in ability to carry-out day-to-day activities through condition"

1. Yes, a lot
  2. Yes, a little
  3. Not at all
- 

{ASK ALL}

**Carer**

"Do you help family members, friends, neighbours or others because they have long-term physical or mental ill-health or disability, or problems relating to old age?"

This may include help with personal or medical care or looking after the home but also activities such as "keeping an eye out", offering social support or accompanying trips out of the house.

Do not count anything you do as part of your paid employment?

LABEL: "Carer for family members, friends or neighbours"

1. Yes
  2. No
- 

{ASK IF Carer=1}

**CarerTim** [SINGLE CODE]

"Thinking about all the things you do for anyone else, about how many hours a week do you spend looking after or helping them. Please include any time you spend travelling so that you can do these activities?"

INTERVIEWER: READ OUT AND CODE RESPONSE.

PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY

LABEL: "Number of hours spend caring"

1. Under 20 hours per week (under 3 hours per day, under 80 hours per month)
2. 20 or more hours per week (3 hours or more per day, 80 or more hours per month)

---

{ASK IF CarerTim=1}

**CarerTim1**

“Is that...?”

INTERVIEWER: READ OUT UNTIL REACH CODE THAT APPLIES.

“PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY.”

1. 0-4 hours a week (0 hours per day to 30 minutes per day, or 0 hours per month to 20 hours per month)
2. 5-9 hours a week (30 minutes per day to 1 hour per day, or 20 hours per month to 40 hours per month)
3. 10-19 hours a week (1 hour per day to 3 hours per day, or 40 hours per month to 75 hours per month)
4. It varies

---

{ASK IF CarerTim=2}

**CarerTim2**

“Is that...?”

INTERVIEWER: READ OUT UNTIL REACH CODE THAT APPLIES

PLEASE NOTE IF NEEDED, “WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY”

1. 20-34 hours a week (3 hours per day to 5 hours per day, or 80 hours per month to 130 hours per month)
2. 35-49 hours a week (5 hours per day to 7 hours per day, or 130 hours per month to 200 hours per month)
3. 50-99 hours a week (7 hours per day to 14 hours per day, or 200 hours per month to 400 hours per month)
4. 100 or more hours (15 hours or more per day or 400 hours or more per month)
5. It varies

---

{ASK IF ChildCMB =1,2,3}

**GCHILD16 [SINGLE CODE]**

“Do you have any grandchildren aged under 16?”

LABEL: “Grandchildren under 16”

1. Yes
  2. No
-

{ASK IF GCHILD16=1}

**GHCARE** [SINGLE CODE]

“Do you look after your grandchild or grandchildren on a regular basis?”

LABEL: “Care for grandchildren”

1. Yes
  2. No
- 

{ASK IF GHCARE=1}

**GHCAREb** [SINGLE CODE]

“About how many hours a week do you spend looking after your grandchild or grandchildren?”

INTERVIEWER: READ OUT AND CODE RESPONSE.

PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY

LABEL: “Time spent caring for grandchildren”

1. Under 20 hours per week (under 3 hours per day, under 80 hours per month)
  2. 20 or more hours per week (3 hours or more per day, 80 or more hours per month)
- 

{ASK IF GHCAREb =1}

**GHCAREb1**

“Is that...?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY.

PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY

1. 0-4 hours a week (0 hours per day to 30 minutes per day, or 0 hours per month to 20 hours per month)
  2. 5-9 hours a week (30 minutes per day to 1 hour per day, or 20 hours per month to 40 hours per month)
  3. 10-19 hours a week (1 hour per day to 3 hours per day, or 40 hours per month to 75 hours per month)
  4. It varies
- 

{ASK IF GHCAREb =2}

**GHCAREb2**

“Is that...?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY.

PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE DAILY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE WEEKLY VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE DAILY AND MONTHLY

1. 20-34 hours a week (3 hours per day to 5 hours per day, or 80 hours per month to 130 hours per month)
  2. 35-49 hours a week (5 hours per day to 7 hours per day, or 130 hours per month to 200 hours per month)
  3. 50-99 hours a week (7 hours per day to 14 hours per day, or 200 hours per month to 400 hours per month)
  4. 100 or more hours (15 hours or more per day or 400 hours or more per month)
  5. It varies
- 

{ASK ALL}

**MainAct** [SINGLE CODE]

“Please tell me which **<b>one<b>** of the following best describes your current situation.”

LABEL: “Respondent’s economic activity status”

INTERVIEWER: READ OUT

1. In paid employment or away temporarily
  2. Self-employed or away temporarily
  3. Retired from paid work
  4. Unemployed
  5. Permanently unable to work because of long-term sickness or disability
  6. In full time education (school/college/University)
  7. Looking after the home or family
  8. Doing something else, Please specify
- 

{ASK ALL}

**AnyAct** [MULTICODE]

“Which of the following applied to you in the past month? Please select all that apply.”

INTERVIEWER: READ OUT FULL LIST OF OPTIONS AND CODE ALL THAT APPLY

LABEL: “Respondent’s economic activity in past month”

1. In paid employment or away temporarily
  2. Self-employed or away temporarily
  3. Retired from paid work
  4. Unemployed
  5. Permanently unable to work because of long-term sickness or disability
  6. In full time education (school/college/University)
  7. Looking after the home or family
  8. Doing something else, Please specify
- 

{ASK ALL}

**AnyAct2**

"In the past month, have you done any unpaid work for a business that you own, or a relative owns?"

1. Yes
2. No

**SOFT: IF MainAct not selected at AnyAct, "You said your current situation is different to your situation in the last month. Is this correct?"**

INTERVIEWER: If correct, please select {#MainAct} at this question. If this is incorrect, please correct the previous question (MainAct)".

---

{ASK IF AnyAct=3}

**PercRet1 [SINGLE CODE]**

"Would you describe yourself as..."

INTERVIEWER: READ OUT

LABEL: "Respondent's retirement status"

1. Fully retired and not intending to do any further paid work
2. Semi-retired: Currently doing some paid work
3. Not working currently but may do some paid work in the future?

**SOFT: IF { AnyAct=1, 2 and PercRet1=1}"You said that you are fully retired from paid work, but earlier you mentioned that you are working, or are away temporarily. Can I confirm that you are fully retired?"**

INTERVIEWER: "If needed, please update PercRet1 or AnyAct as required."

---

{ASK IF AnyAct<>3 and AnyAct<3 and AgeYrs>=50}

**PercRet2 [SINGLE CODE]**

"Would you describe yourself as..."

INTERVIEWER: READ OUT ALL OPTIONS BEFORE ANSWERING

LABEL: "Respondent's semi-retirement status – in paid work"

1. Semi-retired but currently doing some paid work, OR
2. Not yet retired?

{ASK IF (AnyAct<>1,2,3 AND AnyAct<>5) AND AgeYrs>=50}

**PercRet3 [SINGLE CODE]**

"Would you describe yourself as..."

INTERVIEWER: READ OUT ALL OPTIONS BEFORE ANSWERING

LABEL: "Semi-retirement status – not in paid work"

1. Fully retired and not intending to do any further paid work

2. Not working currently but may do some paid work in the future OR
  3. Not yet retired?
- 

{ASK IF PercRet1=2 or PercRet1=3 or PercRet2=1 or PercRet3=2}

**SemiRWhen** [STRING]

“You said just now that you consider yourself to be semi-retired. In what year would you say you became semi-retired?”

LABEL: “Date of semi-retirement”

1980....2021

---

{ASK if AGEYRS>=50}

**Unretire** [SINGLE CODE]

“Some people fully retire and give up paid work entirely and then later decide to return to paid work. Have you ever considered yourself to be fully retired and then returned to paid work?”

LABEL: “Returned to paid work following retirement”

1. Yes
  2. No
- 

{ASK IF Unretire=1}

**UnretireY** [MULTICODE]

“Why did you decide to return to paid work after fully retiring?”

INTERVIEWER: READ OUT AND SELECT ALL THAT APPLY

LABEL: “Reasons for returning to paid work”

1. For financial reasons
  2. For something to do
  3. To keep active
  4. Because your health improved
  5. Because your partner died or your relationship broke down
  6. Other family circumstances changed
  7. Other reason: Please specify
- 

{ASK IF PartnerDV =1}

**PartEmp**

“And now some similar questions about your spouse or partner’s situation.”

DISPLAY

---

{ASK IF PartnerDV =1}

**MainActP** [SINGLE CODE]

“Please tell me which **<b>one<b>** of the following best describes your spouse or partner’s current situation?”

INTERVIEWER: READ OUT

LABEL: “Partner’s economic activity status”

1. In paid employment or away temporarily
2. Self-employed or away temporarily
3. Retired from paid work
4. Unemployed
5. Permanently unable to work because of long-term sickness or disability
6. In full time education (school/college/university)
7. Looking after the home or family
8. Doing something else, Please specify

---

{ASK IF PartnerDV =1}

**AnyActP** [MULTICODE]

“And which of the following applied to them in the past month?”

INTERVIEWER: READ OUT FULL LIST OF OPTIONS AND CODE ALL THAT APPLY

LABEL: “Partner’s economic activity in past month”

1. In paid employment or away temporarily
2. Self-employed or away temporarily
3. Retired from paid work
4. Unemployed
5. Permanently unable to work because of long-term sickness or disability
6. In full time education (school/college/university)
7. Looking after the home or family
8. Doing something else, Please specify

**SOFT: IF MainActP not selected at AnyActP, “You said earlier that your partner’s current situation is different to their situation in the last month. Is this correct?”**

INTERVIEWER: “If correct, please select {#MainActP} at this question. If this is incorrect, please correct the previous question (MainActP)”.

---

{ASK IF AnyActP=3}

**PercRet1P** [SINGLE CODE]

“Would you describe your spouse or partner as...”

INTERVIEWER: READ OUT ALL CODES

LABEL: “Partner’s retirement status”

1. Fully retired and not intending to do any further paid work

2. Semi-retired: Currently doing some paid work
3. Semi-retired: Not working currently but may do some paid work in the future?

**SOFT: IF {AnyActP=1, 2 and PercRet1P=1} “You said that your partner is fully retired from paid work, but earlier you mentioned that they were working or away temporarily. Can I confirm that they are fully retired?”**

INTERVIEWER: “If needed, please update PercRet1P or AnyActP, as required.”

---

{ASK IF AnyActP<>3 and AnyActP<3 }

**PercRet2P [SINGLE CODE]**

“Would you describe your spouse or partner as...”

INTERVIEWER: READ OUT

LABEL: “Partner’s retirement status – in paid work”

1. Semi-retired but currently doing some paid work, OR
  2. Not yet retired?
- 

{ASK IF (AnyActP<>1,2,3 AND AnyActP<>5)}

**PercRet3P [SINGLE CODE]**

“Would you describe your spouse or partner as...”

INTERVIEWER: READ OUT ALL OPTIONS

LABEL: “Partner’s retirement status”

1. Fully retired and not intending to do any further paid work
  2. Not working currently but may do some paid work in the future OR
  3. Not yet retired?
- 

{Compute PaidWkDV: Hidden variable}

**PaidWkDV**

LABEL: “R’s paid work status”

{IF AnyAct=1,2 PaidWkDV=1 “In paid work”

IF AnyAct>=3,4,5,6,7,8 PaidWkDV=2 “Not in paid work”}

---

{Compute RetireDV: Hidden variable}

**RetireDV [Single code]**

LABEL: “R’s Retirement Status”

1. Not yet retired and in paid work {IF PercRet2>1 or (PaidWkDV=1 and AgeYrs<50)}

2. Not yet retired but not in paid work {IF PercRet3>2 or (PaidWkDV=2 and AgeYrs<50) or AnyAct=5}
3. Semi-retired and in paid work {IF PercRet1=2 OR PercRet2=1}
4. Semi-retired but not currently in paid work {IF PercRet1=3 OR PercRet3=2}
5. Fully retired {IF PercRet1=1 OR PercRet3=1}

## 2.3 Module 2: Planning for retirement

{ASK ALL}

### PPLLInt2

“Now some questions about different sources of information that you may or may not have used to help you plan for retirement.”

---

{ASK ALL}

### InfSourc

“Which, if any, of the following sources {If RETIREDV = 1 or 2: ‘have you used’, IF RETIREDV=3-5: ‘did you use’} for information on planning for retirement? Please say yes or no to each”

---

{ASK ALL}

### InfSourc1

A professional financial advisor

1. Yes
  2. No
- 

{ASK IF INF SOURC1=1}

### InfSat1 [SINGLE CODE]

“How satisfied or dissatisfied were you with the information you were provided by the financial advisor on planning for retirement? Were you...”

INTERVIEWER: PLEASE READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Satisfaction with information on retirement planning: Financial advisor”

1. Very satisfied
  2. Quite satisfied
  3. Neither satisfied nor dissatisfied
  4. Quite dissatisfied
  5. Very dissatisfied
- 

{ASK ALL}

**InfSourc2**

(And which, if any, of the following sources, {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

Your employer

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc3**

(And which, if any, of the following sources, {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

Your friends and family

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc4**

(And which, if any, of the following sources, {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

Government website (such as The DWP website, Check your State Pension or another Gov.uk website)

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc5**

(And which, if any, of the following sources, {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

Your pension provider

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc6**

(And which, if any, of the following sources, {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

Pension Wise or The Pensions Advisory Service [INTERVIEWER: These services are provided by the Money and Pensions Service]

1. Yes
  2. No
- 

{ASK IF INFSOURC6=1}

**InfSatP** [SINGLE CODE]

“How satisfied or dissatisfied were you with the information you were provided by Pension Wise or The Pensions Advisory Service on planning for retirement? Were you...”

INTERVIEWER: PLEASE READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Satisfaction with information on retirement planning: Financial advisor”

1. Very satisfied
  2. Quite satisfied
  3. Neither satisfied nor dissatisfied
  4. Quite dissatisfied
  5. Very dissatisfied
- 

{ASK ALL}

**InfSourc7**

(And which, if any, of the following {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement) Retirement Living Standards, published by the Pensions and Lifetime Savings Association

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc8**

(And which, if any, of the following {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement)

The Pensions Tracing Service, otherwise known as 'Find pension contact details'

1. Yes
  2. No
- 

{ASK ALL}

**InfSourc9**

{If RETIREDV = 1 or 2: 'Have you used', IF RETIREDV= 3-5: 'Did you use'} any other sources for information on planning for retirement?

1. Yes (please specify)
  2. No
- 

{ASK IF RETIREDV = 1-4 I.E. NOT YET FULLY RETIRED}

#### **InfFut**

“In the future, if you wanted it, which of the people, organisations or services that I asked you about would you go to find out more information about pensions or financial planning and saving for later life?”

INTERVIEWER: DO NOT PROMPT. CODE ALL THAT APPLY

LABEL: “Future sources of information about later life financial planning”

1. A professional financial advisor
  2. Your employer
  3. Your friends and family
  4. Government website (such as The DWP website, Check your State Pension or another Gov.uk website)
  5. Your pension provider
  6. Pension Wise or The Pensions Advisory Service
  7. The Retirement Living Standards, published by the Pensions and Lifetime Savings Association
  8. The Pensions Tracing Service, otherwise known as ‘Find pension contact details’
  9. Other source
  10. None of these (EXCLUSIVE)
- 

{ASK ALL}

#### **INFWHTB [MULTI CODE]**

“Thinking about the choices you {IF RETIREDV= 1-2: ‘need to make’, IF RETIREDV= 3-5: ‘made’} when planning for retirement, which, if any, of the following {IF RETIREDV= 1-2: ‘would you like’, IF RETIREDV= 3-5: ‘would you have liked’} to receive more information on?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. Your health needs in later life
  2. How long you are likely to live
  3. Your pension arrangements
  4. What benefits you might be entitled to
  5. Tax considerations
  6. To understand how much you will need in retirement
  7. Other topic (Please specify)
  8. No further information wanted (EXCLUSIVE)
- 

{ASK IF RETIREDV = 1-4 I.E. NOT YET FULLY RETIRED}

#### **MLMOT [SINGLE CODE]**

“Before today, had you heard of the Mid-Life MOT or Mid-Life Career Review?”

LABEL: “Whether previously heard of Mid-Life MOT or Mid-Life Career Review”

1. Yes
  2. No
- 

{ASK IF MLMOT=1 I.E. HEARD OF MLMOT}

**MLMOTH [SINGLE CODE]**

“Have you had any help or support to plan for later life via a Mid-Life MOT or Mid-Life Career Review?”

LABEL: “Help/support to plan for later life via a Mid-Life MOT or Mid-Life Career Review”

1. Yes
  2. No
- 

{ASK IF MLMOTH=1 I.E. HAS HAD MLMOT}

**MLMOTWH [SINGLE CODE]**

“Was this organised...”

INTERVIEWER: READ OUT ALLOPTIONS AND THEN CODE ONE

LABEL: “Party organising plan for later life via Mid-Life MOT or Mid-Life Career Review”

1. Through your employer
  2. By you personally
  3. Through a pensions advisor or other financial planner
  4. Through your Trade Union
  5. Or through someone else, please specify?
- 

{ASK IF MLMOTH=1 I.E HAS HAD MLMOT}

**MLMOTC [MULTICODE]**

“Did you make any changes to any aspects of your life as a result of your Mid-Life MOT or Mid-Life Career Review. Please tell me in which of the following areas you made changes?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

LABEL: “Changes as a result of Mid-Life MOT or Mid-Life Career Review”

1. Your work and skills
  2. Your health
  3. Your money
  4. Other, Please specify
  5. You did not make any changes
- 

{ASK IF MLMOT>1 OR MLMOTH>1 I.E. HAD NOT HEARD OF /HAD A MID LIFE MOT}

**MLMOTF**

“Would you like to take a ‘Mid-Life MOT’ or Mid-Life Career Review in the future. The mid-life MOT is a tool to encourage more active planning in the key areas of work & skills, health & wellbeing and finances?”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: "Desire to take a Mid-Life MOT or Mid-Life Career Review in future"

1. You definitely would
  2. You probably would
  3. You probably would not
  4. You definitely would not
- 

{ASK ALL}

**RETFACTORB [MULTICODE]**

Thinking about the choices you {IF RETIREDV= 1-2: 'need to make', IF RETIREDV=3-5: 'made'} when planning for retirement, which circumstances of the following {IF RETIREDV= 1-2: 'have you considered so far' IF RETIREDV=3- 5 'did you consider before retiring'}

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. Yours or your family's health
  2. Your caring responsibilities
  3. Your financial situation
  4. Yours or your partner's pensions arrangements
  5. Your employment situation
  6. What you plan to do in retirement
  7. None of the above {exclusive option}
- 

{ASK ALL}

**RetPlan1**

"At what age did you start saving specifically for your retirement, either through a pension or another type of product. Was this in your..."

INTERVIEWER: IF NECESSARY "Do not include when you started paying National Insurance contributions towards the state pension."

INTERVIEWER: READ OUT UNTIL REACH CODE THAT APPLIES

LABEL: "Age started saving for retirement"

1. 20s
  2. 30s
  3. 40s
  4. 50s
  5. 60s
  6. 70s
  7. At some other age
  8. Or have you not yet started saving for your retirement?
- 

{ASK ALL}

**RetPlan2**

"And, **not including saving for retirement**, at what age did you start actively planning for when you will stop paid work and move into retirement. Was this in your..."

INTERVIEWER: READ OUT UNTIL REACH CODE THAT APPLIES"

LABEL: "Age started planning for end of work/start of retirement"

1. 20s
  2. 30s
  3. 40s
  4. 50s
  5. 60s
  6. 70s
  7. At some other age
  8. Or have you not yet started planning?
- 

{ASK ALL UNLESS ANYACT=5}

### AgeRetX

"At what age {IF RETIREDV=1-4 'do you expect to'; IF RETIREDV=5 'did you'} fully retire from work? By fully retire, I mean when you {IF RETIREDV=1-4 'stop'; IF RETIREDV=5 'stopped'} doing any paid work and {IF RETIREDV=1-4 'do'; IF RETIREDV=5 'did'} not intend to do any further paid work in the future."

INTERVIEWER NOTE: If semi-retired, ask when they expect to fully retire. For never, code 997.

LABEL: "Specific age plan to retire/ fully retired from work"

1. 18 – 150
  2. 997 Never
- 

{ASK IF AGERETX=DK, REF}

### AgeRet

"At which of the following ages {IF RETIREDV= 1-4: 'do you expect to', IF RETIREDV= 5: 'did you'} fully retire from work? {IF RETIREDV= 1-4: 'Will this be', IF RETIREDV= 5: 'Was this'}..."

INTERVIEWER: READ OUT AND SELECT FIRST TO APPLY

LABEL: "Age plan to fully retire/fully retired from work"

1. Under 50
  2. 50-55
  3. 56-59
  4. 60-65
  5. 66-69
  6. 70-74
  7. 75-79
  8. 80 or above
  9. or never?
- 

{ASK IF RETIREDV=1-4 I.E. NOT YET FULLY RETIRED}

### AgeRetCh

"Has the age at which you expect to fully retire from work changed in the last five years?"

LABEL: "Age expect to retire changed in last five years"

1. Yes
  2. No
- 

{ASK IF AGERETCH=1}

**AgeRetCh1**

"Do you..."

1. Now expect to retire more than five years earlier
  2. Now expect to retire between one and five years earlier
  3. Now expect to retire between one and five years later
  4. Now expect to retire more than five years later
- 

{ASK IF GIVE A VALID ANSWER AT AGERETX I.E. NO DK OR REFUSAL}

**IdealRet**

You told us that you {IF RETIREDV= 1-4: "expect to fully retire", IF RETIRE DV= 5: "fully retired"} {#AgeRetX}. In an ideal world, at what age would you {IF RETIREDV= 1-4: "like to", IF RETIREDV= 5: "have liked to"} fully retire?

INTERVIEWER: For never, code 997

LABEL: "Ideal age of retirement"

1. 18...150
  2. 997 Never
- 

{ASK IF AGERETX IS DK OR REFUSAL }

**IdealRetx**

{IF AGERET=1 to 8: "You told us that you; {IF RETIREDV= 1- 4: "expect to fully retire", RETIREDV= 5: "fully retired"} {#AgeRet}. In an ideal world, at what age would you {IF RETIREDV= 1-4: "like to", IF RETIREDV= 5: "have liked to"} fully retire. ...

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: "Ideal age of retirement (decade)"

1. Under 50
  2. 50-55
  3. 56-59
  4. 60-65
  5. 66-69
  6. 70-74
  7. 75-79
  8. 80 or above
  9. or never?
-

{Compute IDEALAGEDV: Hidden variable}

**IDEALAGEDV** [Single code]

LABEL: "Retired/plans to retire vs. ideal age"

1. Retired/plans to retire at ideal age
2. Retired/plans to retire earlier than ideal age
3. Retired/plans to retire later than ideal age
4. Ideal/expected retirement age not known

{Derive IdealAgeDV based on responses to AgeRetx and IdealRet if possible}.

If AgeRetx=IdealRet IdealAgeDV=1

If AgeRetx<IdealRet IdealAgeDV=2

If AgeRetx>IdealRet IdealAgeDV=3

If AgeRetx=DK, REF, NA IdealAgeDV=4

If IdealRet=DK, REF IdealAgeDV=4

\*Then possible overwriting of IdealAgeDV=4 based on AgeRet and IdealRetx

If AgeRetx=DK, REF and AgeRet=IdealRetx IdealAgeDV=1

If AgeRetx=DK, REF and AgeRet<IdealRetx IdealAgeDV=2

If AgeRetx=DK, RF and AgeRet>IdealRetx IdealAgeDV=3

If (AgeRet=997 or AgeRetx=9) and IdealRetx>=1 and IdealRetx<=8 IdealAgeDV=3.

If Ageret=997 or Ageretx=9) and IdealRetx=9 idealAgeDV=2.

If AgeRet=DK, REF IdealAgeDV=4

If IdealRetx=DK, REF IdealAgeDV=4

---

{ASK ALL}

**PenKnow**

"Which of the following statements best describes how knowledgeable you feel about pension issues?"

INTERVIEWER: READ OUT ALL STATEMENTS AND THEN CODE ONE

LABEL: "Self-assessment of pensions knowledge"

1. You have a good knowledge of pension issues
2. You have a reasonable, basic knowledge of pensions, meaning you know how they work generally but do not understand the details
3. Your knowledge of pensions issues is very patchy, meaning you know a bit about what concerns you but no more
4. You know little or nothing about pensions issues

---

{ASK ALL}

## **SPKnow**

Which of the following statements best describes how knowledgeable you feel about the UK State Pension?

INTERVIEWER: READ OUT ALL STATEMENTS AND THEN CODE ONE

LABEL: "Self-assessment of state pension knowledge"

1. You have a good knowledge of the UK State Pension
  2. You have a reasonable, basic knowledge of the UK State Pensions, meaning you know how they work generally but do not understand the details
  3. Your knowledge of the UK State Pension is very patchy, meaning you know a bit about what concerns you but no more
  4. You know little or nothing about the UK State Pension
- 

{ASK IF RETIREDV=1 TO 4 I.E. NOT FULLY RETIRED}

## **PTRUST1**

(Do you agree or disagree)

Please tell me to what extent you agree or disagree with the following statement:

Putting money into a pension is the most secure way of saving for your retirement. Do you...

INTERVIEWER: READ OUT ALL OPTIONS BEFORE CODING ONE

LABEL: "Agree/Disagree Putting money into a pension is the most secure way of saving for your retirement"

1. Strongly Agree
  2. Agree
  3. Neither agree nor disagree
  4. Disagree
  5. Strongly disagree
- 

[ASK ALL]

## **COVID1**

"We know the Coronavirus pandemic has had an impact on people in various ways. In which, if any, of the following ways, has the pandemic had an impact on your employment situation?"

INTERVIEWER: TO READ OUT AND CODE ALL THAT APPLY

1. You've become self-employed due to Coronavirus
  2. You've had your income reduced from being on furlough, working less or taking a salary cut
  3. You've lost your job due to Coronavirus
  4. Other (Please specify)
  5. None of the above
- 

[ASK ALL]

## **COVID2**

And in which, if any, of the following ways has the Coronavirus pandemic had an impact on your plans for retirement?

INTERVIEWER: TO READ OUT AND CODE ALL THAT APPLY

1. You will now retire later than planned
2. You will now retire earlier than planned
3. You've reduced the amount you're withdrawing from your pension fund
4. You've withdrawn money from your pension fund for the first time or increased the income you are withdrawing
5. You've withdrawn other funds, i.e. savings or investments, set aside for your retirement
6. Other (please specify)
7. None of the above

## 2.4 Module 3: Work and employment

{ASK IF PAIDWKDV=1}

### PPLLINT3

"Now some questions about your current employment."

---

{ASK IF PAIDWKDV=1}

### NumJob

"How many jobs for pay or profit do you currently have?"

LABEL: "Number of paid jobs respondent has"

1...25

### SOFT: IF NumJob>5:

INTERVIEWER: The number of jobs the respondent currently has seems high. Please confirm that the number of jobs entered is correct and amend if necessary.

---

{ASK IF PAIDWKDV=1}

### HoursW

"How many hours of paid work do you usually do per week?"

LABEL: "Hours of paid work per week"

1...168

### SOFT: IF HoursW>80:

INTERVIEWER: The number of hours worked per week seems high. Please confirm that the number of hours entered is correct and amend as necessary.

---

{ASK IF PAIDWKDV=1}

### HoursWP

“Provided that you could make a free choice regarding your working hours and taking into account the need to earn a living: how many hours per week would you prefer to work at present?”

LABEL: “Preferred number of hours of paid work per week”

0....168

**SOFT: IF HoursWP>80**

INTERVIEWER: The number of hours the respondent would prefer to work per week seems high. Please confirm that the number of hours entered is correct and amend as necessary.

---

{ASK IF RETIREDV=3 I.E. CURRENTLY IN PAID WORK BUT SEMI RETIRED}

**SemRJob**

“The next set of questions are about the type of work you do. We are interested both in the type of work you are currently doing and what you were doing immediately before you became semi-retired.”

Are you currently working in the same job that you were working in before you became semi-retired or have you changed jobs {IF NumJob>0 and NumJob NE DK or REF: ‘We are interested in your main job’}?

INTERVIEWER: Respondents with more than one job should decide themselves which is their main job. If they are unable to do so the job which occupied the largest number of hours should be considered their main job.

LABEL: “Respondent changed job since becoming semi-retired”

1. Changed job
  2. Stayed in same job
- 

{ASK IF SemRjob=1}

**SemRJobA**

“I am first going to ask you questions about the main job you are currently doing.”

---

{ASK IF PAIDWKDV<>1}

**Everjob**

“Have you ever had a paid job, apart from casual or holiday work?”

LABEL: “Respondent ever had a paid job”

1. Yes
  2. No
- 

{ASK IF EVERJOB=1}

**Whnlastj**

“In what year did you leave your last paid job?”

LABEL: “When respondent left last paid job”

1945...2021

---

{ASK IF PAIDWKDV=1 OR (EVERJOB=1 AND RETIREDV<>5)}

### **CWorkInt**

“The next set of questions are about your {IF AnyAct=1,2 ‘current’, IF PAIDWKDV=2 ‘last’} job.”

INTERVIEWER: Respondents with more than one job should decide themselves which is their main job. If they are unable to do so the job which occupied the largest number of hours should be considered their main job.

---

{ASK IF PAIDWORKDV=1= OR (EVERJOB=1 AND RETIREDV<>5)}

### **JobTit**

“What {IF PAIDWKDV=1 ‘is’, IF PAIDWKDV=2 ‘was’} your job?”

INTERVIEWER: PLEASE ENTER FULL JOB TITLE. PROBE IF NECESSARY: “What is/was the name or title of the job?”

TEXT[250]

---

{ASK IF PAIDWORKDV=1 OR (EVERJOB=1 AND RETIREDV<>5)}

### **JobDes**

“What {IF PAIDWKDV=1 ‘do’, IF PAIDWKDV=2 ‘did’} you mainly do in your job?”

INTERVIEWER: CHECK

“What materials/machinery {IF PAIDWKDV=1 ‘do’, IF PAIDWKDV=2 ‘did’} you use?”

“What training or qualifications {IF PAIDWKDV=1 ‘are’, IF PAIDWKDV=2 ‘were’} needed for the job?”

TEXT[250]

---

{ASK IF PAIDWORKDV=1= OR (EVERJOB=1 AND RETIREDV<>5)}

### **Selfemp**

“{IF PAIDWKDV=1 ‘Do you work’; IF PAIDWKDV=2 ‘Were you working;’} as an employee or {IF PAIDWKDV=1 ‘are’; IF PAIDWKDV=2 ‘were’} you self-employed?”

1. Employee
  2. Self-employed
-

[Ask if Selfemp=1 Employee]

**Superv**

“In your job {IF PAIDWKDV=1 ‘do’; IF PAIDWKDV=2 ‘did’} you have formal responsibility for supervising the work of other employees?”

1. Yes
  2. No
- 

{ASK IF Supervise=YES}

**NSuperv**

“How many people {ASK IF PAIDWKDV=1 ‘do’; ASK IF PAIDWKDV=2 ‘did’} you supervise?”

TEXT[1...999997]

---

{ASK IF SELFEMP=1 Employee}

**Numemp**

“How many people {IF PAIDWKDV=1 ‘work’; IF PAIDWKDV=2 ‘worked’} for your employer at the place where you {IF PAIDWKDV=1 ‘work’; IF PAIDWKDV=2 ‘worked’}.”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees
  2. Between 25 and 499 employees
  3. or 500 or more employees?”
- 

{ASK IF selfemp=2 Self-employed }

**Selfsup**

“{IF PAIDWKDV=1 ‘Do you work’; IF PAIDWKDV=2 ‘Were you working’} on your own or {IF PAIDWKDV=1 ‘do’; IF PAIDWKDV=2 ‘did’} you have employees?”

1. On your own or with partners but no employees, OR
  2. With employees
- 

[Ask if Selfsup=2 With employees]

**SelfsupN**

“How many people {IF PAIDWKDV=1 ‘do’; IF PAIDWKDV=2 ‘did’} you employ at the place where you {IF PAIDWKDV=1 ‘work’; IF PAIDWKDV=2 ‘worked’}.”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees

2. Between 25 and 499 employees
  3. or 500 or more employees?"
- 

{ASK IF PAIDWORKDV=1= OR (EVERJOB=1 AND RETIREDV<>5)}

**INDUST**

"What {IF SELFEMP=1 'does'; IF SELFEMP=2 'do'; IF PAIDWKDV=2 'did'} {IF SELFEMP=1 'your employer'; IF SELFEMP=2 'you'} make or do at the place where you {IF PAIDWKDV=1 'work'; IF PAIDWKDV=2 'worked'}?"

TEXT[250]

---

{ASK IF EVERJOB=1 and RETIREDV<>5}

**FullTime**

"Did you work full time or part time?"

INTERVIEWER: READ OUT BRACKETS IF RESPONDENT HESITATES

1. Full time (30 hours a week or more)
  2. Part time
- 

{ASK IF SemRJob=1}

**SemRJobB:**

"And now please answer the same questions but about the main job you were doing before you became semi-retired".

---

{ASK IF (EVERJOB=1 and RETIREDV=5) or SemRJob=1 i.e. asking fully/semi retired about last job before full/semi retirement}

**JobTitR**

"What was your job?"

INTERVIEWER: PLEASE ENTER FULL JOB TITLE. PROBE IF NECESSARY: What was the name or title of the job?

TEXT[250]

---

{ASK IF (EVERJOB=1 and RETIREDV=5) or SemRJob=1}

**JobDesR**

“What did you mainly do in your job?”

INTERVIEWER: CHECK

“What materials/machinery did you use?”

“What training or qualifications were needed for the job?”

TEXT[250]

---

{ASK IF EVERJOB=1 and RETIREDV=5 or SemRJob=1}

**SelfempR**

“Were you working as an employee or were you self-employed?”

1. Employee
  2. Self-employed
- 

[Ask if SelfempR=1 Employee]

**SupervR**

“In your job did you have formal responsibility for supervising the work of other employees?”

1. Yes
  2. No
- 

{ASK IF SupervR=YES}

**NSupervR**

“How many people did you supervise?”

TEXT[1...999997]

---

{ASK IF SELFEMPR=1 Employee}

**NumempR**

“How many people worked for your employer at the place where you worked?”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees
  2. Between 25 and 499 employees
  3. or 500 or more employees?”
- 

[Ask if selfempR=2 Self-employed]

**SelfsupR**

“Were you working on your own or did you have employees?”

1. On your own or with partners but no employees, OR
  2. With employees
- 

[Ask if SelfsupR=2 With employees]

**SelfsupNR**

“How many people did you employ at the place where you worked?”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees
  2. Between 25 and 499 employees
  3. or 500 or more employees?”
- 

{ASK IF EVERJOB=1 and RETIREDV=5 or SemRJob=1}

**INDUSTR**

“What did {IF SELFEMPR=1 ‘your employer’ IF SELFEMPR=2 ‘you’} make or do at the place where you worked?”

TEXT[250]

---

{ASK IF EVERJOB=1 and RETIREDV=5 or SemRJob=1}

**FullTimeR**

“Did you work full time or part time?”

INTERVIEWER: READ OUT BRACKETS IF RESPONDENT HESITATES

1. Full time (30 hours a week or more)
  2. Part time
- 

{ASK IF PARTNERDV=1}

**PWorkInt**

“{IF SemRJob=1 ‘And finally’} The next set of questions are about your partner’s most recent job”

---

{ASK IF ANYACTP <> 1 to 2}

PEverJob

"Has your spouse or partner ever had a paid job, apart from casual or holiday work?"

LABEL: "Respondent's partner ever had a paid job"

1. Yes
  2. No
- 

{ASK IF ANYACTP=1 to 2 OR PEverJob=1}

**JobTitP**

"What {IF ANYACTP=1, 2 'is', IF PeverJob=1 'was'} their main job?"

INTERVIEWER: PLEASE ENTER FULL JOB TITLE. PROBE IF NECESSARY: "What is/was the name or title of the job?"

TEXT[250]

---

{ASK IF ANYACTP=1 to 2 OR PEverJob=1}

**JobDesP**

"What {IF ANYACTP=1 to 2 'do', IF PEverJob=1 'did'} they mainly do in their job?"

INTERVIEWER: CHECK:

"What materials/machinery do they/did they use?"

"What training or qualifications are/were needed for the job?"

TEXT[250]

---

{ASK IF ANYACTP=1 to 2 OR PEverJob=1}

**SelfempP**

"{IF ANYACTP=1 to 2; 'Do they work' IF PEVERJob=1 'Were they working;} as an employee or {IF ANYACTP=1 to 2 'are'; IF PEVERJob=1 'were'} they self-employed?"

1. Employee
  2. Self-employed
- 

[Ask if SelfempP=1 Employee]

**SupervP**

"In their job {IF ANYACTP=1 to 2 'do'; IF PEVERJob=1 'did'} they have formal responsibility for supervising the work of other employees?"

1. Yes
  2. No
-

{ASK IF SupervP=YES}

**NSupervP**

“How many people {IF ANYACTP=1 to 2 ‘do’; IF PEVERJob=1 ‘did’} they supervise?”

TEXT[1...999997]

---

{ASK IF SELFEMPP=1 Employee}

**NumempP**

“How many people {IF ANYACTP=1 to 2 ‘work’; IF PEVERJob=1 ‘worked’} for their employer at the place where they {IF ANYACTP=1 to 2 ‘work’ IF PEVERJOB=1 ‘worked’}.”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees
  2. Between 25 and 499 employees
  3. or 500 or more employees?
- 

{Ask if SELFEMPP=2 Self-employed}

**SelfsupP**

“{IF ANYACTP=1 to 2 ‘Do they work’; IF PEVERJob=1 ‘Were they working’} on their own or {IF ANYACTP=1 to 2 ‘do’; IF PEVERJob=1 ‘did’} they have employees?”

1. On their own or with partners but no employees
  2. Or With employees
- 

{Ask if SelfsupP=2 With employees}

**SelfsupNP**

“How many people {IF ANYACTP=1 to 2 ‘do’; IF PEVERJob=1 ‘did’} they employ at the place where they {IF ANYACTP=1 to 2 ‘work’; IF PEVERJob=1 ‘worked’}.”

INTERVIEWER: READ OUT

1. Between 1 and 24 employees
  2. Between 25 and 499 employees
  3. or 500 or more employees?”
- 

{ASK IF ANYACTP=1 to 2 OR PEVerJob=1}

**INDUSTP**

“What {IF ANYACTP=1 to 2 ‘does’; IF PEVERJob=1 ‘did’} {IF SELFEMPP=1 ‘your spouse or partner’s employer’; IF SELFEMPP=2 ‘your husband/wife/partner’} make or do at the place where they {IF ANYACTP=1 to 2 ‘work’; IF PEVERJob=1 ‘worked’}?”

TEXT[250]

---

{ASK IF ANYACTP=1 to 2 OR PEverJob=1}

### FullTimeP

“{IF ANYACTP=1 to 2 ‘Does’; IF PEverJob=1 ‘Did’} your spouse or partner work full time or part time?”

INTERVIEWER: READ OUT BRACKETS IF RESPONDENT HESITATES

1. Full time (30 hours a week or more)
  2. Part time
- 

{ASK IF PAIDWKDV=1 AND SELFEMP=1 I.E. CURRENT EMPLOYEE}

### EmpCon

“{If SemRJob=2 and PartnervDV=1 ‘Now back to thinking about your job’, IF SemRjob=1 ‘Now back to thinking about your current job’} Which of the following best describes your employment contract in your main job. Is it...”

INTERVIEWER: READ OUT FULL LIST OF OPTIONS AND CODE ANSWER

LABEL: “Employment contract type: Employee”

1. a permanent job
  2. a fixed term or temporary job
  3. a zero-hours contract
  4. work without a contract
  5. or some other working arrangement?
- 

{ASK IF PAIDWKDV=1 AND SELFEMP=2 I.E. CURRENTLY SELF EMPLOYED}

### SEmpCon

“{If SemRJob=2 and PartnervDV=1 ‘Now back to thinking about your job’, IF SemRjob=1 ‘Now back to thinking about your current job’} which of the following best describes your situation?”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Employment contract type: Self-employed”

1. Sole director of your own business
  2. A partner in a business or professional practice
  3. Working for yourself
  4. Working as a sub-contractor
  5. Doing freelance work
  6. Paid a salary or a wage by an agency
  7. Other working arrangement
- 

{ASK IF PAIDWKDV=1}

### **CarLong**

“Including all of the jobs you have ever had, how many years in total have you been doing the kind of work you currently do?”

INTERVIEWER: IF RESPONDENT HAS BEEN DOING KIND OF WORK LESS THAN A YEAR CODE 0

LABEL: “Length of time doing current type of work”

---

{ASK IF PAIDWKDV=1}

### **JobLong**

“How many years have you been in your company or organisation?”

INTERVIEWER: IF RESPONDENT HAS BEEN WITH COMPANY LESS THAN A YEAR CODE 0

LABEL: “Length of time with current employer”

---

{ASK IF PAIDWKDV=1}

### **WorkFlex** [MULTICODE]

“Some people have special working hours or arrangements that vary daily or weekly. In your main job do you have any type of flexible working arrangement?”

INTERVIEWER: DO NOT READ OUT. CODE ALL THAT APPLY. PROMPT FOR SPECIFICS IF NECESSARY

1. Flexi-time or flexible working hours
  2. Annualised hours contract
  3. Term time working
  4. Job share
  5. Nine-day fortnight
  6. Condensed hours
  7. Other arrangement (Please specify)
  8. None of these
- 

{ASK IF PAIDWKDV=1}

### **WorkSat**

“How satisfied or dissatisfied are you with your current working arrangements? Are you...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Satisfaction with current work arrangements”

1. Very satisfied
2. Satisfied
3. Neither satisfied nor dissatisfied
4. Dissatisfied
5. Very dissatisfied

---

{ASK IF PAIDWKDV=1 AND SELFEMP=1 I.E. CURRENT EMPLOYEE}

**WorkReq**

{IF JobLong>=5 'In the past five years have', IF JobLong<5 'Have'} you approached your {IF JobLong<5 'current'} employer to make a request to change how you regularly work for a **sustained period** of time? By sustained, I mean for longer than a month at a time?

INTERVIEWER: IF RESPONDENT HAS APPROACHED EMPLOYER ABOUT MORE THAN ONE SEPARATE REQUEST, PLEASE ASK THEM TO THINK ABOUT THE MOST RECENT ONE

LABEL: "Respondent has requested changes to working arrangements in past 5 years"

1. Yes
2. No

---

{ASK IF WORKREQ=1}

**WReqWh [MULTICODE]**

"What did you request?"

INTERVIEWER: DO NOT READ OUT. CODE ALL THAT APPLY. CHECK RESPONSE WITH RESPONDENT BEFORE CODING IF NECESSARY.

LABEL: "What changes to working arrangements respondent requested"

1. To work part time
2. To reduce the number of hours worked
3. To increase the number of hours worked
4. To change working hours/days
5. Flexitime (flexible working hours),
6. Term-time working,
7. Job sharing,
8. Time off/temporary leave arrangements
9. To work from home
10. Other: Please specify

---

{ASK IF WORKREQ=1}

**WReqWhy [MULTICODE]**

"Why did you make a request to change your working arrangements?"

INTERVIEWER: DO NOT READ OUT. CODE ALL THAT APPLY. CHECK RESPONSE WITH RESPONDENT BEFORE CODING IF NECESSARY.

INTERVIEWER: IF NECESSARY, READ OUT: "by 'working arrangement', I mean the amount of hours you work, when you work those hours and where you work those hours (e.g. at home)."

LABEL: "Why respondent requested changes to working arrangements"

1. Because of own mental/physical health needs
2. To care for partner
3. To look after children or grandchildren
4. To care for parents or other relatives

5. To allow more time for leisure activities
  6. To achieve a better work-life balance
  7. Could afford to work less
  8. Needed extra income
  9. Other reason: Please specify
- 

{ASK IF SELFEMP<>2 AND SELFEMPR<>2}

**SEmpEver**

“Have you ever been self-employed for a period of 12 months or more?”

LABEL: “Whether respondent has ever been self-employed”

1. Yes
  2. No
- 

{ASK IF SEMPEVER=1 AND PAIDWKDV=1}

**SEmpNow**

“Are you currently earning any income through self-employment?”

LABEL: “Whether respondent currently earning from self-employment”

1. Yes
  2. No
- 

{Compute SEMPDV- Hidden variable}

**SEMPDV**

1. Currently self-employed {IF PaidWkDV=1 and (Selfemp=2 or SEmpNow=1)}
  2. Previously self-employed {IF (PaidWkDV=2 and Selfemp=2) or (SelfempR=2) or (SEmpEver=1 and SEmpNow >1) or (PaidWkDV=2 and Selfemp=1 and SEmpEver=1) or (PaidWkDV=2 and SelfempR=1 and SEmpEver=1)}
  3. Never been self-employed {IF SEmpEver>1}
- 

{ASK IF SEMPDV=1 OR 2 I.E. EVER BEEN SELF-EMPLOYED}

**SEmpWhyb [MULTICODE]**

“We are interested in understanding why you became self-employed. Which, if any, of the following reasons describes why you became self-employed?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. As a job prior to retirement
2. To maintain or increase your income
3. It is the nature of your job or chosen career
4. For better work conditions or job satisfaction
5. Because you could not find other employment
6. Because of health or disability
7. To fit in with family or other caring responsibilities

8. Other please specify

---

{ASK IF PAIDWKDV=1}

**SEmpPref**

“If you had the choice, would you rather be self-employed or would you rather work as an employee?”

LABEL: “Preference for self-employment vs. working as employee”

1. Prefer to work as an employee
  2. Prefer to be self-employed
- 

{ASK IF PAIDWKDV=1}

**TrainNee**

“Which of the following statements best describes your skills in your own work.”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Respondent’s assessment of skills at work”

1. You need further training to cope well with your duties
  2. Your present skills correspond well with your duties
  3. You have the skills to cope with more demanding duties?
- 

{ASK IF PAIDWKDV=1}

**Train12M**

“In the past 12 months, have you done any training to improve your work-related skills?”

LABEL: “Whether respondent has done any work-related training in past 12 months”

1. Yes
  2. No
- 

{ASK IF PAIDWKDV=1}

**TrainMor**

“{IF TRAIN12M=1 or 2: “You said that you have} {IF TRAIN12M=1 ‘done some’, IF TRAIN12M=2 ‘not done any’} training to improve your work-related skills”. Would you have liked {IF TRAIN12M=1 ‘more’} work-related training?”

LABEL: “Whether respondent would like more work-related training”

1. Yes
  2. No
- 

{ASK IF TRAINNEE=1 OR TRAINMOR=1}

## **TrainWht**

“You mentioned that you feel you need or would like further work-related training. Which, if any, of the following types of training would you like?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Type of work-related training respondent would like”

1. Using computers or information technology
  2. Dealing with people or communication skills
  3. Management training
  4. Language skills
  5. Training in technical or practical skills
  6. Retraining for a different role
  7. Other, Please specify
- 

{ASK IF RETIREDV=1,3,4,5. I.E. IN PAID WORK OR SEMI/FULLY RETIRED}

## **ChngWork**

“Some people change the number of hours or days that they work as they approach retirement. {IF RETIREDV=1 or 2 ‘Would you like to’, IF RETIREDV>=3 ‘Did you’} change the amount you work as you {IF RETIREDV=1 or 2 ‘approach’, IF RETIREDV>=3 ‘approached’} retirement to...”

INTERVIEWER: IF NECESSARY: ask respondents to think about any changes before they became semi-retired

INTERVIEWER: READ OUT

LABEL: “Whether respondent would like to/did change hours worked before retirement”

1. work less, i.e., fewer hours or days
  2. work the same, i.e., the same number of hours or days), OR
  3. work more, i.e., more hours or days?
- 

{ASK IF RETIREDV=1,3,4,5. I.E. IN PAID WORK OR SEMI/FULLY RETIRED}

## **ChngRole**

“And {IF RETIREDV=1 or 2 ‘Would you like to’, IF RETIREDV>=3 ‘Did you’} change the type of work {IF RETIREDV=1 or 2 ‘you do, IF RETIREDV>=3 ‘you did’} as you {IF RETIREDV=1 or 2 ‘approach’, IF RETIREDV>=3 ‘approached’} retirement? {IF RETIREDV=1 or 2 ‘Would you like to’, IF RETIREDV>=3 ‘Did you’}...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE.

LABEL: “Whether respondent would like/has changed type of work before retirement”

1. Work for a different employer in the same or similar occupation.
  2. Work for a different employer in a different occupation
  3. Become self-employed in the same or similar occupation
  4. Become self-employed in a different occupation,
  5. Continue working for the same company
  6. Continue being self-employed
- 

{ASK IF RETIREDV=1,3,4,5. I.E. IN PAID WORK OR SEMI/FULLY RETIRED}

### ChngResD [MULTICODE]

And {IF RETIREDV=1 or 2 'Would you like to', IF RETIREDV>=3 'Did you'} **decrease** the amount of responsibility you {IF RETIREDV=1 or 2 'have', IF RETIREDV>=3 'had'} as you {IF RETIREDV=1 or 2 'approach, IF RETIREDV>=3 'approached'} retirement in any of the following ways?

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: "Whether respondent would like /has decreased amount of work-based responsibility before retirement"

1. Managing fewer staff
2. Working less independently or taking fewer decisions
3. Taking responsibility for fewer or smaller projects or tasks
4. A different decrease in responsibility (please specify)
5. No decrease in responsibility {EXCLUSIVE}
6. Or do none of these apply to your job {EXCLUSIVE}

---

{ASK IF RETIREDV=1,3,4,5. I.E. IN PAID WORK OR SEMI/FULLY RETIRED AND RESPONDENT HAS NOT SELECTED ALL OF 1-3 AT CHNGRESD}

### ChngResI [MULTICODE]

And {IF RETIREDV=1 or 2 'Would you like to', IF RETIREDV>=3 'Did you'} **increase** the amount of responsibility you {IF RETIREDV=1 or 2 'have', IF RETIREDV>=3 'had'} as you {IF RETIREDV=1 or 2 'approach, IF RETIREDV>=3 'approached'} retirement in any of the following ways?

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: "Whether respondent would like /has increased amount of work-based responsibility before retirement"

1. Managing more staff
2. Working more independently or taking more decisions
3. Taking responsibility for more or larger projects or tasks
4. A different increase in responsibility (please specify)
5. No increase in responsibility (Exclusive)
6. Or do none of these apply to your job (Exclusive)

---

{ASK IF RETIREDV=2 OR RETIREDV=4 I.E NOT IN PAID WORK BUT NOT YET FULLY RETIRED AND ANYACT NE 5 I.E. RESPONDENT NOT PERMANENTLY ILL/DISABLED}

### FutWork

"How likely is it that you will do any more paid work in the future?"

INTERVIEWER: READ OUT OPTIONS 1-4 AND THEN CODE ONE

LABEL: "Likelihood of doing paid work in future"

1. You definitely will
2. You probably will
3. You probably will not
4. You definitely will not
5. It depends (SPONTANEOUS)

{ASK IF FUTWORK NE 4 IE "DEFINITELY NOT"}

**FutWkHow**

"Which of these best describes how you would prefer to be in paid work?"

INTERVIEWER: READ OUT

LABEL: "Type of paid work respondent would like to do in future"

1. A full-time employee
  2. A part-time employee
  3. Full-time self-employed, OR
  4. Part-time self-employed?
- 

{ASK IF RETIREDV=4 AND FUTWORK NE 4 IE "DEFINITELY NOT"}

**FutWkWh**

"Would you like to return to work in the same or a similar occupation you were in when you retired from your main job or would you like to do something different?"

INTERVIEWER: READ OUT

LABEL: "Whether respondent would like to work in same or different occupation in future"

1. Work in the same occupation
  2. Work in a different occupation
  3. It doesn't matter
  4. Or you would like to return to same occupation but it is not feasible due to your health or other constraints
- 

{ASK ALL}

**FutWkHel** [Multicode]

"Which, if any, of the following do you think would {ASK IF RETIREDV<5 and ANYACT NE 5 'help', ASK IF RETIREDV=5 or ANYACT=5 'have helped'} you continue working for longer before you {ASK IF RETIREDV<5 and ANYACT NE 5 'retire', ASK IF RETIREDV=5 or ANYACT=5 'retired'} fully from paid work?"

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

1. Being able to work fewer hours or take more holidays
  2. More flexible working
  3. Being able to take on a less demanding role
  4. Work-place adjustments for health condition or disability
  5. Your employer actively supportive of your caring needs
  6. Change in your employer or workplace attitudes towards older workers
  7. Other – please specify
  8. none of these {exclusive}
- 

{ASK IF FUTWKHEL=7}

**FUTWKHELO**

PLEASE WRITE IN: TEXT[150]

---

{ASK IF FUTWORK <=3}

**NewTrain**

“Do you think you would benefit from training to help you return to paid work?”

LABEL: “Whether respondent would benefit from training to return to paid work”

1. Yes
  2. No
- 

{ASK IF NEWTRAIN=YES}

**NewTrainW [Multicode]**

“Which of the following training types would be most useful to help you in returning to work?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “What sort of training useful to return to work”

1. Using computers or information technology
  2. Dealing with people or communication skills
  3. Management training
  4. Language skills
  5. Training in technical or practical skills
  6. Retraining for a different role
  7. Other: Please specify
  8. None of these {exclusive}
- 

{ASK IF PAIDWKDV=1 AND SELFEMP=1 I.E. CURRENT EMPLOYEE}

**AgeDisE**

“Do you think there is age discrimination in your workplace?”

LABEL: “Whether respondent thinks there is age discrimination in their workplace”

1. Yes
  2. No
  3. Maybe
- 

{IF AGEDISE = 1 OR 3 I.E. YES, MAYBE}

**AgeDisWh**

“Of the following, in what ways do you feel there is age discrimination in your workplace?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Why respondent thinks there is age discrimination in their workplace”

1. Older workers are not listened to
  2. Older workers are less likely to be hired than younger workers
  3. Older workers are less likely to be promoted
  4. Older workers are more likely to be made redundant
  5. Older workers are passed over for training opportunities.
  6. Older workers are criticised or viewed negatively by colleagues
  7. Another reason: Please specify
- 

{ASK IF PAIDWKDV=1 AND SELFEMP=1 I.E. CURRENT EMPLOYEE}

#### **AgeDisR**

“In the past 12 months have you been treated unfairly at work on the grounds of your age? “

LABEL: “Whether respondent has been treated unfairly at work on grounds of age”

1. Yes
  2. No
- 

{ASK IF (RETIREDV=1 OR RETIREDV=3 OR RETIREDV=4 AND SELFEMP=1) OR IF (RETIREDV=3 OR 5 AND SELFEMPR=1) AND AGEYRS>=50}

#### **EmpRTalk [MULTICODE]**

“{IF RETIREDV=3,4,5 ‘Before you’ {IF RETIREDV=3 or 4 ‘semi-’retired did you discuss’} {IF RETIREDV=1 ‘Have you had any discussion about’} your plans for retirement with anyone at work?

If Yes: Who?

INTERVIEWER: Please code all that apply

LABEL: “Whether respondent discussed retirement plans at work”

1. Colleagues
  2. Line manager
  3. HR Advisor
  4. Trade union representative
  5. Someone else
  6. (No one): {EXCLUSIVE}
- 

{ASK IF (RETIREDV=1 OR RETIREDV=3 OR RETIREDV=4 AND SELFEMP=1) OR IF (RETIREDV=3 OR 5 AND SELFEMPR=1) AND AGEYRS>=50}

#### **EmpAdvR [MULTICODE]**

“{IF RETIREDV=3,4,5 ‘Did you receive’, IF RETIREDV=1 ‘Have you received’} any of these sources of information and guidance on retirement through your employer?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

IF NECESSARY: ask respondents to think about information received before they became semi-retired

LABEL: “Respondent taken up employer offered sources of information/guidance on retirement”

1. Mid-Life MOT or mid-life career review
2. Courses or workshops organised at your workplace
3. Written material such as posters or leaflets
4. Through recommendations or referrals to external organisations
5. Links to online resources
6. Other way, Please specify
7. {EXCLUSIVE} No information or guidance was used

**SOFT: IF MLMOTWH=1 and EMPADVR<>1.**

INTERVIEWER: RESPONDENT MENTIONED EARLIER THAT THEY HAD HAD A MID LIFE MOT WITH THEIR EMPLOYER. CHECK WHETHER THIS IS THE CASE. IF YES: CODE OPTION 1 AT THIS QUESTION. IF NO MAKE A NOTE.

---

{ASK IF (RETIREDV=1 OR RETIREDV=3 OR RETIREDV=4 AND SELFEMP=1) OR IF (RETIREDV=3 OR 5 AND SELFEMPR=1) AND AGEYRS>=50 AND EMPADVR NE 7}

**EmpAdvWR** [MULTICODE]

“And on which, if any, of these aspects of retirement {IF RETIREDV=3,4,5 ‘did you receive’, IF RETIREDV=1 ‘have you received’} advice and guidance from your employer?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Topics respondent used employer provided retirement information/guidance about”

1. Financial planning
  2. Working flexible or reduced hours in the run up to retirement
  3. Managing your health
  4. Maintaining an active or busy lifestyle
  5. Future opportunities for paid work
  6. Future opportunities for unpaid work
  7. Other aspect of retirement: OTHER Please specify
  8. None of these (EXCLUSIVE)
- 

{ASK IF EMPADVR=1 to 6 i.e. employer offered advice}

**EmpAdSat**

How satisfied or dissatisfied {IF RETIREDV=3,4,5 ‘were’, IF RETIREDV=1 ‘are’} you with the advice and guidance on retirement offered by your employer. {IF RETIREDV=3,4,5 ‘Were’, IF RETIREDV=1 ‘Are’} you...”

INTERVIEWER: READ OUT

LABEL: “Respondent’s satisfaction with retirement information/guidance offered by employer”

1. Very satisfied
2. Satisfied
3. Neither satisfied nor dissatisfied
4. Dissatisfied
5. Very dissatisfied?

## 2.5 Module 4: Income in retirement

{ASK IF RETIREDV=1-4 I.E. NOT YET FULLY RETIRED}

### RetIncAx

“Do you know what level of income you will need once you retire fully from paid work? Would you say...”

INTERVIEWER: READ OUT ALL OPTIONS THEN CODE ONE

Label: “Respondent has an idea of income required in retirement”

1. You have a very good idea what level of income you will need
2. You have some idea
3. Or, you do not have an idea?

---

{ASK IF RETINCAX = 1 OR 2 I.E. HAVE SOME IDEA OF RETIREMENT INCOME NEEDS}

### RetIncAm

{IF PARTNERDV=1 ‘Thinking just about yourself’}, what is the total income, after taxes and other deductions, that you think you will need in retirement? You may give an amount per week, per month or per year.

IF ASKED ANSWER SHOULD BE GIVEN AT CURRENT PRICE LEVELS

LABEL: “Respondent’s expected income in retirement”

£ 0.....9,999,999

---

{IF RetIncAm=Response}

### RetIncAmP

INTERVIEWER: Code whether income needed in retirement given as an annual, monthly or weekly amount

1. Annual
2. Monthly
3. Weekly

---

{ASK IF RETINCAM=DK, I.E. DOESN'T KNOW WHAT INCOME NEEDED}

### RetIncAm2

“Please tell me which of the following bands the income you think you will need in retirement falls into. I can read out the bands as amount of income per year, per month or per week.”

INTERVIEWER: READ OUT AND CODE FIRST THAT APPLIES.

LABEL: “Respondent’s needed income in retirement – banded”

1. Less than £10,500 per year (less than £200 a week, less than £850 per month)
2. £10,500 per year to under £22,000 per year (£200 per week to under £425 per week, £850 per month to £1,800 per month)
3. £22,000 per year to under £31,000 per year (£425 per week to under £600 per week, £1,800 per month to under £2,600 per month)
4. £31,000 per year to under £44,000 per year (£600 per week to under £850 per week, £2,600 per month to under £3,700 per month)

5. £44,000 per year to under to under £66,000 per year (£850 to under £1200 per week, £3,700 to under £5,500 per month)
  6. £66,000 or more per year (£1200 or more per week, £5,500 or more per month)
- 

{ASK IF RETINCAX = 1 OR 2 I.E. HAVE SOME IDEA OF RETIREMENT INCOME NEEDS}

### **RetIncAm3**

“Once you retire fully from paid work, how much income do you think you will need to live on? Please give your answer in relation to your current income.”

Will you need...?

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

1. Less than current income
  2. About the same as current income
  3. More than current income,
  4. Or have you not thought about it?
- 

{IF RETIncAm3 = 1 LESS THAN CURRENT INCOME}

### **RetincAm4**

“And what proportion of your current income would you expect to need?”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

1. Less than a quarter
  2. About a quarter
  3. About a third
  4. About a half
  5. About two-thirds
  6. About three-quarter
- 

{ASK ALL}

### **REFUND**

I'm now going to ask you a series of questions about the sources of income {IF RETIREDV=1 or 2 'you expect to use'; IF RETIREDV=3 to 5 'you are using'} to provide for your retirement. Please think about the whole of your retirement, not just {IF RETIREDV=1 or 2 'what you might do when you first retire?'; IF RETIREDV=3 to 5 'what you are doing at the moment?'} Please say 'yes' or 'no' to each.

---

{ASK ALL}

### **REFUND1**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} a state pension to provide for your retirement? This includes a State Second Pension, also known as SERPS.

LABEL: "Respondent's expected sources of income in retirement"

1. Yes
2. No

---

{ASK ALL}

**RETFUND2**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} an occupational or personal pension to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

1. Yes
2. No

---

{ASK ALL}

**RETFUND3**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} any other pensioner benefits to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

1. Yes
2. No

---

{ASK ALL}

**RETFUND4**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} savings or investments to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

1. Yes
2. No

---

{ASK ALL}

**RETFUND5**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} money gained from releasing equity in your home or downsizing?

LABEL: "Respondent's expected sources of income in retirement"

1. Yes
  2. No
-

{ASK ALL}

**REFUND6**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} money gained from renting out or sale of a property other than your main home to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

- 1. Yes
  - 2. No
- 

{ASK ALL}

**REFUND7**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} inheritance to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

- 1. Yes
  - 2. No
- 

{ASK ALL}

**REFUND8**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} financial support from your partner or family to provide for your retirement? {IF PartnerDV=1 'This includes your partner's pension'.}

LABEL: "Respondent's expected sources of income in retirement"

- 1. Yes
  - 2. No
- 

{ASK ALL}

**REFUND9**

{IF RETIREDV=1 or 2 'Do you expect to use'; IF RETIREDV=3 to 5 'Are you using'} anything else to provide for your retirement?

LABEL: "Respondent's expected sources of income in retirement"

- 1. Yes – please specify
  - 2. No
- 

{ASK ALL}

**RetAmt**

{IF RETIREDV=1 to 4 'Once you retire fully from paid work, what do you expect your retirement income to be'; IF RETIREDV=5 'What is your current retirement income'} compared with your pre-retirement income? Please think about the whole of your retirement when answering this question. Would it be...

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: "Respondent's income in retirement vs. pre-retirement"

1. Less than before retiring
  2. About the same as before retiring
  3. More than before retiring
  4. Or haven't you thought about it?
- 

{ASK IF RetAmt = 1. Less than before retiring}

**RetAmt1**

And compared with your pre-retirement income, {IF RETIREDV=1 to 4 'would you expect it to be...'; IF RETIREDV=5 'would you say that is...}

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: "Respondent's income in retirement vs. pre-retirement"

1. Less than a quarter
  2. About a quarter
  3. About a third
  4. About a half
  5. About two thirds
  6. About three quarters
- 

{ASK ALL}

**RetCon1**

"For the next two statements, please tell me on a scale of 0 to 10 how confident you feel, where 0 equals 'not at all confident' and 10 equals 'extremely confident'.

"I {IF RETIREDV=1 or 2 'will'} have enough put by to live on in retirement"

INTERVIEWER: IF NECESSARY, REMIND RESPONDENT THAT 0 EQUALS 'NOT AT ALL CONFIDENT' AND 10 EQUALS 'EXTREMELY CONFIDENT'.

LABEL: "Respondent's confidence they have enough put by to live on in retirement"

0. 0
1. 01
2. 02
3. 03
4. 04
5. 05
6. 06
7. 07
8. 08
9. 09
10. 10

{ASK ALL}

## RetCon2

"I {IF RETIREDV=1 or 2 'will'} have enough money to achieve the lifestyle I want in retirement"

INTERVIEWER: IF NECESSARY, REMIND RESPONDENT THAT 0 EQUALS 'NOT AT ALL CONFIDENT' AND 10 EQUALS 'EXTREMELY CONFIDENT'.

LABEL: "Respondent's confidence they have enough money to achieve the lifestyle they want in retirement"

0. 0
  1. 01
  2. 02
  3. 03
  4. 04
  5. 05
  6. 06
  7. 07
  8. 08
  9. 09
  10. 10
- 

{ASK IF RETIREDV=5 I.E. FULLY RETIRED}

## RetFinC

"Overall, would you say you are financially better off, worse off or about the same in retirement compared to what you expected?"

1. Better off
  2. Worse off
  3. About the same
  4. (Prefer not to say) {SPONTANEOUS}
- 

{ASK IF RETFUND1/2/3/4/5/6/7/8/9= 1. YES I.E. MENTION INCOME SOURCE USED IN RETIREMENT AND RETIREDV=3 TO 5}

## RETFNDCh

"You mentioned that you are using the following sources of income to fund your retirement".

{Textfill based on responses to RETFUND1-9, i.e. those to which respondent answered 1. Yes}

"Are the sources of income you are using to fund your retirement the same as or different from those you expected to use when you retired?"

LABEL: "Whether sources of income in retirement same or different than expected"

1. Same as expected
  2. Different than expected
- 

{ASK IF RETFNDCH=2 I.E. RETIREMENT INCOME SOURCES DIFFERENT FROM EXPECTED}

## RETFNChU [Multicode]

“What sources of income are you now using that you did not expect to use when you retired?”

INTERVIEWER: DO NOT READ OUT RESPONSES

1. State Second Pension, also known as SERPS
  2. Occupational or personal pension
  3. Other pensioner benefits
  4. Savings or investments
  5. Money gained from releasing equity in your home or downsizing
  6. Money gained from renting out or sale of a property other than your main home
  7. Inheritance
  8. Financial support from your partner or family
  9. {Textfill based on response to RETFUND9}
  10. No, none of these {exclusive option}
- 

{ASK IF RETFNDCH=2 I.E. RETIREMENT INCOME SOURCES DIFFERENT FROM EXPECTED}

**RETFNChe** [Multicode]

“And are there any sources of income you expect to use, which you have not used so far in your retirement?”

INTERVIEWER: DO NOT READ OUT RESPONSES

1. State Second Pension, also known as SERPS
  2. Occupational or personal pension
  3. Other pensioner benefits
  4. Savings or investments
  5. Money gained from releasing equity in your home or downsizing
  6. Money gained from renting out or sale of a property other than your main home
  7. Inheritance
  8. Financial support from your partner or family
  9. {TEXFILL BASED ON RESPONSE TO RETFUND9}
  10. No, none of these {exclusive option}
- 

{ASK IF RETIREDV=5 I.E. FULLY RETIRED}

**RETISAT**

“How satisfied or dissatisfied would you say you are with the standard of living you have in retirement? Would you say you are...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Satisfaction with standard of living in retirement”

1. Very satisfied
  2. Satisfied
  3. Neither satisfied nor dissatisfied
  4. Dissatisfied
  5. Very Dissatisfied
- 

{ASK IF SPAFLAG =2 (BELOW SPA)}

### SPAgeExp

“Based on current UK state pension arrangements, at what age do you think you will be able to start receiving your State Pension?”

0...100

---

{ASK IF SPAFLAG = 2 (BELOW SPA)}

### SPinfoA

“Have you ever checked what your State Pension Age is?”

LABEL: “Whether respondent checked their state pension age”

1. Yes
  2. No
- 

{IF SPINFOA=1I.E. USED SOURCE TO LOOK FOR INFO ON STATE PENSION AGE}

### SPAgeEas

“How easy or difficult was it to find information on your State Pension Age? Was it...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “How easy or difficult respondent found it to find information about their state pension age?”

1. Very easy
  2. Fairly easy
  3. Not very easy
  4. Not at all easy
- 

{ASK IF SPAFLAG = 2 (BELOW SPA)}

### SPInfoM

“Have you ever checked what the **amount** of State Pension you would receive?”

LABEL: “Whether used info sources to find out about state pension amount”

1. Yes
  2. No
- 

{ASK ALL}

### SMAmnt

“Can I just check, how much do you think a **single person** who has recently retired receives **per week** for their state pension at the moment?”

LABEL: “Respondent’s estimate of weekly state pension amount”

£ 0...9,997

**SOFT: IF SMAmt>1500:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF SPAFLAG=2 (BELOW SPA)}

**SPExp**

“How much, in pounds per week, do you think you will get from the State Pension when you reach State Pension Age?”

INTERVIEWER: RESPONDENT SHOULD GIVE THEIR ANSWER AT CURRENT PRICE LEVELS

LABEL: “Respondent’s expected state pension amount on retirement”

£ 0....9,997

**SOFT: IF SPExp>1500:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF RETFUND1=1. YES AND ANY OF RETFUND2/3/4/5/6/7/8/9=1. YES I.E. SP/PENSION BENEFIT NOT ONLY SOURCE OF INCOME IN RETIREMENT}

**SPProp**

“About what proportion of your total retirement income do you think {ASK IF RETIREDV=1 -4 ‘will come’, ASK IF RETIREDV= 5 ‘comes’} from the State Pension, compared with your workplace or personal pensions and other sources of income {ASK IF RETIREDV=1-4 “when you fully retire”? Would you say...”

INTERVIEWER: READ OUT AND CODE FIRST THAT APPLIES.

LABEL: “Proportion of retirement income coming from state pension”

1. 0-10%
  2. 10-20%
  3. 20-30%
  4. 30-40%
  5. 40-50%
  6. 50-60%
  7. 60-70%
  8. 70-80%
  9. 80-90%
  10. 90-100%
- 

{ASK IF RETIREDV=1-4 AND RETFUND1=1.YES AND RETFUND2-RETFUND10=2. NO, I.E. STATE PENSION ONLY SOURCE OF INCOME IN RETIREMENT}

**SPenough**

“Do you think the income you receive from the State Pension and pension benefit, alongside any other income you receive will be enough to support your needs in retirement? Will it...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE”

LABEL: “Whether expect state pension to be enough in retirement”

1. Definitely be enough
2. Probably be enough
3. Probably not be enough
4. Definitely not be enough

## 2.6 Module 5: Pension level information

{ASK ALL}

### PenYN

Do you have a private pension? This could be a workplace pension or a pension that you arranged for yourself, for example with a pension company or financial adviser?

1. Yes
2. No

---

{ASK IF PenYN=1}

### PenState

“I am now going to ask some more detailed questions about your private pension(s). You might find it helpful to have copies of your pension statements or other documents relating to your pension with you to answer these questions. Are you able to easily access your pension statements to do this?”

LABEL: “WHETHER RESPONDENT CAN ACCESS PENSION STATEMENTS”

1. Yes – for only/all pensions
2. Yes – but only for some pensions
3. No

---

{IF PENYN=YES and Age>=55}

### PenTaken

How many, if any, private pensions do you have that you have accessed or started drawing an income from?

INTERVIEWER: By “accessed” we mean that the respondent has taken money from their pension pot.

0...20

---

{IF PenTaken>=1 and PenTaken<>DK, REF}

### PenNameA

“I am now going to ask you some questions about each of the pensions you have accessed in turn. To help with this, can you give me a name to describe each of your pensions. This may be the name of the pension provider or the organisation you worked for when saving into that pension.”

---

## NAMING LOOP A

START OF LOOP FOR EACH OF #PENNUM pensions respondent has.

### PenName

“What is the name of pension 1?”

INTERVIEWER: IF RESPONDENT DOESN'T GIVE A NAME “If you don't know the official name please just give a name that we can use to refer to this pension in the questions that follow”

IF RESPONDENT STILL DOES NOT GIVE A NAME RECORD AS PENSION 1, PENSION 2 etc.”

LABEL: “Name used to refer to pension 1”

TEXT[100]  
NO DK REF

## END NAMING LOOP A

---

## START OF PENSIONS TYPE LOOP A

{ASK ALL IN LOOP}

### PenLoopA

“Thinking about pension {number of loop} (#PenName). Is this a workplace pension or a pension that you arranged for yourself, for example with a pension company or financial adviser?”

LABEL: “Workplace or personal pension”

1. A workplace pension
2. A pension that you arranged for yourself, for example with a pension company or financial adviser

---

{ASK IF PENLOOPA=1 I.E. PENSION IS A WORKPLACE PENSION}

### PenLoopT

“Still thinking about pension {number of loop}. There are two main ways in which your pension entitlement can be worked out in a workplace pension scheme. Is your pension a Defined Contribution pension or a Defined Benefit pension?”

INTERVIEWER: IF NEEDED DEFINITIONS FOR THESE ARE AS FOLLOWS:

Defined contribution pension - The amount of money you will get at retirement is not guaranteed – it depends on how much you have contributed and how well your investments have done.

Defined benefit pension - where the amount you receive in retirement pension is guaranteed and linked to how long you have worked for your employer.

1. Defined contribution
2. Defined benefit
3. Hybrid scheme (SPONTANEOUS)

---

{IF PENLOOPT =1 I.E. PENSION IS A DEFINED CONTRBUTION WORKPLACE PENSION}

**PenLoopSw**

“Was this pension previously a defined benefit pension which you transferred into a defined contribution pension or has it always been a defined contribution pension?”

LABEL: “Whether DC pension transferred”

1. Was previously Defined Benefit
2. Has always been Defined Contribution

---

{ASK IF RESPONDENT EVER WIDOWED I.E. MARSTAT=6 OR MAREVER=2}

**PenLoopSp**

“Still thinking about pension {number of loop} {#PenName}. Did this pension previously belong to your husband/wife/partner or has it always belonged to you?”

LABEL: “Whether pension previously belonged to spouse/partner”

1. Previously belonged to spouse
2. Always belonged to respondent

---

{ASK ALL IN LOOP}

**PenLoopWh**

“Can you tell me the date when you first took money from this pension? Please just tell me the year.”

LABEL: “Year respondent started taking money from pension”

1995...2021

---

{ASK IF PENLOOPA=2 OR IF PENLOOPT=1 I.E PENSION IS A DEFINED CONTRIBUTION SCHEME}

**PenLValP**

“Can you tell me the value of your pension fund when you started taking money from it”. Please include amounts that may have been transferred from another pension scheme.

INTERVIEWER: IF ASKED: RESPONDENT SHOULD GIVE THEIR ANSWER AT CONTEMPORARY PRICE LEVELS I.E ACTUAL VALUE OF PENSION IN YEAR IT WAS TAKEN

LABEL: “Value of pension fund - precise”

£ 0.....9,999,997

**SOFT: IF PenLValP>1000000:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

{ASK IF PENLVALP=DK}

**PenLValB**

“Can you give me an estimate of the value of your pension fund when you started taking money from it? Please include amounts that may have been transferred from another pension scheme.”

INTERVIEWER: READ OUT OPTIONS AND CODE FIRST TO APPLY. IF ASKED, RESPONDENT SHOULD GIVE THEIR ANSWER AT CONTEMPORARY PRICE LEVELS, I.E. ACTUAL VALUE OF PENSION IN YEAR IT WAS TAKEN.

LABEL: “Value of pension fund - banded”

1. Less than £2,500
  2. £2,500 to £4,999
  3. £5,000 to £9,999
  4. £10,000 to £19,999
  5. £20,000 to £49,999
  6. £50,000 to £99,999
  7. £100,000 to £249,99
  8. £250,000 or more
- 

{ASK IF PENLOPT=2 OR 3}

**PenLIncA**

“Do you know how much income you receive from this pension. You can give your answer as a monthly or annual amount?”

“INTERVIEWER: RECORD AMOUNT. PERIOD WILL BE CODED AT NEXT QUESTION”

£ 0...9,999,997

**SOFT: IF PenLIncA>500000:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF PenLIncA<>DK, REF}

**PenLIncPx**

INTERVIEWER: CODE PERIOD INCOME GIVEN FOR

1. Monthly
  2. Annual
- 

{ASK ALL IN LOOP}

**PenLStat**

“INTERVIEWER Can I just check, did you consult any pension statements when providing information in relation to this pension?”

LABEL: “Whether statement consulted for this pension”

1. Yes
2. No

## END PENSIONS TYPE LOOP A

---

{ASK IF PENYN=1}

### PenCurr

How many, if any, private pensions do you have that you have <b>not<b> yet accessed or started drawing an income from?

INTERVIEWER: By “accessed” we mean that the respondent has taken money from their pension pot.

0...20

---

{IF Pencurr>=1 and Pencurr<>DK, REF}

### PenNameB

“I am now going to ask you some questions about each of these pensions you have not yet accessed in turn. To help with this, can you give me a name to describe each of your pensions. This may be the name of the pension provider or the organisation you worked for when saving into that pension.”

---

## NAMING LOOP B

START OF LOOP FOR EACH OF #PENNUM pensions respondent has.

### PenNamex

“What is the name of pension 1?”

INTERVIEWER: IF RESPONDENT DOESN'T GIVE A NAME “If you don't know the official name please just give a name that we can use to refer to this pension in the questions that follow”

IF RESPONDENT STILL DOES NOT GIVE A NAME RECORD AS PENSION 1, PENSION 2 etc.

LABEL: “Name used to refer to pension 1”

TEXT[100]  
NO DK REF

## END NAMING LOOP B

---

## START OF PENSIONS TYPE LOOP B

{ASK ALL IN LOOP}

## PenLoopA

“Thinking about pension {number of loop} (#PenName). Is this a workplace pension or a pension that you arranged for yourself, for example with a pension company or financial adviser?”

LABEL: “Workplace or personal pension”

1. A workplace pension
  2. A pension that you arranged for yourself, for example with a pension company or financial adviser
- 

{ASK IF PENLOOPA=1 I.E. PENSION IS A WORKPLACE PENSION}

## PenLoopT

“Still thinking about pension {number of loop}. There are two main ways in which your pension entitlement can be worked out in a workplace pension scheme. Is your pension a Defined Contribution pension or a Defined Benefit pension?”

INTERVIEWER: IF NEEDED DEFINITIONS FOR THESE ARE AS FOLLOWS:

Defined contribution pension - The amount of money you will get at retirement is not guaranteed – it depends on how much you have contributed and how well your investments have done.

Defined benefit pension - where the amount you receive in retirement pension is guaranteed and linked to how long you have worked for your employer.

1. Defined contribution
  2. Defined benefit
  3. Hybrid scheme (SPONTANEOUS)
- 

{IF PENLOPT =1 I.E. PENSION IS A DEFINED CONTRBUTION WORKPLACE PENSION}

## PenLoopSw

“Was this pension previously a defined benefit pension which you transferred into a defined contribution pension or has it always been a defined contribution pension?”

LABEL: “Whether DC pension transferred”

1. Was previously Defined Benefit
  2. Has always been Defined Contribution
- 

{ASK ALL IN LOOP}

## PenLSave

“Are you saving into a pension {number of loop} (#PenName) at the moment?”

LABEL:” Whether respondent saving into pension”

1. Yes
  2. No
- 

{ASK IF PENLSAVE=1 AND PENLOOPA=2 OR PENLOPT=1 I.E. DC PENSION}

## PENLCON

“Do you save into your pension manually or automatically?”

INTERVIEWER: IF NECESSARY: By manually we mean that you transfer money into your pension or savings account yourself. By automatically we mean that money is transferred without you being involved.

1. Manually
2. Automatically

---

{ASK IF RESPONDENT EVER WIDOWED I.E. MARSTAT=6 OR MAREVER=2}

### PenLoopSp

“Still thinking about pension {number of loop} {#PenName}. Did this pension previously belong to your husband/wife/partner or has it always belonged to you?”

LABEL: “Whether pension previously belonged to spouse/partner”

1. Previously belonged to spouse
2. Always belonged to respondent

---

{ASK IF PENLOOPA=2 OR IF PENLOOPT=1 I.E PENSION IS A DEFINED CONTRIBUTION SCHEME}

### PenLValPx

“What is the current value of your pension fund”. Please include amounts that may have been transferred from another pension scheme?

INTERVIEWER: If asked: RESPONDENT SHOULD GIVE THEIR ANSWER AT CURRENT PRICE LEVELS

LABEL: “Value of pension fund - precise”

£ 0.....9,999,997

**SOFT: IF PenLValP>1000000:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF PENLVALPX=DK}

### PenLValBx

“Can you give me an estimate of the current value of your pension fund. Please include amounts that may have been transferred from another pension scheme.”

INTERVIEWER: READ OUT OPTIONS AND CODE FIRST TO APPLY. IF ASKED, RESPONDENT SHOULD GIVE THEIR ANSWER AT CURRENT PRICE LEVELS.

LABEL: “Value of pension fund - banded”

1. Less than £2,500
2. £2,500 to £4,999

3. £5,000 to £9,999
  4. £10,000 to £19,999
  5. £20,000 to £49,999
  6. £50,000 to £99,999
  7. £100,000 to £249,999
  8. £250,000 or more
- 

{ASK IF PENLOOPT=2 OR 3}

PenLIncAx

“Do you know how much income you expect to get from this pension when you retire. You can give your answer as a monthly or annual amount?”

INTERVIEWER: “RECORD AMOUNT. PERIOD WILL BE CODED AT NEXT QUESTION”

£ 0...9,999,997

**SOFT: IF PeLIncA>500000:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF PenLincA<>DK, REF}

**PenLIncPx**

INTERVIEWER: CODE PERIOD INCOME GIVEN FOR

1. Monthly
  2. Annual
- 

{ASK ALL IN LOOP B}

**PenLStat**

INTERVIEWER: Can I just check, did you consult any pension statements when providing information in relation to this pension?”

LABEL: “Whether statement consulted for this pension”

1. Yes
2. No

**END PENSIONS TYPE LOOP B**

---

**SET PARTIAL COMPLETE AT THIS POINT IN QUESTIONNAIRE (NCOUTCOME=210)**

{ASK IF PeYN=1}

**PenConsol**

“Have you previously combined two or more pension pots into one, either by moving all the pension pots into a new scheme or by adding them to an existing pension pot?”

INTERVIEWER: ASK IF NECESSARY: "Did you move into a new scheme or add to an existing scheme?"

LABEL: "Whether respondent has consolidated pension(s)"

1. Moved into new scheme
  2. Added into an existing scheme
  3. Have not consolidated
- 

{Ask if PenConsol=Yes, 1 or 2}

### **PenConsol2**

"Why did you take the decision to combine your pension pots? Was it because..."

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: "Why respondent consolidated pension(s)"

1. It is easier to keep track of a single pot of savings
  2. Lower scheme charges
  3. Higher scheme returns or access to a better range of investment options
  4. Other: Please specify
- 

{ASK IF Marstat=5 or Marever=1 i.e. Respondent has ever been divorced}

### **PenDivor**

"Were any of your pensions included in your divorce settlement?"

INTERVIEWER: If respondent has been divorced more than once, ask them to think about all divorce settlements.

LABEL: "Were pensions part of divorce settlement"

1. Yes
  2. No
- 

{ASK IF PENDIVOR=1, YES}

### **PenDivor2**

"Did you gain additional pension assets as part of the divorce settlement or did you have to give up pension assets to your former spouse or partner?"

INTERVIEWER: If respondent has been divorced more than once, ask them to think about the overall outcome across all divorce settlements.

1. Gained pension assets
  2. Gave up pension assets
- 

{ASK IF SUM OF PENTAKEN + PENCURR>0 AND PENTAKEN<>DK, REF , NA AND PENCURR <> DK, REF}

### PenAIIIP

“Thinking about all of the pensions you have told me about what is the current value of your total pension pot?”

LABEL: “Current value of total pension pot - precise”

£ 0...9,999,997

---

{IF PENALLP=DK}

### PenAIIIB

“Can you give me an estimate of the current size of your total pension pot?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Current value of total pension pot - estimated”

1. Less than £2,500
  2. £2,500 to £4,999
  3. £5,000 to £9,999
  4. £10,000 to £19,999
  5. £20,000 to £49,999
  6. £50,000 to £99,999 £100,000 to £249,999
  7. £250,000 or more
- 

{IF PENALLP<>REF AND PENALLB <>DK, REF I.E. GAVE AN AMOUNT AT EITHER PENALLP OR PENALLB}

### PnAIICon

“How confident are you that your estimate of the size of your pension pot is correct? Are you...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Confidence in estimate of total pension pot”

1. Very confident
  2. Fairly confident
  3. Not very confident
  4. Not at all confident
- 

{ASK IF PENYN=1}

### PPPProp

“About what proportion of your total retirement income do you think {ASK IF RETIREDV=1-4 ‘will come’, ASK IF RETIREDV= 5 ‘comes’} from workplace or personal pensions compared with other sources of income {IF RETIREDV=1-4 ‘when you fully retire?’”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Proportion of retirement income coming from private pensions”

1. 0-10%

2. 10-20%
  3. 20-30%
  4. 30-40%
  5. 40-50%
  6. 50-60%
  7. 60-70%
  8. 70-80%
  9. 80-90%
  10. 90-100%
- 

{ASK IF PENLOOPA=2 OR PENLOOPT=1 (DC PENSION) FOR ANY PENSION IN LOOP B}

**PenDCKn**

“When you come to take money from your defined contribution pension(s) {# PENNAME for all relevant pensions in loop B}, you will have to make a choice as to how you take this money to fund your retirement. This might involve choosing a product such as an annuity or entering into income drawdown or taking a cash payment from your pension.

How much consideration have you given to your options so far? Do you...”

INTERVIEWER: READ OUT ALL OPTIONS THEN CODE ONE

LABEL: “Whether respondent has thought about future use of DC pension”

1. have a clear plan about what you will do
  2. not have a clear plan but you know you have to make a choice
  3. not know you have to make a choice
- 

{ASK IF PENDCKN=1 OR 2}

**PenDCHow**

“What do you think you would do with your defined contribution pension(s)? Please say yes or no to each option.”

---

{ASK IF PENDCKN=1 OR 2}

**PenDCHow1**

Take an annuity

LABEL: “How respondent plans to take DC pension”

1. Yes
  2. No
- 

{ASK IF PENDCKN=1 OR 2}

**PenDCHow2**

Purchase a flexi income drawdown product

INTERVIEWER: IF RESPONDENT DOES NOT UNDERSTAND 'INCOME DRAWDOWN', THIS IS ALSO KNOWN AS PENSION DRAWDOWN OR USING YOUR PENSION POT TO PROVIDE A FLEXIBLE RETIREMENT INCOME.

LABEL: "How respondent plans to take DC pension"

1. Yes
  2. No
- 

{ASK IF PENDCKN=1 OR 2}

**PenDCHow3**

Take all of my pension pot as a cash lump sum

LABEL: "How respondent plans to take DC pension"

1. Yes
  2. No
- 

{ASK IF PENDCKN=1 OR 2}

**PenDCHow4**

Take some of my pension pot as a cash lump sum

LABEL: "How respondent plans to take DC pension"

1. Yes
  2. No
- 

{ASK IF PAIDWKDV=1 AND SELFEMP=1 I.E. CURRENT EMPLOYEE}

**AutoEnrol**

"Since 2012, all employers have been legally required to enrol their eligible jobholders into a workplace pension scheme if they are not already in one. To preserve individual responsibility for the decision to save, workers have the right to opt out of the scheme.

Thinking about the period from 2012 until now, have you ever been enrolled automatically into a workplace pension?"

LABEL: "Whether respondent ever been auto enrolled into a workplace pension"

1. Yes
  2. No
- 

{ASK IF AUTOENROL=1}

**AutoOptO**

“And, in the last five years, have you opted out of a workplace pension after you were automatically enrolled in it?”

LABEL: “Whether respondent opted out of workplace pension”

1. Yes
  2. No
- 

{ASK IF AUTOOPTO=1}

**AutoOptR**

“Were you re-enrolled into any of the schemes you opted out of at a later date?”

INTERVIEWER: ASK If Yes ‘And did you later opt out again?’”

1. Not re-enrolled
  2. Re-enrolled and stayed enrolled
  3. Re-enrolled and opted out again
- 

{IF AUTOOPTO=1}

**AutoOptY** [Multicode]

“What were your reasons for opting out of your employer’s pension scheme?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. You will rely on other sources of income in retirement
  2. It’s too late to save
  3. You can’t afford to
  4. You have debts to pay off
  5. You don’t trust pensions
  6. Other reason (Please specify)
- 

{ASK IF PENLOOPA=1 AND PENLSAVE=1 FOR ANY LOOP B PENSION I.E. RESPONDENT CURRENTLY PAYING IN TO A WORKPLACE PENSION}

**WkPenPro**

“How much do you contribute to your current workplace pension. Please tell me the amount as a percentage of your pay-check?”

LABEL: “Proportion of pay check paid into workplace pension”

0...100

---

{ASK IF PENLOOPA=1 AND PENLSAVE=1 FOR ANY LOOP B PENSION I.E. RESPONDENT CURRENTLY PAYING IN TO A WORKPLACE PENSION}

**WkPenEmp**

“How much, if anything, does your employer contribute to your current workplace pension. Please tell me the amount as a percentage of your pay-check?”

INTERVIEWER: IF RESPONDENT SAYS THEIR EMPLOYER DOES NOT CONTRIBUTE, ENTER

LABEL: “Amount of employer contribution to workplace pension”

0...100

---

{ASK IF PENYN=1}

### **PenTrack**

“How easy or difficult do you find it to keep track of your pension savings? Is it...”

INTERVIEWER: READ OUT OPTIONS 1-4 AND THEN CODE ONE

LABEL: “How easy/difficult to keep track of pension savings”

1. Very easy
  2. Fairly easy
  3. Fairly difficult
  4. Very difficult
  5. SPONTANEOUS – it varies for different pensions
- 

{ASK IF PENTRACK=3 OR 4}

### **PenTrckD**

“Which of the following options describe why you find it difficult to keep track of your pension savings?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Why respondent finds it difficult to keep track of pension savings”

1. The information is kept in different places
  2. The information is presented in different formats
  3. I find information about pensions confusing
  4. It takes a lot of time to keep track of my pension savings
  5. Other reason: Please specify
- 

{ASK IF (AGEYRS >=50 AND ANY PENSION IN LOOP A OR B IS A DC PENSION (PENLOOPA=2 OR PENLOOPT=1)}

### **PenProv**

“Has your pension provider(s) given you information about your options for when you start to take money from your defined contribution pension(s)?”

LABEL: “Whether pension provider provided information about options for taking money from DC pension”

1. Yes
2. No

---

{ASK IF PENTPROV=1}

**PenProvC**

“How clear would you say the information you received from your defined contribution pension provider(s) was? Was it...”

INTERVIEWER: READ OUT OPTIONS 1-4 AND THEN CODE ONE

LABEL: “How clear is information from DC pension providers”

1. Very clear
2. Fairly clear
3. Not very clear
4. Not at all clear
5. (It varies between providers) (SPONTANEOUS)

---

{ASK IF (AGEYRS >=50 AND ANY PENSION IN LOOP A OR B IS A DC PENSION (PENLOOPA=2 OR PENLOOPT=1)}

**PenWake**

“Have (any of the) the provider(s) of your defined contribution pension(s) provided you with a ‘Wake up pack’? A ‘Wake up pack’ is information sent to consumers by pension providers before they decide which retirement income products to buy.”

LABEL: “Whether respondent provided with a welcome pack”

1. Yes
2. No

---

{ASK IF PENWAKE=1}

**PenWakeH**

“How helpful did you find the ‘wake up pack’? Was it...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “How helpful respondent found welcome pack”

1. Very helpful
2. Quite helpful
3. Not very helpful
4. Not at all helpful

---

{ASK IF PENYN=2 i.e. does not have a private pension}

**NoPenWhy** [Multicode]

“Some people save towards retirement by having a pension and some people do not. Which of the following describe why you do not have a private pension?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. You can't afford to pay into a pension
  2. You are not working at the moment or you are still in education
  3. It's too early to start a pension
  4. It's too late to start a pension
  5. You don't know enough about pensions or you're not interested
  6. You don't trust pensions
  7. You will rely on other sources of income in retirement
  8. You don't think you'll live that long
  9. Other – please specify
- 

{ASK IF RETIREDV=1-2 AND PENYN=2}

**Pen5yr**

“How likely are you to take out a pension in the next five years.”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Likelihood of taking out a pension in next 5 years”

1. Very likely,
  2. Fairly likely,
  3. Not very likely, OR
  4. Not at all likely?
- 

{ASK IF PAIDWK=1 and Selfemp=1 i.e. employee}

“Thinking about {ASK IF PENLOOPA=1 for any loop A or B ‘your workplace pension(s)’, ASK IF PENLOOPA <>1 for any loop A or B ‘the pension provided in your workplace’}, how far {ASK IF PENLOOPA=1 for any loop ‘do’, ASK IF PENLOOPA <>1 for any loop ‘would’}, you trust the pension provider to....”

**PenTrust1a**.....act in your best interests? Do you trust them...

**PenTrust2a**.... provide you with clear and accurate information? Do you trust them...

INTERVIEWER: READ OUT OPTIONS 1-4 AND THEN CODE ONE

1. A great deal
  2. Quite a lot
  3. Not very much
  4. Not at all
  5. SPONTANEOUS – It varies for different pension providers
- 

{ASK IF HAVE PERSONAL PENSION I.E. PENLOOPA=2 AT LOOP A OR B}

Thinking about your personal pension(s), how far do you trust your pension provider(s) to....

**PenTrust1b**.....act in your best interests? Do you trust them...

**PenTrust2b**.... provide you with clear and accurate information? Do you trust them...

INTERVIEWER: READ OUT OPTIONS 1-4 AND THEN CODE ONE

1. A great deal
2. Quite a lot
3. Not very much

4. Not at all
  5. SPONTANEOUS – It varies for different pension providers
- 

{ASK ALL}

### **PenScam**

“In the last 12 months, have you personally been offered free pension advice?”

1. Yes
2. No

“In the last 12 months, have you personally ”?

Yes  
No

---

{ASK IF AGE YRS>=55 AND PENLOOPWH>=2015 AND PENLOOPWH<=2021 FOR ANY LOOP A PENSION}

### **LSumTak**

“Have you taken a cash lump sum from any of your pension schemes in the last five years?”

LABEL: “Whether respondent taken cash lump sum in last 5 years”

1. Yes
  2. No
- 

{ASK IF LSUMTAK=1 YES}

### **LSumWhch**

“Which of your pensions have you taken a cash lump sum from in the last five years?”

INTERVIEWER: Please code all that apply

**LIST OF PENSIONS GIVEN AT PENNAME FOR LOOP A**

---

**START OF LOOP BASED ON ALL RESPONSES (EXCEPT DK/REF) GIVEN AT LSumWhch. IF MORE THAN 6 PENSIONS MENTIONED AT LSUMWhch, ASK ABOUT FIRST 6 ONLY**

{ASK ALL IN LOOP}

### **LSUMTaxK**

Do you know how much tax you paid when you took your pension lump sum for pension {number of loop} {#LSumWhch}.

1. Yes
  2. No
-

{ASK IF LSUMTAXK=1}

**LSumTaxA**

“How much tax did you pay on your lump sum, as a percentage of the full lump sum?”

0...100

---

{ASK ALL IN LOOP}

**LSumAm**

“How much in total was the lump sum you took from pension {number in loop} {#LumpWhch} after tax?”

£ 0...9,999,997

**SOFT: IF LSumAm>1000000:**

INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary.

---

{ASK IF LSUMAM=DK}

**LSUMAMB**

“Can you tell me the percentage of your total pension pot which you received as a lump sum?”

0...100

---

{ASK ALL IN LOOP}

**LSumUse [MULTICODE]**

“Which of the following describes what you have done with the money received from your pension lump sum?”

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. Saved or invested it,
  2. Bought land or property,
  3. Made a one-off purchase,
  4. Paid off debts,
  5. Used it to cover living costs,
  6. Used it to support family members
  7. Other use (Please specify)
- 

{ASK ALL IN LOOP UNLESS LSUMAMB=100%}

**LSUMOTH**

“Which, if any, of the following have you done with pension {number in loop} {#LumpWhch} apart from the lump sum that you have just told me about? Please just say Yes or No to each.

---

#### **LSUMOTH1**

Have you taken an annuity?

1. Yes,
  2. No
- 

#### **LSUMOTH2**

Purchased a flexible income drawdown product?

INTERVIEWER: IF RESPONDENT DOES NOT UNDERSTAND 'INCOME DRAWDOWN', THIS IS ALSO KNOWN AS PENSION DRAWDOWN OR USING YOUR PENSION POT TO PROVIDE A FLEXIBLE RETIREMENT INCOME

1. Saved or invested it,
  2. Bought land or property,
- 

#### **LSUMOTH3**

Taken your whole pension pot as a lump sum

1. Yes
  2. No
- 

#### **LSUMOTH4**

Left the rest of the money in your pension

1. Yes
  2. No
- 

#### **LSUMOTH5**

Have you done anything else with your pension?

1. Yes – Please specify
  2. No
- 

{ASK If bought an annuity i.e. LSUMOTH1=1 Yes}

### **AnnVal**

“How much of pension {number in loop} {#LumpWhich} did you use to purchase an annuity?

£0...£9,999.997

---

{ASK IF ANNVAl=DK}

### **AnnValB**

“Can you tell me about how much money you used to purchase an annuity

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

1. Less than £2,500
  2. £2,500 to £4,999
  3. £5,000 to £9,999
  4. £10,000 to £19,999
  5. £20,000 to £49,999
  6. £50,000 to £99,999
  7. £100,000 to £249,999
  8. £250,000 or more
- 

{ASK If entered income drawdown i.e. LSUMOTH2=1.Yes}

### **DrawDA**

Thinking about pension {number in loop} {#LumpWhich}. How much money have you moved from this pension pot to income drawdown?

INTERVIEWER: ENTER AMOUNT IN POUNDS

LABEL: “Amount moved to income drawdown (LSUMOTH)”

£0...£9,999.997

---

{IF DRAWDA=DK}

### **DRAWDAX**

“Can you tell me about how much money you have moved into income drawdown?

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Amount moved to income drawdown - banded (LSUMOTH)”

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 to £249,999
8. £250,000 or more

---

{If entered income drawdown i.e. LSUMOTH2=1. Yes}

**DrawDB**

“Over the last 12 months how much have you withdrawn from this amount you set aside for income drawdown. Please give the gross amount, before tax?”

INTERVIEWER: ENTER AMOUNT IN POUNDS

LABEL: “Amount withdrawn from income drawdown in last 12 months (LSUMOTH)”

£0...£9,999.997

**SOFT: IF DRAWDA<>DK, REF AND DRAWDB>DRAWDA: That is larger than the total amount respondent said they had moved into income drawdown. Check answer with respondent and amend amount recorded at this (DRAWDB) or previous question (DRAWDA) as necessary.**

---

{IF DRAWDB=DK}

**DRAWDBX**

“Can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown. Please give the gross amount, before tax?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Amount withdrawn from income drawdown in last 12 months – banded (LSUMOTH)”

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 to £249,999
8. £250,000 or more

**SOFT: IF DRAWDAX<>DK, REF AND DRAWDBX>DRAWDAX: That is larger than the total amount respondent said they had moved into income drawdown. Check answer with respondent and amend amount recorded at this (DRAWDBX) or previous question (DRAWDAX) as necessary.**

---

{ASK If entered income drawdown i.e. LSUMOTH2=1. Yes}

**DrawDY**

“Which of the following describes why you decided to move your defined contribution pension into drawdown?”

INTERVIEWER: READ OUT ALL OPTIONS AND SELECT ALL THAT APPLY

LABEL: “Why respondent decided to move pension into drawdown (LSUMOTH)”

1. To access my tax free cash lump sum
2. To be able to make flexible withdrawals from my pension pot
3. To keep earning investment returns on my pension pot during retirement
4. To be able to leave an inheritance
5. Other reason: Please specify

## END LOOP

---

{ASK IF. LSUMTAK=1}

### LUMPSat

“How satisfied were you with your decision to take a lump sum from your pension pot? Were you...”

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

LABEL: “Respondent’s satisfaction with decision to take lump sum”

1. Very satisfied
  2. Quite satisfied
  3. Neither satisfied or dissatisfied
  4. Quite dissatisfied
  5. Very dissatisfied
- 

{ASK IF LUMPSAT=4 O5 5}

### LSUMSATY

Which of the following options describes why you were dissatisfied with your decision to take a lump sum from your pension pot?

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Why respondent dissatisfied with decision to take lump sum”

1. The process was too complicated
  2. I had to pay more tax than I expected
  3. I realised that I would have been financially better off leaving the money invested in my pension
  4. Other reason: Please specify
- 

{ASK IF DC PENSION AT LOOP A (I.E. PENLOOPA=2 OR PENLOOPPT=1)AND PENLOOPWH>=2015 AND PENLOOPWH<=2021 FOR ANY LOOP A PENSION) AND LSUMOTH2=2.NO}

### DrawDFIVE

“Have you moved any money from your defined-contribution pension(s) to income drawdown in the last five years?”

LABEL: “Whether moved money into income drawdown in last five years”

1. Yes
2. No

---

{IF DRAWDFIVE=1}

**DrawDWhCh**

“Can I just check for which pension(s) you moved money to income drawdown in the last five years.”

INTERVIEWER: Please code all that apply

LABEL: “Which pensions moved into income drawdown in last five years”

LIST OF PENSIONS GIVEN AT PENNAME

**START OF LOOP BASED ON ALL RESPONSES (EXCEPT DK/REF) GIVEN AT DrawDWhch IF MORE THAN 6 PENSIONS LISTED AT DrawDWhch ask only about first 6.**

---

{ASK ALL IN LOOP}

**XDrawDA**

“Thinking about pension {number in loop} {#DrawDWhch}. How much money have you moved from this pension pot to income drawdown?”

INTERVIEWER: ENTER AMOUNT IN POUNDS

LABEL: “Amount moved to income drawdown (DrawD5)”

£0....£9.999.997

---

{IF XDRAWDA=DK}

**XDRAWDAX**

“Can you tell me about how much money you have moved into income drawdown?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Amount moved to income drawdown - banded (DrawDfive)”

1. Less than £2,500
  2. £2,500 to £4,999
  3. £5,000 to £9,999
  4. £10,000 to £19,999
  5. £20,000 to £49,999
  6. £50,000 to £99,999
  7. £100,000 to £249,999
  8. £250,000 or more
- 

{ASK ALL IN LOOP}

**XDrawDB**

“Over the last 12 months how much have you withdrawn from this amount you set aside for income drawdown. Please give the gross amount, before tax?”

INTERVIEWER: ENTER AMOUNT IN POUNDS

LABEL: “Amount withdrawn from income drawdown in last 12 months (DrawDfive)”

£0....£9.999.997

**SOFT: IFX DRAWDA<>DK, REF AND XDRAWDB>XDRAWDA: That is larger than the total amount respondent said they had moved into income drawdown. Check answer with respondent and amend amount recorded at this (XDRAWDB) or previous question (XDRAWDA) as necessary.**

---

{IF XDRAWDB=DK}

#### **XDRAWDBX**

“Can you tell me about how much you have withdrawn in the last 12 months from the amount set aside for income drawdown. Please give the gross amount, before tax?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

LABEL: “Amount withdrawn from income drawdown in last 12 months – banded (DrawDFive)”

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 to £249,999
8. £250,000 or more

**SOFT: IF XDRAWDAX<>DK, REF AND XDRAWDBX>XDRAWDAX: That is larger than the total amount respondent said they had moved into income drawdown. Check answer with respondent and amend amount recorded at this (XDRAWDBX) or previous question (XDRAWDAX) as necessary.**

---

{ASK ALL IN LOOP}

#### **XDrawDY**

“Which of the following describes why you decided to move your defined contribution pension into drawdown?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Why respondent decided to move pension into drawdown (DrawDfive)”

1. To access my tax free cash lump sum
2. To be able to make flexible withdrawals from my pension pot
3. To keep earning investment returns on my pension pot during retirement
4. To be able to leave an inheritance
5. Other reason: Please specify

**END LOOP**

---

{ASK IF LSUMOTH2=1 IN ANY LOOP OR DRAWD5=YES i.e. Respondent has moved at least one pension into income drawdown}

**DrawDSat**

How satisfied are you with you decision to move your pension into income drawdown?

INTERVIEWER: READ OUT ALL OPTIONS AND THEN CODE ONE

1. Very satisfied
2. Quite satisfied
3. Neither satisfied or dissatisfied
4. Quite dissatisfied
5. Very dissatisfied

---

{ASK IF PENLOOPWH>=2015 AND PENLOOPWH<=2021 FOR ANY LOOP A PENSION AND (LSUMOTH1<>1 ) }

**Annfive**

“Have you used any of your pensions to buy an annuity in the last five years?”

LABEL: “Whether respondent bought an annuity in last five years”

1. Yes
2. No

---

{ASK IF Annfive=1 Yes}

**AnnWhCh**

“Can I just check which pension(s) you used to buy an annuity?”

INTERVIEWER: Please code all that apply

LABEL: “Which pensions used to buy annuity”

LIST OF PENSIONS GIVEN AT PENNAME

**START OF LOOP BASED ON ALL RESPONSES (EXCEPT DK/REF) GIVEN AT AnnWhCh. ASK OF A MAX OF 6 PENSIONS (FIRST 6) IF MORE THAN 6 LISTED AT AnnWhCh.**

---

{ASK ALL IN LOOP}

**xAnnVal**

“How much of pension {number in loop} {#LumpWhch} did you use to purchase an annuity?”

INTERVIEWER: RECORD AMOUNT USED TO PURCHASE AN ANNUITY IN POUNDS

LABEL: “Annuity amount (ANNFive)”

£0...£9,999.997

---

{ASK IF xANNVAL=DK}

**xAnnValB**

“Can you tell me about how much money you used to purchase an annuity?”

INTERVIEWER: READ OUT AND CODE FIRST TO APPLY

1. Less than £2,500
2. £2,500 to £4,999
3. £5,000 to £9,999
4. £10,000 to £19,999
5. £20,000 to £49,999
6. £50,000 to £99,999
7. £100,000 to £249,999
8. £250,000 or more

**END LOOP**

---

{ASK IF ANNFIVE=2}

**AnnCon**

“When you made the decision to take money from your pension, did you consider buying an annuity?”

LABEL: “Whether respondent considered buying an annuity”

1. Yes
  2. No
- 

{ASK IF. ANNCON=1}

**AnnNo**

“Which of the following describes why you chose not to buy an annuity?”

INTERVIEWER: READ OUT ALL OPTIONS AND CODE ALL THAT APPLY

LABEL: “Why respondent decided not to buy an annuity”

1. I was only interested in accessing my tax-free lump sum
2. My pension pot was too small to take an annuity
3. I wanted to leave my pension pot as an inheritance
4. I wanted more flexibility by taking withdrawals as and when I needed them
5. I did not think an annuity would be the best value for money or the rates were not competitive
6. Other reason: Please specify

## 2.7 Module 6: Financial literacy and household classification

{ASK ALL}

### FinLit1

“The next section of the questionnaire is more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don’t know the answer, just say so.”

---

{ASK ALL}

### FinLit1

“Imagine that five siblings are given a gift of £1,000. If the siblings have to share the money equally how much does each one get?”

LABEL: “Response to FinLit question 1”

0....9997

---

{ASK ALL}

### FinLit2

Now imagine that the siblings have to wait for one year to get their share of the £1,000 and inflation is at 0.6 percent... In one year’s time they will be able to buy...

INTERVIEWER: READ OUT

LABEL: “Response to FinLit question 2”

1. More with their share of the money than they could today;
  2. The same amount
  3. Less than they could buy today?”
  4. (DO NOT READ OUT: It depends on the types of things that they want to buy)
- 

{ASK ALL}

### FinLit3

“You lend £25 to a friend one evening and he gives you £25 back the next day. How much interest has he paid on this loan?”

LABEL: “Response to FinLit question 3”

0....9997

---

{ASK ALL}

#### **FinLit4**

“Suppose you put £100 into a no fee savings account with a guaranteed interest rate of 2% per year. You don’t make any further payments into this account and you don’t withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made? “

LABEL: “Response to FinLit question 4”

0....9997

---

{ASK ALL}

#### **FinLit5**

“And, how much would be in the account at the end of five years? Would it be...”

INTERVIEWER: READ OUT

LABEL: “Response to FinLit question 5”

1. More than £110
  2. Exactly £110
  3. Less than £110, Or
  4. is it impossible to tell from the information given?
- 

{ASK ALL}

#### **FinLit6**

“True or False: It is usually possible to reduce the risk of investing in the stock market by buying a wide range of stocks and shares.”

LABEL: “Response to FinLit question 6”

1. True
  2. False
- 

{ASK ALL}

#### **PPLLInt6**

And now a few last questions about your household circumstances.

---

{ASK ALL}

#### **Tenure**

“Do you, or your household, own or rent the accommodation you live in? Do you...”

INTERVIEWER: READ OUT FULL LIST OF OPTIONS AND CODE ANSWER

LABEL: "Household Tenure"

1. Own it outright
  2. Buying it with the help of a mortgage or loan
  3. Pay part rent and part mortgage, sometimes known as shared ownership
  4. Rent from private landlord
  5. Rent from a housing association or local council
  6. Live there rent free, including in a relative's or friend's property
- 

{ASK IF TENURE=3}

### TenureSh

"What proportion of the shared ownership property do you own?"

LABEL: "Proportion of shared ownership property owned by respondent"

0...100

---

{ASK IF TENURE=2-3 i.e. property owned with a mortgage}

### Mortgage

"In what year do you expect to have paid off your mortgage and own the property outright?"

LABEL: "Year in which respondent expects to have paid off mortgage"

2000-2250

---

{IF TENURE = 1-3}

### Propval

"Do you know how much your property is worth. Please just give me your best estimate?"

LABEL: "Estimated value of respondent's property"

0...10,000,000

---

{ASK ALL}

### SourceInc

"I'm now going to ask you a series of questions about any sources of income that you {IF PartnerDV=1 'and your spouse or partner'} receive."

---

{ASK ALL}

**SourceInc1**

Do you {IF PartnerDV=1 'and your spouse/partner'} receive earnings from employment or self-employment?

1. Yes
  2. No
- 

{ASK ALL}

**SourceInc2 [Multicode]**

Do you {IF PartnerDV=1 'and your spouse or partner'} receive income from a pension?

INTERVIEWER: DO NOT READ OUT. CODE ALL THAT APPLY. PROBE AS NECESSARY.

1. Income from a state pension
  2. Pension from a previous employer
  3. An annuity from a private pension
  4. Pension credit
  5. None of these (exclusive)
- 

{ASK ALL}

**SourceInc6 [Multicode]**

Do you {IF PartnerDV=1 'and your spouse or partner'} receive any income from State Benefits?

INTERVIEWER: IF YES, ASK "WHICH?". DO NOT READ OUT. CODE ALL THAT APPLY. PROBE AS NECESSARY.

1. Child benefits
  2. Means tested benefits: including universal credit, Income Support, Housing Benefit, Employment Support Allowance, Working Tax Credits, Child Tax Credits
  3. Carers Benefit
  4. Other State Benefits (please specify)
  5. None of these (exclusive)
- 

{ASK ALL}

**SourceInc15**

Do you {IF PartnerDV=1 'and your spouse or partner'} receive any other kinds of income not already mentioned?

1. Yes
  2. No
- 

{ASK ALL}

**RIncGrp**

“Which of the following options represents your own gross income from any of the sources you mentioned.”

By gross income, I mean income from all sources before deductions for income tax, National Insurance etc. {IF PartnerDV=1 Do not include your spouse or partners income}

INTERVIEWER: READ OUT. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY.

LABEL: “Respondent’s gross income”

1. Less than £27,000 per year (under £500 per week, under £2,200 per month)
2. More than £27,000 per year (over £500 per week, over £2,200 per month)

---

{ASK IF RIncGrp = 1. Less than £27,000 per year}

**RIncGrp1**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. CODE FIRST TO APPLY THEN MOVE ON TO NEXT QUESTION. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: “Respondent’s gross income”

1. Less than £5,500 per year (Less than £100 per week, Less than £450 per month)
2. £5,500 to under £10,500 per year (£100 to under £200 per week, £450 to under £850 per month)
3. £10,500 to under £18,000 per year (£200 to under £350 per week, £850 to under £1,500 per month)
4. £18,000 to under £22,000 per year (£350 to under £425 per week, £1,500 to under £1,800 per month)
5. £22,000 to under £27,000 per year (£425 to under £500 per week, £1,800 to under £2,200 per month)

---

{ASK IF RIncGrp = 2. More than £27,000 per year}

**RIncGrp2**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: “Respondent’s gross income”

1. £27,000 to under £31,000 per year (£500 to under £600 per week, £2,200 to under £2,600 per month)
2. £31,000 to under £35,000 per year (£600 to under £700 per week, £2,600 to under £3,000 per month)

3. £35,000 to under £44,000 per year (£700 to under £850 per week, £3,000 to under £3,700 per month)
  4. £44,000 to under £66,000 per year (£850 to under £1200 per week, £3,700 to under £5,500 per month)
  5. £66,000 or more per year (£1200 or more per week, £5,500 or more per month)
- 

{ASK IF PARTNERDV=1}

**PIncGrp**

“And which of the following options represents your partner’s gross income from any of the sources mentioned.”

IF NECESSARY: ‘By gross income, I mean income from all sources before deductions for income tax, National Insurance etc’.

INTERVIEWER: READ OUT. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY.”

LABEL: “Partner’s gross income”

1. Less than £27,000 per year (under £500 per week, under £2,200 per month)
  2. More than £27,000 per year (over £500 per week, over £2,200 per month)
- 

{ASK IF PIncGrp = 1. Less than £27,000 per year}

**PIncGrp1**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: “Partner’s gross income”

1. Less than £5,500 per year (Less than £100 per week, Less than £450 per month)
  2. £5,500 to under £10,500 per year (£100 to under £200 per week, £450 to under £850 per month)
  3. £10,500 to under £18,000 per year (£200 to under £350 per week, £850 to under £1,500 per month)
  4. £18,000 to under £22,000 per year (£350 to under £425 per week, £1,500 to under £1,800 per month)
  5. £22,000 to under £27,000 per year (£425 to under £500 per week, £1,800 to under £2,200 per month)
- 

{ASK IF PIncGrp = 2. More than £27,000 per year}

**PIncGrp2**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES

IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: "Partner's gross income"

1. £27,000 to under £31,000 per year (£500 to under £600 per week, £2,200 to under £2,600 per month)
  2. £31,000 to under £35,000 per year (£600 to under £700 per week, £2,600 to under £3,000 per month)
  3. £35,000 to under £44,000 per year (£700 to under £850 per week, £3,000 to under £3,700 per month)
  4. £44,000 to under £66,000 per year (£850 to under £1200 per week, £3,700 to under £5,500 per month)
  5. £66,000 or more per year (£1200 or more per week, £5,500 or more per month)
- 

{ASK ALL}

### HInclnt

"Is there anyone else in your household who earns income from any of the sources I mentioned earlier?"

INTERVIEWER: IF NECESSARY, REPEAT LIST OF INCOME SOURCES.

- Earnings from employment or self-employment
- Pension from a former employer
- State Pension
- Pension Credit
- Annuity from a private pension
- Child benefits
- Means tested benefits: including universal credit, Income Support, Housing Benefit, Employment Support Allowance, Working Tax Credits, Child Tax Credits
- Carers Benefit
- Other State Benefits
- Income from other sources

1. Yes
  2. No
- 

{IF HInclnt=YES}

### HIncGrp

"Which of the following options represents your household's total gross income?"

IF NECESSARY: "By gross income, I mean income from all sources before deductions for income tax, National Insurance etc."

INTERVIEWER: READ OUT

LABEL: "Household gross income"

1. Less than £27,000 per year (under £500 per week, under £2,200 per month)
2. More than £27,000 per year (over £500 per week, over £2,200 per month)

---

{ASK IF HIncGrp=1. Less than £27,000 per year}

### **HIncGrp1**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: "Household gross income"

1. Less than £5,500 per year (Less than £100 per week, Less than £450 per month)
2. £5,500 to under £10,500 per year (£100 to under £200 per week, £450 to under £850 per month)
3. £10,500 to under £18,000 per year (£200 to under £350 per week, £850 to under £1,500 per month)
4. £18,000 to under £22,000 per year (£350 to under £425 per week, £1,500 to under £1,800 per month)
5. £22,000 to under £27,000 per year (£425 to under £500 per week, £1,800 to under £2,200 per month)

---

{ASK IF HIncGrp = 2. More than £27,000 per year}

### **HIncGrp2**

Is that...

INTERVIEWER: READ OUT SEQUENTIALLY AND SELECT MOST APPROPRIATE CODE. PLEASE NOTE IF NEEDED, WE HAVE PROVIDED THE WEEKLY AND MONTHLY VALUES IN BRACKETS. PLEASE READ THE ANNUAL VALUES FIRST AND THEN IF THE RESPONDENT IS UNSURE USE THE WEEKLY AND MONTHLY

LABEL: "Household gross income"

1. £27,000 to under £31,000 per year (£500 to under £600 per week, £2,200 to under £2,600 per month)
2. £31,000 to under £35,000 per year (£600 to under £700 per week, £2,600 to under £3,000 per month)
3. £35,000 to under £44,000 per year (£700 to under £850 per week, £3,000 to under £3,700 per month)
4. £44,000 to under £66,000 per year (£850 to under £1200 per week, £3,700 to under £5,500 per month)
5. £66,000 or more per year (£1200 or more per week, £5,500 or more per month)

---

{ASK ALL}

### **Debts**

"Sometimes people are not able to pay every bill when it falls due. Have you been behind with any of the following household bills at any point in the last 12 months? Have you been..."

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

1. Behind with the electricity, gas, water or other utility bills
  2. Behind with rent or mortgage payments
  3. Behind with credit card payments
  4. Behind with other loan repayments
  5. Behind with other household bills
  6. (Not behind with any household bills) {EXCLUSIVE}
- 

{ASK ALL}

**Sav1**

Do you {IF PARTNERDV=1 'or your spouse or partner'} have any savings or investments?

1. Yes
  2. No
- 

{ASK IF SAV1 = 1. YES}

**SavType**

Still thinking about your savings, which types of savings do you {IF PARTNERDV=1 'or your spouse or partner'} have.

INTERVIEWER: DO NOT READ OUT. CODE ALL THAT APPLY. PROBE AS NECESSARY.

1. Savings in a current account in a bank or building society
  2. Savings in a savings account in a bank or building society
  3. ISA
  4. Savings or investments in national savings
  5. Stocks and shares
  6. Gilts or bonds
  7. Investments or unit trusts
  8. Savings in the form of insurance or endowments
  9. Other type of savings (PLEASE SPECIFY)
- 

{ASK IF SAVTYPE = 1 THROUGH 9. YES}

**SavAmt**

"In total, do you think these savings and investments are currently Worth...

INTERVIEWER: READ OUT. IF UNSURE, PROBE FOR BEST ESTIMATE.

LABEL: "Amount of any savings or investment"

1. Less than £10,000 or
  2. £10,000 or above?
- 

{ASK IF SavAmt = 1. Less than £10,000}

### **SavAmt1**

Would you say that these savings and investments are worth...

INTERVIEWER: READ OUT. IF UNSURE, PROBE FOR BEST ESTIMATE.

LABEL: "Amount of any savings or investment"

1. Less than £1,000
  2. £1,000-£2,499
  3. £2,500-£4,999
  4. £5,000-£9,999
- 

{ASK IF SavAmt = 2. £10,000 or above}

### **SavAmt2**

Would you say that these savings and investments are worth...

INTERVIEWER: READ OUT. IF UNSURE, PROBE FOR BEST ESTIMATE.

LABEL: "Amount of any savings or investment"

1. £10,000-£14,999
  2. £15,000-£59,999
  3. £60,000-£99,999
  4. £100,000 or more
- 

{ASK ALL: TEXTFILL IF TENURE=1-3}

### **PropOwn**

"Which, if any of the following types of property, other than your own home, do you own?"

INTERVIEWER: INCLUDE IF BEING BOUGHT ON MORTGAGE.  
READ OUT AND CODE ALL THAT APPLY

1. Other houses or a holiday home in UK, not including current house, caravans or trailers
2. Other buildings, such as shop, warehouse or garage
3. Land in UK
4. Land or property overseas, including time-shares
5. Other land or real estate
6. (None of these): {EXCLUSIVE}

## **2.8 Admin block and survey close**

### **2.8.1 Start of the interview: If respondent does not want to take part**

{IF S2=7}

## LetPost

You can view a copy of the advance letter on our website. Are you happy to view the letter online. Alternatively we can post a copy of the letter to you.

INTERVIEWER: IF RESPONDENT IS HAPPY TO VIEW LETTER ONLINE READ OUT THE URL FOR THEM

1. Happy to view online
  2. Would like letter to be resent
- 

{IF TU\_Forename <> EMPTY AND TU\_Surname <> EMPTY and LetPost=2}.

## NameChkL

So that we can make sure the letter gets to you I am just going to check the contact details we hold for you.

Should I send the letter to...

First name: {TU\_Forename}

Surname: {TU\_Forename}

1. Yes
  2. No
- 

{IF Letpost=2 AND ( TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChkL=2)}

## NameUpdL

{IF TU\_Forename=EMPTY OR TU\_Surname=EMPTY} "So that we can make sure the letter gets to you I am just going to check the contact details we hold for you."

INTERVIEWER: READ NAME BACK TO PARTICIPANT AND CONFIRM

---

{IF Letpost=2 AND (TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChkL=2)}

## NameUpd\_FirstnameL

OPEN

1. Respondent does not wish to give their first name

**SOFT: IF NameUpd\_Firstname is only 1 character: "The first name you have provided is only one character long. Are you sure this is correct?"**

**HARDCHECK: IF NameUpd\_Firstname contains numbers: "Please check and amend. First names should not contain numbers"**

---

{IF LETPOST=2 AND (TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChkL=2)}

## NameUpd\_SurnameL

OPEN

1. Respondent does not wish to give their surname

**SOFT: IF NameUpd\_ SurnameL is only 1 character: "The surname you have provided is only one character long. Are you sure this is correct?"**

**HARDCHECK: IF NameUpd\_ SurnameL contains numbers: "Please check and amend. Surnames should not contain numbers"**

---

{ASK IF LETPOST=2}

**AddChkEndL**

Please confirm that your current address is:

TU\_AddressLine1  
TU\_AddressLine2  
TU\_AddressLine3  
TU\_AddressLine4  
TU\_AddressLine5  
TU\_Postcode

1. Yes – this address is correct
  2. No – this address needs updating
- 

{IF AddChkEndL =2}

**AddrUpdL**

Could I take your correct address details?

INTERVIEWER: ONCE ENTERED, PLEASE READ BACK TO RESPONDENT

---

{IF AddChkEndL =2}

**AddrUpd\_AddressLine1L**

"First line:"

OPEN

DK/REF NOT ALLOWED

---

{IF AddChkEndL =2}

**AddrUpd\_AddressLine2L**

"Second line:"

OPEN

ALLOW NA

---

{IF AddChkEndL =2}

**AddrUpd\_AddressLine3L**

"Third line:"

OPEN

ALLOW NA

---

{IF AddChkEndL =2}

**AddrUpd\_AddressLine4L**

“Town:”

OPEN

DK/REF NOT ALLOWED

---

{IF AddChkEndL =2}

**AddrUpd\_AddressLine5L**

“County:”

OPEN

ALLOW NA

---

{IF AddChkEndL =2}

**AddrUpd\_PostcodeL**

“Post Code

IF S2=7 ASSIGN TEMP OUTCOME CODE

---

{IF S1 = 3}

**S1a**

INTERVIEWER: SELECT THE CODE THAT APPLIES

1. Rings out
2. Engaged
3. Answer phone
4. Fax/Modem/Data line (ONLY IF ALL NUMBERS HAVE BEEN ATTEMPTED)
5. Call blocking (ONLY IF ALL NUMBERS HAVE BEEN ATTEMPTED)
6. Dead Line (ONLY IF ALL NUMBERS HAVE BEEN ATTEMPTED)

[IF S1a = 1 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 12]

[IF S1a = 2 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 14]

[IF S1a = 3 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 13]

[IF S1a = 4 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 625]

[IF S1a = 5 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 627]

[IF S1a = 6 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 690]

---

{IF S1 = 4}

**S1bOthTelN**

And do you know another phone number we could contact {IF Contact <> “FRS 17/18 Respondent”: “{Contact}”; IF Contact = “FRS 17/18 Respondent”: “this person”} on?

INTERVIEWER: IF YES, PROBE FOR NUMBER. READ BACK PHONE NUMBER AND CONFIRM

OPEN

1. Does not know phone number
2. Does not wish to give phone number

[IF S1bMobTelN = EMPTY EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 650]  
[IF S1bOthTelN <> EMPTY COMPUTE TU\_TelNOth = S1bOthTelN]  
[IF S1bOthTelN <> EMPTY return to S1]

---

{IF S1 = 5,6 OR S2 = 2}

**S1c**

SELECT THE CODE THAT APPLIES

1. Spoken to NR - soft appointment
2. Spoken to NR - hard appointment
3. Spoken to NR – no appointment made
4. Spoken to another resident - soft appointment booked
5. Spoken to another resident – no appointment made

[IF S1c = 3 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 31]  
[IF S1c = 5 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 33]

---

{IF S1c = 1,2,4}

**makeappinfo**

INTERVIEWER: USE THE OPTIONS ON THE LEFT-HAND MENU TO ARRANGE {IF S1c = 2: "AN APPOINTMENT"; IF S1c = 1,4: "A SOFT APPOINTMENT"}

[INTERVIEWER SHOULD EXIT THROUGH SIDE MENU AND QUEUES SET APPROPRIATELY]

[IF S1c = 1 Ncoutcome = 41]  
[IF S1c = 2 Ncoutcome = 42]  
[IF S1c = 4 Ncoutcome = 43]  
[IF S2 = 3 Ncoutcome = 580]

---

{IF S2 = 3}

**S1d**

INTERVIEWER: SELECT THE CODE THAT APPLIES

1. Respondent refused
2. Too ill to take part
3. Away during fieldwork (incl, in hospital)

[IF S1d = 3 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 520]

---

{IF S1 = 8 or S2 = 4}

**S1e**

SELECT THE CODE THAT APPLIES

1. Away during fieldwork
2. Too ill to take part
3. Other (Please describe)

[IF S1e = 1 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 520]

[IF S1e = 3 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome[N] = 640]

---

{IF S1 = 9 or S2=5}

### **S1g**

INTERVIEWER: SELECT THE CODE THAT APPLIES

1. Language barrier - spoken to respondent
2. Language barrier - unable to get put through to respondent

[IF S1g = 1 EXIT QUESTIONNAIRE; ADD TO TRANSFER\_TO\_WEB QUEUE; Ncoutcome = 634]

[IF S1g = 2 EXIT QUESTIONNAIRE; ADD TO RECALL QUEUE; Ncoutcome = 633]

---

## **2.8.2 End of interview: checking contact details and arranging thank you voucher to be sent**

{IF TU\_Forename <> EMPTY AND TU\_Surname <> EMPTY}

### **NameChk**

To end we would like to confirm the contact details we have for you.

Please be assured that your details will only be used for the purpose of contacting you in relation to our research and will not be shared with anybody outside of our research team.

Are these your correct details?

First name: {TU\_Forename}

Surname: {TU\_Surname}

1. Yes
  2. No
- 

{IF TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChk=2}

### **NameUpd**

{IF TU\_Forename=EMPTY OR TU\_Surname=EMPTY} "To end we would like to confirm the contact details we have for you.

Please be assured that your details will only be used for the purpose of contacting you in relation to our research and will not be shared with anybody outside of our research team."

INTERVIEWER: READ NAME BACK TO PARTICIPANT AND CONFIRM

---

{IF TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChk=2}

**NameUpd\_Firstname**

OPEN

1. Respondent does not wish to give their first name

**SOFT: IF NameUpd\_Firstname is only 1 character: "The first name you have provided is only one character long. Are you sure this is correct?"**

**HARDCHECK: IF NameUpd\_Firstname contains numbers: "Please check and amend. First names should not contain numbers"**

---

{IF TU\_Forename = EMPTY OR TU\_Surname = EMPTY or NameChk=2}

**NameUpd\_Surname**

OPEN

2. Respondent does not wish to give their surname

**SOFT: IF NameUpd\_Surname is only 1 character: "The surname you have provided is only one character long. Are you sure this is correct?"**

**HARDCHECK: IF NameUpd\_Surname contains numbers: "Please check and amend. Surnames should not contain numbers"**

---

**AddChkEnd**

Please confirm that your current address is:

{TU\_AddressLine1}  
{TU\_AddressLine2}  
{TU\_AddressLine3}  
{TU\_AddressLine4}  
{TU\_AddressLine5}  
{TU\_Postcode}

1. Yes – this address is correct
  2. No – this address needs updating
- 

{IF AddChkEnd =2}

**AddrUpd**

Could I take your correct address details?

INTERVIEWER: ONCE ENTERED, PLEASE READ BACK TO RESPONDENT

---

{IF AddChkEnd =2}

**AddrUpd\_AddressLine1**

“First line:”

OPEN

DK/REF NOT ALLOWED

---

{IF AddChkEnd =2}

**AddrUpd\_AddressLine2**

“Second line:”

OPEN

ALLOW NA

---

{IF AddChkEnd =2}

**AddrUpd\_AddressLine3**

“Third line:”

OPEN

ALLOW NA

---

{IF AddChkEnd =2}

**AddrUpd\_AddressLine4**

“Town:”

OPEN

DK/REF NOT ALLOWED

---

{IF AddChkEnd =2}

**AddrUpd\_AddressLine5**

“County:”

OPEN

ALLOW NA

---

{IF AddChkEnd =2}

**AddrUpd\_Postcode**

“Post Code:”

OPEN

---

### **Telvouchermode**

“We have now completed the questionnaire. Thank you very much for taking the time to share your opinions with us. It is much appreciated.

As a token of our appreciation, we will send you a £10 shopping voucher. Do you have an email address to which we can send an e-voucher?

If not, we can post the voucher to you at your address.

Your voucher will arrive in the next couple of weeks.

1. Yes, email
2. No, post gift card.

---

{If [Telvouchemode=1](#)}

### **Telvoucheremail**

What is your email address?

[Text\[100\]](#)

INTERVIEWER: READ EMAIL ADDRESS BACK TO PARTICIPANT AND CONFIRM. REMIND RESPONDENT TO CHECK THEIR JUNK OR SPAM FOLDER FOR THE VOUCHER.

[\[IF MODE=TEL\]](#)

### **TELCLOSE**

Thank you again for taking the time to talk to me today.