



Government  
Social Research

# Engaging with Pensions at Timely Moments

Technical Report

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February 2024

Engaging with pensions at timely moments

DWP ad hoc research report no. 86

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## **Author Details**

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## **Co-Authors**

Co-authors were Rosalyn Xavier and Mark Langdon.

## **Glossary**

**Advice:** Advice services take a holistic view of an individual's financial situation to recommend products which will be able to meet their needs and objectives. Independent advisers will consider products from all firms across the market and must give unbiased and unrestricted advice. Restricted advisers can only recommend certain products, product providers, or both; the adviser must clearly explain the nature of the restriction. Advice offered is regulated by the Financial

Conduct Authority and it is usually paid for. Providers of advice are responsible and liable for the accuracy, quality, and suitability of the recommendation that they make, and individuals are protected by law.

**Consolidate pensions:** Pension consolidation is when an individual combines multiple pension pots into one pot. Individuals may work for many different employers over their career, and so may have a collection of different pension pots and/or pension schemes. They might also have personal pensions, especially if they spent time self-employed. It's also known as 'transferring', 'merging' or 'combining' pensions as individuals move their money out of one scheme and into another.

**Decumulation:** Period after retirement in which individuals draw on their pension savings.

**Defined Benefit (DB) Pension Scheme:** A trust-based pension scheme which provides members with an income for life based on a specified accrual rate (i.e., a proportion of either final or career average salary for each year of service) irrespective of investment returns on contribution.

**Defined Contribution (DC) Pension Scheme:** A trust-based or contract-based pension scheme that provides benefits based on the contributions invested, the returns received on that investment (minus any charges incurred) and the way the savings are accessed at and during retirement.

**Engagement with pension:** Tools or information which enable people to understand pension saving at the right moment to take actions to achieve better financial outcomes at retirement. For the purposes of this project, pension engagement was defined as, but was not limited to:

- Checking your statement
- Viewing your online account
- Updating your address
- Increasing (or reducing) your contributions
- Using guidance and/or advice
- Attending a pensions information session run by your employer or pension scheme
- Nominating death beneficiaries / Expression of Wishes
- Using tools to project income in retirement

**Guidance:** Guidance services can give information about options available and can help individuals to understand the implications of those options, for example, tax implications. However, guidance services won't recommend any products or tell individuals what to do with their money.

**Money and Pensions Service (MAPS):** Single financial guidance body (previously known as SFGB) amalgamating the Money Advice Service (MAS), the Pensions Advisory Service (TPAS), Pension Wise. This is the official body that delivers free and impartial guidance on behalf of the Government, through its MoneyHelper Pensions and Pension Wise services.

**MoneyHelper Pensions:** A service which provides guidance to people of all ages on all aspects of pensions. It is a helpline-style service that answers queries people contact the service with, alongside providing help, support, and tools on their website.

**Pension Dashboard:** Pensions dashboards will allow individuals to view information about their pensions, including State Pension, in one place online.

Occupational pension schemes are required by regulations to be connected to a digital architecture for pensions dashboards no later than 31st October 2026. The Financial Conduct Authority has made equivalent rules for providers of personal and stakeholder pensions

**Pension Pot:** A general term for money accumulated for retirement.

**Pension Wise:** A service which provides guidance solely and specifically about people's options for accessing DC savings via pension freedoms from the age of 50 and over. It is a relatively structured/scripted appointment by phone or, in specific circumstances, in person.

**Private Pension:** (in this research) Every pension pot that is not the state pension. To be eligible to participate in this research participants had to have in place either:

- personal pension(s) they set up themselves
- a workplace pension(s) set up by their current employer, with a pension pot based on how much is paid in
- a workplace pension(s) set up by a former employer, with a pension pot based on how much is paid in.

**State Pension:** The public pension provided by the UK government to people of State Pension age with sufficient years of National Insurance entitlement.

This is a technical report accompanying the Engaging with Pensions at Timely Moments research findings slide pack.

## Research Background

Since the introduction of Automatic Enrolment (AE) in 2012, participation in private sector workplace pensions has increased from 5.9m people in 2012 to 14.4m people in 2021.<sup>1</sup> While AE has been successful in increasing the numbers of people saving for retirement, there has not been a similar increase in the amount of people actively engaging with their pensions.<sup>2 3</sup> This makes it harder for individuals to plan appropriately for retirement. While the power of inertia in AE has meant the majority of employees are now saving into a pension without making an active decision, there are several areas of the UK pensions system where people may need to engage to make choices. This includes whether to save above AE minimum levels, whether to combine their pension pots, and how to access their pensions when they come to retire.

The purpose of this research was to understand how to encourage people to engage with their pension and, specifically, when to do this; prompt them to make decisions where necessary; and plan appropriately for retirement. The research achieves this through exploring people's attitudes and behaviour regarding pensions, saving, and retirement planning across their life course; whether specific life events might provide useful prompts to help people engage with their pensions; and how the government and the pensions industry could best support people at these times with appropriate pension information and guidance.

The project was conducted by DWP researchers on behalf of the Private Pensions and Arm's Length Bodies Directorate at DWP, between autumn 2022 and spring 2023. The findings will inform policy development on pensions engagement.

The fieldwork consisted of ten focus groups with 49 working age citizens between the ages of 18 and 65 who were paying into a private pension. The participants in this research were selected based on their age, gender, income and understanding of pensions, to gather views from a range of participants. The focus groups explored participants' views on responsibility for pensions; prompts to engage with their pension, including at significant life events; their preferences around pensions

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<sup>1</sup> DWP Official Statistics (2022). Workplace pension participation and savings trends of eligible employees:2009 to 2021 <https://www.gov.uk/government/statistics/workplace-pension-participation-and-savings-trends-2009-to-2021/workplace-pension-participation-and-savings-trends-of-eligible-employees-2009-to-2021>

<sup>2</sup> Office for National Statistics: Early Indicators Estimates from the Wealth and Assets Survey – Attitudes towards saving for retirement (2020), <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/earlyindicatorsestimatesfromthewealthandassetssurvey/pensions> (Table 3.1)

<sup>3</sup> Office for National Statistics: Early Indicators Estimates from the Wealth and Assets Survey – Attitudes towards saving for retirement (2020), <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/earlyindicatorsestimatesfromthewealthandassetssurvey/attitudestowardsavingforretirement> (Table 2.26)



communications and guidance; and future engagement with pensions. Further detail about the research is included in the Research Methodology section below.

The research will inform a range of further policy work, including:

- The implementation strategy for the 2017 AE review measures and future AE policy developments.
- the next steps following the Call for Evidence on Helping Savers Understand Their Pension Choices, focusing on those approaching retirement accessing their pensions.

### **Research Aims:**

1. To gain a clearer understanding of people's attitudes and behaviour around pensions, saving and retirement planning within the context of the life course.
2. To explore how government and industry might best support people throughout their life course and/or when encountering specific life events (e.g. birthdays) with appropriate pension information and guidance.

### **Research Questions**

1. How often do individuals check their pension pot? What prompts individuals to check it and take any action in relation to their pension?
2. What has worked, if anything, to engage individuals, and for them to take action?
3. Do individuals view their birthday as a good time to think about their pensions? Are there any other life events at which people want to/do engage with their pension?
4. How do individuals want to be guided with their pensions?
5. Who do people want to receive information from?
6. How do people prefer to receive information and how often?  
How do attitudes towards pension engagement differ by age?

## **Research Methodology**

The research was conducted by DWP researchers. It consisted of ten online focus groups with at least four working age citizens who were saving into a private pension, or pensions, in each group. The research achieved a sample of 49 participants in total.

This research adopted a qualitative approach. The approach aimed to provide an in-depth understanding across the sample rather than be representative of the wider population of working age individuals.

The research maps the range and diversity of viewpoints that were held across the participants, regardless of whether a majority or minority hold that view. As this is a qualitative research project it does not aim to be representative of the entire population but to provide in-depth understanding of participants' experiences, perspectives, challenges, and barriers. This type of research does rely on an element of researcher interpretation to draw out themes in the data. Coding queries were logged and discussed at regular meetings. Quality assurance processes ensured consistency in coding and allowed for researchers to discuss any ambiguity. DWP researchers, independent to the project, quality assured the coding framework and analysis approach.

Thematic analysis was used to analyse the transcripts from the focus groups. The themes identified during this process have informed the findings.

### **Sampling and participant recruitment**

This section provides further detail of how the sample was obtained and the research conducted, and of the analysis process.

Ipsos were commissioned to provide the sample for this project. Ipsos sub-contracted their recruitment partner, Criteria Fieldwork, to recruit the participants for pre-arranged focus group sessions. Criteria operate their own online panel of people with different demographic characteristics who have volunteered to take part in research and insight projects. The research team used Criteria's pre-existing panel as there was no readily available DWP sample of working age members of the public. Using Criteria Fieldwork's panel meant that we were able to efficiently sample a wide pool of citizens that met the project's sampling criteria.

DWP Researchers worked with Ipsos and Criteria Fieldwork to set sample quotas to ensure a diverse sample in terms of age, gender, ethnicity, income, regions across Great Britain and financial literacy and confidence was obtained. This information was gathered in a pre-screening questionnaire (Appendix A) and the data was shared with DWP for monitoring purposes, analysis, and reporting. The sample quotas were chosen for consistency with other research into the topic. This allows for comparison and develops the pensions engagement evidence base.

To recruit participants, Criteria sent an email to members of their panel (Appendix A) explaining the research topic and when the focus groups would take place. If panel members were interested in participating in the research, there was a pre-screening questionnaire (Appendix B) embedded in the email to fill out for Criteria to assess their eligibility and availability to participate in one of the focus groups. The screener was used to determine participants' demographic information and pension arrangements. During the screening process, Criteria checked if panel members had recently taken part in any research projects on a similar topic and if so, these members were excluded to reduce research fatigue. If participants had taken part in research about pensions recently, they were excluded from the sample. Eligible participants were then contacted by Criteria by telephone to check their interest in the research and to arrange which focus group they wished to join. Once a participant had confirmed their interest, they received an email invitation to the focus group from the DWP research team (Appendix C), which included the Microsoft Teams link to join the focus group. Criteria also telephoned participants the day before each focus group to check they were still able to attend. This process meant Criteria were able to recruit other participants in case of dropouts. To further mitigate the risk of dropouts, Criteria initially recruited six participants per focus group, to guarantee attendance by at least four to five participants per focus group.

### **Conducting the focus groups**

Focus groups were conducted online using Microsoft Teams and lasted approximately 90 minutes. Microsoft Teams was used for the participants' and researchers' convenience. The participants were all working age, and virtual focus groups enabled participants to attend the groups around work, caring and other commitments. Focus groups were scheduled at times when participants were likely not to be at work such as during lunchtime or in the evenings. Running the focus groups digitally also meant that participants and researchers did not need to travel, so this was both cost and time effective.

Each focus group was organised by age group: 18-24; 25-34; 35-44; 45-54; 55-65. Focus groups were organised by age group to encourage discussion between people at similar life stages for a more meaningful interaction. Using these age groups will support other DWP analysis and aligns to age groupings used in other research.

The research team initially conducted two pilot focus groups. This allowed for evaluation of and reflection on the coordination and fieldwork process, as well as refining of the topic guide where necessary. The remaining eight main stage focus groups took place one week after the pilot.

The topic guide (Appendix D) was developed collaboratively in a workshop with DWP pensions policy stakeholders. This ensured that the focus group data collected met the project's aims and objectives. The topics covered included pension ownership and responsibility, prompts for actions with pensions, pensions communications and guidance, and future engagement with pensions. Facilitators

explained the purpose of the research and how DWP will use participants' data and allowed for participants to ask the researchers questions at the end.

Pseudonymised notes were taken during each focus group by the fieldwork team. This involved removing names and locations. The discussions were also digitally recorded using Dictaphones to accurately capture the discussion and fill any gaps in the handwritten notes. Participants' permission was sought to audio record the discussion before doing so, and all recordings were deleted once fieldwork was completed.

All participants received a £50 Amazon voucher as a 'thank you' for giving up their time to take part in the research. Providing vouchers for participation is common practice in qualitative research.<sup>4</sup>

Regular debrief sessions helped to monitor and resolve issues with the fieldwork logistics and research materials. The sessions were also an opportunity to discuss researcher wellbeing.

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<sup>4</sup> Government Social Research Professional Guidance: Ethical Assurance for Social and Behavioural Research (2021), [2021-GSR Ethics Guidance v3.pdf \(publishing.service.gov.uk\)](#)

## Research participants' profile

The table below outlines the profile of participants who took part in the research.

	<b>Breakdown</b>	<b>Target</b>	<b>Final</b>
Age	18-24	12	10
	25-34	12	9
	35-44	12	11
	45-54	12	9
	55-65	12	10
Gender	Female	Min 20	26
	Male	Min 20	23
	Other / prefer not to say	-	0
Ethnicity	White British or Irish		36
	Ethnic Minorities (including Gypsy/Roma/Irish Traveller, any other White background, Asian / British Asian, Black / Black British, people with a mixed ethnic background, Chinese or other ethnic groups)	Min 10	13
Income	£15,000 or less	Mix	10
	More than £15,000 up to £30,000		16
	More than £30,000 up to £50,000		11
	£50,000 or more		11
	Prefer not to say		1
Region	North	Min 6	7
	South	Min 6	8
	Midlands	Min 6	11
	London	Min 6	14
	Wales	Min 3	4
	Scotland	Min 5	5
Financial literacy	Good knowledge	Mix	17
	Basic knowledge		26
	Little or no knowledge		6
Social grade	ABC1		32
	C2DE	Min 20	17
Total		60	<b>49</b>

Participants' social grades were determined by current occupation as collected during the pre-screening questionnaire (Appendix B). Participants were also asked in this questionnaire how knowledgeable they felt about their pensions, whether they

were aware of how much pension income they will have in retirement and their confidence in making decisions about their pensions to support them in retirement. They were also asked how confident they felt managing their money and planning for their financial future.

### **Data analysis and reporting**

To begin the analysis stage of the research, the research team reviewed the final handwritten notes / transcripts and participated in debrief sessions to discuss the emerging themes and reflections from fieldwork. This process informed the coding framework that was used to code the data in the transcripts. The research questions and aims were consulted to shape the coding framework. The research questions and topic guide were used as a basis of the coding framework. The researchers met regularly to discuss the coding framework and refine it accordingly by removing, adjusting, or adding new codes as they analysed the data.

The final transcripts from all focus groups were thematically analysed. This is a type of qualitative analysis used to identify common themes within datasets.<sup>5</sup> To initially test the accuracy of the coding framework, a small number of transcripts were coded separately by two different researchers. Any differences in coding were discussed prior to finalising the coding framework and starting the main analysis.

The transcripts were coded in NVivo, a qualitative analytical software program. The use of this software helped the researchers to draw comparisons between participants' age, gender, and income groups where relevant. The themes identified during the analysis formed the findings for this project. The final report is structured to answer the research questions and to draw comparisons between the different demographic groups where appropriate.

The key research findings are included in slide pack form (*include ref to slides*). The findings have been presented to DWP colleagues working on pensions policy.

### **Quality Assurance**

A quality assurance panel was established to review the work of the team during the analysis and reporting stages. The panel included senior researchers external to the project, an academic secondee and researchers who contributed to the project fieldwork. The panel provided quality assurance throughout the analytical process, from when the coding framework was initially created, throughout the coding process, thematic analysis, and reporting. The quality assurance stages ensured the data was coded consistently and accurately.

### **Scope of the data**

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<sup>5</sup> Braun, V. & Clarke, V. (2006), Using thematic analysis in psychology, Qualitative research in psychology.

In the accompanying report, the data points are not described in quantitative terms, but we do indicate which views were commonly held. The most pertinent quotes from the focus groups are used to illustrate the findings. The researchers compared responses between demographic groups (gender, age, and income) to draw conclusions about the similarities and differences in opinions and experiences.

The research did not include participants from Northern Ireland due to the time and resource challenges in recruiting them. The project considered the types of reasonable adjustments it would be feasible to accommodate, for example one-to-one interviews were offered to participants who requested one due to their personal circumstances or disability. However, participants who required other reasonable adjustments such as interviews in a different language or those who needed language interpreters to participate were not included in the sample due to time and resource constraints. Participants in Wales were offered the option to receive the research materials such as emails in Welsh or be interviewed in Welsh. Because the recruitment took place online, the sample inevitably excluded those who were not digitally able or on Criteria's panel to start with.

Conducting the focus groups face-to-face rather than online may have led to more participant engagement during the sessions, although the research team did not identify that as a particular issue for this project.

It should be noted that the research took place during a period of high levels of inflation and some participants might have been focusing on shorter-term financial priorities rather than investing in their pensions. Nonetheless, some participants from the older age groups reported prioritising family spending over pensions throughout their lifetime. The research did not specifically explore participants' views on the effect of cost of living on pension engagement.

Lastly, as the fieldwork team was comprised of DWP staff – and DWP are responsible for pensions and welfare policy – this could have influenced how open and honest some participants were and how comfortable they were to share certain views. Reassurances were given to all participants throughout the research process that they would remain anonymous, and that participating in the research would not have an impact on their current or future dealings with DWP.

## Appendices

### Appendix A: Criteria – Initial email to panel members

Hi [FirstName],

Thank you for being a member of our research community. We have a new research opportunity coming up.

The research is about how and when people engage with their pensions.

The research will involve taking part in a 90-minute online focus group via Microsoft Teams and will take place between Monday 9<sup>th</sup> January and Thursday 26<sup>th</sup> January.

Focus groups will take place in the daytime and in the evening.

We understand that time is valuable so eligible participants would receive an Amazon voucher worth **£50.00** as a thank you for their time.

If you are interested in participating, please click on the link below to answer a short pre-screening questionnaire:

{OPT IN DATA CAPTURE LINK HERE}

If you have any problems accessing the link, please copy and paste it into your web browser.

If you are eligible for the research, we will call you after we have received your response to provide further information.

Please note some sessions may be over-subscribed so we may not be able to include everyone who is interested, responses will be processed in the order we receive them. If we are unable to invite you to this research, we hope to have the opportunity of inviting you to an alternative discussion in the near future.

For our privacy policy and information about opting out of receiving these emails, please visit <https://www.criteria.co.uk/privacy-notice.html>.

Kind regards,

### Appendix B: Criteria – Recruitment pre-screening questionnaire



**INTRODUCTION:**

Hello, my name is [Recruiter]. I am currently arranging a research project and would like to ask you some questions and, if you are eligible, invite you to participate.

I am calling you from Criteria, a research organisation, on behalf of Department for Work and Pensions (DWP). DWP are undertaking research to find out more about how people currently engage with their pensions.

The research would involve taking part in a 90-minute online focus group (via Microsoft Teams) with a DWP researcher and a group of other participants. Focus groups will take place both during the day and in the evening. We would offer a £50 voucher as a “thank you” for your time.

The focus group will be conducted within Government Social Research guidelines, this means that your responses will remain completely confidential and used for research purposes only. The findings will not identify you and no personal information will be shared outside the immediate DWP research team. You can also choose not to answer any questions, if you would prefer not to. DWP will hold the data from the research securely until it is destroyed, which will be no later than May 2023.

Taking part in this research is voluntary and will not affect any dealings you have with DWP or any other government department now or in the future. I just need to ask you a few questions to check your eligibility. Are you happy to proceed?

**Q1a. How long ago did you last attend a market research group discussion/interview? This includes taking part in a group discussion or one-to-one interview with a researcher.**

SINGLE CODE

In the last 6 months	1	THANK AND CLOSE
6 months – 3 years ago	2	CONTINUE
More than 3 years ago	3	CONTINUE
Never	4	CONTINUE

**Q1b. What was each of those market research studies about?**

WRITE IN:	<b>IF ON A SIMILAR SUBJECT AS THIS RESEARCH, <u>CLOSE</u> INTERVIEW</b>
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**Q2. Do you or any members of your immediate family work in any of the following areas?**

MULTICODE

Market research	1	THANK AND CLOSE
The media or journalism	2	
Organisations and groups involved in lobbying/ political campaigning	3	
Marketing or Public Relations	4	
Department of Work and Pensions	5	
Finance	6	
No, none of these	7	CONTINUE
Don't know	8	CONTINUE

**Q3a. Do you have any of the following pensions?**

MULTI CODE. FOLLOW UP AND ASK HOW MANY FOR EACH OPTION SELECTED.

*Note that NEST pensions would be recorded under 2 or 3*

Personal pension(s) you set up yourself	1	RECORD NUMBER AND CONTINUE
A workplace pension(s) set up by your <u>current</u> employer, with a pension pot based on how much is paid in.	2	RECORD NUMBER AND CONTINUE
A workplace pension(s) set up by a <u>former</u> employer, with a pension pot based on how much is paid in.	3	RECORD NUMBER AND CONTINUE
A workplace pension(s) set up by your employer (either current or former), where the amount of pension you will get depends on the pension scheme rules (for example, your final salary or how long you've worked for the employer).	4	IF <u>ONLY</u> 4 (NOT 1, 2 OR 3), THANK AND CLOSE
None of the above (including only State Pension)	5	THANK AND CLOSE
Don't know	6	THANK AND CLOSE

**Q3b. And how long have you been saving into this pension?**

**IF MORE THAN ONE PENSION AT Q3a ASK THEM TO ANSWER IN RESPONSE TO THE PENSION THEY HAVE BEEN PAYING INTO FOR THE LONGEST.**

SINGLE CODE

Less than 5 years	1	
Between 5 and 10 years	2	
Between 11 and 20 years	3	
Longer than 20 years	4	
Don't know	5	
Prefer not to say	6	

**Q4. How old were you on your last birthday?**

Write in exact age \_\_\_\_\_

Code to category below:

SINGLE CODE

18-24	1	RECRUIT TO QUOTA
25-34	2	RECRUIT TO QUOTA
35-44	3	RECRUIT TO QUOTA
45-54	4	RECRUIT TO QUOTA
55-65	5	RECRUIT TO QUOTA
65+	6	THANK AND CLOSE

**Q5. Which of this best describes how you see yourself?**

SINGLE CODE

Female	1	RECRUIT TO QUOTA
Male	2	RECRUIT TO QUOTA
In another way	3	CAN REPLACE ANY MALE OR FEMALE
Prefer not to say	4	CAN REPLACE ANY MALE OR FEMALE

**Q6. How would you describe your ethnic background?**

SINGLE CODE, prompt to code as necessary

White (English / Welsh / Scottish / Northern Irish /British/ Irish/Any other White background)	1	RECRUIT TO QUOTA
White gypsy, Roma or Irish traveller	2	RECRUIT TO QUOTA
Mixed / multiple ethnic groups (White and Black Caribbean/ White and Black African/ White and Asian/ Any other Mixed / multiple ethnic background)	3	RECRUIT TO QUOTA
Asian / Asian British (Indian/ Pakistani/ Bangladeshi/ Chinese/ Any other Asian background)	4	RECRUIT TO QUOTA
Black / African / Caribbean / Black British (African/ Caribbean/ Any other Black / African / Caribbean background)	5	RECRUIT TO QUOTA
Any other ethnic group, please write in	6	CONTINUE
Prefer not to say	7	CONTINUE

**Q7. Social grade: Can you tell me your current occupation please?**

**RECORD SOCIAL GRADE INTO:**

A - High managerial, administrative or professional	1	RECRUIT TO QUOTA
B - Intermediate managerial, administrative or professional	2	RECRUIT TO QUOTA
C1 - Supervisory, clerical and junior managerial, administrative or professional	3	RECRUIT TO QUOTA
C2 - Skilled manual workers	4	RECRUIT TO QUOTA
D -Semi and unskilled manual workers	5	RECRUIT TO QUOTA
E - State pensioners, casual or lowest grade workers, unemployed with state benefits only	6	RECRUIT TO QUOTA
None of these	7	RECRUIT TO QUOTA

**Q8. Recruiter – CODE LOCATION:**

SINGLE CODE

North	1	RECRUIT TO QUOTA
South	2	RECRUIT TO QUOTA
Midlands	3	RECRUIT TO QUOTA
London	4	RECRUIT TO QUOTA
Wales	5	RECRUIT TO QUOTA
Scotland	6	RECRUIT TO QUOTA

**Q9. Which of these bands does your individual annual income fall into?**

**This is income per year, from all sources, before tax and any other deductions.**

READ OUT BANDS. IF UNKNOWN RECORD WEEKLY/MONTHLY AND CALCULATE.

£15,000 or less	1	MIX AND MONITOR
More than £15,000 up to £30,000	2	
More than £30,000 up to £50,000	3	
£50,000 or more	4	
Prefer not to say	5	CONTINUE

**Q10a. How knowledgeable do you feel about the following?**

	I have an excellent knowledge	I have a good knowledge	I have a basic knowledge	I know nothing about this
Pensions	A	B	C	D
Checking how much pension income you will get when you retire	A	B	C	D
Making decisions about a pension to give you an income you require in retirement	A	B	C	D

CODE TO CATEGORY

Good knowledge (mostly As and Bs)	1	RECRUIT TO QUOTA
Basic knowledge (mostly Cs)	2	RECRUIT TO QUOTA
Little or no knowledge (mostly Ds)	3	RECRUIT TO QUOTA

**Q10b. And how confident do you feel about the following?**

	Very confident	Fairly confident	Not very confident	Not at all confident	Don't know
Managing your money	A	B	C	D	E
Planning for your financial future	A	B	C	D	E

**The research is a group discussion to be conducted online with a researcher via Microsoft Teams. You will need a computer/laptop that has a webcam, microphone and speakers to participate. You will also be required to be in a quiet room without distractions.**

**Q11. The focus group will be conducted over Microsoft Teams. Can you confirm that:**

- you have a laptop / tablet and internet connection available suitable to do the focus group on
- that it has video capability, and
- that you have headphones available to use in case its sound is not clear.

SINGLE CODE

Yes, I have a laptop / tablet and internet connection I can use Microsoft Teams on with video capability and headphones	1	Continue
No, I will not be able to carry out the focus group on Microsoft Teams	2	Close

**Q12. Do you require any reasonable adjustments to be made in order for you to take part in the focus group? For example, materials in different fonts or colours for ease of reading. Please also let us know if you would prefer to take part in Welsh.**

SINGLE CODE

Yes	1	Continue (Make a note of adjustments in the profile grid)
No	2	Continue
Prefer not to say	3	Continue

## THANK AND CLOSE

If the respondent asks you for more information or about the legitimacy of the research you can refer them to DWP.

## PERSONAL IDENTIFIERS

<i>Recruitment details</i>	
Date of recruitment:	
Time of recruitment:	
Confirm consent to take part in the research.	

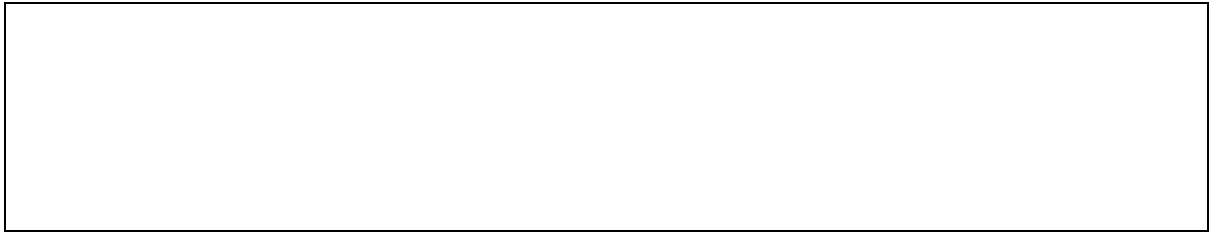
Full name:
------------

PLEASE RECORD ALL PHONE NUMBERS	
<b>Tel. Number (WRITE IN INCL. STD code)</b>	
Home	1
Mobile	2

<b>E-mail address (WRITE IN)</b>	1

## Additional notes

Engaging with pensions at timely moments



**Appendix C: Criteria – Focus group email invitation to participants**



Dear



Thank you for agreeing to participate in the research we have organised on behalf of Ipsos (market research) Ltd and the Department for Work and Pensions. The focus group will take place on **Monday 09 January at 6.00pm** via the online video chat platform, Microsoft Teams. Another 4-5 people will join this virtual meeting alongside you. You will receive a link to join the discussion separately. Please check your spam/junk mail inbox in case the calendar invite goes there.

As a token of appreciation for your participation, you will receive **£50.00 in Amazon vouchers from Criteria Fieldwork within 5 working days of the session**. We hope that you find the experience informative and interesting.

The discussion will be facilitated by a researcher from the Department for Work and Pensions and will involve asking you a series of questions about how you currently engage with your pensions and how and when you'd like to receive appropriate information and guidance about your pension. There are no right or wrong answers. DWP are interested in hearing about your own experiences and views. You don't need to do anything to prepare in advance.

The discussion will last for up to 1 hour and 30 minutes. Please aim to join the discussion 10 minutes early to ensure a prompt start. We'd like everyone taking part to keep videos on to mimic an in person focus group as much as possible. If you normally wear glasses, please have them with you.

### **How your data will be handled**

The research will be recorded using Dictaphones or transcribed. A notetaker will be also present and the discussion may be observed by members of the research team. You will be informed about this at the beginning of the discussion.

The information you have provided has been collected with your consent and will be passed on to Ipsos (market research) Ltd and the Department for Work and Pensions for the purpose of contacting you in relation to this research only. You may be contacted by telephone, text message or email by Criteria or DWP before you participate in the research. The information you have provided will be retained by Criteria for up to 2 years for quality control purposes only. Your data will only be used for the purposes agreed with you and we won't pass it to anyone else without your agreement.

We are bound by the Market Research Society's Code of Conduct. Anything you say during the course of the research will remain confidential and will in no way be related back to you. You will never be asked to buy anything as a result of participating in research. You can verify our membership with the Market Research Society by calling 0800 975 9596 or checking their website: [www.rbg.org.uk/index.php?p=freephone](http://www.rbg.org.uk/index.php?p=freephone).

You do not have to take part if you don't want to. You are free to change your mind about participating in this research at any time. Whether you take part or not will not affect any of your dealings with the DWP, Jobcentre Plus, or any other government agencies.

If you are unable to participate in the research for any reason, please contact Criteria Fieldwork on 020 7431 4366. Please give us as much notice as possible, as it is very important that the correct number of people participate. It is very important that the discussion starts promptly. Please be aware that if you join after the scheduled start time, you may not be permitted to participate and may not receive monies for participating.

Should our client cancel or postpone the research session or exercise with more than 24 hours' notice, you will not receive compensation. If the research is cancelled with less than 24 hours' notice, you will receive an appropriate proportion of the monies outlined above, determined by Criteria Fieldwork.

For further information see our privacy policy at <https://www.criteria.co.uk/privacy-policy.html>. For Ipsos (market research) Ltd privacy policy, please visit <https://www.ipsos.com/en-uk/privacy-data-protection>. If you would like more information about how DWP handle your data, you can find this on the DWP's Personal Information Charter on gov.uk: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/personal-information-charter>

Thank you for your time and for your interest in participating in this research. The researcher looks forward to meeting you.

## **Appendix D: Topic guide**

### **Pensions Engagement Research: Engaging at timely moments**

#### **Focus group discussion guide**

##### **Welcome and Introduction/project background**

Welcome and thank you for joining this focus group today. My name is XX, I'm a researcher at the Department for Work and Pensions and I will be facilitating today's discussion.

Just to give you a bit of background on the research before we start. The aim of this research is to increase the Department of Work and Pensions' understanding of when, and how, individuals are likely to engage with their pensions, and whether important life events or times of year may increase engagement. In this research, we are referring to private pensions, we are not referring to state pensions. Please note that when we refer to pension engagement, this includes various activities such as, but not limited to:

- Checking your pension statement
- Viewing your online account
- Updating your address
- Increasing (or reducing) your contributions
- Using guidance (and/or advice)
- Attending a pensions information session run by your employer or pension scheme

However, we will try to be clear in which actions we are referring to throughout the focus group. If you need clarity at any point, please ask the facilitator who will be happy to help.

## **Data handling**

We'll start the focus group shortly which should last for approximately 90 minutes.

I just need to briefly explain how we'll use the data we collect from you:

- All information you provide through this research will be held confidentially and securely in accordance with the Data Protection Act 2018.
- We are collecting and processing your responses as part of the Department's public authority duties. Your data will not be shared with any other organisations.
- DWP will hold the data from the research securely until it is destroyed, which will be no later than June 2023. Your data will not be shared with any other organisations.
- Please see the privacy policy shared with you by Ipsos UK for more information on how they are handling the data they collected from you at the screening stage.

Your participation, and any feedback that you provide will not influence any benefit claims or dealings with the Department for Work and Pensions. You will not be identifiable in the findings of the study.

Your participation is voluntary and there are no right or wrong answers. We're interested in hearing your own experiences.

It's up to you what you share with us, so please let me know if you'd prefer not to answer a question and we'll move on. If you'd like to stop taking part in the discussion at any point, then just let me know.

Some of the questions we ask may be personal and potentially sensitive. The reason we ask these is to understand more about your engagement with your pension(s), but we will not ask you to share anything that you are uncomfortable with: you decide what you share with us about yourself and your experiences.

I also need to tell you that, while all information you share with us will be treated confidentially, there are some rare cases where we would need to inform authorities about information you share with us about yourself – for example, if it involved a situation where you might be in danger of harm. Only in this case does DWP reserve the right to break the confidentiality of this research.

We also have <name of notetaker> on this call. He/she will be in the background during this call taking notes. No personal data stated in this call will be recorded, and you will not be identifiable in the notes or reporting. There's a colleague on standby for any technical issues, <name of standby> if you are having any issues do let us know as soon as you can.

**Finally, I'm going to run through some brief housekeeping before the session starts.**

Please can you turn your video on, and only use the chat box for letting us know of any technical problems. Please stay on mute if you are not speaking, this will help to avoid any background noise interfering with the focus group.

This session will be audio recorded via Dictaphone, but this will be deleted along with the rest of your data by June 2023.

If the internet connection drops out for the facilitator and connection can't be re-established in 5-10 minutes, we'll reschedule the group.

If your connection drops out, please try to join in again using the link provided in the calendar invite.

We are interested in hearing all of your experiences and opinions. With that in mind, it is important that everyone is able to contribute. We also ask that you do not share what others have said in today's focus group outside of this call, to allow everyone to feel that they can be open and honest about their experiences.

**A. Can I check that you agree to participate in this focus group today?**

**IF YES**, continue

**IF NO**, explain that the participant is free to drop out of the meeting and thank them for their time

**B. And are you happy for this session to be audio recorded?**

If NO, please continue without recording the session.

Are there any questions before we get started?

<p><b>Section 1: Participant background, pension ownership and responsibility -</b>                  “I’d like to start off by going through a bit of an introduction to each other and then we’ll be talking about your pensions, and how you feel about managing them.</p>	
<p><b>Participant background</b></p> <p>1. Can you please tell me your first name, and briefly whether you are currently working and what type of job you do?</p>	
<p><b>Background on pensions savings</b></p> <p>2. Can you briefly tell me about your private pension(s)? (NOTE: be explicit that we are not asking about state pensions)</p> <ul style="list-style-type: none"> <li>• How was your pension set up?</li> <li>• Is your pension one your employer set up or you set up yourself?</li> </ul> <p><b>PROMPT:</b> your employer (automatically enrolled?), own initiative?</p>	
<p>3. How do you feel about saving to have money in retirement?</p> <p>4. And is your pension/ are your pensions something that you feel in control over? Why? Why not?</p> <p>5. Do you understand how much money you put in and what you will get out, i.e., as your retirement fund?</p> <p><b>Responsibility for pension</b></p> <p>6. In terms of managing your pension, e.g., paying more, updating contact details, managing how much is paid in – which parts do you see as your own personal responsibility, and which as others’ responsibility, e.g., your employer or the government?</p>	

<p><b>Section 2: Prompts and significant life events</b>          “We’re now moving on to the next section, which will explore how certain prompts or life events may encourage you to engage with your pensions.”</p>	
<p>7. At any point, have you taken time to review your pension or taken any action in relation to your pension?</p> <p><u>If YES</u>, when? What did you do?</p> <p><b>PROMPT:</b></p> <ul style="list-style-type: none"> <li>- check how much was in there and how much you are projected to have in retirement</li> <li>- find out more about the pension scheme?</li> <li>- move your money to a different provider?</li> <li>- open a personal pension account?</li> <li>- pay an additional contribution?</li> <li>- Auto enrolled into a new pension?</li> </ul> <p>8. What prompted this?</p> <ul style="list-style-type: none"> <li>- <b>PROMPT:</b> Was it specific information that prompted you?</li> <li>- <b>If so</b>, what information did you use?</li> <li>- Find it yourself?</li> <li>- Receive specific information by your employer?</li> <li>- Receive information by a pension scheme provider?</li> <li>- Receive free and impartial guidance</li> <li>- Paid someone for bespoke advice?</li> <li>- Other? E.g., saw an advert?</li> <li>- Friends and family? Colleagues? Money Helper? Pension Wise?</li> <li>- CLARIFY if not obvious: was this information paper or electronic?</li> </ul> <p>IF received information, <b>how did you feel about receiving this information at the time?</b></p> <p><u>If they say NO at Q7 ASK</u>, is there a reason why you haven’t reviewed your pension or don’t review your pensions regularly?</p>	

<p><b>Significant life events</b></p> <p>9. Can you recall a significant life event – including, for example, your birthday, starting a new job, buying a house or getting married etc – which has encouraged you to think about your pensions?</p> <p><b>If YES</b>, what life event was that?</p> <ul style="list-style-type: none"> <li>• Did you take any action?</li> <li>• What action did you take? (Read your statement(s)? Contact your pension provider? Increase/Decrease your contributions? Other?)</li> </ul> <p>10. Why do you feel this life event(s) made you take this action/these actions?</p> <p>11. What support helped you take that action?</p> <ul style="list-style-type: none"> <li>• How easy was it to find?</li> <li>• Did you pay for this support or was it a free resource?</li> </ul> <p>12. <b>IF NO</b>, would a significant life event encourage you to engage with your pensions? Why is that?</p> <ul style="list-style-type: none"> <li>• What action do you think you would you take?</li> </ul> <p><b>PROMPT:</b> read your pension statement(s)? Contact your pension provider? Increase/Decrease your contributions? Other?</p> <ul style="list-style-type: none"> <li>• What information and support would you need to take that action?</li> </ul> <p>Free guidance? Paid-for advice?</p>	
<p>13. Are there any upcoming life events which you think may encourage you to engage with your pension?</p>	

<p><b>If YES</b> – Which events? And what action will you take?</p> <p><b>If NO</b> – why not?</p>	
<p>14. [If <b>birthday doesn't come up</b> as an answer in previous question]</p> <p>Is around your birthday a good time to think about/ engage with your pensions? Why? / Why not?</p> <p><b>PROMPT:</b> if it's any birthday or significant birthdays only e.g., 30<sup>th</sup>, 40<sup>th</sup>, 50<sup>th</sup>? And why?</p>	
<p><b>Section 3: Pension communications and guidance</b> “We’re moving onto the next section now which looks at communications about your pensions”</p>	
<p>15. <b>How</b> would you like to receive information about your pensions going forward? Any reason why?</p> <p>(<b>PROMPT:</b> letter, emails, telephone calls, online messages on provider app/ website, texts? what about ringing a helpline to ask specific questions? What about digital, postal, etc?)</p>	
<p>16. At <b>what times of the year</b> would you like to receive information on your pensions?</p> <p>Prompts: Specific time of year, birthday, start/end of financial year?</p>	
<p>17. Would it be helpful to receive <b>reminders</b> about engaging with your pension?</p> <p>By whom? In what format? And how often? <i>PROMPT: phone, digital, postal</i></p>	
<p>18. Would it be helpful to receive all the information about your pension(s) <b>once a year</b>? Why?</p> <p>(<b>PROMPT:</b> would a single place with all that information, perhaps online or in a letter, be useful?)</p>	



<p><b>IF NO: Why not?</b></p> <p><b>(PROMPT:</b> overwhelming to receive all the information at once, too confusing, prefer separate comms about different pension pots etc).</p>	
<p><b>Section 4: Future engagement</b> We are now moving onto our final section, which is going to look at your future engagement with your pensions.</p>	
<p><b>ASK ALL</b> 19. How much engagement do you see yourself having with your pensions in the future? How is that different from now? Why?</p>	
<p><b>Section 5: Wrap-up</b> Facilitator NOTE: This section draws the interview to a close.</p>	
<p>20. We've come to the end of my questions now, but before we finish, is there anything else that anyone would like to add that we haven't covered?</p>	

I really appreciate your time today, thank you all for taking part. Criteria fieldwork will email your £50 Amazon voucher within one week from now. If you have any issues with receiving or using your voucher, please contact Criteria directly.

Before we end the focus group, do you have any questions for me?

Respond to questions. Thank and close.

**NOTETAKER:** Please make a note below of **the initials of any participants** who did not attend this focus group as expected and make the project team aware ASAP. If there are multiple participants with the same initials, then let the project team know which individual you are referring to in a private call, email, or Teams message. Thank you.

- Add absent participant name(s) here

