# Planning and Preparing for Later Life: Wave 2 Questionnaire

**New item for Wave 2**

**Repeat from wave 1**

**Repeat from Wave 1 with changes**

## Module 1: Demographics

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{TS1 – set timestamp here}

{ASK ALL}

**IntroMain**

This questionnaire is intended for <Contact> who took part in the Family Resources Survey in <FRS_Month> <FRS_Year>.

If that is you, please click Next to continue.

If that is not you please click STOP.

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{ASK ALL}

**INTRO**

Thank you for agreeing to take part in this important study on planning for later life.

At NatCen, we are committed to protecting your privacy and to being transparent about how we collect and use your personal data. For more information about how we protect your privacy, please see our privacy statement at https://natcen.ac.uk/ppll/privacy-notice.

Some of the questions ask about pensions. If you have a private pension you may find it helpful to have your pension statements to hand when completing the questions.  If you do not have a pension – or cannot access your statements – we would still like you to take part.  There are lots of questions on other topics as well.

---

{ASK ALL}

**DOB_Check** [SINGLE CODE]

"You recently completed another study, the Family Resources Survey (FRS), in which you stated that your date of birth is {#DOB}. Is this correct?"

1. Yes

2. No

---

**DOB_Amend** [TEXT STRING]

"What is your date of birth?"

{IF CATI "INTEVIEWER: ENTER DOB as dd/mm/yyyy"}

{IF CAWI "Please enter your date of birth as dd/mm/yyyy"}

**{SOFT CHECK: IF DOB_ amend is before 01/07/1948 OR after 01/07/1984 "INTERVIEWER: 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."}**

---

**DOBInel** [DISPLAY]

"You are outside the age range for this survey. Thank you for your time."

**IF DoB_Amend is before 01/07/1948 OR after 01/07/1984- > Code as 780 ineligible: Out of scope**

---

**AgeAmend** [TEXT STRING]

"What was your age on 1st July 2024?"

{IF CATI "INTERVIEWER: IF AGE NOT GIVEN, PROBE FOR AN ESTIMATE.}

{IF CATI "FOR LATER ROUTING, YOU MUST KNOW WHETHER THE RESPONDENT IS STATE PENSION AGE: RESPONDENTS 66 AND OVER ARE STATE PENSION AGE)}

18…125

**{SOFT CHECK: IF CATI AND AgeAmend<40 or >75: "INTERVIEWER: 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."}**

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**AgeAmen2** [SINGLE CODE]

"Can you confirm that you were between the age of 40 and 75 on 1st July 2024?"

1. Yes
2. No

---

**AgeInel** [DISPLAY]

"You are outside the age range for this survey. 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** [TEXT STRING]

STRING{15}

---

{Compute AgeYrs: Hidden variable}

**AgeYrs** [Numeric]

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]

    IF DOB_FINAL=response THEN

        IF Dob_Final<= (1954,10,05) 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>=66 THEN SPAFLAG:=YES

        ELSE SPAFLAG:= No

        ENDIF

    ENDIF

---

{ASK ALL }

**MarStat_W2** [SINGLE CODE]

"What is your current legal marital status?"

G_Single2_II2

   1. Never married and never legally registered in a civil partnership
   2. Married
   3. In a legally registered civil partnership
   4. Separated but still legally married
   5. Separated but still legally in a civil partnership
   6. Divorced
   7. Formerly in a civil partnership which is now legally dissolved
   8. Widowed
   9. A surviving member of a legally registered civil partnership

_____

{ASK IF MarStat_W2<>1,DK,REF}

**MarEver** [MULTICODE]

"Have you previously been {IF MarStat_W2=2,3,4,5,7,9 'divorced or widowed', IF MarStat_W2=6 'widowed', IF MarStat_W2=8 'divorced'} (that is before you were {#MarStat_W2})?"

G_Multi_II1

1. {IF MarStat_W2 <> 6 "Yes, divorced"}
2. {IF MarStat_W2 <> 8 "Yes, widowed"}
3. No {IF MarStat_W2 <> 6 OR 8 "neither"} {EXCLUSIVE}

_____

{ASK IF MarStat_W2<2 OR MarStat_W2>3}

**CoupChk** [SINGLE CODE]

"Are you living with someone in your household as a couple?"

1. Yes
2. No

_____

{ASK IF CoupChk=2}

**CoupApart** [SINGLE CODE]

"Are you currently in a relationship with someone you are not living with?"

1. Yes
2. No

_____

{Compute PartnerDV: Hidden variable}

**PartnerDV** [SINGLE CODE]

{IF MarStat_W2=2 OR MarStat_W2=3 OR CoupChk=1 PartnerDV=1 "Living with partner" }

{IF CoupChk>1 OR CoupChk=DK or CoupChk=REF PartnerDV=2 "No partner"}

---

{ASK ALL}

**ChildCMB** [SINGLE CODE]

"Do you have any children?"

1. Yes

2. No

---

{If ChildCMB=Yes}

**ChildAge** [NUMERIC GRID]

How many of the children <b>**live with you**</b> and are:

Please give a number for each age group. Enter 0 if no children in that age group living with you.

| | |
|---|---|
| 0-5 | 0…10 |
| 6-15 | 0…10 |
| 16 or over | 0….10 |

---

{ASK ALL}

**FINDEP** [MULTICODE]

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

{IF CATI "INTERVIEWER: READ OUT DEFINITION BELOW IF NEEDED. PROBE FOR WHICH FAMILY MEMBERS ARE DEPENDENT. CODE ALL THAT APPLY"}

<i>*Financially dependent means that the person relies on you for necessities such as housing, food or clothes.*</i>

{IF CAWI "Please select all that apply."}

1. Spouse or partner
2. Children
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?"

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

---

**SRHEALTH** [SINGLE CODE]

"How is your health in general?"

G_Single_II1

1. Very good
2. Good
3. Fair
4. Bad
5. Very bad

---

**HealthCon** [SINGLE CODE]

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

1. Yes
2. No

---

**DisabLim** [SINGLE CODE]

"Does your condition or illness/do any of your conditions or illnesses reduce your ability to carry-out day-to-day activities?"

G_Single_II1

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

---

**Carer** [SINGLE CODE]

"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?

<b>Include</b> 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 <b>not include</b> anything you do as part of your paid employment."

1. Yes
2. No

---

**CarerTim** [SINGLE CODE]

"How many hours a week do you spend looking after or helping family members, friends, neighbours or others because they have long-term physical or mental ill-health or disability, or problems relating to old age? Please include travelling time."

G_Single_II1

{IF CATI "INTERVIEWER: 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. Under 20 hours per week IF CATI "(under 3 hours per day, under 80 hours per month)"
2. 20 or more hours per week IF CATI "(3 hours or more per day, 80 or more hours per month)"

---

**CarerTim1** [SINGLE CODE]

"Which of the following options represents the amount of time you spend helping them?"

G_Single_II1

{IF CATI "INTERVIEWER: 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 IF CATI "(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 IF CATI "(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 IF CATI "(1 hour per day to 3 hours per day, or 40 hours per month to 80 hours per month)"
4. It varies

---

**CarerTim2** [SINGLE CODE]

"Which of the following options represents the amount of time you spend helping them?"

G_Single_II1

{IF CATI "INTERVIEWER: 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 IF CATI "(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 <span style="color:blue">IF CATI</span> "(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 <span style="color:blue">IF CATI</span> "(7 hours per day to 14 hours per day, or 200 hours per month to 400 hours per month)"
4. 100 or more hours a week <span style="color:blue">IF CATI</span> "(15 hours or more per day or 400 hours or more per month)"
5. It varies

---

{ASK IF ChildCMB =1,}

**GCHILD16** [SINGLE CODE]

"Do you have any grandchildren aged under 16?"

1. Yes
2. No

---

{ASK IF GCHILD16=1}

**GCHCARE** [SINGLE CODE]

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

1. Yes
2. No

---

{ASK IF GCHCARE=1}

**GCHCAREb** [SINGLE CODE]

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

Do not include any time for which you are paid."

G_Single_II1

{IF CATI "INTERVIEWER: 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. Under 20 hours per week IF CATI "(under 3 hours per day, under 80 hours per month)"
2. 20 or more hours per week IF CATI "(3 hours or more per day, 80 or more hours per month)"

---

{ASK IF GCHCAREb =1}

**GCHCAREb1** [SINGLE CODE]

"Which of the following options represents the amount of time you spend looking after your grandchildren?"

G_Single_II1

{IF CATI "INTERVIEWER: 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 IF CATI "(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 IF CATI "(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  IF CATI "(1 hour per day to 3 hours per day, or 40 hours per month to 80 hours per month)"
4. It varies

---

{ASK IF GCHCAREb =2}

**GCHCAREb2** [SINGLE CODE]

"Which of the following options represents the amount of time you spend looking after your grandchildren?"

G_Single_II1

{IF CATI "INTERVIEWER: 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 IF CATI "(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 IF CATI "(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 IF CATI "(7 hours per day to 15 hours per day, or 200 hours per month to 400 hours per month)"
4. 100 or more hours IF CATI "(15 hours or more per day or 400 hours or more per month)"
5. It varies

---

{ASK ALL }

**AnyAct** [MULTICODE]

"Which of the following applied to you in the past month?"

G_Multi_II1

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 write in)

No DK REF

---

{IF MORE THAN ONE RESPONSE AT ANY ACT}

**MainAct** [SINGLE CODE]

"Which <b>one</b> of the following best describes your current situation?"

G_Single_II1

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 write in)
No DK REF

---

{ASK ALL }

AnyAct2 [SINGLE CODE]

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

1. Yes
2. No

---

{ASK IF AnyAct=3}

PercRet1 [SINGLE CODE]

"How would you describe yourself?"

G_Single_II1

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 CHECK: IF CATI AND {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]

"How would you describe yourself?"

G_Single_II1

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

---

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

PercRet3 [SINGLE CODE]

"How would you describe yourself?"

G_Single_II1

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
3. Not yet retired

---

**SemiRWhen** [STRING]

"In what year would you say you became semi-retired?"

1980….2024

---

**Unretire** [SINGLE CODE]

"Some people fully retire and then later decide to return to paid work. Have you ever considered yourself to be fully retired and then returned to paid work?"

1. Yes
2. No

---

**UnretireY** [MULTICODE]

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

G_Multi_II1

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 write in)

---

**PartEmp** [DISPLAY]

"And now some similar questions about your spouse or partner's situation."

DISPLAY

---

**AnyActP** [MULTICODE]

"Which of the following applied to them in the past month?"

G_Multi_II1

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 write in)

──────────────────────────────────────────────────

{ASK IF PartnerDV =1 and more than 1 response at anyactP}

**MainActP** [SINGLE CODE]

"Which <b>one</b> of the following best describes your spouse or partner's current situation?"

G_Single_II1

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 write in)

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{ASK IF AnyActP=3}

**PercRet1P** [SINGLE CODE]

"How would you describe your spouse or partner?"

G_Single_II1

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

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{ASK IF AnyActP<>3 and AnyActP<3 }
**PercRet2P** [SINGLE CODE]

"How would you describe your spouse or partner?"

G_Single_II1

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

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**PercRet3P** [SINGLE CODE]

"How would you describe your spouse or partner?"

G_Single_II1

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
3. Not yet retired

---

{Compute PaidWkDV: Hidden variable}

**PaidWkDV** [SINGLE CODE]

{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]

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}
**(IF AGEYRS>=50 AND PERCRET1=DK, REF OR PERCRET2=DK, REF OR PERCRET3=DK,REF THEN DEFINE RETIREDV BASED ON ANYACT/PAIDWKDV.**

**IF PAIDWKDV=1 RETIREDV=1.**
**IF PAIDWKDV=2 AND ANYACT<>3 RETIREDV=2.**
**IF ANYACT=3   RETIREDV=5**

# CAI SPEC Mainstage

# Module 2: Planning for retirement

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{TS2 – set timestamp here}

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**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}

**InfHeard** [MULTICODE]

"Before today, which, if any, of these sources of information and guidance on planning for retirement had you heard of?"

G_Multi_II1

1. Check your State Pension Forecast/Check Your State Pension Age website
2. Pension Wise
3. Money Helper (which incorporated The Pensions Advisory Service and The Money Advice Service)
4. The Retirement Living Standards, published by the Pensions and Lifetime Savings Association
5. Midlife MOT
6. G_NoneAns_II1 {EXCLUSIVE}

---

{ASK ALL }

**InfSourc** [COLLAPSIBLE GRID]

"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?"

G_Grid_II1

{IF CATI: 'INTERVIEWER: IF YES: PROBE "WAS THAT WITHIN THE LAST 12 MONTHS?"'}

a. A professional financial advisor
b. Your employer
c. Friends and family
d. Government website (e.g. Check your State Pension or another gov.uk website)
e. Your pension provider
f. Pension Wise
g. Money Helper (which incorporated The Pensions Advisory Service and the Money Advice Service)
h. The Retirement Living Standards, published by the Pensions and Lifetime Savings Association
i. A Midlife MOT
j. Internet guidance sources (including price comparison websites, moneysavingexpert.com, and social media)
k. Community organisations (such as charities)
l. Other source


1. Yes, within the last 12 months
2. Yes, but not within the last 12 months
3. No

---

{ASK IF INFSOURC L where USED (i.e. RESPONSE=1 OR 2)}

**InfSourcOth** [SINGLE CODE]

"What other source {If RETIREDV = 1 or 2: 'have you used', IF RETIREDV= 3-5: 'did you use'} for information on planning for retirement?"

{STRING 150}

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LOOP FOR EACH OF INFSOURC, F, G,OR I where USED (i.e. RESPONSE=1 or 2)

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{ASK ALL }

**InfSat** [SINGLE CODE]

"How satisfied or dissatisfied were you with the information you were provided by (#Infsourc) on planning for retirement?"

G_Single_II1

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

---

{ASK ALL }

**InfWhy** [MULTICODE]

"Why did you choose to access information, guidance or advice about retirement planning from (#Infsourc)?"

G_Multi_II1

1. Convenient
2. Free to use
3. Saw an advert for it
4. Trustworthy source
5. Recommended by employer
6. Recommended by pension provider
7. Recommended by friends/family
8. Other reason (Please write in)

---

END LOOP

---

{ASK IF INFSOURCI = 1 OR 2}

**MLMOTWH_W2** [SINGLE CODE]

"How was your Midlife MOT organised?"

G_Single_II1

1. Through your employer
2. By JobCentre Plus
3. Using the Midlife MOT website

---

{ASK IF INFSOURCI = 1 OR 2}

**MLMOTC_W2** [MULTICODE]

"Did you make any changes to any aspects of your life as a result of your Midlife MOT?"

G_Multi_II1

1. Your work and skills
2. Your health
3. Your money
4. Your retirement plans
5. Other (Please write in)
6. You did not make any changes {EXCLUSIVE}

---

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

**InfFut_W2** [MULTICODE]

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

{IF CATI: 'INTERVIEWER: DO NOT PROMPT. CODE ALL THAT APPLY'}

G_Multi_II1

1. A professional financial advisor
2. Your employer
3. 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
7. Money helper (formerly known as the Pensions Advisory Service (TPAS))
8. The Retirement Living Standards, published by the Pensions and Lifetime Savings Association
9. A Midlife MOT
10. Internet guidance sources (including price comparison websites, moneysavingsexpert.com, and social media)
11. Community organisations (such as charities)
12. Other source (Please write in)
13. G_NoneAns_II1 {EXCLUSIVE}

_____

{ASK IF INFSOURCI= 3 AND INFFUT < > 9}

**MLMOTF_W2** [SINGLE CODE]

"Would you like to take a 'Midlife MOT' in the future?

The Midlife MOT is a tool to encourage more active planning in the key areas of work & skills, health & wellbeing and finances."

G_Single_II1

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

---

{ASK IF InfSoucF = 3 'No' AND InfFut <> 6 and AgeDV>=50}

**PenWUse** [MULTICODE]

G_Multi_II1

"Why do you not think you would use Pension Wise to access information or guidance about retirement planning?"

1. Not heard of it
2. Not relevant to me
3. Don't trust it
4. Have used/will use other information sources
5. Don't need information/guidance
6. Other reason (Please write in)

---

{ASK ALL}

**INFWHTB_W2** [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?"

G_Multi_II1

1. Your health needs in later life
2. Average life expectancy
3. Your private pension arrangements
4. State Pension
5. What benefits you might be entitled to
6. Tax considerations
7. To understand how much you will need in retirement
8. Other topic (Please write in)
9. No further information wanted {EXCLUSIVE}

---

{ASK ALL }

**PenDash** [SINGLE CODE]

"The government has been developing a pensions dashboard.

The dashboard would allow people to access all of their pensions information in one place, securely and online.

The dashboard would provide clear information about any pensions an individual holds, including their state pension.

How likely would you be to use a pensions dashboard like the one described above?"

G_Single_II1

1. Very likely
2. Fairly likely
3. Not very likely
4. Not at all likely

**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'}?"

G_Multi_II1

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. G_NoneAns_II1 {EXCLUSIVE}

_____

**RetPlan1** [SINGLE CODE]

"At what age did you start saving specifically for your retirement, either through a private pension or another type of product?

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

G_Single2_II2

1. 20s
2. 30s
3. 40s
4. 50s
5. 60s
6. 70s
7. At some other age
8. Have not yet started saving for retirement

---

**RetPlan2_W2** [SINGLE CODE]

"And, **not including saving for retirement**, at what age did you start actively planning for your retirement?"

G_Single2_II2

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

---

**AgeRetX** [NUMERIC]

"At what age {IF RETIREDV=1-4 'do you expect to'; IF RETIREDV=5 'did you'} fully retire from work?

By fully retire we 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."

18…150

1.   Never

---

{ASK IF AGERETX=DK, REF}

**AgeRet** [SINGLE CODE]

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

G_Single2_II2

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.   Never

---

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

**AgeRetCh** [SINGLE CODE]

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

1.   Yes
2.   No

---

{ASK IF AGERETCH=1}

**AgeRetCh1** [SINGLE CODE]

"How has the age at which you expect to fully retire from paid work changed?"

G_Single_II1

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 AGERETCH=1}

**AgeRetChWhy** [MULTICODE]

"Why do you now expect to retire {If AgeRetCh1 = 1 OR 2 "earlier", IF AgeRetCh1 = 3 OR 4 "later" IF ", IF AgeRetCh1 = DK or REF "earlier/later?}"

G_Multi_II1

1. Change in family circumstances
2. Changes to your/ your partners health
3. Change in pension arrangements
4. Change in other financial circumstances
5. Changes in cost of living
6. Change in working patterns
7. The covid-19 pandemic
8. Other reason (Please write in)

---

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

**IdealRet** [NUMERIC]

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

18…150

1. Never

---

{ASK IF (AGERETX IS DK OR REFUSAL) OR (IDEALRET IS DK OR REFUSAL)}

**IdealRetx** [SINGLE CODE]

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

G_Single2_II2

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. Never

---

{Compute IDEALAGEDV: Hidden variable}

**IDEALAGEDV** [SINGLE CODE]

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 IdealRet=1 and Ageretx<>1 IdealAgeDV=2.

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=1 (Never) or AgeRetx=9) and IdealRetx>=1 and IdealRetx<=8  IdealAgeDV=3.

If Ageret=1 (Never) or Ageretx=9) and IdealRetx=9 idealAgeDV=2.

If AgeRet=DK, REF IdealAgeDV=4

If IdealRetx=DK, REF IdealAgeDV=4

---

{ASK ALL}

**PenKnow_W2** [SINGLE CODE]

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

G_Single_II1

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

---

{ASK ALL}

**SPKnow_W2** [SINGLE CODE]

"Which of the following statements best describes how knowledgeable you feel about state pensions?"

G_Single_II1

1. You have a good knowledge of state pensions
2. You have a reasonable, basic knowledge of the state pensions - you know how they work generally but do not understand the details

3.  Your knowledge of state pensions is very patchy - you know a bit about what concerns you but no more
4.  You know little or nothing about state pensions

---

**PTRUST1_W2** [SINGLE CODE]

"To what extent you agree or disagree with the following statement:

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

G_Single2_II2

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

---

{ASK ALL }

**RetConf** [SINGLE CODE]

"How confident do you feel when making decisions about pensions?"

{IF CATI: 'Please answer on a scale of 0 to 10 how confident you feel, where 0 equals 'not at all confident' and 10 equals 'extremely confident'.'}

0.      0    Not at all confident
1.      01
2.      02
3.      03
4.      04
5.      05
6.      06
7.      07
8.      08
9.      09
10.     10    Extremely confident

_____

# CAI SPEC Mainstage

# Module 3: Work and employment

---

{TS3 – set timestamp here}

---

{ASK IF PAIDWKDV=1}

**PPLLINT3**

"Now some questions about your current employment."

---

**NumJob**

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

1….25

**SOFT: IF NumJob>5:**

, If CATI: '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.'}"

---

**HoursW**

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

1….168

**SOFT: IF HoursW>80:**
If CATI: 'INTERVIEWER: The number of hours worked per week seems high.  Please confirm that the number of hours entered is correct and amend as necessary.'}"

---

**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?"

0….168

**SOFT: IF HoursWP>80**

If CATI: '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.'}

---

**SemRJob** [SINGLE CODE]

"The next set of questions are about the type of work you do.

Are you currently working in the same job that you were working in before you became semi-retired or have you changed jobs?"

1. Changed job
2. Stayed in same job

---

**SemRJobA**

"First, some questions about the main job you are <b>**currently**</b> doing."

---

**Everjob**

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

1. Yes
2. No

---

**Whnlastj**

"In what year did you leave your last paid job?"

1945…2024

---

**CWorkInt**

"The next set of questions are about your {IF AnyAct=1,2 'current', IF PAIDWKDV=2 'last'} job."

---

**JobTit**

"What {IF PAIDWKDV=1 'is', IF PAIDWKDV=2 'was'} your job title?"

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?

Please include:

- The day-to-day tasks involved
- Any materials/machinery used
- Any training or qualifications needed for the job"

TEXT[250]

**SOFT: IF NUMBER OF CHARACTERS < 15**: "It is important that you enter enough information for us to clearly understand your job. Please ensure you have fully described what you do in as much detail as possible."

---

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

**Selfemp** [SINGLE CODE]

"{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 { IF PAIDWKDV=1 'do'; IF PAIDWKDV=2 'did'} you supervise?"

TEXT[1…999997]

**Numemp** [SINGLE CODE]

"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'}?"

G_Single_II1

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

---

**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

---

**SelfsupN** [SINGLE CODE]

"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'}?"

G_Single_II1

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

---

**INDUST**

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

TEXT[250]

**SOFT: IF NUMBER OF CHARACTERS < 15**: "It is important that you enter enough information for us to clearly understand your job. Please ensure you have fully described in as much detail as possible."

---

**FullTime** [SINGLE CODE]

"Did you work full time or part time?"

G_Single_II1

1. Full time
2. Part time

---

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

**Physical** [SINGLE CODE]

"Thinking about your job in general, would you say that you {IF PAIDWKDV=1 'are'; IF PAIDWKDV=2 'were'}:"

G_Single_II1

1. Very physically active
2. Fairly physically active
3. Not very physically active
4. Not at all physically active

---

{ASK IF SemRJob=1}

**SemRJobB**

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

---

{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 title?"

TEXT[250]

---

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

**JobDesR**

"What did you mainly do in your job?

Please include:

- The day-to-day tasks involved
- Any materials/machinery used
- Any training or qualifications needed for the job"

TEXT[250]

**SOFT: IF NUMBER OF CHARACTERS < 15**: "It is important that you enter enough information for us to clearly understand your job. Please ensure you have fully described what you did in as much detail as possible."

---

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

**SelfempR** [SINGLE CODE]

"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** [SINGLE CODE]

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

G_Single_II1

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** [SINGLE CODE]

 "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

**SelfsupNR** [SINGLE CODE]

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

G_Single_II1

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

**INDUSTR**

"What did {IF SELFEMPR=1 'your employer' IF SELFEMPR=2, *DK, REF* 'you'} make or do at the place where you worked?"

TEXT[250]

**SOFT: IF NUMBER OF CHARACTERS < 15**: "It is important that you enter enough information for us to clearly understand your job. Please ensure you have fully described in as much detail as possible."

**FullTimeR**

"Did you work full time or part time?"

G_Single_II1

1. Full time
2. Part time

**Physical1** [SINGLE CODE]

"Thinking about your job in general, would you say that you were:"

G_Single_II1

1. Very physically active
2. ..Fairly physically active
3. Not very physically active
4. Not at all physically active

**EmpCon** [SINGLE CODE]

"{ IF SemRjob=1 'Now back to thinking about your current job.'} Which of the following best describes your employment contract in your main job?"

G_Single_II1

1. Permanent job
2. Fixed term or temporary job
3. Zero-hours contract
4. Work without a contract
5. Some other working arrangement

---

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

**SEmpCon** [SINGLE CODE]

"{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?"

G_Single_II1

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?"

{If CAWI: 'If you've been doing this kind of work less than a year, enter 0.', If CATI: 'INTERVIEWER: IF RESPONDENT HAS BEEN DOING KIND OF WORK LESS THAN A YEAR CODE 0.'}

0…70

---

{ASK IF PAIDWKDV=1}

**JobLong**

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

{If CAWI: 'If you've been in your company or organisation less than a year, enter 0.', If CATI: 'INTERVIEWER: IF RESPONDENT HAS BEEN WITH COMPANY LESS THAN A YEAR CODE 0.'}

0…70

**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?"

G_Multi_II1

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 write in)
8. G_NoneAns_II1  [Exclusive]

---

**WorkSat** [SINGLE CODE]

"How satisfied or dissatisfied are you with your current working arrangements?"

G_Single_II1

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

---

**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?

Sustained means for longer than a month at a time."

{If CAWI: 'If you've approached your employer about more than one separate request, think about the most recent one.', If CATI: 'INTERVIEWER: IF RESPONDENT HAS APPROACHED EMPLOYER ABOUT MORE THAN ONE SEPARATE REQUEST, PLEASE ASK THEM TO THINK ABOUT THE MOST RECENT ONE.'}

1. Yes
2. No

---

**WReqWh** [MULTICODE]

"What did you request?"

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 write in)

---

{ASK IF WORKREQ=1}

**WReqWhy_W2** [MULTICODE]

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

G_Multi_II1

{If CAWI: 'By 'working arrangement', we mean the amount of hours you work, when you work those hours and where you work those hours (e.g. at home).', If CATI: '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)."'}

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. Able to access my pension
8. Could afford to work less
9. Needed extra income
10. Other reason (Please write in)

---

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

**SEmpEver**

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

1. Yes
2. No

---

{ASK IF SEMPEVER=1 AND PAIDWKDV=1}

**SEmpNow**

"Are you currently earning any income through self-employment?"

1. Yes
2. No

**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) or (SEmpEver=*DK, REF*)}

**SEmpWhyb** [MULTICODE]

"Which, if any, of the following reasons describes why you became self-employed?"

G_Multi_II1
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 write in)

**SEmpPref** [SINGLE CODE]

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

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

**Train12M**

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

1. Yes
2. No

**TrainMor**

"{IF TRAN12M=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?"

1.   Yes
2.   No

---

{ASK IF TRAINMOR=1}

**TrainWht** [MULTICODE]

"Which, if any, of the following types of training would you like?"

G_Multi_II1}

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 write in)

---

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

**ChngWork** [SINGLE CODE]

"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?"

{IF RETIREDV = 3 or 4 'Please think about any changes before you became semi-retired.'}

G_Single_II1

1.   Work {"IF RETIREDV>=3 "ed"} less, i.e., fewer hours or days
2.   Work {"IF RETIREDV>=3 "ed"} the same, i.e., the same number of hours or days, OR
3.   Work{ "IF RETIREDV>=3 "ed"} more, i.e., more hours or days?

---

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

**ChngRole** [SINGLE CODE]

"And {IF RETIREDV=1 or 2 'ould 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?"

G_Single_II1

1.   Work{"IF RETIREDV>=3 "ed"} for a different employer in the same or similar occupation.
2.   Work{"IF RETIREDV>=3 "ed"} for a different employer in a different occupation

3. {If RETIREDV=1 or 2 "Become", IF RETIREDV>=3 "Became"} self-employed in the same or similar occupation
4. {IF RETIREDV=1 OR 2 "Become", IF RETIREDV>=3 "Became"} self-employed in a different occupation,
5. Continue{"IF RETIREDV>=3 "d"} working for the same company
6. Continue{"IF RETIREDV>=3 "d"} being self-employed

---

**ChngResD** [MULTICODE]

"And {IF RETIREDV=1 or 2 'would you like to', IF RETIREDV>=3 'did you'} <b>**decrease**</b> 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?"

G_Multi_II1

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 write in)
5. No decrease in responsibility {EXCLUSIVE}
6. None of these apply to my job {EXCLUSIVE}

---

**ChngResI** [MULTICODE]

"And {IF RETIREDV=1 or 2 'would you like to', IF RETIREDV>=3 'did you'} <b>increase</b> 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?"

G_Multi_II1

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 write in)
5. No increase in responsibility {EXCLUSIVE}
6. None of these apply to my job {EXCLUSIVE}

---

**PhysicalCh** [SINGLECODE]

"Some people reduce the amount of physical activity their job involves as they approach retirement. {IF RETIREDV=1 'Would you like to', IF RETIREDV>=3 'Did you'} reduce the amount of physical activity your job involves as you {IF RETIREDV=1 'approach', IF RETIREDV>=3 'approached'} retirement?"

G_Single_II1

1. Yes, {IF RETIREDV=1 'would like to adapt', IF RETIREDV>=3 'adapted'} existing job to reduce the amount of physical activity
2. Yes, {IF RETIREDV=1 'would like to change', IF RETIREDV>=3 'changed'} job to reduce the amount of physical activity
3. {IF RETIREDV=1 'No, would like to increase', IF RETIREDV>=3 'No, I increased'} the amount of physical activity the job {IF RETIREDV=1 'involves', IF RETIREDV>=3 'involved'}
4. {IF RETIREDV=1 'No, would not like to change the amount of physical activity', IF RETIREDV>=3 'No, I did not change the amount of physical activity}

---

{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** [SINGLE CODE]

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

G_Single_II1

1. You definitely will
2. You probably will
3. You probably will not
4. You definitely will not

---

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

**FutWkHow** [SINGLE CODE]

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

G_Single_II1

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

---

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

**FutWkWh** [SINGLE CODE]

"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?"

G_Single_II1

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

**FutWkWhyNo** [MULTICODE]

"Why do you think you will {If Futwork=3: "probably"} not return to paid work?"

G_Multi_II1

1. Have enough money not to have to work
2. Health not good enough
3. Have caring responsibilities
4. Partner has already retired
5. No jobs available that fit my skills
6. Don't know how to find/apply for a job
7. Too old
8. Other reason (Please write in)

_____

**FutWkHel_W2** [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?"

G_Multi_II1

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 being actively supportive of your caring needs
6. Change in your employer or workplace attitudes towards older workers
7. Being able to access pension while still working
8. Other (Please write in)
9. G_NoneAns_II1{EXCLUSIVE}

**NewTrain**

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

1. Yes
2. No

**NewTrainW** [MULTICODE]

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

G_Multi_II1

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 write in)
8. G_NoneAns_II1 {EXCLUSIVE}

---

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

**AgeDisE** [SINGLE CODE]

"Do you think there is age discrimination in your workplace?"

1. Yes
2. No
3. Maybe

---

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

**AgeDisWh** [MULTICODE]

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

G_Multi_II1

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 write in)

---

{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?"

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?"

G_Multi_II1

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}

**EmpAdv_W2** [MULTICODE]

"{IF RETIREDV=3,4,5 'Did', IF RETIREDV=1 'Does'} your employer offer information or guidance on retirement in any of these ways?"

G_Multi_II1

{IF RETIREDV = 3 or 4 '{If CAWI: 'Think about information offered before you became semi-retired.', If CATI 'IF NECESSARY: ask respondents to think about information offered before they became semi-retired.'}}

1. Employer arranged events (e.g., courses, workshops, seminars)
2. Written communication  (e.g., posters, leaflets)
3. Company intranet, signposting to Government sites
4. Signposting to Pension Wise
5. Signposting to Money Helper (which incorporated The Pensions Advisory Service and the Money Advice Service)
6. Signposting to other external organisation(s) (Please write in)
7. Other way (Please write in)
8. No information or guidance was offered by employer {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 AND EMPADV_W2 NE 8}

**EmpAdvWR_W2** [MULTICODE]

"On which, if any, of these aspects of retirement {IF RETIREDV=3,4,5 'did you receive', IF RETIREDV=1 'have you received'} advice or guidance from your employer?"

G_Multi_II1

1. Financial planning
2. How to take your pension
3. Working flexible or reduced hours in the run up to retirement
4. Managing your health
5. Maintaining an active or busy lifestyle
6. Future opportunities for paid work
7. Future opportunities for unpaid work

8. Other (Please write in)
9. G_NoneAns_II1 {EXCLUSIVE}

---

**EmpAdSat**

"How satisfied or dissatisfied {IF RETIREDV=3,4,5 'were', IF RETIREDV=1 'are'} you with the advice or guidance on retirement offered by your employer?

G_Single_II1

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

# • CAI SPEC Mainstage

# • Module 4: Income in retirement

---

{TS4 – set timestamp here}

---

**RetIncAx** [SINGLE CODE]

"Do you know what level of income you will need once you retire fully from paid work?"

G_Single_II1

1. I have a very good idea what level of income I will need
2. I have some idea
3. I do not have an idea

---

**RetIncAm** [NUMERIC]

"{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?

{IF CATI: 'You may give an amount per week, per month or per year.'}

Your answer should be based on current price levels."

£ 0…….9,999,999

**RetIncAmP**
1. Per year
2. Per month
3. Per week

---

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

**RetIncAm2** [SINGLE CODE]

"Which of the following bands does the income you think you will need in retirement fall into?"

{IF CATI: 'INTERVIEWER: READ OUT IF NECESSARY "I can read out the bands as amount of income per year, per month or per week."'}

G_Single2_II2

1. Less than £14,500 per year (less than £1200 per month)
2. £14,500 to £23,000 per year (£1201 to £1925 per month)
3. £23,001 to £31,500 per year (£1926 to £2625 per month)
4. £31,500 to £37,000 per year (££2623 to £3000 per month)
5. £37,001 to £43,000 per year (£3001 to £3600 per month
6. More than £43,000 per year (more than £3600 per month)

---

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

**RetIncAm3** [SINGLE CODE]

"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."

G_Single_II1

1. Less than current income
2. About the same as current income
3. More than current income
4. Have not thought about it

---

{IF RETIncAm3 = 1 LESS THAN CURRENT INCOME}

**RetincAm4_W2** [SINGLE CODE]

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

G_Single_II1

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

7. More than three-quarters

---

**Partinc** [SINGLE CODE]

"How reliant financially {IF RETIREDV =1 or 2: 'do you expect to be'; IF RETIREDV= 3 to 5 'are you'} on your partner's income (including income from any pensions they have) in retirement?"

{IF CATI: 'INTERVIEWER: Please tell me on a scale from 0 to 10 where 0 is not at all reliant and 10 is completely reliant.'}

    0  Not at all reliant
    1
    2
    3
    4
    5
    6
    7
    8
    9
    10 Completely reliant

---

{ASK ALL}

**RETFUND** [COLLAPSIBLE GRID]

"Which of the following sources of income {IF RETIREDV=1 or 2 'do you expect to use'; IF RETIREDV=3 to 5 'are you 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.'}"

G_Grid_II1

a.  State pension
b.  Occupational pension
c.  Personal pension
d.  Savings or investments
e.  Money gained from releasing equity in your home or downsizing
f.  Money gained from renting out or sale of a property other than your main home
g.  Inheritance
h.  Financial support from your partner or family - {IF PartnerDV=1 'this includes your partner's pension'}
i.  Money gained from means tested benefits in retirement: including Pension Credit and Housing Benefit
j.  Any other source (please specify in next question)

1.  Yes
2.  No

---

{ASK ALL}

**RetAmt** [SINGLE CODE]

"{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."

G_Single_II1

1. Less than before retiring
2. About the same as before retiring
3. More than before retiring
4. Haven't thought about it

---

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

**RetAmt1_W2** [SINGLE CODE]

"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…'}?"

G_Single_II1

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
7. More than three quarters

---

{ASK ALL}

**RetCon2** [SINGLE CODE]

"How confident are you that:

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

{IF CATI: 'Please answer on a scale of 0 to 10 how confident you feel, where 0 equals 'not at all confident' and 10 equals 'extremely confident'.'}"

0. 0   Not at all confident
1. 01
2. 02
3. 03
4. 04
5. 05
6. 06
7. 07
8. 08
9. 09
10. 10  Extremely confident

---

{ASK ALL }

**Expend** [SINGLE CODE]

"Over the course of your retirement what do you expect will happen to your expenditure?"

G_Single_II1

1. It will go up
2. It will go down
3. It will stay about the same
4. Haven't thought about it

---

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

**RetFinC** [SINGLE CODE]

"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

---

{ASK IF RetFinC=2}

**RetFinWhy** [MULTICODE]

"Why are you worse off than expected?"

G_Multi_II1

1. Living costs are higher than expected
2. Unexpected care costs
3. Didn't receive expected inheritance
4. Still paying off mortgage
5. State pension is less than expected
6. Private pension is less than expected
7. Had to give up work sooner than expected
8. Relationship changes (e.g. divorced, widowed)
9. Other reason (Please write in)

---

{Ask if RetFinC=1}

**RetFinWhy2** [MULTICODE]

"Why are you better off than expected?"

G_Multi_II1

1. Living costs lower than expected
2. Received unexpected inheritance
3. Sold property/downsized
4. State pension is higher than expected
5. Private pension is higher than expected
6. Kept working longer

7. Other reason (Please write in)

_____

**RETISAT** [SINGLE CODE]

"How satisfied or dissatisfied would you say you are with the standard of living you have in retirement?"

G_Single_II1

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

---

**SPIntro** [DISPLAY]

"Now some questions about the State Pension."

_____

**SPAgeExp** [NUMERIC]

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

Please provide your answer to the nearest year."

0…100

---

**SPAGEXP2** [NUMERIC]

"Do you know the exact age at which you will be able to start receiving your State Pension?"

_____ (1…100) Years    _____ Months (0…11)

_____

**SPinfoA** [SINGLE CODE]

 "Have you ever checked what your State Pension age is?"

1. Yes
2. No

**SPAgeEas** [SINGLE CODE]

"How easy or difficult was it to find information on your State Pension age?"

G_Single_II1

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

---

**SPASourc** [MULTICODE]

"Which of these sources did you use to check your State Pension age?"

G_Multi_II1

1. Financial advisor
3. Your employer
4. gov.uk / the Government website
5. Check your State Pension Age website
6. Your pension provider
7. Pension Wise or Money Helper
8. A Midlife MOT
9. Internet guidance sources (including price comparison websites, moneysavingexpert.com, PLSA and social media)
10. Community organisations (such as charities)
11. Other source (Please write in)

---

**SPInfoM** [SINGLE CODE]

"{IF SPAFLAG = 2 'Have you ever checked what the <b> **amount** </b> of State Pension you would receive is?', IF SPAFLAG = 1 'Before you claimed your state pension, did you check the <b> **amount** </b> of State Pension you would receive?'}"

1. Yes
2. No

---

**SPExp2** [SINGLE CODE]

"{IF SPAFlag=1 "Is the amount you receive", If SPAFLAG=2 "Was the amount you will receive"} higher, lower or about the same as you were expecting?"

1. Higher
2. Lower

3. About the same

_____

{ASK IF SPInfoM = 1}

**SPSourc** [MULTICODE]

"Which of the following sources did you use to check the amount of State Pension you would receive?"

G_Multi_II1

1. gov.uk / the Government website
2. Check your State Pension Forecast website
3. Paper forecast from DWP
4. Financial advisor
5. Other (Please write in)

_____

{ASK IF SPInfoM = 1 SPA_FLAG = NO i.e. BELOW SPA }

**SPEntitle** [SINGLE CODE]

"How easy or difficult do you find it to understand how much state pension you will be entitled to when you reach state pension age?"

G_Single_II1

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

_____

{ASK IF SPA_FLAG = NO i.e. BELOW SPA}

**SMAmnt_W2** [NUMERIC]

"How much do you think a <b>**single person with full State Pension-entitlement**</b> who has recently reached State Pension Age receives <b>**per week**</b> for their state pension at the moment?"

£ 0….9,997

**{SOFT CHECK: IF CATI AND SMAmnt>1500: "**The amount recorded seems high. Please confirm that the amount is correct or amend as necessary"}.

_____

{ASK IF RETFUND1=1. YES AND ANY OF RETFUND A – J I=1. YES I.E. SP/PENSION BENEFIT NOT ONLY SOURCE OF INCOME IN RETIREMENT}

**SPProp** [SINGLE CODE]

"About what proportion of your total retirement income {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"?"

G_Single2_II2

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 SPA_FLAG = NO}

**SPImport** [SINGLE CODE]

"How important will the amount of State Pension you receive be in your decision around when to retire?"

G_Single_II1

1. Very important
2. Important
3. Moderately important
4. Somewhat important
5. Not important at all

_____

{ASK IF SPA_FLAG = NO}

**DefAware** [SINGLE CODE]

"When you reach state pension age you are not paid your state pension automatically but need to put in a claim to receive it. You can decide to delay (defer) claiming your state pension beyond when you reach State Pension age.

Before today, were you aware of the option to defer taking your State Pension beyond the State Pension Age?"

1. Yes
2. No

---

{ASK IF DefAware = 1}

**DefImpact** [SINGLE CODE]

"Do you know what the impact of deferring your pension beyond State Pension age would be on the amount you will receive per week once you do start claiming?"

G_Single_II1

1. The amount per week will be the same as if hadn't deferred
2. The amount per week will be higher
3. The amount per week will be lower
4. Not sure

---

{ASK IF DefAware = 1}

**DefImpact2** [SINGLE CODE]

"Do you intend to defer claiming your State Pension?"

1.  Yes
2.  No

---

**Deferred** [SINGLE CODE]

"When you reach state pension age you are not paid your state pension automatically but need to put in a claim to receive it.  You can decide to delay (defer) claiming your state pension beyond when you reach State Pension age.

Did you defer claiming your State Pension?"

1.  Yes
2.  No

---

**DeferredAge** [NUMERIC]

"At what age did you start claiming your State Pension?

Please answer to the nearest year."

60…150

---

**DeferredWhy** [MULTICODE]

"Why did you defer claiming your State Pension?"

G_Multi_II1

1.  Wanted to claim at the same time as my partner
2.  Wanted to claim once I stopped or reduced working
3.  Wanted to claim in a different tax year
4.  Was attracted to the higher rewards
5.  Did not need to claim earlier
6.  Other reason (Please write in)

---

**SPQuizIntro** [DISPLAY]

"Since 2016 the basis for calculating the amount of state pension an individual will receive has changed. Please select whether you think each of the following statements about the new State Pension is true or false. Don't worry if you are not sure of the answer, just {IF CATI "let me know", IF CAWI "select "don't know"".“

---

**PenQuiz1** [SINGLE CODE]

"The new State Pension amount someone will receive can vary and depends on their National Insurance record."

1. True
2. False
3. Don't know

_____

"How much your new State Pension amount is will depend on the number of qualifying years you have built up on your National Insurance Record.  Are the following statements about qualifying years true or false?"

G_Grid_II1

**ORDER OF STATEMENTS TO BE RANDOMISED IN COLLAPSIBLE GRID**

**PenQuiz2** [GRID]

"You can build up national insurance qualifying years while you are self-employed."

**PenQuiz3** [GRID]

"You can only build up national insurance qualifying years while you are in paid employment."

**PenQuiz4** [GRID]

"There is no minimum number of qualifying years required before you receive something under the new state pension."

**PenQuiz5** [GRID]

"You need at least 35 qualifying years to receive the maximum amount under the new state pension."

1. True
2. False
3. Don't know

_____

**Penreas** [SINGLE CODE]

"The full rate of the New State Pension is currently £221.20 per week/ £11,500 a year. Assuming they had no other source of income, do you think this amount is sufficient to provide an individual (excluding any partners or dependents) with a reasonable standard of living in retirement or not?"

G_Single_II1

1. Definitely sufficient
2. Probably sufficient
3. Probably not sufficient
4. Definitely not sufficient

_____

**IncStand** [SINGLE CODE]

"In your view, what standard of living should the State Pension <b>on its own</b> be expected to provide someone in retirement?"

G_Single_II1

1. Enough to cover basic needs such as food and clothing only
2. A minimum standard of living, that is enough to cover basic needs with some money left over for other things
3. A moderate standard of living, that is enough to provide some financial security and flexibility A comfortable standard of living, that is enough for financial freedom and some luxuries

# CAI SPEC Mainstage

# Module 5: Pension level information

{TS5 – set timestamp here}

{ASK ALL}

**PenYN** [SINGLE CODE]

"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** [DISPLAY]

"You will now be asked 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.

If you are unsure of any answers, {IF CAWI "simply leave the question blank and click the 'Next' button to make the options 'Don't know' and 'Prefer not to say' appear.", IF CATI "just say so and I will record that as your answer."}"

{IF PENYN=YES and Age>=55}

**PenTaken** [NUMERIC]

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

{IF CATI: INTERVIEWER.  IF NECESSARY "*Accessing your pension pot means that you take money from it, either by taking a cash lump sum or drawing an income from your pension*"}

{IF CAWI HELP SCREEN: What does "accessing a pension" mean?  *Accessing your pension pot means that you take money from it, either by taking a cash lump sum or drawing an income from your pension ".*}

0…20

---

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

**PenNameA** [TEXT]

Please {IF CAWI= "enter"  IF CATI "give me"} a name to describe {If PenTaken=1 "the pension" IF PenTake>1 "each of the pensions" you have accessed. This may be the name of the pension provider or the organisation you worked for when saving into that pension.
The names you {IF CAWI= "enter"  IF CATI "give me"}  will be used to refer to your pensions in the questions that follow.

{Show spaces on screen for respondent to enter names for number of pensions given at PenTaken}

TEXT[100]

**NO DK REF**

{IF PenTaken>1}

**PenLoopAIntro** [DISPLAY]

"You will now be asked a maximum of three questions about each of your pensions in turn."

---

**{START OF PENSIONS TYPE LOOP A. LOOP FOR EACH PENSION GIVEN AT PenNameA}**

---

{ASK ALL IN LOOP}

**PenLoopA** [SINGLE CODE]

"{If number of loop>1 "Now moving on to think", If number of loop=1 "Thinking"} about pension {#Number of loop} (<b>#PenNameA</b>).

Is this a workplace pension or a pension that you arranged for yourself, for example with a pension company or financial adviser?"

1. A workplace pension
2. A pension that you arranged for yourself

---

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

**PenLoopT** [SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameA</b>).

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?"

{IF CATI "INERVIEWER: IF NECESSARY, READ OUT DEFINITIONS"}

*With a <b>Defined Contribution</b> pension you build up a pot of money that you can use to fund your retirement.  The amount of money you get at retirement is not guaranteed – it depends on how much you have contributed to your pot, how well your investments have done and how you choose to access your pension.*

*With a <b>Defined Benefit</b> pension you'll get an income when you retire based on how many years you've worked for your employer and the salary you've earned.*

1. Defined contribution
2. Defined benefit
3. {If CATI "SPONTANEOUS: Hybrid scheme", IF CAWI only show if skip question "Hybrid scheme"}

---

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

**PenLValB** [SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameA</b>).

Please estimate the value of your pension fund when you started taking money from it. Include amounts that may have been transferred from another pension scheme."

G_Single2_II2

{IF CATI "INTERVIEWER: IF ASKED, RESPONDENT SHOUD GIVE THEIR ANSWER AT CONTEMPORARY PRICE LEVELS, I.E. ACTUAL VALUE OF PENSION IN YEAR IT WAS TAKEN."}

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 £29,999
6. £30,000 to £49,999
7. £50,000 to £99,999
8. £100,000 to £249,99
9. £250,000 or more

---

{ASK IF PENLOOPT=2 OR 3}
**PenLIncA**[SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameA</b>).

Do you know how much income you receive from this pension?"

G_Single2_II2

1. Less than £2,500 per year  (Less than £200 per month)
2. £2,500 to £4,999 (£201 to £425 per month)
3. £5,000 to £9,999 (£426 to £825 per month)
4. £10,000 to £14,999 (£826 to £1250 per month)
5. £15,000 to £19,999 (£1251 to £1675 per month)
6. £20,000 to £29,999 (£1676 to £2500 per month)
7. £30,000 to £49,999 (£2501 to £4175 per month)
8. £50,000 or more (£4175 or more per month)

---

**{END OF PENSIONS TYPE LOOP A}**

---

{IF PenTaken>=1}

**PenAccAge** [NUMERIC]

"How old were you when you first accessed {If PenTaken= 1 "your private pension", If PenTaken > 1 "any of your private pensions"}?"

50…75

---

{IF PenTaken>=1}

**Pen2015** [SINGLE CODE]

"{If PenTaken>1 "Now thinking about all the pensions you have accessed:

- {List pensions named in PenNameA}

Did you access any of these pensions in 2015 or later?"}

{If PenTaken=1 "Did you access this pension in 2015 or later?"}

1. Yes
2. No

---

{IF PenTaken>1 AND Pen2015 = 1. Yes}

**PenWhMul** [MULTICODE]

"Which pension(s) did you access in 2015 or later?"

G_Multi_II1

1. {List pensions named in PenNameA}

---

{ASK IF RetireDV = 5 I.E FULLY RETIRED AND PenTaken>=1}

**PenAccRet** [SINGLE CODE]

"{If PenTaken>1 "Still thinking about all the pensions you have accessed:

- {List pensions named in PenNameA}

Did you access any of these pensions before you fully retired?"}

{If PenTaken=1 "Did you access this pension before you fully retired?"}

1. Yes
2. No

---

**PenEarlyWhy** [MULTICODE]

"Why did you choose to access your pension before you fully retired?"

G_Multi_II1

1. It allowed me to reduce/change my working hours
2. It allowed me to change they type of work I do
3. I  needed to pay off debts
4. I needed to so I could care for family/friends
5. For a one-off purchase
6. I have other pensions/assets to fund my retirement
7. I have an occupational pension (e.g. NHS, HM Forces) which can be claimed early
8. Other reason (Please write in)
_____

**PenConf** [SINGLE CODE]

"Thinking back to when you were deciding how and when to access your pension(s), how confident did you feel that you were making the right decision to meet your retirement goals?"

{IF CATI "Please tell me on a scale from 0 to 10 where 0=not at all confident and 10 =extremely confident."}

0 Not at all confident
1
2
3
4
5
6
7
8
9
10 Extremely confident
_____

**PenCurr** [NUMERIC]

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

{IF CATI: INTERVIEWER.  IF NECESSARY "*Accessing your pension pot means that you take money from it, either by taking a cash lump sum or drawing an income from your pension"*}

{IF CAWI HELP SCREEN: What does "accessing a pension" mean?  *Accessing your pension pot means that you take money from it, either by taking a cash lump sum or drawing an income from your pension ".*}0…20
_____

**PenNameB** [TEXT]

"Please {IF CAWI "enter" IF CATI "give me"} a name to describe {If PenCurr=1 "the pension", If PenCurr>=2 "each of the pensions"} that you have not yet accessed. This may be the name of the pension provider or the organisation you worked for when saving into that pension.

The names you {IF CAWI "enter" IF CATI "give me"} will be used to refer to your pensions in the questions that follow."

{Show spaces on screen for respondent to enter names for number of pensions given at PenCurr}

TEXT[100]

NO DK REF

---

{IF PenCurr>1}

**PenLoopBIntro** [DISPLAY]

"You will now be asked a maximum of three questions about each of your pensions in turn."

---

**{START OF PENSIONS TYPE LOOP B. Loop for each pension listed at PenNameB}**

---

{ASK ALL IN LOOP}

**PenLoopA** [SINGLE CODE]

"{If number of loop>1 "Now moving on to think", If Number of loop=1 "Thinking"} about pension {#Number of loop} (<b>#PenNameB</b>).

Is this a workplace pension or a pension that you arranged for yourself, for example with a pension company or financial adviser?"

1. A workplace pension
2. A pension that you arranged for yourself

---

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

**PenLoopT** [SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameB</b>).

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?"

{IF CATI "INERVIEWER: IF NECESSARY, READ OUT DEFINTIONS"}

{IF CAWI: HELP SCREEN *"What is the difference between a defined contribution and a defined benefit pension?"*}

*With a <b>Defined Contribution</b> pension you build up a pot of money that you can use to fund your retirement. The amount of money you get at retirement is not guaranteed – it depends on how much you have contributed to your pot, how well your investments have done and how you choose to access your pension.*

*With a <b>Defined Benefit</b> pension you'll get an income when you retire based on how many years you've worked for your employer and the salary you've earned.*

1. Defined contribution

2. Defined benefit
3. {If CATI "SPONTANEOUS: Hybrid scheme", IF CAWI only show if skip question "Hybrid scheme"}

_____

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

**PenLValBx** [SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameB</b>).

Please estimate the current value of your pension fund. Include amounts that may have been transferred from another pension scheme."

G_Single2_II2

{IF CATI "INTERVIEWER: IF ASKED, RESPONDENT SHOUD GIVE THEIR ANSWER AT CONTEMPORARY PRICE LEVELS, I.E. ACTUAL VALUE OF PENSION IN YEAR IT WAS TAKEN."}

1. Less than £1,500
2. £1,500 to £2,499
3. £2,500 to £4,999
4. £5,000 to £9,999
5. £10,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £249,999
10. £250,000 or more

{ASK IF PENLOOPT=2 OR 3}

**PenLIncAx** [SINGLE CODE]

"Still thinking about your pension {#Number of loop} (<b>#PenNameB</b>).

Do you know how much income you expect to get from this pension when you retire?"

G_Single2_II2

1. Less than £2,500 per year (Less than £200 per month)
2. £2,500 to £4,999 (£201 to £425 per month)
3. £5,000 to £9,999 (£426 to £825 per month)
4. £10,000 to £14,999 (£826 to £1,250 per month)
5. £15,000 to £19,999 (£1,251 to £1,675 per month)
6. £20,000 to £29,999 (£1,676 to £2,500 per month)
7. £30,000 to £49,999 (£2,501 to £4,175 per month)
8. £50,000 or more (£4,175 or more per month)

**{SOFT CHECK: IF CATI AND PeiLIncAx>500000 "INTERVIEWER: The amount recorded seems high. Please confirm that the amount is correct or amend as necessary."}**

**{END PENSIONS TYPE LOOP B}**

**PenLSave** [SINGLE CODE]

"{If Pencurr>1 "Now thinking about all the pensions you have not accessed:

- {List pensions named in PenNameB}

Are you saving into any of these pensions at the moment?"}

"{If Pencurr=1 "Are you saving into (<b>#**PenNameB**</b>) at the moment?"}"

1. Yes
2. No

---

**PENLCON2** [SINGLE CODE]

"In the last 12 months, have you personally chosen to change the amount you contribute to {If PenCurr = 1 "this pension", If PenCurr >1 "any pension you have not yet accessed"?"

1. Yes, increased contributions
2. Yes, decreased contributions
3. No change to contributions

---

**PenLStat** [SINGLE CODE]

"Did you consult any pension statements when providing information about your pensions?"

G_Single_II1

1. Yes, for each pension answered about
2. Yes, for some of the pensions answered about
3. No

---

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

---

**PenLost** [SINGLE CODE]

"Do you think you have any (other) private pensions that you have lost track of and do not have the details of?"

1. Yes
2. No

---

**PenConsol** [SINGLE CODE]

"Have you previously combined two or more pension pots into one?
This could be by:

- Moving all your pension pots into a new scheme.
- Adding one or more pension pot(s) to an existing scheme."

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

1. Moved all pots into new scheme
2. Added pot(s) into an existing scheme
3. Have not combined pensions

---

{Ask if PenConsol=Yes, 1 or 2}

**PenConReas_W2** [MULTICODE]

"Why did you take the decision to combine your pension pots?"

G_Multi_II1

1. It is easier to manage and keep track of a single pot of savings
2. Lower scheme charges
3. Better investment performance
4. The quality of the service offered
5. To access to a better range of retirement products
6. Was offered a payment/incentive to move a pension
7. A recommendation from an independent financial advisor
8. Other (Please write in)

---

{If PenConsol=3 and Num Loop B pensions >= 1}

**PenConReas2** [MULTICODE]

"Which, if any, of the factors below would encourage you to combine two or more pension pots into one?"

G_Multi_II1

1. It is easier to manage and keep track of a single pot of savings
2. Lower scheme charges
3. Better investment performance
4. The quality of the service offered
5. To access to a better range of retirement products
6. If offered a payment/incentive to move a pension
7. A recommendation from an independent financial advisor
8. Other (Please write in)
9. Do not want to consolidate {EXCLUSIVE}

---

{If PenConsol=3 and Num Loop B pensions >= 1}

**PenConPref** [SINGLE CODE]

"Which of these best applies to how you would prefer to have your pension savings?"

G_Single_II1

1. All pensions savings in one pot
2. Pension savings split across two different pension pots
3.  Pension savings split across three or more pension pots

_____

{ASK IF PENYN=1 and (Marstat_W2=6 or Marever=1 i.e. Respondent has ever been divorced)}

**PenDivor** [SINGLE CODE]

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

{IF CATI "INTERVIEWER: IF NECESSARY"} *If you have been divorced more than once, think about all divorce settlements.*

1.   Yes
2.   No

---

{ASK IF PENYN=1}

**PPProp** [SINGLE CODE]

"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?'}"

G_Single2_II2

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 PENYN=1}

**PenEvent** [MULTICODE]

"Have any of the following life events prompted you to review or make changes to your pension savings?"

{Programmer:  Please randomise order of response options but keep options 1 and 2 together and options 9 and 10 together}

G_Multi_II1

1.   Reaching/approaching state pension age
2.   Reaching/approaching age at which can access private pension
3.   Milestone birthday (e.g. turning 50)
4.   Experiencing health problems
5.   Suffering a bereavement
6.   Change in relationship status

7. Having children
8. Starting a new job
9. Buying a house
10. Having paid off a mortgage in full
11. Other event (Please write in)
12. Haven't reviewed or made changes {EXCLUSIVE}

---

{IF PENYN=YES}

**PenReviewA** [SINGLE CODE]

"In the past 12 months, have you reviewed the value of your private pension(s)?"

1. Yes
2. No

---

{IF PENYN=YES}

**PenReviewB** [SINGLE CODE]

In the past 12 months, have you reviewed the investment strategy of your private pension?

[IF CAWI: HELPSCREEN "What do we mean by reviewed investment strategy?" *By review your investment strategy, we mean looking at information from your pension provider to understand how your pension savings are invested. This may include information on ethical funds or risk levels, for example.*

{IF CATI "INTERVIEWER: READ OUT IF NECESSARY:" *By review your investment strategy, we mean looking at information from your pension provider to understand how your pension savings are invested. This may include information on ethical funds or risk levels, for example.*}

1. Yes
2. No

---

{IF PENYN=YES}

**PenReviewC** [SINGLE CODE]

In the past 12 months, have you checked for lost pension pots/used the Pension Tracing Service?

1. Yes
2. No

---

{ASK IF PenYN=1}

**PenSP1** [SINGLE CODE]

"How important a factor {IF PenTaken>=1 "was", If PenTaken=0, DK or REF "is"} the amount available from the <b>state pension</b> when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>How much to save<b> into your private pension?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

**PenSP2** [SINGLE CODE]

"And how important a factor {IF PenTaken>=1 "was", If PenTaken=0, DK or REF "is"} the amount available from the <b>state pension</b> when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>When to access<b> your private pension(s)?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

**PenSP3** [SINGLE CODE]

"And how important a factor {IF PenTaken>=1 "was", If PenTaken=0, DK or REF "is"} the amount available from the <b>state pension</b> when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>How to access<b> your private pension(s)?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

**PenPrPart1** [SINGLE CODE]

"How important a factor {IF PenTaken>=1 "were" If PenTaken=0, DK or REF "are"} any <b>private pensions held by your partner<b/> when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>{If PenYN=1 "How much", if PenYN=2 "Whether or not"} to save <b> into your own pension(s)?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

**PenPrPart2** [SINGLE CODE]

"How important a factor {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} any **<b>private pensions held by your partner<b/>** when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>When to access<b> your private pension(s)?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

{ASK IF PENYN=1 and age>=55 and R living with a partner AND ANY PENSION IN LOOP A OR B IS A DC PENSION (PENLOOPA=2 OR PENLOOPT=1)}

**PenPrPart3** [SINGLE CODE]

"How important a factor {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} any **<b>private pensions held by your partner<b/>** when you {IF PenTaken=>=1 "were", If PenTaken=0, DK or REF "are"} deciding:

<b>How to access<b> your private pension(s)?"

G_Single_II1

1. Very important
2. Somewhat important
3. Not very important
4. Not important at all

_____

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

**PenDCKn** [SINGLE CODE]

"When you come to take money from your defined contribution pension(s) {#PenNameB 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:

- Buying a product to give you a guaranteed income such as an annuity
- Drawing a flexible income
- Taking cash lump sums from your pension
- A combination of these

Which of the following best describes how much you have considered your options so far?"

G_Single_II1

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

_____

{ASK IF PENDCKN=1 OR 2}

**PenDCHow** [Collapsible Grid]

"What do you think you would do with your defined contribution pension(s)?"

G_Grid_II1

**PenDCHow1** Purchase an annuity to provide a guaranteed income

**PenDCHow2** Move your pension into flexi-access drawdown which allows you to vary how/when you take an income from your pension

**PenDCHow3** Take all your pension pot as a cash lump sum

**PenDCHow4** Take some of your pension pot as a cash lump sum

1. Yes
2. No

---

{If PENDKKN=2 or 3}

**PenDCKnW** [MULTICODE]

"What would help you have a clearer plan about how to access your pension when you reach retirement?"

G_Multi_II1

1. More information from the Government
2. More information from my employer
3. More information from my pension provider
4. Easier access to independent financial advice
5. Cheaper access to independent financial advice
6. Information that was tailored to my specific circumstances
7. Information presented more simply
8. Information on all my pensions available in one place
9. Something else (Please write in)
_____

{(If Age<55 AND (PENLOOPA=2 OR PENLOOPT=1 (DC PENSION) for loop B i.e. has DC pension not yet taken)}

**PenIndep** [SINGLE CODE]

"When you come to access your pension, which comes closest to what you would prefer?"

G_Single_II1

1. To decide myself how to access my pension in a way that best suits my needs
2. To receive information from my pension provider on the options to access my pension but I make the final decision
3. To pay for financial advice on the best way to access my pension
*To not have to make a decision myself and let my pension provider decide for me*_____
___

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

**PenWhat** [MULTICODE]

"Which of the following do you want your private pension to provide you with in your retirement?"

If you have more than one pension, please answer in relation to your main or largest pension.

{Programmer: Please randomise order of response options but keep the following response options together: 1-3}

G_Multi_II1

1. A guaranteed income for life
2. A flexible income for life
3. A flexible income up to a certain age and a guaranteed income afterwards
4. An income to bridge the gap to state pension age
5. An income just in the early years of your retirement
6. An income to meet one off costs such as holidays, renovations, cars, paying off the mortgage or a rainy days
7. Means to provide financial support for relatives
8. Income towards social care
{IF CAWI: HELP SCREEN "What do we mean by social care?" " *By social care, we are referring to additional support needed for later life. This could include help with day-to-day living, home adaptions, or specialist housing.*

{IF CATI "INTERVIEWER: READ OUT IF NECESSARY:"} *By social care, we are referring to additional support needed for later life. This could include help with day-to-day living, home adaptions, or specialist housing.*

9. Something to leave as inheritance
10. Something else (Please write in)

---

{If more than one answer at PenWhat}

**PenWhat2** [SINGLE CODE]

"What is the most important thing for your pension to provide you with?"

G_Single_II1

1.   {DISPLAY RESPONSES FROM PENWHAT}

---

{ASK IF PAIDWKDV=1 AND SELFEMP=2 I.E Currently self employed}

**PenAutoTax** [SINGLE CODE]

"Since 2012, all employers have been legally required to enrol eligible staff into a workplace pension scheme if they are not already in one. There is currently no equivalent auto-enrolment system for the self-employed.

A possible system for the self-employed would involve a proportion of your income being put into a pension scheme automatically when you submit your tax return. You would have the option to opt out of the scheme and would have some say in what proportion of your income was put in.

Would you want to be part of an automatic pension scheme like this?"

G_Single_II1

1. Yes, definitely
2. Yes, probably
3. No, probably not
4. No, definitely not

_____
{If PenAutotax=1 or 2}

**PenAutoTax2** [SINGLE CODE]

"What proportion of your income before tax would you be willing to pay automatically into a scheme like this?"

G_Single_II1

1. Less than 3%
2. 3% to 5%
3. 6% to 8%
4. More than 8%

_____

**AutoOptO** [SINGLE CODE]

"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.

In the last 12 months, have you opted out of a workplace pension after you were automatically enrolled in it?"

1. Yes
2. No

**AutoOptY_W2** [Multicode]

 "Why did you opt out of your employer's pension scheme?"

G_Multi_II1

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. Not expecting to stay with employer long enough to make it worthwhile
7. Other reason (Please write in)

**AutoOptR_W2** [SINGLE CODE]

"How likely are you to re-enrol in your employers pension scheme at a later date?"

G_Single_II1

1. Very likely
2. Quite likely
3. Not very likely
4. Not at all likely
5. Have already re-enrolled

**PenTrack** [SINGLE CODE]

"How easy or difficult do you find it to keep track of your pension savings?"

G_Single_II1

1. Very easy
2. Fairly easy
3. Fairly difficult
4. Very difficult

---

{ASK IF PENTRACK=3 OR 4}

**PenTrckD** [MULTICODE]

"Why do you find it difficult to keep track of your pension savings?"

G_Multi_II1

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 write in)

---

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

**PenProv** [SINGLE CODE]

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

1. Yes
2. No

---

{ASK IF PENPROV=1}

**PenProvC** [SINGLE CODE]

How clear was the information you received from your defined contribution pension provider(s)?"

G_Single_II1

1.     Very clear
2.     Fairly clear
3.     Not very clear
4.     Not at all clear

---

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

**NoPenWhy_W2** [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?"

G_Multi_II1

1.  Can't afford to pay into a pension
2.  Not working at the moment/still in education
3.  It's too early to start a pension
4.  It's too late to start a pension
5.  Don't know enough about pensions/not interested
6.  Don't trust pensions
7.  Saving for something else e.g. buying a home
8.  Will rely on other sources of income in retirement
9.  Don't think will live that long
10. Other (Please write in)

---

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

**Pen5yr** **[SINGLE CODE]**

"How likely are you to take out a pension in the next five years?"

G_Single_II1

1.  Very likely
2.  Fairly likely
3.  Not very likely
4.  Not at all likely

---

{ASK IF ANYACT=1 EMPLOYEE IN PAST MONTH}

"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….

[SINGLE CODE] **PenTrust1a**……act in your best interests?"

[SINGLE CODE] **PenTrust2a**…. provide you with clear and accurate information?"

G_Single_II1

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

---

{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….

[SINGLE CODE] **PenTrust1b**……act in your best interests?"

[SINGLE CODE] **PenTrust2b**…. provide you with clear and accurate information?"

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

_____

{ASK ALL}

**PenScam2** [SINGLE CODE]

"In the last 12 months, have you received an unsolicited approach about your private pension from anyone other than your pension provider?

By an 'unsolicited approach' we mean a **company or person contacting you, without your having contacted them first**. This could be by phone, email, text message, via social media or in person."

1.    Yes
2.    No

_____

{ASK IF ANY PENSION IN LOOP A WHERE PENLOOPA=2 OR PenLoopT=1 I.E. Defined contribution AND (the same pension also listed in PenWhMul i.e defined contribution pension accessed since 2015 OR (PenTaken=1 and pension = DC (i.e. PenLoopA=2 or PenLoopT=1) and Pen2015=Yes)) }

**AccessIntro** [DISPLAY]

"Now some questions about what you have done with {If 1 Loop A pension where PenLoopA=2 or PenLoopT=1 AND (pension selected at PenWhyMul or (PenTaken=1 and Pen2015))=1 "the defined contribution pension", If >1 Loop A pension where PenLoopA=2 or PenLoopT=1 AND PenWhMul>1 pension accessed "each of the defined contribution pensions"} you have accessed since 2015:"

- {List names of relevant pensions on screen}

If you are unsure of any answers, {IF CAWI "simply leave the question blank and click the 'Next' button to make the options 'Don't know' and 'Prefer not to say' appear.", IF CATI "just say so and I will record that as your answer."}"

_____

{START LOOP C. FOR ALL PENSION IN LOOP A WHERE PENLOOPA=2 OR PenLoopT=1 I.E. Defined contribution AND (the same pension also listed in PenWhMul i.e defined contribution pension accessed since 2015 OR (PenTaken=1 and pension = DC (PenLoopA=2 or PenLoopT=2_ and Pen2015=Yes))

_____

{ASK ALL IN LOOP}

**LSumTakNEW** [SINGLE CODE]

"{If Num pensions in loop>1 "Now thinking about {<b>#PenNameA</b>"}

Which of the following have you done with {<b>#PenNameA</b>} to date?

G_Single_II1

1.    Taken a partial lump sum
2.    Taken all of your pension as a one off cash lump sum
3.    Taken cash from your pension in chunks
4.    G_NoneAns_II1

_____

{If LSumTakNew=1}

**LSUMAmNew** [NUMERIC]

"Still thinking about {<b># **PenNameA**</b>}

What proportion of your pension pot did you take as a cash lump sum?"

0 ….100 %

_____

{IF LSumTakNew=1 or LSumTakNEW=4}

**IncomTakNew** [SINGLE CODE]

"{If LSumTakNew=1 "In addition to taking a lump sum have", If LSumTakNew=4 "Have"} you done any of the following with {<b># **PenNameA** <b>} to date?"

G_Single_II1

1.        Purchased an annuity to provide a guaranteed income
2.        Moved your pension into flex-access drawdown
3.        Both of the above
4.        Neither of the above

_____

{If LSumTakNew=1 or 3}

**IncomCont** [SINGLE CODE]

"Still thinking about {<b># **PenNameA** <b>}

{IF IncomTakeNew=1-3 "Did you continue", If IncomTakNew=4 "Have you continued"} to make contributions to this pension after you first accessed it and withdrew a lump sum in cash?"

1. Yes
2. No

_____

{If incomTakNew=4}

**PenIncWh2** [NUMERIC]

"Still thinking about {<b># PenNameA <b>}

"What year do you expect to start taking an income from this pension?"

2024 …2080

_____

**{END OF LOOP C}**

_____

**LSumUse** [MULTICODE]

"Thinking about any pension where you have taken a <b>**full lump sum**</b>.

 What have you have done with the money received from your pension lump sum?"

G_Multi_II1

1. Saved it
2. Invested it
3. Bought land or property
4. Made a one-off purchase such as holiday, renovations, car
5. Paid off debts
6. Used it to cover living costs
7. Used it to support family members
8. Other use (Please write in)

---

**LSumUse2** [MULTICODE]

"Now thinking about any pension where you have taken a <b>partial lump sum</b>.

 What have you have done with the money received from your pension lump sum?"

G_Multi_II1

1. Saved it
2.  Invested it
3. Bought land or property
4. Made a one-off purchase such as holiday, renovations, car
5. Paid off debts
6. Used it to cover living costs
7. Used it to support family members
8. Other use (Please write in)

**LUMPSat** [SINGLE CODE]

"How satisfied are you with your decision to take a lump sum from your pension pot?"

 G_Single_II1

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

---

**LSUMSATY** [SINGLE CODE]

"Why are you dissatisfied with your decision to take a lump sum from your pension pot?"

G_Single_II1

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 write in)

---

{If more than one pension in Loop C where IncomTakNew=1 – 3}

**PenBigInc** [SINGLE ICODE]

"Which of the pensions listed below provides you with the biggest income?"

1. G_Single2_II2{List all pensions in Loop C where IncomTakNew=1 – 3}

IF DK REF screen comes up include the following instruction:

"If both pensions provide the same income or you are not sure, please select whichever pension you would find it easiest to answer questions about."

---

{PROGRAMMER: compute PenFin:

If only one pension in loop C where IncomTakNew=1 – 3, this pension name (PenNameB) = PenFin

If more than one pension in Loop C where IncomTakNew=1 – 3, pension selected at PenBigInc = PenFin

---

{IF at least one pension in loop C where IncomTakNew=1 – 3}

**PenFinInt** [DISPLAY]

"For the following questions, please answer thinking about <b>{#**PenFin**}</b>"

_____

{If for PenFin Loop C IncomeTakNew=2 or 3}

**IncDDownNew** [SINGLE CODE]

"Thinking about {<b># **PenFin**<b>}

How do you take income from your pension via flexi-access drawdown?"

G_Single_II1

1. I take a regular income/the same amount each time
2. I take a flexible income income/the amount varies
3. Not currently taking an income

_____

{If for PenFin Loop C IncomeTakNew=2 or 3 AND IncDDwnNew <>3}

**IncDDownNew2** [SINGLE CODE]

"Still thinking about {<b># **PenFin**<b>}

How often do you take income from your pension via flexi-access drawdown?"

1. I take a fixed number of payments per year

2. I vary how many payments I take per year

_____

{If for PenFin Loop C IncomeTakNew=2 or 3}

**Incomrev** [SINGLE CODE]

"Still thinking about {<b># **PenFin** <b>}

How often do you review how you make withdrawals from <b># PenFin<b>} through flexi-access drawdown?"

G_Single2_II2

1.Every six months
2. Every year
3. Every 2 years
4. Less often
5 Never

_____

{IF for PenFin Loop C IncomTaknew=1 -3}

**IncRegNew** [SINGLE CODE]

"Thinking about {<b># **PenFin** <b>}

How much income do you receive from <b>#**PenFin**<b>}?

You can give a monthly or an annual amount.

If the amount varies, please give the amount for the most recent month/year."

G_Single2_II2

1.    Less than £2,500 per year  (Less than £200 per month)
2.    £2,500 to £4,999 (£201 to £425 per month)
3.    £5,000 to £9,999 (£426 to £825 per month)
4.    £10,000 to £14,999 (£826 to £1,250 per month)
5.    £15,000 to £19,999 (£1,251 to £1,675 per month)
6.    £20,000 to £29,999 (£1,676 to £2,500 per month)
7.    £30,000 to £49,999 (£2,501 to £4,175 per month)
8.    £50,000 or more (£4,175 or more per month)

_____

{If for PenFin Loop C incomTakNew=1 – 3}

**PenIncWh** [NUMERIC]

"Still thinking about {<b>#PenFin<b>}

What year did you first start taking an income from your pension?"

2015…2024

_____

_____

**IncomRemain** [SINGLE CODE]

"Still thinking about {<b># **PenFin** <b>}

Do you know the value of this pension you have remaining in flexi-access drawdown?"

G_Single2_II2

1. Less than £1,500
2. £1,500 to £2,499
3. £2,500 to £4,999
4. £5,000 to £9,999
5. £10,000 to £19,999
6. £20,000 to £29,999
7. £30,000 to £49,999
8. £50,000 to £99,999
9. £100,000 to £249,999
10. £250,000 or more

_____

**IncomTransf** [SINGLE CODE]

"When you {IF IncomTakNew=1 " purchased an annuity" If IncomTakNew=2 "moved your pension into flexi-access drawdown"  If IncomTakeNew=3 "moved your pension into flexi-income drawdown or purchased an annuity" did you transfer your pension pot to a different pension scheme to do so?"

1.Yes
2.No

_____

**DrawDWhyNEW** [MULTICODE]

"Still thinking about {<b>#PenFin<b>}

Which of the following describes why you decided to move your defined contribution pension into flexi-access drawdown?"

G_Multi_II1

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 write in)

**AnnWhy** [MULTICODE]

"Still thinking about {<b>#PenFin<b>}

Which of the following describes why you decided to use your pension to purchase an annuity?"

G_Multi_II1

1.        To access my tax free cash lump sum
2.        To have a guaranteed income
3.        Other reason (Please write in)

_____

**DrawDSatNEW** [SINGLE CODE]

"How satisfied are you with your decision to {IF IncomTakNew=1 " purchase an annuity" If IncomTakNew=2 "move your pension into flexi-access drawdown"  If IncomTakeNew=3 "move your pension into flexi-income drawdown or purchase an annuity"}?"

G_Single_II1

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

{TS9 – set timestamp here}

**{ASK ALL}**

**WTPIntro**

"We are now going to give you details of four resources people can currently use to help plan for their retirement.

Please {IF CAWI "read", IF CATI "listen to"} the description of each resource carefully.  After the description we will ask you about your views on each programme."

If you are already retired please think back to when you were planning for retirement.

We would like to reassure you that there are no plans to charge for any of the products or services asked about which are currently available for free. The questions are simply a way to try and understand how much people value these services."

**WTPQ1Des**

"One resource currently available is <b>Pension Wise<b>.

•        All people aged over 50 are eligible for a free Pension Wise appointment if they have a defined contribution pension.
•        In this appointment people talk to a trained guidance specialist about what to think about when accessing their pension pot and options available to them.
•        Pension Wise guidance specialists cannot make any specific recommendations.
•        In the appointment, the guidance specialists explain how each pension option works, what tax you could pay and how to look for scams.
•        The appointments can take place either face-to-face or by telephone. The appointment lasts 45-60 minutes."
_____

**WTPQ1Binary**

"Do you think <b>Pension Wise appointments<b> should continue to be offered?"

        1. Yes
        2. No

_____

**WTPQ1Val**

"Although <b>Pension Wise appointments<b> are free at the point of use, they are ultimately funded from charges you pay to your pension providers.

Suppose that to ensure Pension Wise appointments continue to be offered, your pension charges needed to increase by a one-off amount of £x or Pension Wise appointments would cease to be offered. Would you {IF RETIREDV=1-4 "be"  IF RETIREDV=5 "have been"} willing to pay this amount as a one-off contribution? "

1. Yes
2. No

**WTPQ1ValY**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a one-off contribution of £{SET AMOUNT TO {£X}+10}?"

1. Yes

2.No

**WTPQ1ValN**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a one-off contribution of £{SET AMOUNT TO {£X}-10}?"

1. Yes

2.No

**WTPQ1P**

"What {if WTPQ1Val = No ", if anything,"} would you {If RETIREDV=1-4 "be"  If RETIREDV=5 "have been"}  willing to pay as a one-off contribution?

Please give your answer to the nearest £. "

£0....500

**WTPQ2Des**

"One resource currently provided is the <b>Midlife MOT website<b>.

- The website is primarily aimed at people aged 45 to 65 but can be used at any age.
- The website provides tools to help guide you to information on work, health and money with future planning in mind."

**WTPQ2Binary**

"Do you think the <b>Midlife MOT website<b> should continue to be provided?"

1. Yes

2. No

**WTPQ2Val**

"Although the <b>Midlife MOT website<b> is free at the point of use, it is ultimately funded from charges you pay to your pension providers.

Suppose that to ensure the Midlife MOT website continue to be offered, your pension charges needed to increase by a one-off amount of £x or the Midlife MOT website would cease to be offered. Would you {IF RETIREDV=1-4 "be" IF RETIREDV=5 "have been"} willing to pay this amount as a one-off contribution?

1. Yes

2. No

Programmer: Randomly assign one of the following starting values of £X: £10 £15 £20 £25 £30

{ASK IF WTPQ2Val = Yes}

**WTPQ2ValY**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a one-off contribution of £{SET AMOUNT TO {£X}+5}?"

1. Yes

2.No

_____

{ASK IF WTPQ2Val = No}

**WTPQ2ValN**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a one-off contribution of £{SET AMOUNT TO {£X}-5}?"

1. Yes

2.No

{ASK IF WTPQ2VALN=NO or WTPQ2VALY=YES}

**WTPQ2P**

"What {if WTPQ2Val = No ", if anything,"} would you {If RETIREDV=1-4 "be"  If RETIREDV=5 "have been"}  willing to pay as a one-off contribution?

Please give your answer to the nearest £. "

£0....500

{ASK ALL}

**WTPQ3Des**

Some pension providers issue yearly **simple annual benefit statements**. This statement is a short document (no more than 2 pages) which sets out:

•        How much money you have in your pot.
•        How much you are likely to have by the time you retire.
•        What you could do to give yourself more money in retirement.
_____

**WTPQ3Rec**

"Have you ever received a **simple annual benefit statement** from any of your pension providers?"

1. Yes
2. No

---

**WTPQ3Binary**

"Do you think that **simple annual benefit statements** should continue to be provided?"

1. Yes

2. No

_____

**WTPQ3Val**

"Although the **simple annual benefit statement** is free at the point of use, it is ultimately funded from charges you pay to your pension providers.

Suppose that to ensure simple annual benefit statements continue to be offered, your pension charges needed to increase by £x or simple annual benefit statements would cease to be offered. Would you  {IF RETIREDV=1-4 "be"  IF RETIREDV=5 "have been"} willing to pay this amount as an annual contribution?"

1. Yes

2. No

Programmer: Randomly assign one of the following starting values of £X: £3 £5 £7 £9 £11

_____

**WTPQ3ValY**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay s an annual contribution of £{SET AMOUNT TO {£X}+2}?"

1. Yes

2.No

---

**WTPQ3ValN**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay an annual contribution of £{SET AMOUNT TO {£X}-2}?"

1. Yes

2.No

---

**WTPQ3P**

"What {if WTPQ3Val = No ", if anything,"} would you {If RETIREDV=1-4 "be"  If RETIREDV=5 "have been"}  willing to pay as an annualcontribution?

Please give your answer to the nearest £. "

£0….500

---

**WTPQ4Des**

Providers of occupational and workplace pension schemes currently issue a one-off pension <b>Retirement Pack<b>, giving information about retirement options, 4 months before your expected retirement date.

Some pension schemes now also provide a single page <b>summary Retirement Pack from age 50<b>, and every five years after that, until your pension pot is accessed. This summary includes:

- Information on your pension value, pension charges and pension guarantees in clear and accessible language.
- Signposting to pensions guidance and advice to understand your options at retirement.
- Information on warnings and potential risks as you approach decisions about your pension.

---

**WTPQ4Rec** [SINGLE CODE]

G_Single_II1

"Have you ever received a <b>Retirement Pack</b>?"

1. Yes, received a pack 4 months before my expected retirement date

2. Yes, received a summary pack from age 50

3. No

**WTPQ4Binary**

"Do you think schemes should provide a **<b>summary Retirement Pack<b>** to pension holders from age 50 and at 5-year intervals after that?"

1. Yes
2. No

---

**WTPQ4Val**

"Although the **<b>summary Retirement Pack<b>** is free at the point of use, it is ultimately funded from charges you pay to your pension provider.

Suppose that to ensure retirement packs continue to be offered, your pension charges needed to increase by **<b>£x<b>** or retirement packs would cease to be offered. Would you {IF RETIREDV=1-4 "be" IF RETIREDV=5 "have been"} willing to pay this amount as a contribution every five years? "

1. Yes
2. No

---

**WTPQ4ValY**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a contribution of **<b>£{SET AMOUNT TO {£X}+2}<b>** every 5 years?"

1. Yes

2.No

---

**WTPQ4ValN**

"{IF RETIREDV=1-4 "Would you be" IF RETIREDV=5 "Would you have been"} willing to pay a contribution of **<b>£{SET AMOUNT TO {£X}-2}<b>** every 5 years?"

1. Yes

2.No

---

**WTPQ4P**

"What {if WTPQ4Val = No ", if anything,"} would you {If RETIREDV=1-4 "be" If RETIREDV=5 "have been"} willing to pay?

Please give your answer to the nearest £. "

£0….500

---

**WTPIntro2**

We are now going to give you details of a new policy that may be introduced in the future, to help people manage their pension pots.

Please {IF CAWI "read", IF CATI "listen to"} the description of each new policy carefully.  After the description we will ask you about your views on each policy.

If you are already retired please think back to when you were planning for retirement.

---

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

**WTPQ5Des**

"One policy that may be introduced in the future is a <b>default pathway<b> for how you would access your Defined Contribution pension.

- When you reach retirement age there are a wide range of choices about how you take your pension. For example, you can purchase an annuity that gives a guaranteed income, draw down your pension income flexibly, take the money out in lump-sums, or leave the full amount invested.

- Each option comes with different benefits, drawbacks and tax implications.

- With the <b>default pathway<b> you would have the option to not make a decision yourself and instead let your pension provider  select a pathway for you, based on what they know about your needs and financial circumstances, to save you the time and effort of making an active decision.

- The amount you would receive from your pension may be higher or lower under this default option than you would receive from a different option."

_____

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

**WTPQ5Binary**

"Would you {IF RETIREDV=1-4 "want" IF RETIREDV=5 "have wanted"}  your pension provider to provide the option of a <b>default pathway<b> when you reach retirement age, to save you the time and effort of making an active decision on how take your pension?"

1. Yes

2. No

---

{ASK IF WTPQ5Binary=Yes or DK/REF}

## WTPQ5Val

"We are interested in how much people would **<b>value<b>** such a pathway.

Suppose that to enable providers to offer the default pathway, your pension charges needed to increase by a one-off amount, or the default pathway would not be offered.

How much would you {IF RETIREDV=1-4 "be willing"; IF RETIREDV=5 "have been willing"} to pay as a one-off increase in charges to your pension providers to have the option of a **<b>default pathway<b>** for how to access your pension? "

1. £0
2. £1-25
3. £26-50
4. £51-75
5. £76-100

_____

{ASK IF WTPQ5VAL>=2 ie would pay £1 or more}

## WTPQ5Valb

"What amount between {#WTPQ5VAL} would you {IF RETIREDV=1-4 "be willing"; IF RETIREDV=5 "have been willing"} to pay for the **<b>default pathway<b>?**

Please give your answer to the nearest £. "

£_

---

{ASK ALL}

## WTPQ6Des

"One policy that may be introduced in the future is the **<b>automatic merging of small pension pots<b>.** When you move between multiple jobs, you may end up with many small pension pots. Merging them can make them easier to manage but takes time and effort to arrange.

The benefits of merging your small pension pots include reducing charges in the longer-term, increasing your choices for investment and reducing the potential loss of key details.

The Government is consulting on an approach where you would have the option for **<b>small pension pots (up to £1,000) to be automatically merged for you<b>."**

---

{ASK ALL}

## WTPQ6Binary

"Would you {IF RETIREDV=1-4 "want" IF RETIREDV=5 "have wanted"} the option of having your **<b>small pension pots to be automatically merged<b>** into a government-approved scheme/pension provider, to save you the effort of doing it yourself?"

1. Yes

2. No
___

**WTPQ6Val**

We are interested in how much people would **<b>value<b>** such an option.

Suppose that to enable this **<b>automatic merging of small pots<b>,** your pension charges included an additional charge (each time two small pots got merged) or this service would not be offered.

How much would you {IF RETIREDV=1-4 "be willing"; IF RETIREDV=5 "have been willing"} to pay each time two small pension pots get merged to have the option that your small pots get automatically merged for you?

1.      £0

2.      £1-£15

3.      £16-£30

4.      £31-£45

5.      £46-£60
___

**WTPQ6Valb**

What amount between {#WTPQ6VAL} would you {IF RETIREDV=1-4 "be willing"; IF RETIREDV=5 "have been willing"} to pay for your small pots to be automatically merged?

Please give your answer to the nearest £. "

£_____

___

___

**PENFINAL**

"Just a few last questions about information you may have received regarding your pension(s)."

___

**PenWakeH** [SINGLE CODE]

 "You said earlier that you had received a retirement pack from a pension provider. How helpful did you find this retirement pack?"

G_Single_II1

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

---

{ASK IF WTPQ4REC=1 OR 2}

**PenWakeAct** [MULTICODE]

"What action, if any, did you take after receiving your retirement pack?"

G_Multi_II1

1. Contacted a regulated financial adviser
2. Contacted Pension Wise
3. Contacted other government/ consumer website(s) or services, e.g. Citizens Advice, MoneyHelper from the Money & Pensions Service, GOV.UK
4. Reviewed my overall pension savings
5. Researched my options independently
6. Other (Please write in)
7. No action taken [EXCLUSIVE]

---

{ASK IF WTPQ3REC=1}

**DCState** [Collapsible Grid]

"You said earlier that you had received a simple annual benefit statement from your pension provider. The following questions ask about this/these statements.

If you have received a simple annual benefit statement from more than one provider, please think about them as a whole.

G_Grid_II1

**DCState1** The information contained in my statement has helped me understand my current pensions situation

**DCState2**  The information contained in my statement has helped me understand how much income to expect in retirement

**DCState3** The information contained in my statement has prompted me to think about my retirement plans and make changes

1.      Yes
2.      No

---

{ASK IF WTPQ3REC=1}

**DCSSTATE4** [SINGLE CODE]

"Overall how helpful did you find the simple annual benefit statement?"

G_Single_II1

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

---

# CAI SPEC Mainstage

# Module 6: Financial literacy and household classification

---

{TS6 – set timestamp here}

---

{ASK ALL}

**FinLitI**

"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, {IF CAWI: 'click next and the 'Don't know' option will appear.', IF CATI 'just say so."}

---

{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?"

0….9997

---

{ASK ALL}

**FinLit5** [SINGLE CODE]

"And, how much would be in the account at the end of five years?"

G_Single_II1

1. More than £110
2. Exactly £110
3. Less than £110
4. It is impossible to tell from the information given

---

**FinLit7**

If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have more, less or the same amount of buying power in a year's time?

1. More

2. The same

3. Less

---

**PPLLInt6**

"And now a few last questions about your household circumstances."

---

**Religion** [SINGLE CODE]

"What is your religion?"

G_Single_II1

1. No religion
2. Christian (including Church of England and Catholic, Protestant (and all other Christian denominations)
3. Buddhist
4. Hindu
5. Jewish
6. Muslim
7. Sikh
8. Any other religion (please write in)

---

**MoveH**

Have you moved house since <FRS_Month> <FRS_Year>?

1. Yes
2. No

---

**MOVEA**

Have you moved abroad, that is outside Great Britain?

1. Yes
2. No

_____

**Tenure** [SINGLE CODE]

"Do you, or your household, own or rent the accommodation you live in?"

G_Single_II1

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

---

**Mortgage**

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

2000….2250

---

**GovSch** [SINGLE CODE]

"When you bought your property, did you make use of a government scheme aimed at helping people to buy their own home?

This might include a Help to Buy equity loan, Help to Buy, Mortgage Guarantee, Right to Buy, or a Lifetime ISA. Do NOT include buying through shared ownership."

1. Yes
2. No

---

**MoveExp** [SINGLE CODE]

"{If RETIREDV = 1 - 4: 'Do you expect to move house within 10 years of when you <b>fully retire</b>', IF RETIREDV= 5: 'Have you moved house since you <b>fully retired</b>'} from paid work?"

1. Yes
2. No
3. {If RETIREDV = 1 - 4: 'Maybe'}

---

**WhyMove** [MULTICODE]

"Why {IF RETIREDV=5 "did you decide" IF RETIREDV=1-4 "do you expect" IF MoveExp=3 "might you expect" to move once you {IF RETIREDV=5 "retired" IF RETIREDV=1-4 "retire"}?"

G_Multi_II1

1. To move to nicer accommodation/a better neighbourhood
2. To move to smaller accommodation [PROGRAMMER INSTRUCTION: codes 2 and 3 cannot be selected together]
3. To move to larger accommodation [PROGRAMMER INSTRUCTION: codes 2 and 3 cannot be selected together]
4. To move to cheaper accommodation
5. To move into rented accommodation (after selling house/flat)
6. To move to a different area as no longer need to be close to job/commute
7. To be closer to family or friends
8. Because of health/mobility needs
9. To move to supported housing or other specialist accommodation
10. Other reason (Please specify)

---

**TenureExp** [SINGLE CODE]

"{If RETIREDV = 1to 4: 'Do', IF RETIREDV= 5: 'Did'} you expect to be owning or renting your accommodation at the point when you fully {If RETIREDV = 1 – 4: 'retire', IF RETIREDV= 5: 'retired'} from paid work?"

G_Single_II1

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

---

**NotBuyRs** [MULTICODE]

"Here are some reasons people give for not wanting to buy or own a home. Which reason(s) apply to you."

G_Multi_II1

1. It is unlikely I will be able to afford it
2. I do not have a secure enough job
3. I would not want to be in debt
4. Repairs and maintenance would be too costly
5. I wouldn't want that sort of commitment
6. I prefer the flexibility of renting
7. I like it where I am
8. I have a secured tenancy

9.  Other reason

_____

{ASK ALL}

**SourceInc**

"Next there is a series of questions about any sources of income that you {IF PartnerDV=1 'and your spouse or partner'} receive."

_____

**SourceInc1** [SINGLE CODE]

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

1.  Yes
2.  No

---

{ASK ALL}

**SourceInc2_W2**[MULTICODE]

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

G_Multi_II1

1.  Income from a state pension
2.  Income from a private pension
3.  Neither of these {EXCLUSIVE}

---

{ASK ALL}

**SourceInc6_W2** [MULTICODE]

"Do you {IF PartnerDV=1 'and your spouse or partner'} receive any income from State Benefits? If yes, which?"

G_Multi_II1

1.  Child benefit
2.  Pension Credit
3.  Other means tested benefits: including universal credit, Income Support, Housing Benefit, Employment Support Allowance, Working Tax Credits, Child Tax Credits
4.  Carers Benefit
5.  Other State Benefits (please specify)
6.  G_NoneAns_II1{EXCLUSIVE}

---

{ASK ALL}

**SourceInc15** [SINGLE CODE]

"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}

**RIncGrpPd** [SINGLE CODE]

"When thinking about your own gross income do you usually think of this in weekly, monthly, or annual amounts?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc. {IF PartnerDV=1 Do not include your spouse or partner's income.'}"

1. Weekly
2. Monthly
3. Annual

---

{ASK ALL}

**RIncGrp** [SINGLE CODE]

"What is your own gross income from any of the sources you mentioned?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc. {IF PartnerDV=1 Do not include your spouse or partner's income.'}"

G_Single2_II1

1. {IF RIncGrpPd = Annual 'Less than £32,500 per year', IF RIncGrpPd = Weekly 'Under £625 per week', IF RIncGrpPd = Monthly 'Under £2,700 per month', IF RIncGrpPd = DK OR REF 'Under £625 per week / Under £2,700 per month / Less than £32,500 per year'}
2. {IF RIncGrpPd = Annual 'More than £32,500 per year', IF RIncGrpPd = Weekly 'Over £625 per week', IF RIncGrpPd = Monthly 'Over £2,700 per month', IF RIncGrpPd = DK OR REF 'Over £625 per week / Over £2,700 per month / More than £32,500 per year'}

---

{ASK IF RIncGrp = 1. Less than £32,500 per year}

**RIncGrp1** [SINGLE CODE]

"Is that…"

G_Single2_II2

1. {IF RIncGrpPd = Annual 'Less than £6,500 per year', IF RIncGrpPd = Weekly 'Less than £125 per week', IF RIncGrpPd = Monthly 'Less than £550 per month', IF RIncGrpPd = DK OR REF 'Under £125 per week / Under £550 per month / Less than £6,500 per year'}
2. {IF RIncGrpPd = Annual '£6,500 to under £12,500 per year', IF RIncGrpPd = Weekly '£125 to under £250 per week', IF RIncGrpPd = Monthly '£550 to under £1050 per month', IF RIncGrpPd = DK OR REF '£125 to under £250 per week / £550 to under £1,050 per month / £6,500 to under £12,500 per year'}

3. {IF RIncGrpPd = Annual '£12,500 to under £21,500 per year', IF RIncGrpPd = Weekly '£250 to under £425 per week', IF RIncGrpPd = Monthly '£1,050 to under £1,800 per month', IF RIncGrpPd = DK OR REF '£250 to under £425 per week / £1,050 to under £1,800 per month / £12,500 to under £21,500 per year'}
4. {IF RIncGrpPd = Annual '£21,500 to under £26,500 per year', IF RIncGrpPd = Weekly '£425 to under £500 per week', IF RIncGrpPd = Monthly '£1,800 to under £2,200 per month', IF RIncGrpPd = DK OR REF '£425 to under £500 per week / £1,800 to under £2,200 per month / £21,500 to under £26,500 per year'}
5. {IF RIncGrpPd = Annual '£26,0500 to under £32,500 per year', IF RIncGrpPd = Weekly '£50 to under £625 per week, IF RIncGrpPd = Monthly £2,200 to under £2,700 per month', IF RIncGrpPd = DK OR REF '£500 to under £625 per week / £2,200 to under £2,700 per month / £26,500 to under £32,500 per year'}

---

{ASK IF RIncGrp = 2. More than £32,500 per year}

**RIncGrp2** [SINGLE CODE]

"Is that…"

G_Single2_II2

1. {IF RIncGrpPd = Annual '£32,500 to under £37,000 per year', IF RIncGrpPd = Weekly '£625 to under £700 per week', IF RIncGrpPd = Monthly '£2,700 to under £3,075 per month', IF RIncGrpPd = DK OR REF '£625 to under £700 per week / £2,700 to under £3,075 per month / £32,500 to under £37,000 per year'}
2. {IF RIncGrpPd = Annual '£37,000 to under £42,000 per year', IF RIncGrpPd = Weekly '£700 to under £800 per week', IF RIncGrpPd = Monthly '£3,075 to under £3,500 per month', IF RIncGrpPd = DK OR REF '£700 to under £800 per week / £3,075 to under £3,500 per month / £37,000 to under £42,000 per year'}
3. {IF RIncGrpPd = Annual '£42,000 to under £53,000 per year', IF RIncGrpPd = Weekly '£800 to under £1025 per week', IF RIncGrpPd = Monthly '£3,500 to under £4,425 per month', IF RIncGrpPd = DK OR REF '£800 to under £1025 per week / £3,500 to under £4,425 per month / £42,000 to under £53,000 per year'}
4. {IF RIncGrpPd = Annual '£53,000 to under £79,500 per year', IF RIncGrpPd = Weekly '£1025 to under £1525 per week', IF RIncGrpPd = Monthly '£4,425 to under £6,625 per month' IF RIncGrpPd = DK OR REF '£1,025 to under £1,525 per week / £4,425 to under £6,625 per month / £53,000 to under £79,500 per year' }
5. {IF RIncGrpPd = Annual '£79,500 or more per year' IF RIncGrpPd = Weekly '£1,525 or more per week', IF RIncGrpPd = Monthly '£6,625 or more per month', IF RIncGrpPd = DK OR REF '£1,525 or more per week / £6,625 or more per month / £79,500 or more per year'}

---

{ASK IF PARTNERDV=1}

**PIncGrpPd** [SINGLE CODE]

"When thinking about your partner's gross income do you usually think of this in weekly, monthly, or annual amounts?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc."

1. Weekly
2. Monthly
3. Annual

**PIncGrp** [SINGLE CODE]

"What is your partner's gross income from any of the sources mentioned?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc."

G_Single2_II1

1. {IF PIncGrpPd = Annual 'Less than £32,500 per year', IF PIncGrpPd = Weekly 'Under £625 per week', IF PIncGrpPd = Monthly 'Under £2,700 per month', IF PIncGrpPd = DK OR REF 'Under £625 per week / Under £2,700 per month / Less than £32,500 per year'}
2. {IF PIncGrpPd = Annual 'More than £32,500 per year', IF PIncGrpPd = Weekly 'Over £625 per week', IF PIncGrpPd = Monthly 'Over £2,700 per month', IF PIncGrpPd = DK OR REF 'More than £625 per week / Over £2,700 per month / Over £32,500 per year'}

---

**PIncGrp1** [SINGLE CODE]

"Is that…"

G_Single2_II2

1. {IF PIncGrpPd = Annual 'Less than £6,500 per year', IF PIncGrpPd = Weekly 'Less than £125 per week', IF PIncGrpPd = Monthly 'Less than £550 per month', IF PIncGrpPd = DK OR REF 'Under £125 per week / Under £550 per month / Less than £6,500 per year'}
2. {IF PIncGrpPd = Annual '£6,500 to under £12,500 per year', IF PIncGrpPd = Weekly '£125 to under £250 per week', IF PIncGrpPd = Monthly '£550 to under £1050 per month', IF PIncGrpPd = DK OR REF '£125 to under £250 per week / £550 to under £1050 per month / £6,500 to under £12,500 per year'}
3. {IF PIncGrpPd = Annual '£12,500 to under £21,500 per year', IF PIncGrpPd = Weekly '£250 to under £425 per week', IF PIncGrpPd = Monthly '£1050 to under £1,800 per month', IF PIncGrpPd = DK OR REF '£250 to under £425 per week / £1,050 to under £1,800 per month / £12,500 to under £21,500 per year'}
4. {IF PIncGrpPd = Annual '£21,500 to under £26,500 per year', IF PIncGrpPd = Weekly '£425 to under £500 per week', IF PIncGrpPd = Monthly '£1,800 to under £2,200 per month', IF PIncGrpPd = DK OR REF '£425 to under £500 per week / £1,800 to under £2,200 per month / £21,500 to under £26,500 per year'}
5. {IF PIncGrpPd = Annual '£26,500 to under £32,500 per year', IF PIncGrpPd = Weekly '£50 to under £625 per week, IF PIncGrpPd = Monthly £2,200 to under £2,700 per month', IF PIncGrpPd = DK OR REF '£500 to under £625 per week / £2,200 to under £2,700 per month / £26,500 to under £32,500 per year'}

---

**PIncGrp2** [SINGLE CODE]

"Is that…"

G_Single2_II2

1. {IF PIncGrpPd = Annual '£32,500 to under £37,000 per year', IF PIncGrpPd = Weekly '£625 to under £700 per week', IF PIncGrpPd = Monthly '£2,700 to under £3,075 per month', IF

PIncGrpPd = DK OR REF '£625 to under £700 per week / £2,700 to under £3,075 per month / £32,500 to under £37,000 per year'}
2. {IF PIncGrpPd = Annual '£37,000 to under £42,000 per year', IF PIncGrpPd = Weekly '£700 to under £800 per week', IF PIncGrpPd = Monthly '£3,075 to under £3,500 per month', IF PIncGrpPd = DK OR REF '£700 to under £800 per week / £3,075 to under £3,500 per month / £37,000 to under £42,000 per year'}
3. {IF PIncGrpPd = Annual '£42,000 to under £53,000 per year', IF PIncGrpPd = Weekly '£800 to under £1025 per week', IF PIncGrpPd = Monthly '£3,500 to under £4,425 per month', IF PIncGrpPd = DK OR REF '£800 to under £1025 per week / £3,500 to under £4,425 per month / £42,000 to under £53,000 per year'}
4. {IF PIncGrpPd = Annual '£53,000 to under £79,500 per year', IF PIncGrpPd = Weekly '£1025 to under £1525 per week', IF PIncGrpPd = Monthly '£4,425 to under £6,625 per month' IF PIncGrpPd = DK OR REF '£1,025 to under £1,525 per week / £4,425 to under £6,625 per month / £53,000 to under £79,500 per year'}
5. {IF PIncGrpPd = Annual '£79,500 or more per year' IF PIncGrpPd = Weekly '£1525 or more per week', IF PIncGrpPd = Monthly '£6,625 or more per month', IF PIncGrpPd = DK OR REF '£1,525 or more per week / £6,625 or more per month / £79,500 or more per year'}

---

{ASK ALL}

**HIncInt** [SINGLE CODE]

"Is there anyone else in your household who receives income from any of the sources mentioned earlier?"

G_Single_II1

{IF CATI '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

---

{ASK IF HIncInt =1}

**HIncGrpPd** [SINGLE CODE]

"When thinking about your household's total gross income, do you usually think of this in weekly, monthly, or annual amounts?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc."

1. Weekly
2. Monthly
3. Annual

---

**HIncGrp** [SINGLE CODE]

"Which of the following options represents your household's total gross income?

By gross income, we mean income from all sources before deductions for income tax, National Insurance etc."

G_Single_II1

1. {IF HIncGrpPd = Annual 'Less than £32,000 per year', IF HIncGrpPd = Weekly 'Under £625 per week', IF HIncGrpPd = Monthly 'Under £2,700 per month', IF HIncGrpPd = DK OR REF 'Under £625 per week / Under £2,700 per month / Less than £32,500 per year'}
2. {IF HIncGrpPd = Annual 'More than £32,500 per year', IF HIncGrpPd = Weekly 'Over £625 per week', IF HIncGrpPd = Monthly 'Over £2,700 per month', IF HIncGrpPd = DK OR REF 'Over £625 per week / Over £2,700 per month / More than £32,500 per year'}

---

{ASK IF HIncGrp=1. Less than £32,500 per year}

**HIncGrp1** [SINGLE CODE]

"Is that…"

G_Single_II2

1. {IF HIncGrpPd = Annual 'Less than £6,500 per year', IF HIncGrpPd = Weekly 'Less than £125 per week', IF HIncGrpPd = Monthly 'Less than £550 per month', IF HIncGrpPd = DK OR REF 'Under £125 per week / Under £550 per month / Less than £6,500 per year'}
2. {IF HIncGrpPd = Annual '£6,500 to under £12,500 per year', IF HIncGrpPd = Weekly '£125 to under £250 per week', IF HIncGrpPd = Monthly '£550 to under £1050 per month', IF HIncGrpPd = DK OR REF '£125 to under £250 per week / £550 to under £1050 per month / £6,500 to under £12,500 per year'}
3. {IF HIncGrpPd = Annual '£12,500 to under £21,500 per year', IF HIncGrpPd = Weekly '£250 to under £425 per week', IF HIncGrpPd = Monthly '£1050 to under £1,800 per month', IF HIncGrpPd = DK OR REF '£250 to under £425 per week / £1050 to under £1,800 per month / £12,500 to under £21,500 per year'}
4. {IF HIncGrpPd = Annual '£21,500 to under £26,500 per year', IF HIncGrpPd = Weekly '£425 to under £500 per week', IF HIncGrpPd = Monthly '£1,800 to under £2,200 per month', IF HIncGrpPd = DK OR REF '£425 to under £50 per week / £1,800 to under £2,200 per month / £21,0500 to under £26,500 per year'}
5. {IF HIncGrpPd = Annual '£26,0500 to under £32,500 per year', IF HIncGrpPd = Weekly '£50 to under £625 per week, IF HIncGrpPd = Monthly £2,200 to under £2,700 per month', IF HIncGrpPd = DK OR REF '£500 to under £625 per week / £2,200 to under £2,700 per month / £26,500 to under £32,500 per year'}

---

{ASK IF HIncGrp = 2. More than £32,500 per year}

**HIncGrp2** [SINGLE CODE]

"Is that…"

G_Single_II2

1. {IF HIncGrpPd = Annual '£32,500 to under £37,000 per year', IF HIncGrpPd = Weekly '£625 to under £700 per week', IF HIncGrpPd = Monthly '£2,700 to under £3,075 per month', IF HIncGrpPd = DK OR REF '£625 to under £700 per week / £2,700 to under £3,075 per month / £32,500 to under £37,000 per year'}
2. {IF HIncGrpPd = Annual '£37,000 to under £42,000 per year', IF HIncGrpPd = Weekly '£700 to under £800 per week', IF HIncGrpPd = Monthly '£3,075 to under £3,500 per month', IF HIncGrpPd = DK OR REF '£700 to under £800 per week / £3,075 to under £3,500 per month / £37,000 to under £42,000 per year'}
3. {IF HIncGrpPd = Annual '£42,000 to under £53,000 per year', IF HIncGrpPd = Weekly '£800 to under £1025 per week', IF HIncGrpPd = Monthly '£3,500 to under £4,425 per month', IF HIncGrpPd = DK OR REF '£800 to under £1,025 per week / £3,500 to under £4,4425 per month / £42,000 to under £53,000 per year'}
4. {IF HIncGrpPd = Annual '£53,000 to under £79,500 per year', IF HIncGrpPd = Weekly '£1025 to under £1525 per week', IF HIncGrpPd = Monthly '£4,425 to under £6,625 per month' IF HIncGrpPd = DK OR REF '£1,025 to under £1,525 per week / £4,425 to under £6,625 per month / £53,000 to under £79,500 per year'}
5. {IF HIncGrpPd = Annual '£79,500 or more per year' IF HIncGrpPd = Weekly '£1522 or more per week', IF HIncGrpPd = Monthly '£6,625 or more per month', IF HIncGrpPd = DK OR REF '£1,525 or more per week / £6,625 or more per month / £79,500 or more per year'}

---

{ASK ALL}

**Debts** [MULTICODE]

"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?"

G_Multi_II1
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** [SINGLE CODE]

"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** [MULTICODE]

"Still thinking about your savings, which types of savings do you {IF PARTNERDV=1 'or your spouse or partner} have?"

G_Multi_II1

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** [SINGLE CODE]

"In total, what do you think these savings and investments are currently worth?"

G_Single_II1

{IF CATI 'INTERVIEWER: IF UNSURE, PROBE FOR BEST ESTIMATE.'}

1. Less than £10,000
2. £10,000 or above

---

{ASK IF SavAmt = 1. Less than £10,000}

**SavAmt1** [SINGLE CODE]

"Would you say that these savings and investments are worth:"

G_Single_II1

{IF CATI 'INTERVIEWER: IF UNSURE, PROBE FOR BEST ESTIMATE.'}

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** [SINGLE CODE]

"Would you say that these savings and investments are worth:"

G_Single_II1

{IF CATI 'INTERVIEWER: IF UNSURE, PROBE FOR BEST ESTIMATE.'}

1. £10,000-£14,999

2. £15,000-£59,999
3. £60,000-£99,999
4. £100,000 or more

---

**PropOwn** [MULTICODE]

"Which, if any, of the following types of property, other than your own home, do you own?

Include any properties being bought on mortgage."

G_Multi_II1

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. G_NoneAns_II1 {EXCLUSIVE}

---

END QUESTIONS E.G. THANK YOU AND VOUCHER ADMIN TO BE ADDED   INCLUDE LINK TO INFO SOURCES LEAFLET (INCLUDING LINK TO CHECK YOUR STATE PENSION TOOL)

- CAI SPEC PILOT

- Closing questions

---

{TS7 – set timestamp here}

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**Vouch** [SINGLE CODE]

"That now completes 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 £15 shopping voucher via email.

Are you happy to provide us with your email address for this purpose?"

3. Yes
4. No
5. {IF CATI "I do not have an email address"}

{ASK IF Vouch=2}

**NoEmail** [SINGLE CODE]

{IF CAWI "If you do not provide an email address, you will not be able to receive the £15 e-voucher. Are you sure you do not want to provide one?" IF CATI "If you do not want to provide an email address, we can send you a voucher in the post."

We will not use this email address to contact you for any reason other than to send the voucher."

1. Yes, I would like to provide an email address
2. No, I would not like to provide an email address

NODK/NOREF

---

{ASK IF Vouch=1 OR NoEmail = 1}

**VEmail1** [TEXT]

"{IF CAWI "Please enter your email address below", IF CATI "Please tell me your email address"}"

Text[100]

{HARDCHECK: If answer provided does not include @ or full-stop: "Please check and amend. E-mail addresses should contain an @ character and a full stop."}

---

{ASK IF Vouch=1 OR NoEmail = 1}

**VEmail2** [TEXT]

{IF CATI "INTERVIEWER: READ EMAIL ADDRESS BACK TO PARTICIPANT AND CONFIRM", IF CAWI "Please confirm your correct email address"}

Text[100]

{HARDCHECK: IF Email2 <> Email1: "The two email addresses you have entered are not the same. Please check and amend"}

---

{ASK IF (CATI AND Vouch=3 OR NoEmail=2)}

**POSTAL** [SINGLE CODE]

Are you happy to provide us with your address so that we can send you your voucher in the post?

1. Yes
2. No, I do not want to receive a voucher

---

{ASK IF POSTAL=1}

**VouchAdd** [TEXT]


Please tell me your postal address.

VouchAdd1

[TEXT]

VouchAdd2

[TEXT]

VouchAdd3

[TEXT]

VouchAdd4

[TEXT]

VouchAdd5

[TEXT]

VouchPostcode

[TEXT]

INTERVIEWER: READ EMAIL ADDRESS BACK TO PARTICIPANT AND CONFIRM

---

{ASK IF Vouch=1 OR NoEmail = 1 OR POSTAL=1}

**VName** [TEXT/SINGLE CODE]

"Please {IF CAWI: "enter" IF CATI "can I take"} your name, so the voucher can be addressed to the correct person."
{IF CATI "INTERVIEWER: READ NAME BACK TO PARTICIPANT AND CONFIRM"}

Title
[TEXT]

First name
[TEXT]
DK/REF not allowed
1. {IF CAWI "I do", IF CATI "Respondent does"} not wish to give {IF CAWI "my", IF CATI "their"} first name

Surname
[TEXT]
DK/REF not allowed

{IF CAWI "I do", IF CATI "Respondent does"} not wish to give {IF CAWI "my", IF CATI "their"} surname_____
_____{ASK IF {MOVEA=2 and CAWI) or _{MOVEA=2 and CATI AND POSTAL NOT AKSED}

**AddNew**

You mentioned earlier that you had moved since <FRS_Month> <FRS_Year>.

Please {IF CATI: tell me, IF CAWI: write in} your new postcode.

This information will be used for the purposes of this research only and will not be shared with anyone outside of the research team.

[Text] _____


{ASK ALL}

**CLOSE** [DISPLAY]

"{IF CATI "Thank you again for taking the time to talk to me today.", IF CAWI "Thanks again for taking the time to complete the survey."}

{IF Vouch=1 OR NoEmail = 1 "Please allow {IF PILOT=1 "approximately 3 to 4", IF PILOT=0 "approximately 2"} weeks for the voucher to arrive."}

{IF Postal=1 "Please allow approximately 3 to 4 weeks for the voucher to arrive."}

If you would like more information or support about the topics raised in the questionnaire you can find a list of useful organisations at: natcen.ac.uk/ppll."

_____


{TS8 – set timestamp here}

_____