

Appendix A

Technical report

This section provides further details about the methodology and sample researched.

30 case studies were conducted with organisations that had made, or seriously considered making, changes to their pension provision during the last two years. This was a relatively large number of case studies, but was necessary to cover the different types of change to pension provision and a mix of different sizes and types of employer.

A case study approach was required to satisfy the objectives of the study which required looking at the key issues from both the employer and employee perspective.

Employer interviews

Multiple interviews were conducted as it was necessary to talk to the people within the organisation who were responsible for pension, retirement policies and HR. In most organisations this required talking to more than person. It was also essential for us to talk to the senior managers with these responsibilities as it was considered that this was the only level at which respondents would have a full appreciation of the business reasons for the change and how the decisions were made. The job titles of those interviewed were as follows:

Table A.1 Respondent job titles of employer interviews

Job title	Number
Owner/ managing director	12
Finance director	16
Human Resources Director	16
Pensions Manager	8
Other	16

Where organisations had trade union or staff association representation or employee trustees, interviews were also conducted with these people as they were felt to play a key role in representing the interests of employees/members and might provide a useful 'bridge' between the employers' and employees' views and help us understand any differences. Interviews with trade union/staff association representatives were undertaken as part of seven of the case studies (nine representatives were interviewed) and interviews with employee trustees among three of the organisations.

All these interviews were conducted face-to-face and lasted about 60 minutes on average. All interviews were taped and transcribed.

Employee interviews

Interviews were conducted with both members of the pension scheme(s) and employees who were eligible but had not joined the scheme. Coverage of both groups was necessary to examine the reasons why employees do and do not join employers' schemes. We also needed to cover a mix of employees by age, gender and work status. This necessitated covering a reasonably large number of staff within each organisation.

Budgetary constraints meant it was not possible to conduct more than five to six interviews per organisation. Furthermore, whilst it would have been ideal to conduct all the interviews face-to-face, budgetary constraints, plus the view that some employees would prefer, for reasons of confidentiality, to conduct the interview out of the workplace, meant this was not always possible. We recognised the range of issues to be covered with employees was not as great as for employers and therefore these interviews could reasonably be conducted over the telephone.

Conducting interviews by telephone was also more practical for multi-establishment organisations where employees were located in different areas of the country. In the end, a mix of approaches (face-to-face and in-depth telephone interviews) was used as best suited the requirements and circumstances of each organisation. However, all interviews were conducted on a one to one basis, rather than on a group basis as it was recognised that employees' views and attitudes towards the scheme and their employer were very individual and thus could best be examined on a one-to-one basis. Interviews lasted about 20 minutes on average.

A total of 143 employees were interviewed across 29 of the 30 schemes who took part in the research. As discussed below, in one scheme we were unable to interview any employees. The profile of the interviews by sex, age, work status and scheme membership is shown below:

Table A.2 Profile of employees interviewed

	Total
Gender	
Male	62
Female	81
Age	
Under 30	35
30-49	65
50+	43
Occupational category	
Managerial/professional	42
Clerical/administrative	61
Service occupations	25
Manual	15
Scheme membership	
Member	79
Non-member	64

Screening exercise

A large screening exercise was conducted by telephone, to identify organisations which had made or considered making changes to their scheme in the last two years and were willing to take part in the research in principle. A total of 179 qualifying organisations were identified, but a substantial proportion of these had just introduced a Stakeholder scheme where no other provision existed. A total of 90 schemes were, therefore, selected and approached to see if they would take part in the study. They were selected to ensure we covered the different types of pension scheme changes and a mix of firms by size and type.

It was recognised that the study represented a significant burden on employers, both because of the demand on senior management time and the requirement to also gain the permission of employees to take part in the research and pass on their details to us. Organisations, who had agreed to take part in the research in principle at the screening stage, were then sent a letter from the DWP and IFF explaining in greater detail the reasons for the research, the issues to be covered and the commitment involved.

Thirty-two organisations initially agreed to take part in the research, but two organisation were dropped after conducting one to two employer interviews, when it became clear that they would not be able to provide employee names. (We deliberately over-recruited as we recognised there was a serious risk that employers might initially say they could provide employees' details and then change their mind or find this was not possible to do). In the end, one other organisation changed their mind at a late stage (once all the employer interviews had been completed), so employee interviews were conducted for 29/30 case studies.

The profile of the 30 organisations researched is given in Chapter 2 of this report.

Analysis

The interview scripts were analysed manually by the research team. The analysis sought to answer a series of key questions, related to the objectives of the study. Analysis was undertaken both within and across schemes. The analysis within schemes sought to examine how perceptions of, and reasons for, the changes in provision and other key questions varied between the different parties involved. The analysis across schemes examined how findings varied between key groups such as the size and nature of the employer, size and type of scheme, nature of the changes to the provision and the type of employee including whether they were members of the scheme or not, sex, age and work status.

Employer Topic Guide

A. Introduction

1. Explain purposes of study
2. Reassure respondent of confidentiality

B. Background to Organisation

1. CHECK/CONFIRM – Size of organisation / no. of sites / main business activities
2. What have been the key business challenges that your organisation has faced in recent years?
3. Has it been a period of change or a period of general stability?
4. What sort of changes have taken place?
 - Mergers / acquisitions
 - New products / new services / new markets
 - New working practices / new technologies
 - Changes in trading conditions, markets, competition, economic climate/context
 - Regulatory/legislative changes
 - Labour market changes (availability/cost of labour, skills required)
 - Pressure from employees/unions
5. How about in terms of human resources more specifically, what have been the challenges that you have faced over the last couple of years? How have you reacted to these challenges?
 - Recruitment – which levels of staff, what types of job roles?
 - Retention – which levels of staff, what job roles?
 - Skills gaps / changes
 - Employee benefits / work-life balance issues
6. Have there been any changes to the composition of your workforce (is it becoming older/younger, more/less reliant on contract/part-time staff etc.) What sort of impact have these changes had?
7. Have you made any changes to your HR policies / recruitment strategies / retention strategies? Why have these come about? What effect did you hope that these would have? Have you seen any impact yet?
8. What other challenges do you anticipate in the near future? How will these impact on your business (in terms of HR issues and more widely)? How do you intend to react?

C. Existing Provision

INTERVIEWER NOTE – ESTABLISH FULL DETAILS FOR EACH TYPE OF PENSION PROVISION THAT COMPANY MAKES – ALL OCCUPATIONAL PENSION SCHEMES, GPPs, PP ARRANGEMENTS, STAKEHOLDER PENSIONS)

1. Could you please give me a bit of detail about the pension arrangements that you make for employees at the moment. *(USE INFO. COLLECTED IN SCREENER AS A BASIS).*
2. Type /eligibility / SERPS-S2P status / who runs scheme
3. Do you as an employer make contributions to this scheme/arrangement? How much? How was the level of contribution decided?
 - Are there different contribution rates for different employees in the organisation? Why?
4. How long has this arrangement been in place?
5. Which of your staff are eligible to join this scheme / become part of this arrangement? IF RESTRICTIONS – Do these restrictions reflect which staff you are particularly interested in recruiting/retaining?
6. What proportion of eligible staff would you estimate are actually members or participate in this arrangement?
7. Why has your company decided to make pension arrangements for employees? What do you feel that you as an employer get out of making pension provision?
 - *IF NECESSARY – PROBE FOR RELATIVE IMPORTANCE OF:*
 - Social responsibility
 - Because competitors make provision
 - To help with recruitment/retention/morale – for which particular groups of staff?
 - To improve public perception of organisation
8. How important an issue are pensions to the organisation? Why?
9. Have you always viewed pension provision in this way or have there been any recent changes to the way in which your organisation thinks about pensions? Why have these come about?
10. How important do you feel that pensions are to your workforce? And how about to the unions/ staff association?
11. Do you tend to advertise the fact that you offer a pension (or contribute to pensions) when recruiting? Why / why not?
12. Do you feel that the fact that you offer pension arrangements has an impact on how staff view you as an employer?
13. Do you view the fact that you offer a pension as part of an employee's remuneration package? (A key part or a minor part? Does this vary by type of staff)
14. Do you think that it has any impact on the ease with which you can recruit staff or the length of time that they stay with you? Does it have any impact on morale?

15. How do you feel that your pension provision compares with your competitors? What do you think your competitors are offering in terms of pension provision? Has this had any impact on what you have chosen to offer?
16. What type of communication do employees tend to receive from you about the pension scheme? How regularly? What means of communication are used:
 - Website
 - Telephone number for queries
 - Posters/leaflets
17. Are employees re-prompted to join the scheme at all after they have joined the company? (CHECK FOR ANY DIFFERENCES BETWEEN SCHEME TYPES)
18. Is information about pensions sent out along with other HR/financial communication or does it tend to be sent out separately?
19. Do you have a dedicated budget for this type of communication? Whose responsibility is it? (Is there a dedicated member of staff?)
20. Who would employees talk to if they had a query about your pension scheme(s)?
(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES IF AT ALL POSSIBLE)

D. Setting up New Pension Provision (ASK IF HAVE SET UP A NEW SCHEME)

1. I understand that you have set up a new pension scheme over the course of the last couple of years, can you talk me through how this came about?
2. What scheme have you set-up (probe for as much detail as possible)?
 - Type / SERPS status / who runs scheme
 - Do you as an employer make contributions to this scheme? How much? How was this level decided upon? How much do employees contribute?
 - **IF HAD PROVISION BEFORE:** Are the contribution levels (both employer and employee) the same as for your previous scheme? Why/why not?
3. How long has the scheme been running?
4. What first prompted the decision to set up a new scheme?
 - Who/where did the impetus come from? What were the conditions that gave rise to it?
5. **IF NEW SCHEME REPLACED ANOTHER SCHEME** – What made you want to discontinue your old scheme? What role, if any, did the following play:
 - Changes in company ownership or structure
 - Changes in workforce structure
 - Changes in the costs of previous provision
 - The need to reduce costs, find cash or boost profits
 - Uncertainties / risk factors connected to previous provision
6. Who was involved in deciding whether or not to change your pension provision? Whose opinions did you consult (internally and externally)? What roles did each person play in the decision making? Who initiated the process / who was responsible for taking it forward?
 - What role, if any, did the trustees of the scheme play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence your decisions?
7. **ASK ALL WHO HAVE SET UP A SCHEME** - What other factors did you take into account when deciding on a scheme?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)
 - IF HAD NO PROVISION BEFORE – DISTINGUISH BETWEEN PROMPTS/ISSUES AROUND DECIDING TO OFFER PROVISION AND ISSUES AROUND WHICH SCHEME TO SELECT
8. What alternatives to this scheme did you explore? Why were these decided against? What made you decide on this particular scheme?

9. Who was involved in deciding which pension scheme you opted for? Whose opinions did you consult (internally and externally)? What roles did each person play in the decision making? Who initiated the process / who was responsible for taking it forward?
 - What role, if any, did the trustees of the scheme play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence your decisions?
 10. How exactly did the decision-making take place? Were reports/presentations compiled etc?
 11. How, if at all, do you feel (did you hope) that introducing this new scheme is going to impact on you as an employer?
 - Financially? In the short or long term? In terms of the risk to the organisation?
 - In terms of how your employees view working for your organisation (i.e. recruitment / retention/morale)? Will it help tackle any recruitment/retention issues that you have been experiencing?
 12. IF SCHEME SET UP A YEAR OR SO AGO: Have you noticed any impact yet? Have there been any effects that you didn't anticipate? How have employees responded to the set up of the scheme?
 13. What has the take up of the scheme been like? How many employees have joined? Any particular types? What are your feelings about the level of take up so far?
 14. **IF SET UP MORE RECENTLY:** What do you think the take-up of this new scheme is likely to be? How many and which type of employees?
 15. IF APPROPRIATE: How do you think take-up will compare with take-up of your previous scheme?
 16. **ASK ALL WHO HAVE SET UP A SCHEME:** Is the level of take-up of the scheme something that you as an employer care about? Why/why not? Do you envisage trying to encourage take-up in any way? How/why?
 17. Were your decisions around setting up a new scheme (either whether to or what sort of scheme to set up) been in any way affected by pension law/legislation? Positively or negatively? In what way? How did this impact on your decisions?
 18. How, if at all, were the details of this new scheme communicated to employees? Were there letters, seminars etc.?
 19. What were the key messages that you were trying to get across to employees in this communication?
 20. What kind of reaction was there to these forms of communication?
 21. Do you feel that employees understand how the new scheme works? What questions have been voiced?
 22. Do you intend to advertise the fact that you offer this new pension scheme when recruiting? Why/why not?
 23. Do you now view the fact that you offer this pension scheme as part of an employee's remuneration package? (A key part or a minor part?) Does this vary by type of staff?
 24. Do you think that setting up this new scheme will have any impact on the ease with which you can recruit staff or the length of time that they stay with you? Will it have any impact on morale?
- (INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES IF AT ALL POSSIBLE)

E. Changes made to Provision (ASK ALL)

INTERVIEWER NOTE – ENSURE THAT ALL CHANGES TO ALL TYPES OF PROVISION MADE ARE COVERED

1. IF HAVE SET UP NEW SCHEME – Can I just check, have you made any changes to the scheme since it has been set up?
 2. IF KNOW HAVE MADE CHANGES – I understand that you have made some changes to your pension provision over the course of the last 2 years, can you talk me through what these changes were? (USE INFO. ON SCREENER AS A BASIS. PROBE FOR AS MUCH DETAIL AS POSSIBLE)
 3. And how did they come about? – ASK FOR EACH CHANGE MADE
 4. What prompted the decision to change the scheme? – ASK FOR EACH CHANGE MADE
 5. What factors did you take into account when deciding whether to make changes / what type of changes to make?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)
 6. Who was involved in deciding about the changes that you made to your scheme? Whose opinions did you consult (internally and externally)? What roles did each person play in the decision making? Who initiated the process / who was responsible for taking it forward?
 - What role, if any, did the trustees of the scheme play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence your decisions?
 7. How did the decision-making take place? Were reports/presentations compiled etc?
- ESTABLISH INFORMATION BELOW FOR EACH CHANGE MADE TO SCHEME
8. When did these changes come into force?
 9. How, if at all, do you feel (hope) that making these changes is going to impact on you as an employer?
 - Financially? In the short or long term? In terms of the risk to the organisation?
 - In terms of how your employees view working for your organisation (recruitment/ retention/morale)?
 10. Do you feel that these changes make the scheme more or less attractive to employees?
 11. Do you expect these changes to have any impact on the take up of the scheme? In what way? Who will be more/less likely to join? What are your feelings about this? Is the impact on take-up something that your organisation is concerned about? Why/why not?
 12. IF MADE CHANGES A YEAR OR SO AGO: Have you noticed any impact yet? Have there been any effects that you didn't anticipate?
 13. Were your decisions around making changes to your scheme in any way affected by pension law/legislation? Positively or negatively? In what way? How did this impact on your decisions?

14. When these changes were made, were they communicated to....
- Existing members
 - Potential new members
15. How were the changes communicated? How much detail was given to employees about the rationale for the changes? What messages did you try to get across to employees about the changes?
16. Was/is there someone that employees can talk to about the impact of the changes on them? Who?
17. Do you feel that employees understand the changes that have been made? What questions have been voiced?
18. How did employees respond to the changes to the scheme?
- (INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES IF AT ALL POSSIBLE)

F. Changes considered (ASK ALL)

1. IF DO NOT KNOW FOR CERTAIN WHETHER CONSIDERED CHANGES – Are there any changes that you have seriously considered making to your pension arrangements over the last couple of years (but have not yet implemented or rejected)?

What changes have you considered? (*PROBE FOR AS MUCH DETAIL AS POSSIBLE*)
2. IF KNOW HAVE CONSIDERED CHANGES – I understand that you have considered making some changes to your pension provision over the course of the last 2 years, can you talk me through what these changes were? (*USE INFO. ON SCREENER AS A BASIS. PROBE FOR AS MUCH DETAIL AS POSSIBLE*)
3. What prompted you to start thinking about changing your pension scheme?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)
4. Have you considered any alternatives to making changes to your pension scheme (such as taking out another type of scheme etc.)
5. What would be the impact that you would expect (or hope) from making these changes?
 - Financially? In the short or long term? In terms of the risk to the organisation?
 - In terms of how your employees view working for your organisation?
 - Would they help with any recruitment or retention problems that you are experiencing?
6. Who was involved in deciding about whether or not to make these changes to your scheme? Whose opinions did you consult (internally and externally)? What roles did each person play in the decision making? Who initiated the process / who was responsible for taking it forward?
 - What role, if any, did the trustees of the scheme play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence your decisions?
7. Have your decisions around whether or not to make changes to your provision been in any way affected by pension law/legislation? Positively or negatively? In what way? How did this impact on your decisions?
8. Are these changes something you are still thinking about implementing or have you decided against?
9. IF STILL CONSIDERING: How long have these changes been under consideration? How likely do you think it is that they will happen? What does the likelihood of the changes going ahead depend on?
10. IF DECIDED AGAINST: What was it that made you decide against making these changes?

G. Retirement policies

1. I understand that your normal retirement age for employees is (*TAKE FROM SCREENER*), how was the age arrived at? Is it the same for all types of employees?
2. Have there been any changes to your normal retirement age recently? What and why?
3. What have been the trends recently in your organisation in terms of retirement age? What is the balance between early and late retirement? Has this changed in recent years? Why? Are these changes for the better or worse from your perspective?
4. In the last few (5ish) years have you had any incidences of employees working beyond your normal retirement age? How many?
 - How did this come about (*ASK ABOUT BOTH EARLY AND LATE RETIREMENT*)? At the request of you as an employer or the employee or a union? Part of wider thinking about HR/business needs or not?
 - Do you have a formal policy around allowing employees to work beyond normal retirement age? Why was this brought in? What prompted you to start thinking about this?
 - What sort of impact has the policy had (or do you hope it will have)?
 - Financially? In the short or long term?
 - In terms of how employees view working for your organisation?
 - Benefits v. complications? Have there been any pension-related complications?
5. IF DO NOT HAVE A FORMAL POLICY BUT HAVE ALLOWED – Is this something that you anticipate allowing in the future? How will you decide when/if to allow it to happen in the future? Will you approach some employees or only offer if approached? Which staff would you consider it for?
6. IF NOT HAD ANY INCIDENCES OF WORKING BEYOND NRA – Have you ever considered allowing employees to work beyond normal retirement age? Is this something that employees have requested? Or unions?
7. IF HAVE DECIDED NOT TO ALLOW – What made you decide against allowing this?
 - What are your concerns? Do you envisage any benefits of allowing it?
8. In the last few years, have there been any incidences where you have allowed employees to work differently in the run up to retirement – either through working different hours or doing different types of work?
 - How did this come about? At the request of you as an employer or the employee or a union? Part of wider thinking about HR/business needs or not?
 - Do you have a formal policy around allowing employees to work in this way as they approach retirement? Why was this brought in? What prompted you to start thinking about this? Do you view this as a way of enabling employees to work beyond normal retirement age?
 - What sort of impact has the policy had (or do you hope it will have)?
 - Financially? In the short or long term? In terms of the risk to the organisation?
 - In terms of how employees view working for your organisation?
 - Benefits v. complications? Have there been any pension-related complications?
 - IF DO NOT HAVE A FORMAL POLICY BUT HAVE ALLOWED– Is this something that you anticipate allowing in the future? How will you decide when/if to allow it to happen in the future? Will you approach some employees or only offer if approached? Which staff would you consider it for?
9. IF NOT HAD ANY INCIDENCES OF FLEXIBLE WORKING – Have you ever considered allowing employees to change the way in which they work as they approach retirement? Is this something that employees have requested? Or unions?
10. IF HAVE DECIDED NOT TO ALLOW – What made you decide against allowing this?
11. What are your concerns? Do you envisage any benefits of allowing it?
12. Have any problems that you are having in terms of recruitment or retention impacted on your decisions on allowing flexible retirement practices?
13. Who is involved in deciding about your retirement policies? Whose opinions did/do you consult (internally and externally)? What roles did each person play in the decision making? Who initiated the process / who was responsible for taking it forward?
 - What role, if any, did the trustees of the scheme play?
 - Were employees consulted over the decisions on retirement policies? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence your decisions?
14. How did the decision-making take place? Were reports/presentations compiled etc?
15. *ESTABLISH WHETHER THESE PEOPLE ARE THE SAME OR DIFFERENT TO THOSE INVOLVED WITH PENSIONS. Why are same/different people involved (deliberate or not)?*
16. Has your thinking about pensions (in terms of the changes you have made or considered making to your pension provision) – impacted on your views on staff retirement? Or vice versa? How / which decisions have been affected?
17. Do these issues tend to be discussed together within your organisation?
18. Do you feel that they should be? Do you feel that there is a link between pension issues and retirement policies/issues – which drives which?
19. How, if at all, are your policies or positions on retirement communicated to employees? How often and when? Just when approaching retirement?
20. Are they communicated separately or at the same time as other pensions/retirement information?
21. Who would employees go to if they had any questions about their own retirement? (*ESTABLISH WHETHER THIS IS THE SAME PERSON THAT THEY WOULD SEE ABOUT PENSIONS QUERIES*)
22. IF HAVE MADE CHANGES TO PENSION PROVISION – Have you noticed any impact on how your employees view retirement of the changes that you have made to your pension provision?

(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES ABOUT RETIREMENT IF AT ALL POSSIBLE)

THANK AND CLOSE

Employee Topic Guide

Introduction

- Explain purposes of study
- Reassure respondent of confidentiality

Background

- Name, job title and responsibilities?
- Working pattern full or part time?
- Record gender and age.
- Marital status/ house hold composition / whether they have dependents
- How long have you worked for [COMPANY]?
- Check / Record whether a member of a pension scheme or not?
- IF THERE IS A TU / SA: are they are a member

ASK ALL MEMBERS OF PENSION SCHEME:

Understanding of Pension scheme

- When did you join your pension scheme?
- Why did you decide to join the scheme?
 - What about the scheme appealed to you?
 - Were there any other factors that influenced your decision (Prompt: did they feel it was obligatory / felt forced into joining because everyone else does etc..)
- We all know that pensions can be a complicated area - can you talk me through what you understand about the way your pension scheme works?
 - What type of scheme is it?
 - Who contributes to the scheme and how much?
 - IF EMPLOYER CONTRIBUTES: The importance of this in the decision to join scheme?
 - How often and how much does the employer contribute?
 - IF EMPLOYER CONTRIBUTES: Is it a set amount of contributions or making voluntary contributions?
 - Can you explain to me how the pension that you will receive will be calculated?
 - Do you feel what you get will be adequate for your future needs?
 - What do you know about tax relief? (PROMPT £1 of lost salary equates to more than £1 saved in the pension scheme)
 - Does this affect your view of the pension scheme?
 - Do you find this gives you an incentive to save?

- How well do you feel you understand the pension scheme that you are a member of?
 - IF DON'T UNDERSTAND VERY WELL: What aspects do you find confusing or don't you understand very well?
 - Is this a problem or do you feel quite happy that it is being looked after by the company / adviser?
 - Would you like more information on how the scheme works? Whose responsibility do you feel it is to provide this? What further information would you have liked?
 - IF DO UNDERSTAND: Is this because the scheme was very well explained to you by the company / the adviser or because you researched the scheme yourself?
 - IF RESEARCHED SCHEME: Where did you seek information on your pension scheme?
 - Are you aware of the vesting period of your scheme?

(Explain if necessary: If you join an OPS and leave within 2 years you can not stay in the scheme; you just get your money back.
- If you were to change jobs how do you think this will affect your pension policy?
 - How flexible do you feel your pension scheme is?
 - Was this a factor in deciding to join the scheme?
- Do you understand what will happen to your pension scheme if you were to retire early? / Retire late?
- When you first joined your pension scheme - did you receive any information about it?
 - IF YES: Who from?
 - Are you happy with who provided the information? Would you have liked to see information provided by anyone else? Who?
 - In what way was this information delivered to you? (Prompt: Scheme booklet / Presentation / circulars etc..)?
 - Are you happy with this method of delivery? How else would you like to see the information made available?
 - Did you read this information?
 - IF YES - Have you re-read or referred back to it at anytime? IF SO - Why / When?
 - IF NO - Why didn't you read it?
- Did you keep the information? Since joining, what sort of information have you received about your pension scheme?
 - How frequently have you received this information? Would you like more information / information more frequently?
 - Did you read this information?
 - Did you keep the information? IF NO - Why not?
- Has any member of your trade union / staff association ever spoken to you about pensions?
 - What did they say?
 - What effect did this have on you?
- Are you aware of any pension scheme trustees or employee trustees?
 - Have you ever talked to these about your pension scheme? What did you discuss?

ASK ALL MEMBERS OF PENSION SCHEME:

Role of Pension scheme in decision to join company

- Check if made aware of scheme before or after joining company?
 - IF TOLD BEFORE: Was this before or after deciding to accept the job?
 - Did the pension scheme affect your decision of whether to join the company or not?
- Did you view the pension as part of a salary package / your wage
 - Major or minor?

ASK ALL

- How do you feel about the employer?
 - IF GOOD EMPLOYER: Does the pension scheme affect this?
 - In what ways are they a good employer?
- IF A MEMBER OF A PENSION SCHEME: Would the fact that you are a member of a pension scheme affect your decision to stay / leave the company?
- How do you think pension provision compares with similar employers (Of a similar size and type?)
- Do you feel that the pension provision available is the same for all employees or do some employees get a better deal? Which employees?

ASK ALL EMPLOYEES NOT MEMBERS OF A PENSION SCHEME

Why not part of pension scheme

- Why have you decided not to join the pensions scheme?
 - Did anything about the scheme not appeal to you?
 - Were there any other factors that you took into account when deciding not to join the scheme (PROMPT: Couldn't afford it; didn't anticipate staying with employer; simply not interested)?
 - Do you have any other sources for retirement (property, stocks, shares and other investments etc..)
- We all know that pensions can be a complicated area - can you talk me through what you understand about the way pension schemes work?
 - What do you know about tax relief? (PROMPT £1 of lost salary equates to more than £1 saved in the pension scheme)
 - Does this affect your view of the pension scheme?
 - Do you find this gives you an incentive to save?
- Do you feel you have adequate information available to make an informed decision? What further information would you like to see?

- Is joining something you are currently considering? Why? Why not?
 - IF NOT CONSIDERING: Is there anything that could be done to encourage you to consider taking out a pension?
 - Are there any changes you would like to see made in pension provision that would encourage you to take one?
 - IF CONSIDERING: Have any recent changes to pension led you to consider taking out a pension scheme?
 - Have you considered joining at any point since your initial decision not to?
 - Why was this?
- Can I just check, have you been asked whether you wanted to join the scheme (either by letter or in person) at any point since first approached?
- How were you prompted?
 - Who by?
 - What did they say?
 - At what stage? (after you'd been with the company a certain time / when you were promoted etc..)
- Has any member of your trade union / staff association ever spoken to you about pensions?
 - What did they say?
 - What effect did this have on you?

ASK ALL EMPLOYEES AT ORGANISATIONS WHERE CHANGES HAVE BEEN MADE TO PENSION POLICY

Understanding of changes made to pension scheme

- Your company has recently made some changes to pension policy, how aware are you of the changes that have been made?
(INTERVIEWER: IF NOT FULLY AWARE
 - IF AWARE: What is your understanding of the changes that have been made?
 - And how did you find out about the changes taking place? Have you been happy with the way these changes have been communicated to you?
 - Would you have liked more information about the changes that were taking place? In what areas?
 - IF AWARE AND PART OF A SCHEME: How will these changes will affect you and your pension?
 - How expected value of pension might change
 - Whether these will affect other savings decisions
 - Whether these will affect decisions around retirement

- What benefits?
- Are you concerned in anyway about how these changes affect your pension provision?
- Do you feel that these changes have affected the way you feel about your pension scheme? In what way and why?
- Has it effected the likelihood to remain with the company as a result of the pension policy changes? Why is this?
- Do you feel these changes will have more / less affect on other groups of staff
- IF YES:Who?
- Does this affect your vies about the company?
- IF AWARE BUT ARE NOT PART OF A SCHEME: Have these changes affected the likelihood of you joining the scheme now? Why is this? In what way have the changes made the scheme more / less attractive?
- IF UNAWARE: EXPLAIN THE MAIN CHANGES:
- How will these changes will effect you and future pension decisions?
- How expected value of pension might change
- Whether these will affect other savings decisions
- Whether these will affect decisions around retirement
- What benefits?
- Are you concerned in anyway about how these changes affect your future pension provision?
- Do you feel that these changes will affect the way you feel about pension schemes? In what way and why?
- Why didn't you know about these changes?
- In what way could the changes have been better communicated?
- IF CHANGES HAVEN'T HAD A GREAT AFFECT: Have the changes made any differences to your perception of the company?

ASK ALL

Future Change

- Do you expect further changes to be made to pension provision in the near future?
 - (NOTE WHETHER RESPONDENT SEEMS NEGATIIVE OR POSITIVE ABOUT POSSIBILITY OF FUTURE CHANGES)
 - What changes do you think will be made in the future?
 - Why do you think these changes will be made?
- How far do you think the employer is able to change the scheme for existing members?

Retirement policy

- At present what are your retirement plans?
 - Whether you will retire early / prefer to stay on beyond normal retirement age?
 - Have any recent changes to pension provision affected your retirement plans?
 - IF NOT ASKED ALREADY: Do you have any other sources for retirement other than a pension (property, stocks, shares and other investments etc)

Final issues / Anything we have not talked about yet you feel is important

THANK AND CLOSE

Trade Union/Staff Association/Employee Trustee topic guide

A. Introduction

1. Explain purposes of study
2. Reassure respondent of confidentiality

B. Background

IF TRADE UNION/STAFF ASSOCIATION:

1. Job title and responsibilities
2. Working relationship with senior management – stage respondent consulted over decisions
3. Number of staff with TU/SA membership
4. Whether respondent is a full time (paid) official, part –time or voluntary
5. What do they feel are key issues for staff at the moment
6. How high are pension issues on your agenda at the moment?
7. And how about on the agenda of staff in this organisation?
8. How high are retirement issues on your agenda at the moment?
9. And how about on the agenda of staff in this organisation

IF EMPLOYEE TRUSTEE

10. Job title and responsibilities
11. Working relationship with senior management – stage respondent consulted over decisions
12. How long have they been a trustee
13. How many employee trustees are there
14. How are Employee Trustees chosen and who makes the decision
15. Why decided to take on role
16. **What are main challenges faced by employee trustees at this organisation at the moment?**

C. Existing Provision

INTERVIEWER NOTE – REFER BACK TO TYPE OF PENSION PROVISION THAT COMPANY MAKES – ALL OCCUPATIONAL PENSION SCHEMES, GPPs, PP ARRANGEMENTS, STAKEHOLDER PENSIONS)

1. Why do you feel the company makes/introduced pension arrangements for employees? What do you feel that the employer get out of making pension provision?
 - IF NECESSARY – PROBE FOR RELATIVE MIPORTANCE OF:
 - Social responsibility
 - Because competitors make provision
 - To help with recruitment/retention/morale – for which particular groups of staff?
 - To improve public perception of organisation
2. How important an issue are pensions to the organisation? Why?
3. How they feel employer views scheme and how they view scheme
 - Do you think that the employer has always viewed pension provision in this way or have there been any recent changes to the way in which the organisation thinks about pensions? Why have these come about?
4. How do you feel the organisations pension arrangements compare with other employees (of a similar type and size)
 - Are levels of provison similar for all groups of employees – if not benefits most / least (probe for age, gender, full or part time, seniority)
5. How important do you feel that pensions are to the workforce?
 - PROBE : whether feel employer feels they are more/less important or about same
6. Do you feel that the fact that the organisation offers pension arrangements has an impact on how staff view the organisation?
 - In what ways does this impact on how staff view the organisation and does this vary between different groups of employees
7. Do you view pension arrangements as part of an employee's remuneration package? (A key part or a minor part? Does this vary by type of staff)
 - How do you think the employer and the employee view this?
8. Do you think that the fact that the organisation offers a pension has an effect on recruitment/retention or on morale within the organisation?
9. What information do staff receive about pensions from the firm – probe for types and frequency of communication
10. What type of communication do employees tend to receive about the pension scheme? How regularly? What means of communication are used:
 - Website
 - Telephone number for queries
 - Posters/leaflets

Why are such communications sent – are they read by all staff?

How well do you feel staff understand the information? Any misunderstandings or misinterpretations among staff ?

11. What are your views on this communication? How effective do you think it is? What could be done to make it more effective? What are the pros and cons of different methods of communicating pensions information? What is the best way of doing it?
12. What role, if any, do you play in communicating information about scheme to employees- if any probe for details
13. Are employees re-prompted to join the scheme at all after they have joined the company? (CHECK FOR ANY DIFFERENCES BETWEEN SCHEME TYPES) PROBE for whether by company or by them

Do you think the level of take up is good – why? / why not?

Whether generally increasing / decreasing since change and why?

Whether feel employer should or could do more to boost take up ratio?

14. Who would employees talk to if they had a query about your pension scheme(s)?

Do you provide an explanatory or advisory function? Is it part of your job role and are you equipped to do it?

(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES SPECIFICALLY PROVIDED BY THEM/OR IF NOT OBTAINED FROM EMPLOYER)

ASK ALL Overall Change to Pension system

- I understand the organisation has made changes to the pension system over the course of the last couple of years. What are the key changes that have been made to pension provision:
 - Changes to the basis of the scheme?
 - Alterations to eligibility and other rules?
 - Introducing new schemes?
 - As an addition?
 - As a replacement?
 - Abandoning existing schemes?

D. Setting up New Pension Provision (ASK IF HAVE SET UP A NEW SCHEME)

1. Thinking about the new pension scheme that was introduced, can you talk me through how this came about?
2. As far as you know, what first prompted the decision to set up a new scheme?
 - Who/where did the impetus come from? What were the conditions that gave rise to it?
3. What other factors were taken into account when deciding on a scheme?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)

Probe: Whether factors specific to firm similar to other types of firm (of similar size and type)

 - IF HAD NO PROVISION BEFORE – DISTINGUISH BETWEEN PROMPTS/ISSUES AROUND DECIDING TO OFFER PROVISION AND ISSUES AROUND WHICH SCHEME TO SELECT
4. How and when were you informed about the new type of pension scheme?
5. Were you personally involved in deciding whether or not to change the company's pension provision?
 - What role, if any, did the trustees of the scheme play?- what role did employee trustees play specifically
 - What role if any did the trade union / staff association play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through TU/SA)? What were their views? Did these views influence the decisions?
6. Do you feel that introducing this new scheme is going to impact on how employees view working for the organisation (i.e. recruitment / retention/morale)?

How did employees respond to the new scheme?
7. IF SCHEME SET UP A YEAR OR SO AGO: Have you noticed any impact yet? How have employees responded to the set up of the scheme?
8. What has the take up of the scheme been like? How many employees have joined? Any particular types? What are your feelings about the level of take up so far?
9. **IF SET UP MORE RECENTLY:** What do you think the take-up of this new scheme is likely to be? How many and which type of employees?
10. IF REPLACED AN OLDER SCHEME How do you think take-up will compare with take-up of your previous scheme?
11. **ASK ALL WHO HAVE SET UP A SCHEME:** Is the level of take-up of the scheme something that you feel the organisation cares about? Why/why not? Do you envisage the organisation and/or you trying to encourage take-up in any way? How/why?
12. How, if at all, were the details of this new scheme communicated to employees by the employer? Were there letters, seminars etc.?

13. What are your views on this communication (or lack of communication)? Were you satisfied with the way that the process was handled?
14. What were the key messages that came across from this communication?
15. What kind of reaction was there to these forms of communication?
16. Do you feel that employees understand how the new scheme works? What questions have been voiced?
17. Have you specifically communicated with employees about the new scheme? In what way? Why did you feel it was necessary to communicate with employees aswell?

(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES SPECIFICALLY ISSUED BY THEM OR EMPLOYER IF NOT ALREADY OBTAINED)

E. Changes made to Provision (ASK ALL)

INTERVIEWER NOTE – ENSURE THAT ALL CHANGES TO ALL TYPES OF PROVISION MADE ARE COVERED

1. Thinking about the changes that the organisation has made to your pension provision over the course of the last 2 years, how did they come about? – ASK FOR EACH CHANGE MADE
2. As far as you know, what prompted the decision to change the scheme? – ASK FOR EACH CHANGE MADE
3. What other factors were taken into account when deciding whether to make changes / what type of changes to make?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)

Probe: Whether factors specific to their firm or similar to other types of firm (of similar size and type)
4. How were you informed about the changes?
5. Were you personally involved in deciding about the changes that you made to your scheme?
 - What role, if any, did the trustees of the scheme play?- what role did employee trustees play specifically
 - What role if any did TU/SA play?
 - Where scheme members (or employees in general) consulted over the decision to change your pension scheme? IF SO – How (e.g. directly or through TU/SA)? What were their views? Did these views influence the decisions?

ESTABLISH INFORMATION BELOW FOR EACH CHANGE MADE TO SCHEME

6. When did these changes come into force?
7. How, if at all, do you feel that making these changes is going to impact on how employees view working for the organisation (i.e. recruitment / retention/morale)?
8. Do you feel that these changes make the scheme more or less attractive to employees?

How do you think take-up will compare with take-up of before the changes were made?

Do you expect these changes to have any impact on the take up of the scheme? In what way? Who will be more/less likely to join? What are your feelings about this? Is the impact on take-up something that you are concerned about? Why/why not?

- What about the employer – are they concerned about the level of take up
9. IF MADE CHANGES A YEAR OR SO AGO: Have you noticed any impact yet? Have there been any effects that you didn't anticipate?
 10. When these changes were made, were they communicated to....
 - Existing members
 - Potential new members
 11. How were the changes communicated? How much detail was given to employees about the rationale for the changes? What messages did the organisation try to get across to employees about the changes?
 12. What are your views on this communication (or lack of communication)? Were you satisfied with the way that the process was handled?
 13. Was/is there someone that employees can talk to about the impact of the changes on them? Who?
 14. Do you feel that employees understand the changes that have been made? What questions have been voiced?
 15. How did employees respond to the changes to the scheme?
 16. Have you specifically communicated with employees about these changes? In what way? Why did you feel it was necessary to communicate with employees as well?

(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES ISSUED SPECIFICALLY BY THEM OR EMPLOYER IF NOT OBTAINED ALREADY)

F. Changes considered (ASK ALL)

1. Are you aware of any other changes that the organisation has considered making to the pension provision over the course of the last 2 years?
2. IF AWARE OF CONSIDERATION OF CHANGES – As far as you know, what prompted the organisation to consider these changes?
 - ESTABLISH BALANCE BETWEEN INTERNAL FACTORS (change in ownership, workforce structure, pension costs etc.) AND EXTERNAL ONES (regulation/legislation etc.)

Probe: Whether factors specific to their firm or similar to other firms (of similar type and size)
3. Has the organisation considered any alternatives to making these changes to the pension scheme (such as taking out another type of scheme etc.)
4. What do you think would be the impact of making these changes be in terms of how employees would view working for the organisation (i.e. recruitment / retention/morale)?
5. Would do you think would be the impact in terms of the take-up of the scheme?

6. How and when were you informed about making these changes?
7. Have you been involved personally in making the decisions about whether or not to make these changes to the scheme?
 - Has this involvement been at a personal level or as part of a group?
 - What role, if any, have the trustees of the scheme played? - what role did employee trustees play specifically?
 - What role if any has the TU/SA played?
 - Have scheme members (or employees in general) been consulted over the decision to change your pension scheme? If SO – How (e.g. directly or through TU/SA)? What were their views? Did these views influence the decisions?
8. How likely do you think it is that these changes will happen? What does the likelihood of the changes going ahead depend on?

G. Retirement policies

1. I understand that this organisation's normal retirement age for employees is (*TAKE FROM SCREENER*). Have there been any changes to your normal retirement age recently? What and why?
2. What have been the trends recently in your organisation in terms of retirement age? What is the balance between early and late retirement? Has this changed in recent years? Why? Are these changes for the better or worse from your perspective?
3. What is the TU / SA position with regards to retirement age? What age do you think it should ideally be?
4. Would you like to see more early retirement or more late retirement? Why?
5. Is there any demand from employees for changes to retirement?
6. Would you like to see more early retirement or more late retirement? Why?
7. In the last few (5ish) years have there been any incidences of employees working beyond the normal retirement age? How many?
 - How did this come about (*ASK ABOUT BOTH EARLY AND LATE RETIREMENT*)? At the request of the employer or the employee?
 - Was TU/SA involved - how?
 - Were pension scheme trustees and you specifically involved – how?
8. Is there a formal policy in this organisation about allowing employees to work beyond the normal retirement age?
 - IF HAVE FORMAL POLICY - What sort of impact has the policy had in terms of how employees view working for your organisation?
 - What have been the Benefits v. complications of introducing policy? Have there been any pension-related complications?

9. IF DO NOT HAVE A FORMAL POLICY BUT HAVE ALLOWED – Is this something that you anticipate the employer allowing in the future? How do you foresee it might happen - Will they approach some/all employees or only offer if approached? Which staff do you feel it should be available to ?
10. IF NOT HAD ANY INCIDENCES OF WORKING BEYOND NRA – Has the organisation ever considered allowing employees to work beyond normal retirement age? Is this something that employees or TU/SA or pension scheme trustees or employee trustees have requested?
11. IF HAVE DECIDED NOT TO ALLOW – Why do you feel the firm has decided against allowing this?
 - What are your concerns? Do you envisage any benefits of allowing it?
12. In the last few years, have there been any incidences where employees have been allowed to work differently in the run up to retirement – either through working different hours or doing different types of work?
 - How did this come about? At the request of employer or employees ?
 - Was TU/SA involved - how?
 - Were pension scheme trustees and you specifically involved – how?
13. Is there a formal policy in this organisation about allowing employees to work differently in the run up to retirement?
 - IF HAVE FORMAL POLICY - What sort of impact has the policy had (or do you hope it will have) in terms of how employees view working for your organisation?
 - Benefits v. complications of introducing policy? Have there been any pension-related complications?
14. IF DO NOT HAVE A FORMAL POLICY BUT HAVE ALLOWED – Is this something that you anticipate the employer allowing in the future? How do you foresee it might happen - Will they approach some/all employees or only offer if approached? Which staff do you feel it should be available to ?
15. IF NOT HAD ANY INCIDENCES OF FLEXIBLE WORKING – Has the firm ever considered allowing employees to work beyond normal retirement age? Is this something that employees or TU/SA or pension scheme trustees or employee trustees have requested?
16. IF HAVE DECIDED NOT TO ALLOW – Why do you feel the firm has decided against allowing this?
 - What are your concerns? Do you envisage any benefits of allowing it?
17. Do you feel that any problems the organisation is having in terms of recruitment or retention impacted on the decisions on allowing flexible retirement practices?
18. Who is involved in deciding about retirement policies? What role, if any, did the trustees of the scheme play- what about employee trustees specifically? What role if any did TU/SA play
 - Have employees been consulted over the decisions on retirement policies? IF SO – How (e.g. directly or through unions)? What were their views? Did these views influence the decision?
19. Has thinking about pensions (in terms of the changes made /considered making to your pension provision) – impacted on views on staff retirement? Or vice versa? How / which decisions have been affected?
20. Do these issues tend to be discussed together within your organisation?
21. Do you feel that they should be? Do you feel that there is a link between pension issues and retirement policies/issues – which drives which? Which do you think should be the driver?
22. Which do you feel is more significant, pension provision or retirement policies?
23. How, if at all, are policies or positions on retirement communicated to employees? How often and when? Just when approaching retirement?
24. Are they communicated separately or at the same time as other pensions/retirement information?
25. What are your views on this communication (or lack of communication)? Are you satisfied with the way that the process is handled?
 - Have you found the content of the literature you have been given satisfactory? Is anything that is included confusing? Is there anything else you would like to see included?
26. Who would employees go to if they had any questions about their own retirement? *(ESTABLISH WHETHER THIS IS THE SAME PERSON THAT THEY WOULD SEE ABOUT PENSIONS QUERIES)*
27. Have you specifically communicated with employees about retirement issues? What information have you sent out? Why did you feel it was necessary to communicate with employees about this as well?
28. IF HAVE MADE CHANGES TO PENSION PROVISION – Have you noticed any impact on how employees view retirement as a result of the changes that the employer made to pension provision?

(INTERVIEWER NOTE – OBTAIN COPIES OF ANY COMMUNICATION TO EMPLOYEES ABOUT RETIREMENT SENT BY TU/SA OR EMPLOYER IF NOT OBTAINED ALREADY)

THANK AND CLOSE