

1. DEFINITIONS

Expression or Acronym	Definition
AE	Means Automatic Enrolment
AtP	Means Attitudes to Pensions survey
BSAS	Means British Social Attitudes Survey
DWP	Means The Department for Work and Pensions
FWL	Means Fuller Working Lives
ELSA	Means English Longitudinal Study of Ageing
FWL	Means Fuller Working Lives
NCDS	Means National Child Development Study
SPa	Means State Pension age
WAS	Means Wealth and Assets Survey

2. SCOPE OF CONTRACT

2.1 The key aim of the feasibility study is to provide the Customer with informed advice on the most appropriate means for the Customer to obtain attitudinal information related to how people plan and prepare for later life.

2.2 Out of scope of requirement:

2.2.1 Although a scoping review of the evidence gaps is required of the feasibility study, a full scale systematic review of the literature is not expected.

2.2.2 The Service Provider may consider initial thinking on survey questions for illustrative purposes; however, a finished questionnaire design is not expected.

3. THE REQUIREMENT

3.1 The feasibility study must consider the most appropriate and cost-effective means of building an updated, relevant, robust, timely and deeper evidence base on attitudes to later life. It must include an assessment of a range of viable options, such as enhancing existing social surveys and the use of online polling as well as consideration of a new bespoke social survey.

3.2 The feasibility work will be required to present a costed recommended approach detailing the optimal method, mode, sample size and segmentation. An indication of accompanying qualitative research to deepen understanding of attitudes will also be required. The feasibility study must address the following research questions:

3.2.1 What is the most appropriate and cost-effective means of improving the Customer's knowledge of how people plan and prepare for later life in terms of work, retirement and pensions decisions?

3.2.2 What are the strengths and limitations of previous DWP Attitudes to Pensions surveys in the light of recent policy changes and the Customer's evidence requirements?

- 3.2.3 Is there sufficient added value to be gained from undertaking a new bespoke survey? If so what is the optimal mode and methodology?
- 3.2.4 Would a built-in element of longitudinal data collection or qualitative research be feasible? Is there utility from building a panel into the design to facilitate frequent, timely data collection?
- 3.2.5 If a bespoke survey is not recommended, what are the alternative options for collating valid evidence of attitudes to later life?
- 3.3 The Customer requires the following outputs:
 - 3.3.1 An inception report;
 - 3.3.2 The facilitation of a roundtable event on the findings to be presented and discussed and ensure that feedback is incorporated into the final report;
 - 3.3.3 A final report fully answering all research questions with a recommended and costed way forward and an assessment of the viability of any suggested innovative methods.
 - 3.3.4 A four sided (2 pages) stand-alone summary of the main report.
 - 3.3.5 A user friendly slide pack of findings suitable for publication on the Customer's website
- 3.4 Methodology
 - 3.4.1 This is a technical, methodological feasibility study and the Customer requires the main methodology to be desk-based research. Expected elements to be delivered include, but are not limited to the following:
 - 3.4.2 Problem definition
 - 3.4.2.1 Clarification of the information need based on the research questions provided.
 - 3.4.2.2 Short scoping review to identify the key evidence areas.
 - 3.4.2.3 Analysis of relevant documentation including survey scoping papers and a new Pensions Survey Question Bank tool.
 - 3.4.2.4 Interviews or discussions with relevant policy and analytical staff in State Pensions, Private Pensions, Fuller Working Lives and Surveys Branch facilitated by the Customer's project manager to inform the relevance of the study.
 - 3.4.3 Consideration of the strengths and weaknesses of the DWP Attitudes to Pensions Survey
 - 3.4.3.1 An outline of the topics covered in AtP is available in Annex B1. AtP questionnaires, data and methodological notes are available from UK Data Service.

- 3.4.3.2 Analysis is required of the strengths and weaknesses of AtP, including the breadth and depth of the information provided and whether this meets current evidence gaps.
- 3.4.3.3 Consideration of the relevance of AtP given other survey developments, for example AE questions have been introduced into ELSA.
- 3.4.3.4 Assessment of the sample frame, sample size and mode used.
- 3.4.4 Consideration of the benefits of a new social survey
 - 3.4.4.1 Expert advice on how a new survey could add value over and above a repeat of the AtP approach.
 - 3.4.4.2 Consideration of potential survey design covering mode, methodology, sample size, segmentation strategy and cost.
 - 3.4.4.3 Outline of the pros and cons of different modes of delivery, including telephone, online, and face-to-face interviews. Advice on panel survey design and the strengths and weaknesses of a combined quantitative and qualitative approach.
 - 3.4.4.4 Assessment of the utility of innovative methods, including the introduction of a panel element making periodic use of web or mobile techniques and providing the potential for behavioural experiments.
 - 3.4.4.5 Review of engagement techniques to enhance response rates including visualisation techniques, split surveys, and incentives.
 - 3.4.4.6 An outline of the benefits and drawbacks of a limited number of proposed options with the estimated costs, and an overall recommended approach.
 - 3.4.4.7 Assessment of ethical issues, data security and risks with mitigating options.
- 3.4.5 Alternative approaches – exploiting existing social surveys
 - 3.4.5.1 Identification of the relevant alternative surveys through databases such as UK Data Service.
 - 3.4.5.2 Present information from and about the relevant studies using thematic analysis. Factors could include breadth and depth of topic coverage, level of analysis achieved, samples and timetables.
 - 3.4.5.3 Provide an overview of how best the Customer might proceed using existing surveys, with indicated costs and an outline of the pros and cons.
- 3.4.6 Alternative approaches – web-based polling

- 3.4.6.1 Outline of possible low-cost online polling solutions.
 - 3.4.6.2 Review strengths and weaknesses of different providers and panel designs using thematic analysis. Factors to map could include reach, sample composition, incentive structures, attrition rates, achievable breadth and depth of analysis, and costs.
- 3.4.7 Reporting
 - 3.4.7.1 Delivery of inception and final reports. Delivery of a stand-alone four side (2 pages) summary. Delivery of slide deck. Facilitation of an event presenting the draft final survey feasibility paper and discussion prior to the incorporation of comments and delivery of the acceptable final report.
 - 3.4.7.2 In particular the Authority seeks an overall judgement recommending a) a preferred option b) the optimal design of mode and methodology for this option.
- 3.5 Ethical and Legal Issues
 - 3.5.1 The feasibility study shall outline the potential ethical issues associated with the recommended research design approach.
- 3.8 Risk Management
 - 3.8.1 The feasibility study must produce a risk assessment for the proposed research design in their final report.
- 3.9 Co-Production and Stakeholders
 - 3.9.1 The Service Provider must engage with colleagues at the Customer via the Project Manager to ensure that the feasibility study and design principles of any proposed social survey are fit for purpose. The Project manager will provide outputs from an internal scoping exercise and a new pensions and later life survey Question Bank tool.
- 3.10 Account Management and Governance Arrangements
 - 3.10.1 Governance arrangements required for this project include regular contact with a Senior Research Officer Project Manager at the Customer reporting to a Principal Research Officer. On a daily basis, the Service Provider will work independently and a nominated Project Manager will have general oversight of the project. Governance and contact arrangements will be finalised in the inception report.
 - 3.10.2 The Service Provider must report back to senior Customer colleagues at the end of the feasibility work with a presentation of material and a final report.
- 4. INDICATIVE REQUIREMENTS OF A POTENTIAL NEW SURVEY**
 - 4.8 Geographical Coverage

- 4.8.1 The Customer is responsible for Pensions policy in the UK.
- 4.9 Sample Size and Sub Groups in any recommended social survey
- 4.9.1 The sample should be sufficiently sized for effective sub-group analysis and to allow for attrition.
- 4.9.2 Achieved samples in previous AtP general population surveys were approximately 2,000 individuals aged over 18. The feasibility study should consider how expanding the sample size would enhance the range and depth of sub group analysis and how best that could be structured or alternative means of access to groups of interest.
- 4.9.3 Sub-groups of interest to the Customer include women, ethnic minorities, those identified as having a poor economic status or being at risk of poverty, attitudes by occupation, the self-employed, and women over 50 who have experienced accelerated SPa increases.
- 4.10 Summary of requirements of potential new research:

Requirements of potential new research ¹		Essential	Desirable
Geographical coverage	GB wide	Yes	
Subgroup analysis	50+	Yes	
	10 year Age breaks	Yes	
	5 year age breaks		Yes
	Gender	Yes	
	Ethnicity	Yes	
	Economic status	Yes	
	Occupation		Yes
	Self employed		Yes
	Other as advised		Yes
Data Analysis	Quantitative data	Yes	
	Qualitative data		Yes
	Cross-sectional	Yes	
	Longitudinal (elements of)		Yes
	Ad hoc (responsive to need)		Yes
Data linkage to DWP administrative data	If value of data linking justifies additional time and cost.		Yes
Data linkage to other survey data	If value of data linking justifies additional time and cost.		Yes

5. CUSTOMER'S RESPONSIBILITIES

- 5.1 Existing survey methodological notes/response rates/questionnaires are publicly available however, the Customer will provide copies of scoping documents which outline evidence needs, and internal thinking on design options to the Service Provider

¹ Please note this list represents an early indication of the requirements of potential research in this area.

- 5.2 A new DWP Pensions social survey Question Bank will be provided looking across relevant surveys such as ELSA, WAS, NCDS.
- 5.3 Initial scoping work already carried out by the Customer will be shared along with all relevant paper work post award.
- 5.4 The Customer will respond to queries within a reasonable timeframe and to provide comments on draft reports in a timely fashion.

6. CONTINUOUS IMPROVEMENT

- 6.1 The Service Provider will be expected to continually improve the way in which the required Services are to be delivered throughout the Contract duration.
- 6.2 Changes to the way in which the Services are to be delivered must be brought to the Customer's attention and agreed prior to any changes being implemented.

7. STAFF AND CUSTOMER SERVICE

- 7.1 The Customer requires the Service Provider to provide a sufficient level of resource throughout the duration of the Contract in order to consistently deliver a quality service to all Parties.
- 7.2 Service Provider's staff assigned to the Contract shall have the relevant qualifications and experience to deliver the Contract.
- 7.3 The Service Provider shall ensure that staff understand the Customer's vision and objectives and will provide excellent customer service to the Customer throughout the duration of the Contract.

8. SECURITY REQUIREMENTS

- 8.1 Data Security
 - 8.1.1 As a part of feasibility work, the Service Provider must highlight potential risks, data security issues and mitigating options for the recommended approach.

9. LOCATION

- 9.1 The location of the feasibility work will be carried out at the Service Provider's premises. The Service Provider may have occasional visits to DWP at REDACTED or to experts located at other organisations.

Annex B1 – Attitudes to Pensions 2012 content

Classification variables	Age Disability Education level Economic Status Benefit receipt Income	
State Pension	<i>Knowledge of pensions</i>	<ul style="list-style-type: none"> • SPa for women • SPa for men • Amount received per week • Understanding of pension issues • SP eligibility • How pensions are taken into account for income tax • Ability to defer State Pension and impact on payments • Additional lump sum payments • Eligibility for pension credit • How NI contributions affect SPa and vice versa • Effect of working beyond SPa on NI contributions. • Size of tax allowance after SPa • How value of a private pension is calculated • Whether a private pension qualifies for tax relief • When you can access money in a private pension
	<i>Preferences for State Pension</i>	<ul style="list-style-type: none"> • Responsibilities of the government vs the individual in ensuring people have enough money to live on in retirement • Whether people should pay more tax to ensure a properly funded State Pension • Whether people should save privately if they already pay tax and National Insurance contributions to help fund State Pension • Whether the Government should 'top-up' the incomes of low-income pensioners to ensure a reasonable standard of living • Whether topping up discourages people from saving for retirement
	<i>Response to SPa changes</i>	<ul style="list-style-type: none"> • If changes to SPa affect expected age of retirement
	<i>Expectation of SP in future</i>	<ul style="list-style-type: none"> • Whether SP will exist in the future

Annex B-Specification
 'Planning and Preparing for Later Life (PPLL)' – Proposed new attitudinal survey; feasibility study
 CCZZ17A37

Life expectancy	<i>Predicted life expectancy</i>	<ul style="list-style-type: none"> • Predictions of the age most men and women can expect to live to on average • Predictions of age they will live to taking into account personal health and circumstances
Retirement	<i>Income expectations in retirement</i>	<ul style="list-style-type: none"> • Expectation as to being better off in the future • Good standard of living today vs saving for retirement in the future • Optimistic or pessimistic about long-term financial situation • Knowledge of how much income they will receive in retirement • Sources of income in retirement • Likelihood of applying for Pension Credit • Ability to cover basic costs in retirement eg. food, heating • Whether financially better or worse off before retirement • Income before and after retirement • Ability to afford food, care, holidays etc in retirement • Role of government in advising people on saving for retirement • Standard of living expectations in retirement vs working • Latest age to leave planning for retirement and still maintain a standard of living similar to when working • Confidence in making the right decisions to provide for retirement • Confidence in having enough to live on in retirement • Whether should have started saving sooner • Whether people in general are able to assess how much money they will need in retirement • Likelihood of giving or receiving an inheritance
	<i>Expectations of retirement</i>	<ul style="list-style-type: none"> • Whether they avoid thinking about retirement • How optimistic or pessimistic about retirement • How worried or confident about the future • Expected experience of retirement e.g. seeing friends, money issues
Working in later life	<i>Expectations of working in later life</i>	<ul style="list-style-type: none"> • Expected retirement age and whether plan to retire before or after SPa • Whether likely to do any further paid work after retiring • Expected age to fully retire from doing paid work • Whether want to work beyond SPa (assuming job is the same) • Factors that should determine when a person stops working e.g. age, health, skills

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	<i>Attitudes to working in later life</i>	<ul style="list-style-type: none"> • Whether people should work longer before retiring since they are living longer • Whether working past SPa is considered a failure • Reasons for working past SPa eg stay active, better standard of living • Reasons why expect to retire at SPa • Actual reasons why retired
	<i>Reasons for working in later life</i>	<ul style="list-style-type: none"> • Age expect to be able to afford to retire • Reasons for early labour market exit • Reasons for retiring after SPa • Attitudes to compulsory retirement
Private pensions and financial planning	<i>Membership</i>	<ul style="list-style-type: none"> • Why started saving in a private pension for the first time • Which pensions schemes a member of and for how long • Type of personal or employer pension a member of • Reasons for joining current pension scheme • Reason why didn't join employer scheme • How regularly contributing pension payments • Actions taken if automatically enrolled eg stay in, opt out
	<i>Pension value and wealth</i>	<ul style="list-style-type: none"> • How much savings and investments are currently worth • Types of property owned • Effect of economic climate
	<i>Decumulation</i>	<ul style="list-style-type: none"> • Regular income vs lump payments • Savings used to fund retirement • Using home or property to fund retirement eg downsizing, borrowing against home
	<i>Financial planning</i>	<ul style="list-style-type: none"> • Reasons for saving for retirement and reasons for saving in general • Current savings and investments expected to fund retirement • Whether saving for the long term or short term • Saving behaviour other than to meet regular bills • Sources of information and advice used when planning for retirement • Where people go for more information about pensions and most-trusted sources • Reasons why unable to save for retirement • How current economic situation has affected attitudes, as well as saving and spending habits • Financial priorities eg starting a family, buying a house, saving • Situations where advice was poor or a private pension went awry

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	<i>Risk preferences</i>	<ul style="list-style-type: none"> • If agree a person needs to save money for a rainy day • Whether enjoy spending • How much need to feel in control • Now vs the future outlook • Risks prepared to take with money
Health	<i>Self-reported health</i>	<ul style="list-style-type: none"> • How optimistic about short and long term health • Long term conditions or disabilities
Wellbeing and financial strain	<i>Financial strain</i>	<ul style="list-style-type: none"> • Optimism about short-term financial situation • How financially comfortable compared to 12 months ago • Whether feel financially better off in retirement compared to expectation • Financial commitments and debt • Assessment of how currently financially managing
Work conditions	<i>Job design</i>	<ul style="list-style-type: none"> • Hours worked