

DPS FRAMEWORK SCHEDULE 4: LETTER OF APPOINTMENT AND CONTRACT TERMS

Part 1: Letter of Appointment

Department for Work and Pensions
Caxton House
Tothill Street
London
SW1H 9NA

Dear Sirs

Letter of Appointment

This letter of Appointment is issued in accordance with the provisions of the DPS Agreement (RM6018) between CCS and the Supplier dated 16th February 2018.

Capitalised terms and expressions used in this letter have the same meanings as in the Contract Terms unless the context otherwise requires.

Order Number:	TBC
From:	Department for Work and Pensions ("Customer") Caxton House Tothill Street London SW1H 9NA
To:	NatCen Social Research ("Supplier") 35 Northampton Square London EC1V 0AX
Effective Date:	20th April 2019
Expiry Date:	End date of Initial Period 20 th of March 2020 End date of Maximum Extension Period 20 th of June 2020 Minimum written notice to Supplier in respect of extension:30 days

Services required:	Set out in Section 2, Part B (Specification) of the DPS Agreement and refined by: · the Customer's Project Specification attached at Annex A and the Supplier's Proposal attached at Annex B;
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Key Individuals:	For the Customer REDACTED For the Supplier REDACTED
Guarantor(s)	Not applicable

Contract Charges (including any applicable discount(s), but excluding VAT):	Annex C – Contract Charges Roles and Rates will remain firm for the duration of the Contract and any extension.
Insurance Requirements	As per Framework RM6018 terms and conditions
Customer billing address for invoicing:	The Customer's project manager will agree an invoice schedule based on the milestones in the Contract and confirm the payment process with the Supplier upon award of the Contract. Before payment can be considered, each invoice must include a detailed elemental breakdown of work completed and the associated costs. All invoices must include the appropriate purchase order number and shall be sent by post to the following address (in addition to emailing a digital copy to the Authority's project manager): REDACTED

Alternative and/or additional provisions (including Schedule 8(Additional clauses)):	Annex D Generic Security Assurance Document
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FORMATION OF CONTRACT

BY SIGNING AND RETURNING THIS LETTER OF APPOINTMENT (which may be done by electronic means) the Supplier agrees to enter a Contract with the Customer to provide the Services in accordance with the terms of this letter and the Contract Terms.

The Parties hereby acknowledge and agree that they have read this letter and the Contract Terms.

The Parties hereby acknowledge and agree that this Contract shall be formed when the Customer acknowledges (which may be done by electronic means) the receipt of the signed copy of this letter from the Supplier within two (2) Working Days from such receipt

For and on behalf of the Supplier:

For and on behalf of the Customer:

Name and Title:

Name and Title:

Signature:

Signature:

Date:

Date:

ANNEX A

Customer Project Specification

PURPOSE AND BACKGROUND TO THE REQUIREMENT

The requirement is for research with individual Defined Contribution (DC) pension scheme members as part of wider research and analysis being undertaken to inform policy and operational decisions regarding pension decumulation and individuals' later life journeys and financial outcomes. In turn, these relate to the Customer's Departmental objective to ensure financial security for current and future pensioners.

This research will explore two main topics:

How DC members have responded to the Pension Freedoms 2015, what associated decisions they have made, and the factors that have influenced those decisions, including any use of guidance or financial advice.

DC members' experiences, views, expectations and aspirations regarding adequacy of income and wealth in retirement.

Interviews and subsequent analysis will seek to embed exploration and understanding of both these two topics within the wider context, circumstances, individual and household characteristics, and life-course journeys surrounding and influencing individuals' lives and behaviours. This will also necessitate, and help to build, an awareness of both the diversity of individual and household circumstances and needs, and the systematic behavioural, social and economic patterns and tendencies that exist within this diversity.

Before the pension freedoms, consumers faced a number of restrictions on when and how they could access their DC pension pots. Most consumers had to buy an annuity unless they were eligible for drawdown by having guaranteed pension income of over £20,000 per year from other sources. Also, early withdrawals of cash over the 25 per cent tax-free allowance incurred a significant tax penalty.

The pension freedoms of April 2015 introduced more flexibility. Consumers can now access their savings from the age of 55 and can choose from a wider range of retirement income products and options available to them. Existing evidence suggests that consumers have welcomed the pension freedoms. From the introduction of the pension freedoms in April 2015 to March 2018, over 1.8 million DC pension pots were accessed. However, a large proportion of pots held by consumers aged over 55 have not been accessed yet: as of September 2016, 5.6 million pots had not been accessed.

Since the pension freedoms, we have seen substantial shifts away from annuities. Before the pension freedoms, over 90 per cent of pots were used to buy annuities. Latest data and trends in the retirement income market since 2015 are available here: <https://www.fca.org.uk/publication/data/data-bulletin-issue-14.pdf> and show that in every six month period, full cash withdrawals account for the largest number of retirement income sales, typically followed by new income drawdown policies entered into and not fully withdrawn. Full cash withdrawals are typically associated with having a smaller pot worth less than £30,000, with larger (£30,000 plus) pots typically being used to buy drawdown policies. Relevant research and analysis have explored how trends in retirement income data relate to wider evidence regarding consumers' financial lives, the nature and drivers of decisions among consumers with larger (£30,000 plus) pots, those who fully withdrew their pension pots, those who had accessed their pension pots early without taking financial advice, experiences and views of consumers making decisions soon after the introduction of the freedoms, and the role of 'trust' in pensions in influencing decisions. HMRC flexible payments data also provides the number and value of flexible payments made from pensions since April 2015, and an HMRC response to a recent Freedom of Information (FOI) request showed that rounded to the nearest thousand, 980,000 unique individuals have received a flexible payment withdrawal between Q2 2015 and Q3 2018.

Following the introduction of the pension freedoms, the Government introduced Pension Wise, a national pension's guidance service backed by Government. The service offers face-to-face appointments, delivered through Citizens Advice, and telephone appointments, delivered through The Pensions Advisory Service (TPAS). It also offers online information and guidance via the Pension Wise website. Evidence suggests that while free guidance is used by 29 per cent of consumers before accessing their pensions, around a third (32 per cent) of consumers may not be seeking any help, particularly those with lower household incomes.

Wider workplace pension reforms stemming from the Pensions Commission have considerably increased levels of workplace pension participation and saving. In particular, active membership of private sector DC schemes, which remained around one million from 2008 to 2012, had risen to 6.4 million by 2016. Levels of workplace pension participation have particularly increased among lower earners working in the private sector, with analysis helping to illustrate how and why individuals' behaviour has changed.

This research will support wider work to inform policy decisions relating to planning and preparing for later life. Existing relevant evidence suggests that being less likely to plan for later life is associated with a set of clustered or inter-related characteristics and circumstances, that individuals' level of financial capability can influence their decisions on what to do with their DC pension pots, that retirement planning requires quite different abilities from those needed to manage money well day to day (although the two are complementary) and stretches many people's ability to the limits, and that a number of factors influence and constrain older people's financial capability.

The Customer has conducted an internal review of existing evidence relating to adequacy of income and wealth in retirement, which we will share with the Supplier. This has built on how adequacy was considered within the First Report of the Pensions Commission in 2004. The Customer are also aware of relevant work including previous DWP research and analysis, Age UK analysis on poverty in later life, Government Office for Science evidence reviews on the future of an ageing population, the Institute for Fiscal Studies work on the use of wealth in retirement, International Longevity Centre-UK work on understanding retirement journeys and inequalities in later life, Joseph Rowntree 'Minimum Income Standard' evidence and analysis of what the housing market will look like in 2040, NEST research on retirement realities, ONS analysis of population ageing in the UK and some of the implications, Pensions and Lifetime Savings Association (PLSA) analysis and their 'Hitting the Target' project, Pensions Policy Institute work related to adequacy, Resolution Foundation work on adequacy of retirement income for current and future generations of pensioners and living standards, and Strategic Society Centre analysis of the relationship between individuals' level of secure income and a range of retirement outcomes. The 2017 Independent Review of the State Pension Age also included discussion of issues relating to adequacy and fuller working lives.

Alongside increasing saving for retirement, the Pensions Commission recommended introducing measures to facilitate working later in life. This recommendation underpins the Customer's 'Fuller Working Lives' approach. The associated Fuller Working Lives evidence base provides insights into why individuals have left the labour market before State Pension Age (SPA), and wider DWP evidence provides insights regarding retirement transitions.

Wider evidence provides insights regarding how socio-demographic factors can influence individuals' work histories, retirement transitions and outcomes, the nature and drivers of consumers' engagement with pensions, both over the life-course and in relation to cognitive biases, their wider financial lives over the life-course, attitudes to pensions, why some people are taking mortgages into retirement, the distribution of intergenerational transfers including inheritances, how 'retirement' and pensions have changed over time, and the evolving retirement landscape and outcomes, all of which are important to consider when carefully designing new research and collecting, analysing and interpreting new data in this area.

DEFINITIONS

Expression or Acronym	Definition
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Adequacy	The state or quality of being adequate. No single, standard way of defining 'adequacy' of income and wealth in retirement exists, although replacement rates and minimum income standards are commonly used measures used to approach the issue.
Advice	In the context of financial services, "advice" is a service which recommends a specific course of action based on consumers' individual circumstances and goals.
Age cohort	A group of people who are around the same age.
Automatic enrolment	Pension scheme enrolment legislation under which an employer enrolls eligible jobholders into the workplace pension scheme 'automatically' – i.e. without the jobholder having actively to agree to membership. Individuals who are automatically enrolled are free to opt out, but need to take action to do so.
Cognitive bias	A systematic pattern of deviation from norm or rationality in judgment.
Defined benefit (DB) scheme	A workplace pension scheme that provides benefits based on a formula involving how much a person is paid at retirement (or how much a person has been paid on average during their membership of the scheme) and the length of time they have been in the pension scheme.
Defined contribution (DC) scheme	A trust-based or contract-based pension scheme that provides pension scheme benefits based on the contributions invested, and the returns received on that investment (minus any charges incurred).
Guidance	In the context of financial services, guidance provides information and/or options to narrow down consumers' choices, without making an explicit recommendation.
Member	A person who has joined a pension scheme and who is entitled to benefits under it.
Minimum income standard	A level of income that households or individuals need to achieve a socially acceptable standard of living. There is no universally accepted 'level', as different organisations will suggest different minimum income standards.
Norms (social and personal)	Social norms are informal understandings that influence the behaviour of members of a group or a society. Personal norms are expectations that an individual holds for his or herself.
Pension decumulation	The process of converting pension savings to retirement income.
Pension freedoms	Changes introduced in April 2015 by the Government, which mean people with a defined contribution pension can access their savings from the age of 55 and can choose from a wider range of retirement income products and options.

Pension pot	A fund of money that constitutes all (or part, in the case of individuals with multiple pots) of the basis of someone's retirement pension.
Replacement rate	A worker's income in retirement (from sources including private pension, State Pension, etc.) as a proportion of their pre-retirement income. As with minimum income standards, there is no universally accepted rate – and these rates can vary by characteristics such as income.
Workplace pension	Any pension scheme provided as part of an arrangement made for the employees of a particular employer.
Workplace pension reforms	The reforms introduced as part of the Pensions Act 2008 (and updated as part of the Pensions Act 2011): the measures include a duty on employers, starting in 2012 and on a rolling-programme basis, to automatically enrol all eligible jobholders into an automatic enrolment pension scheme.

SCOPE OF REQUIREMENT

The main objectives for this research are:

To understand the decisions that individuals are making in relation to their DC pension pots

To understand the factors influencing decisions regarding decumulation of DC pension pots

To understand the support that individuals receive and/or need in order to make decisions relating to their DC pension pot decumulation

To understand how individuals' experiences, views, expectations and aspirations regarding adequacy of income and wealth in retirement relate to their life journeys, behaviours, decisions and influencing factors (including their characteristics, circumstances, knowledge and attitudes, including social/personal norms)

Research objective	Research questions
To understand the decisions that individuals are making in relation to their DC pension pots	<ul style="list-style-type: none"> • What decisions have interviewees made in relation to decumulating their DC pension pots? • What do people do with cash they withdraw from their DC pension (either via full cash withdrawal or tax free lump sum)?
To understand the factors influencing decisions relating to decumulation of DC pension pots	<ul style="list-style-type: none"> • What are interviewee's current circumstances, including: <ul style="list-style-type: none"> - Current earnings (including employment and any supplementary self-employment) - Current household and individual income, wealth, and wider financial circumstances (e.g. debt, housing costs) - Drivers of current financial circumstances – e.g. recent and/or historic life events and circumstances, health status/conditions, employment, education, housing tenure/costs, debt, family/relationship/ changes, care needs or caring responsibilities. • What factors drive people's decisions relating to <u>whether</u> to access their DC pot (e.g. circumstances or changes related to wider wealth and/or income, employment, health, housing, State Pension age, attitudes/beliefs, social norms, cognitive biases)?

	<ul style="list-style-type: none"> • For those who decided not to access their pots (yet) – what factors influenced this decision? • What factors drive people's decisions regarding <u>how</u> to access their DC pot (e.g. circumstances or changes related to wider wealth and/or income, employment, health, housing, State Pension age, attitudes/beliefs, social norms, cognitive biases)? • What are the evolving social norms regarding DC pension decumulation? • What are individuals' experiences, views, awareness and understanding of the choices that were/are available to them, including the products offered to them, and how they fit with their current and potential long-term future needs? • What reasons do individuals give for having chosen particular products (e.g. annuities, drawdown and/or cash withdrawals)? • How individuals' overall pension provision (DC, DB and State Pension) and other wealth influence their decisions? • What are the reasons for people accessing a pension pot prior to giving up work? • How do wider decisions around, and drivers of, giving up work vs. continuing to work (either before or after State Pension age) relate to individuals' decumulation decisions? • How do people feel about their finances following their decumulation decision and how do these feelings compare to their previous expectations? • What influence does Inheritance Tax treatment of pension has on decumulation decisions?
<p>To understand the support that individuals receive and/or need in order to make decisions relating to their DC pension pot decumulation</p>	<ul style="list-style-type: none"> • What support do individuals receive or need in order to make decisions relating to their DC pension pot decumulation? • What are people's experiences of accessing guidance and/or financial advice, and what

	<p>factors drove their decision to do so/ not do so?</p> <ul style="list-style-type: none"> • Do individuals feel capable of making the decumulation decisions required from them post pension freedoms? • What information do people use to inform their decisions and how they collect and access it? • What, if any, are individuals' experiences or views of scams?
<p>To understand how individuals' experiences, views, expectations and aspirations regarding adequacy of income and wealth in retirement relate to their life journeys, behaviours, decisions and influencing factors (including their characteristics, circumstances, knowledge and attitudes, including social/personal norms)</p>	<ul style="list-style-type: none"> • How do individuals' experiences, views, expectations and aspirations regarding adequacy of income and wealth in retirement relate to their life journeys, behaviours, decisions and influencing factors (including their characteristics, circumstances, education, employment, socio-economic background, knowledge, beliefs, attitudes, and social or personal norms)? • Among younger (pre-retirement) cohorts, how do expectations and aspirations related to adequacy of income and wealth in retirement relate to individuals' life journeys, behaviours, decisions and influencing factors? • Among older (post-retirement) cohorts, how do experiences and views related to adequacy of income and wealth in retirement relate to individuals' life journeys, behaviours, decisions and influencing factors? • How do expectations and aspirations among younger (pre-retirement) cohorts compare with actual experiences and views among older (post-retirement) cohorts? • Do younger (pre-retirement) cohorts plan for retirement, and if yes, what factors do they take into account, and what information, tools and/or services do they use to support their planning?

THE REQUIREMENT

This research will consist of:

A rapid review of existing evidence relating to pension freedoms and adequacy of wealth and income in retirement.

Careful recruitment which establishes key relevant factual information about each participant (or participant pair: see the table below) in advance of the main interview.

Face-to-face, semi-structured in-home depth interviews with 108 DC pension members (potentially as a pair with a co-habiting partner, see table below).

Qualitative analysis which analyses the findings from the depth interview against the context of the existing evidence base including any relevant economic, social or behavioural theory (e.g. life course theory, social practices theory, behavioural economics) or concepts (e.g. cognitive biases).

The Customer proposes three phases of fieldwork, as follows:

An initial 'pilot' consisting of around 10 interviews, to test the recruitment materials, topic guide and stimulus materials. This should include at least two interviews from each of the main 'Retirement Status' sub-groups (see Table below), with at least one interview from each of the 'Access to DC pot' sub-groups (see below).

A first stage of 'main' fieldwork to produce interim findings. This should include interviews with around 50 additional participants. This must set out how these interviews will be split between the sub-groups of interest (see Table below) and other key variables of interest to ensure the first stage of 'main' fieldwork can provide a good indication of the final findings.

A second stage of 'main' fieldwork, which should include the remaining interviews (i.e. around 50 interviews). In addition to completing the picture, this stage will allow scope for any further (preferably minor) changes or additions to the topic guide or recruitment and stimulus materials to help address any issues or questions identified by the first stage of main fieldwork.

Research questions may be revised or added to in light of the rapid evidence review.

Rapid Evidence Review

Prior to fieldwork, the Customer requires a rapid review of existing evidence relating to pension freedoms and adequacy of retirement wealth and income. As a minimum, this will include the evidence discussed and cited in Section 1.

The main output from this review should be a 'think piece' setting out the Suppliers thoughts on the implications of the existing evidence for the design, conduct and analysis of the research.

Sample

The Customer envisages that the Supplier will recruit participants via free-find methods from the general population. The Customer does not hold a sample frame or database from which to recruit participants.

The table below outlines the Customer’s suggested sub-groups. The Supplier will also carefully consider and set out how they will take account of other key variables that are likely to influence adequacy of wealth and income in retirement and associated decisions relating to pension freedoms and retirement transitions. This should refer to relevant national statistics regarding the current characteristics and circumstances of the sub-groups of interest, so as to ensure that the research design minimises any risk of producing misleading findings. As a minimum, these other key variables will include:

Housing tenure (own outright; owning with a mortgage; renting)

Household type (notably singles vs. co-habiting couples).

Geographical location. The interviews should cover Great Britain (England, Scotland and Wales) although we assume the majority of interviews will be in England. Careful consideration should be given to regional coverage, given likely variations in many of the factors which influence adequacy of income and wealth in retirement (e.g. housing and living costs) by region. Consideration should also be given to the types of local authorities where the sub-groups of interest are more likely to live (e.g. urban vs. rural vs. coastal local authorities).

Table - Interviewee sample sub-groups, by age, retirement status, stage of accessing DC pot, household income, and gender

Retirement status	Access to DC pot	Household income	Gender	
Not yet eligible to access pot, aged 45-54 24	N/A – not eligible. But will regularly contribute to at least one DC pot.	Low 8	12 males	
		Medium 8		
		High 8	12 Females	
Not yet retired 24	Accessed at least one DC pot 12	Low 4	6 Males	
		Medium 4		
		High 4	6 Females	
	Not yet accessed any DC pot 12	Low 4		6 Males
		Medium 4		
		High 4	6 Females	
Retired since September 2017 24	Accessed at least one DC pot 12	Low 4	6 Males	
		Medium 4		
		High 4	6 Females	
	Not yet accessed any DC pot	Low 4		6 Males

		Medium	4	6 Females
	12	High	4	
Retired between April 2015 to August 2017 24	Accessed at least one DC pot 12	Low	4	6 Males
		Medium	4	6 Females
		High	4	
	Not yet accessed any DC pot 12	Low	4	6 Males
		Medium	4	6 Females
		High	4	
Post-retirement, aged 67-75 24	Accessed at least one DC pot 24	Low	8	12 Males
		Medium	8	12 Females
		High	8	

Recruitment

The Supplier must clearly outline how they will recruit participants (or participant pairs).

The Supplier must outline how the recruitment could be used to collect key relevant factual information about participants, both to inform recruitment decisions and aid preparation for and conduct of the interviews.

Topic guides

The topic guides for the interviews should be developed based on the rapid evidence review and 'think piece'. The Supplier will provide details of how they will ensure that the topic guide is developed to account for the existing evidence.

The Supplier will state whether and how topic guides and interviews could include any deliberative elements, whereby participants would be presented with key new information to address any gaps or misunderstanding in their current knowledge, before being encouraged to discuss their reactions and thoughts in response to this new information.

Where the Supplier state options for including deliberative elements in interviews, these should be accompanied by discussion of any associated ethical risks, including how the Supplier would mitigate such risks.

The Supplier shall liaise with stakeholders within and outside the Customer, with support from the Customer's project manager, in designing the topic guides for this research.

Fieldwork

Interviews are expected to last up to 1.5 hours and to be conducted face-to-face, in-home at participants' home addresses.

The Supplier will provide details of how they will use stimulus materials (e.g. timeline maps/diagrams, decision trees, calculators or information sheets) to aid participants' recall and reflection, and/or facilitate any deliberative elements.

The Supplier will clarify how data will be recorded, and how associated General Data Protection Regulation (GDPR) risks will be identified and mitigated.

Analysis

The Supplier shall show clearly that they have allocated sufficient analytical time and resources.

The Supplier will outline how they plan to conduct a robust and thorough qualitative analysis of the data.

The Supplier will provide details of how they will ensure that analysis is informed by the existing evidence base and the rapid review of evidence conducted at the start of the project. This should include proposals for using any relevant economic, social or behavioural theory (e.g. life course theory, social practices theory, behavioural economics) or concepts (e.g. cognitive biases), and how they are likely to be applied within the course of the analysis and interpretation of findings.

Outputs required

A full proposal for the research, agreed with and signed off by the Customer.

The Supplier is required to maintain regular contact with the Customer's Project Manager and provide updates on progress. The Supplier will attend face-to-face steering groups and telephone meetings with stakeholders at the Customer's offices in London.

Following their rapid review of the existing evidence base the Supplier will deliver a 'think piece' report outlining their thoughts and conclusions regarding implications for the design, conduct, analysis and interpretation of the research. This should include any proposals for amending or adding to the research questions. The 'think piece' should be no longer than **30 pages**, plus a one page/slide summary of key points and any Annexes which the Supplier feels are necessary.

The Supplier will be required to present their 'think piece' to the Customer and key stakeholders at one of the Customer's main offices in London, Sheffield or Leeds (depending on which is nearest to the Suppliers main offices) to enable discussion and conclusions to be drawn regarding its proposals.

Following the fieldwork pilot phase, the Supplier will be required to submit a written report to the Customer, setting out findings and conclusions from the pilot, and proposals for any changes to the recruitment materials and/or topic guide. Depending on the nature and extent of the changes

required, the Supplier may need to attend a telephone or face to face meeting with the Customer to discuss these changes. This report should also set out proposals for analysing and interpreting the findings, including in relation to the existing evidence base and any relevant economic, social or behavioural theories. This report should be no longer than **10 pages**, plus a one page/slide summary of key points and any Annexes which the Successful Supplier feels are necessary.

The Supplier will be required to give an interim presentation to the Customer and stakeholders at the Customer's offices in London, Sheffield or Leeds (depending on which is closest to the Supplier's main offices) following the completion of the first stage of 'main' fieldwork. This will present the findings, and any suggestions for any (preferably minor) changes to the recruitment materials, topic guide, and/or stimulus materials for the second 'main' stage of interviews.

The Supplier will be required to give a formal presentation of the final findings to the Customer and stakeholders at the Customer's offices in London, Sheffield or Leeds (depending on which is closest to the Supplier's main offices).

The Supplier will be responsible for writing up the results of the analysis in the form of a research report which will be published on GOV.UK. This must be written to the Customer's standards (as set out in the [DWP style guide](#)), and must be delivered by January 2020. In addition to adhering to the Customer's standards, the 'main report' (excluding the other elements of the report as set out in section 2.1 of the DWP style guide) should be no longer than **100 pages**.

KEY MILESTONES AND DELIVERABLES

The Supplier shall note the following indicative project milestones that the Customer will measure the quality of delivery against:

	Activity	Key dates
Set up	Set up meeting	Tue 14th May
	Ethical approval sought	Wed 5 th June
Rapid Evidence Assessment	REA protocol finalised	Fri 17 th May
	Evidence search	w/c 20 th May
	Evidence assessment and selection	w/c 6 th May
	Evidence synthesis	w/c 3 rd June
	Written think piece submitted to DWP	Fri 21st June
	Presentation of REA findings and think piece to DWP	Tue 2nd July
Pilot	Pilot sampling strategy agreed	Thu 4 th July
	Recruitment materials agreed	Wed 31 st July

	Topic guides agreed	Fri 9 th August
	Recruitment of pilot interviews	Mon 12 th August
	Conduct of pilot interviews	Fri 30 th August
	Pilot debrief	Mon 2 nd September
	Pilot report delivered	Tue 3rd September
Mainstage 1 interviews	Sampling strategy agreed for first 36 interviews	Mon 9 th September
	Recruitment of participants	Wed 11 th September
	Topic guides refined	Fri 6 th September
	Conduct of first 36 interviews	Fri 18 th October
	Analytical framework developed	Thu 24 th October
	Charting of interview transcripts	Fri 25 th October
	Analysis of interview data	Fri 25 th October
	Presentation of interim findings to DWP	Fri 22 nd November 2019
Mainstage 2 interviews	Topic guides refined	Fri 29 th November
	Sampling strategy agreed for final 36 interviews	Fri 29 th November
	Recruitment of participants	Mon 2 nd December 2019
	Conduct of final 36 interviews	Fri 17 th January
	Charting of interview transcripts	Fri 24 th January
	Analysis of interview data	Fri 24 th January
Overall Reporting	First draft report delivered	Fri 21st February
	Comments sent by DWP to first draft report	Fri 6 th March
	Second draft report delivered	Fri 20 th March
	Presentation of full findings	Fri 27th March
	Comments sent by DWP to second draft report	Fri 10 th April
	Final revisions and report delivered	Fri 24th April

MANAGEMENT INFORMATION/REPORTING

The Customer shall provide a named project manager to liaise with the Supplier. In addition to the milestones outlined above in the timetable, the Supplier will update the project manager on a weekly basis, through e-mails and/or phone conversations.

CONTINUOUS IMPROVEMENT

The Supplier will be expected to continually improve the way in which the required Services are to be delivered throughout the Contract duration.

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.

QUALITY

The Supplier shall have sound processes for quality assurance in place and should demonstrate their internal procedures to assure and control quality. This includes:

- Specified and clearly defined procedures for working closely with the Customer through weekly updates;

- Specified and clearly defined procedures for quality assuring methodological design proposals;

- Interview quality control procedures, including details of how the qualitative researchers conducting interviews have been trained and briefed;

- Specified and clearly defined procedures in place for handling complaints from potential and actual respondents.

The Supplier shall assess the key risks to the project. The Supplier shall identify the most significant risks to successful completion of the programme of work, assess the degree of risk (likelihood and impact) and set out strategies for minimising these risks and managing the consequences if problems occur, including revising methodologies where appropriate. Ethical issues should also be considered (see the guidelines on Ethical Assurance for Social Research in Government).

STAFF AND CUSTOMER SERVICE

The Supplier shall provide a sufficient level of resource throughout the duration of the Contract in order to consistently deliver a quality service.

The Supplier's staff assigned to the Contract shall have the relevant qualifications and experience to deliver the Contract to the required standard. Specifically this should be:

- Staff qualified and experienced at designing and conducting qualitative research with members of the public.

- Staff qualified and experienced at conducting analysis of qualitative data and writing clear and succinct analytical research reports.

The Supplier 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.

SERVICE LEVELS AND PERFORMANCE

The Customer will measure the quality of the Supplier's delivery by:

KPI/SLA	Service Area	KPI/SLA description	Target
1	Service Delivery	Adherence to the Milestones	100%
2	Project Management	Attendance to all meetings as detailed in the Milestones.	100%
3	Report Delivery	Delivery of Final Report as detailed in the Milestones.	100%

In the event of poor performance through the failure to deliver KPIs to time and of appropriate quality, the Customer shall meet with the Supplier to understand the root causes of the issue. The Supplier shall formulate a Performance Improvement Plan to rectify these issues and meet the requirements in this statement.

The Customer may, without prejudice to any other rights and remedies under this Contract, withhold or reduce payments in the event of unsatisfactory performance.

If poor performance continues, following formal written warnings, early termination of the Contract will also be considered.

The Customer will monitor the work of the Supplier throughout the Research Project through regular contact between the supplier and The Customer's day-to-day contact.

SECURITY AND CONFIDENTIALITY REQUIREMENTS

The Supplier will be required to complete a Generic Security Assurance Document to provide assurances that data security procedures meet the Customer's standards upon award.

All transfers of personal data to and from the Customer must meet the Customer's security standards as agreed in the Generic Security Assurance Document.

Any transfers of data to and from the Supplier and a subcontractor must meet the Customer's security standards, using PGP encryption software or equivalent.

Data must be processed in the United Kingdom.

The Supplier shall destroy personal data (e.g. sample files) relating to the project within one month of data collection completion, and provide a data destruction certificate to the Customer as confirmation.

The Supplier must destroy all other data relating to this project (including any interview recordings) at the end of project or when instructed to do so by the Customer's project manager, and provide a data destruction certificate to the Customer as confirmation.

The Customer will own and retain all Intellectual Property Rights arising from this Research Project.

Outcomes of this research will be published by the Customer under Crown Copyright.

CONTRACT MANAGEMENT

The Supplier will be expected to provide regular (e.g. fortnightly) reporting of key findings to the Customer, throughout the fieldwork period, including feedback following piloting of the research, and present interim and full findings at the Customer's premises.

Attendance at these meetings shall be at the Supplier's own expense.

ANNEX B
Supplier Proposal

REDACTED

ANNEX C CONTRACT CHARGES

REDACTED

Contract Terms



Contract Terms v6.0

