

Appendix A

Screening questionnaires



Working after state pension age

1. How old are you? *Yourself* *Partner (if applicable)*
Please write in
2. What is your sex? *Please tick ✓*
Male Female
3. Which of the following best describes your current position? *Please tick ✓ one only*
Full-time employment Part-time employment
Self-employment Retired
4. **If you are still in paid work** how many hours, on average, do you work per week?
Please tick ✓
Less than 16 hours 16 – 35 hours 35 hours +
5. **If you are still in paid work**, how would you describe the sector you work in?
Please specify, e.g. manufacturing, education
6. **If you are still in paid work**, please give your job title:
.....
7. **If you work as an employee**, which of the following best describes your contract?
Please tick ✓ one only
Permanent Fixed term
Seasonal Agency
8. **If you work for an employer**, approximately how many people are employed at your workplace? *Please tick ✓*
Under 10 11 – 50 50 +
9. Are you self-employed?
Please tick ✓ Yes No
10. Do you live ...? *Please tick ✓ one box*
Alone With partner/spouse
With extended family
Other, *please specify*
11. How would you describe your housing situation? *Please tick ✓ one box*
Own house (repaid mortgage)
Buying own house (repaying mortgage)
Council/Housing Association tenant
Private tenant
Other, *please specify*

12. How would you describe your ethnic background? *please tick ✓*

- | | | | |
|-------------|--------------------------|-----------------|--------------------------|
| White | <input type="checkbox"/> | Black African | <input type="checkbox"/> |
| Indian | <input type="checkbox"/> | Black Caribbean | <input type="checkbox"/> |
| Bangladeshi | <input type="checkbox"/> | Pakistani | <input type="checkbox"/> |
| Chinese | <input type="checkbox"/> | | |

Other *Please specify*

As part of the research, we are interviewing a small number of people in different parts of the country, chosen to represent a range of different circumstances and personal characteristics. We will keep the identities of the people we interview anonymous. Interviews would last for about an hour, and cover a range of issues concerned with people's current activities, and hopes, plans and experiences of retirement and paid work in later life. These would be arranged for a time and venue that suits you. If you are willing to take part in these interviews, or in later discussion groups with people in similar circumstances to you, please provide your details below.

We are offering a £20 cash gift to everyone chosen to take part in the research.

Name(s):

Address:

.....

.....

Please provide your preferred contact details:

Telephone: Email:

Best time to ring:

Thank-you for your help in completing this questionnaire. If you have any further questions about the research, or require extra copies or large print versions, please contact Helen Barnes, Jane Parry or Rebecca Taylor on ☎ 020 7468 0468.

Please return your completed form to us in the enclosed pre-paid envelope.



Working after state pension age

- How old are you? *Yourself* *Partner (if applicable)*
Please write in
- What is your sex? *Please tick ✓*
Male Female
- Which of the following best describes your current position? *Please tick ✓ one only*
Full-time employment Part-time employment
Self-employment Retired
- How would you describe the sector in which you last worked, or in which you are currently working?
Please specify, e.g. manufacturing, education
- What was your last, or is your current job title?
Please specify:
- Do you live ... ? *Please tick ✓ one box*
Alone With partner/spouse
With extended family
Other, please specify
- How would you describe your housing situation? *Please tick ✓ one box*
Own house (repaid mortgage)
Buying own house (repaying mortgage)
Council/Housing Association tenant
Private tenant
Other, please specify
- How would you describe your ethnic background? *please tick ✓*
White Black African
Indian Black Caribbean
Bangladeshi Pakistani
Chinese
Other Please specify

As part of the research, we will be running discussion groups with a small number of people in different parts of the country, chosen to represent a range of different circumstances and personal characteristics. We will keep the identities of the people we talk to anonymous. Discussion groups would last for about an hour and a half, and cover a range of issues concerned with people's current activities, and hopes, plans and experiences of retirement and paid work in later life. These would be arranged for a venue in your area. If you are willing to take part in these discussion groups with people in similar circumstances to you, please provide your details below.

We are offering a £20 cash gift to everyone chosen to take part in the research.

Name(s):

Address:

.....

.....

Please provide your preferred contact details:

Telephone: Email:

Best time to ring:

Thank-you for your help in completing this questionnaire. If you have any further questions about the research, or require extra copies or large print versions, please contact Helen Barnes, Jane Parry or Rebecca Taylor on ☎ 020 7468 0468.

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Appendix B

Topic guide

Introduction

My name is [] and I work for the Policy Studies Institute. This is an independent research institute and is not part of the government or any government department. The Department for Work and Pensions has asked us to do research into why some people carry on working after state pension age, and the different reasons they have for doing this. Anything you tell me is confidential and all views will be reported anonymously so no individual will be identified in the report.

Establish consent for taping.

Do you have any questions before I begin?

Personal and household information

First of all, can you tell me a bit about yourself (such as how old you are, who you live with, and so on)

Do you mind me asking, how old are you now?

Can you tell me a bit about who you live with?

Probes:

Partner/spouse? (partner's age)

Adult children

Other household members

How long lived in this area?

How well do you know the area?

Where have you lived at different points of your life?

Do you have any friends or relatives living nearby?

How do you feel about the community where you live?

About your work

I'd like to ask about your paid work, both the job you're doing at the moment, and other jobs you've had in the past.

Thinking about your working life as a whole, have you had one main job? What was it? How did you come to do that sort of job? How did you feel about it? Did that change over time? [In what way?]

Note: need to establish whether the person has had one main career (e.g. teacher, civil servant etc) and then moved to a different type of work after retiring from that profession.

Moving on, could you tell me about your current job?

Note: For the self-employed, please ensure that you ask when they became self-employed and why. We would also like to know if self-employed people have 'slowed-down' (reduced their hours / workload etc) prior to retiring completely.

Probes:

Hours?

Type of work?

How did you find this job?

How long in this job? [establishing at what age they started this particular job]

How much enjoys this job? What would you say you like most about it? What is it that keeps you working? [probes – workplace relationships, stimulation, money, etc.]

Probe for employment status – employee/self-employed, hours worked, permanent/temporary contract, size & type of employer.

How long would you like to carry on in this job? Why? [establishing the age at which they'd ideally like to work until] Are there other things you would like to be doing instead of or as well as paid work?

How feasible do you think these plans are? [probe on family commitments, views and wishes of partner/other family member, health, employers' attitudes to older workers]

What are the most important factors for you, and how do you hope to balance them?

Will you look for another job? Why's that?

[for post-SPA-ers] Is this the same job you were in when you reached state pension age, or have you changed jobs?

For those who are in the same job, please establish whether they, or their employer, have made any changes to the job such as reducing hours or responsibilities.

Probes [for people who've changed jobs]:

What was previous job?

How long had been in previous job?

Why changed?

Note: We need to ensure that we establish here whether people changed jobs to work part-time as the secondary analysis suggested this was happening.

Could you have stayed with your previous employer?

Note: If no, please establish why not.

Would you have wanted to, if you could?

How easy was it to get the sort of work you wanted?

Did you move straight from your old job to this one, or did you have a period out of work?

How did you feel when you weren't working?

Did you know you wanted to go back to work, or were you planning to retire?

Can you tell me more about that?

How do you feel about the difference between the work you used to do and the job you have now?

Note: we need to pay particular attention to the motivations behind why people might have moved from employment into self-employment at the SPA stage.

Did you feel your employer's or colleagues' attitudes towards you [have] changed at all as you got nearer to SPA? [In what way? How did/does this make you feel?]

About your partner's work

Do you mind me asking, is your partner working at the moment?

If yes

What do they do?

How long have they done this?

How do they feel about this job/work in general?

How old is your partner?

If no,

When did they stop? Why?

How did they feel about it?

And how did you feel about it?

Do you think they will return to work? Why's that?

Activities outside work

Do you have particular leisure activities or hobbies which occupy your time at the moment? (*probe extent & frequency of activities mentioned*)

Probe on:

TV, radio, cinema, theatre, gardening, dancing, walking, eating out, bingo, social clubs, reading, sewing, DIY, decorating, letter-writing, IT and computing, going to the pub, shopping, spending time with the family, day trips, classes (social or educational), holidays, relaxing, sport (taking part or spectating).

Who do you tend to do these things with? (e.g. alone, with partner, with workmates, with other friends and family)

Do you take part in any other sorts of activities which we haven't already talked about?

Do you have particular days when you do certain things?

Probes for activities:

How long have you been doing that?

How did you first get involved in that?

Do you do that with your partner/friends?

What do you like about (activity)?

Would you like to spend more time doing (activity)?

What are the things that make it difficult for you to do this? (e.g. health, money, transport, time, knowledge, contacts, support)

What would make it easier for you to get involved/do more? Would you want to do this?

Are you involved in any other activities with members of your family, friends or the local community? For example, you might be looking after children, helping an elderly or disabled person, or you might be involved in some kind of community, sports, church, or charity activity? Can you think of any examples of these kinds of activities that you are involved in?

Possible probes:

- Bringing up children
- Caring for elderly/disabled relative
- Helping elderly neighbours with shopping and odd jobs
- Voluntary activity: community groups, pensioner groups, WI (type of activities, e.g. membership, attending, organising, committee work), single-issue groups, welfare groups, helping out at schools or hospitals
- Councillor
- Church or religious group: e.g. attending services, running or attending a group, giving people lifts, organising jumble sales.

How did you feel about this sort of activity? How much time are you spending on it? Has this changed over time? Why?

Do you have any other sorts of commitments that we haven't already talked about? (e.g. caring for children, disabled or elderly partner/relative, second job, trade union rep, councillor, PTA, community activity).

Are you doing any kind of work which you don't get paid for at the moment?

(*probe as above*)

Do you tend to get involved in local activities? Can you tell me more about that?

What do you get out of being involved?

Planning for retirement

One of the things we're interested in is how people reach the decisions they do, and how couples decide what's the best thing for them to do. Did/are you (and your partner) plan/ning for retirement? What were/are your main considerations in deciding when to retire?

Probes:

When did they start thinking about/planning their retirement?

When did they start thinking about their income in retirement?

Did they find it easy to get financial advice? If so, where did they go for advice?

What sort of planning – work seminars, financial adviser etc?

Did/do they plan how to spend their time, as well as financial side?

Did/do they plan to retire at same time as their partner? Why? When would that be/was that? [establishing age]

Probe on coinciding with other responsibilities, such as looking after grandchildren, caring for partner/family member, spending more time doing some other responsibility, etc., or onset of health problems, opportunity to take voluntary redundancy, forced redundancy, local labour market factors, etc.

[for post SPA-ers] Have things turned out as you planned? In what ways?

Have things happened that you couldn't really have planned for? What were they?

Looking back, is there anything you wish you'd done differently? What was that & what would you do in hindsight? Do you wish you had thought about the financial side of retirement, particularly pensions, earlier?

Health and wellbeing

What would you say your health is like, compared to other people of the same age? [probe]

How energetic would you say you feel, compared to other people of the same age?

How does working affect the way you feel about life?

Do you (and your partner, other close family member) have any long-term health problems?

Do these affect your (their) ability to work? In what way?

Finances

Money is obviously one reason why people work, and I'd like to ask a few questions about your finances, and how these have affected your decisions.

Please could you tell me which of these bands your weekly household income (after tax) falls into?

- a) Under £100
- b) £100-£199
- c) £200-299
- d) £300-399
- e) £400-£500
- f) over £500, but under £1000
- g) over £1000

Do you own your own home, or are you renting?

Do you still have a mortgage, or is it paid off now?

Do you have any savings/property/other assets, e.g. business?

Do you have any other sources of income? E.g. investments etc

Could you tell me how these assets and sources of income fit into your retirement plans?

Note: establish whether self-employed people view their business as a financial asset they can/will sell to fund retirement.

Are you (and your partner) drawing your state pension yet? If not, is this because you/your partner have deferred?

Do you (and your partner) get any pensions from work? If not, when are these payable?

Probes:

Do you know what type of pension scheme(s) you were / are in? *Final salary / money purchase*

Is it as much as you expected? Why's that?

(probe on whether amount is less than anticipated for some particular reason or whether had vague or unrealistic expectations from the outset)

Did you get a lump sum as well?

Were either adversely affected by recent stock market performance?

Were you given any pensions advice? If so, how do you feel about the pension advice you were given in the past?

Note: *need to keep this brief and to the point.*

How would you describe your financial situation at the moment?

Probes:

How does it compare with when you were working in your last job?

How does it compare to what you expected at this point in your life?

How does it affect the way you feel & your plans for the future?

How important is your job to the household finances as a whole? And your partner's?

Do you think you would still want to work, if money were no object? Why?

Would you do something different? [What would that be & why?]

Do you have any particular financial aims and plans at the moment?

Probes:

Pay off mortgage before retire

Pay off credit cards, loans etc.

Save for retirement – particular sum in mind?

For extras – travel/hobbies etc.

Work until point where other source of income available (e.g. pension scheme, maturing assurance policy etc?)

Hopes and plans

We've talked about work, leisure, and various ways of helping out in your family or local community - How happy are you with the current balance? What would you like to change?

Do you have any particular plans for the next few years?

Is there anything that needs to happen before you can put these plans into action?

Probes:

Partner stop working

Pay off mortgage

Children leave home/finish university

Grandchild starting school/secondary school

Disabled or ill member of household (e.g. parent or adult child) get own accommodation/care package

Treatment for health problem

What would your advice be for someone coming up to the state pension age who isn't sure whether to stop work or not?

What sort of things would they need to consider?

Is it worth working after state pension age, if you don't really need the money?

Is there anything else which has been important / relevant in your decision to continue working which we haven't discussed?

Thanks, pay incentive, and close.

Appendix C

Discussion group question route

1. Introduction

Thank you for coming today. Just to introduce ourselves, I'm [] and this is [], and we work for the Policy Studies Institute, an independent research institute with charitable status. We're conducting research which is sponsored by the Department for Work and Pensions to look at the reasons why people carry on working after state pension age, and the different reasons they have for doing this. To do this, we've been interviewing people in three parts of the country, and we're now getting people together to discuss some of the issues which have come out of the research. We invited you here today because when you replied to our earlier survey, you were all [working after state pension age/ still in paid work and coming up to state pension age/retired] and we're particularly interested in hearing your views.

Any housekeeping issues – toilets, fire exits, etc.

Anything that's said here today will be treated confidentially, and neither the DWP nor the IR will know who we've spoken to in this research. We'll be taping the discussion today, but this is just for us researchers so that we have a record of the discussion, and no-one outside PSI will hear the tape. Because of the confidential nature of this research, and to encourage people to feel comfortable giving their views and talking about their own experience, could I ask everyone to keep the details of what we cover here today within this room?

We've got some name badges here, which it would be good if you could fill in, giving the name by which you'd like to be known, as it can be difficult for people to remember a lot of names at once.

Today, I'll be asking you a few questions to get discussion going, and my colleague [] will be taking some notes on what you say. We'd like the discussion to be as informal and interesting for everyone as possible, so please all feel free to join in, and if you're having trouble finding a time to make your point, just raise your hand to let us know so that we can make sure that it's included. Please feel free to use examples from your own experience if you like. Don't worry if your opinions are different to other people's, as this is why we've got a group of people together, and we are very interested in the differences in people's experience and views, and these are the kinds of things policy makers need to know.

At the end of the discussion today, we'll be giving you £20 in recognition of the time you've take to get involved. This is a gift and has no effect on any tax you may be paying or any benefits you may be receiving. We need to get you to sign a receipt for this, but this is just for our accounts department to ensure that the money for this project has been allocated properly. The discussion today should finish by [specify time], so if anyone needs to get off before that please let us know, so that my colleague can sort out your money for you.

2. Introductions [10 minutes]

To get to know one another a bit, I'd like to start by going round the table all saying a little about ourselves. Your name, and then something about yourself – anything you like – e.g. how long you've been living in the area/town/village, what you like doing, the work you used to or still do, or why you decided to come today ...

3. Transition questions [10 minutes]

To what degree do you think that financial issues figure in people's decisions to carry on working after state pension age? Can you think of particular circumstances in which they might play a greater role? (What?)

What do you think are the other benefits of being able to carry on working after state pension age? What about the disadvantages, or the reasons why people might not want to or are not able to carry on working at this point in their life?

4. Vignettes – the key questions [2 vignettes at 15 minutes each, reduce to 1 if insufficient time]

In order to think through some of the things that affect people's decisions about paid work, I'm going to put some brief hypothetical situations to you now (which we call vignettes). The point of these is to get a better understanding of the kinds of things which are important to different people. Each story has a central character who is facing a common dilemma of some kind. At the end of the story I'll ask you what advice you would give them on what to do. You might also like to think about whether your advice to them is the same or different from what you would do in that situation, and why. There are no right or wrong answers to these, it's just to give us examples of the different ways that people approach problems.

[Insert relevant vignettes]

What advice would you give to []?

Is this what you would do?

What are the sorts of things she/he will need to consider?

Would your advice be any different if she/he was ten years younger? [Why is that?]

What would be the advantages?

What would be the disadvantages?

5. Task – policy options [20 minutes]

The last issue I'd like to look at is what the government and other agencies could do to support people who wanted to work past state pension age. It's well known that people have different approaches to retirement, depending on their own personalities, experiences and circumstances. I'd like us to think about how public policy might be developed to support people who wanted, for a variety of reasons, to carry on working after state pension age.

We've made a number of suggestions on cards and we'd like you to identify the 5 or so of these which you think would be most helpful. Please feel free to add more if these don't cover the sorts of support you would like to see.

Put up list of options on flipchart, also reading out as cards are distributed.

Allow approx. 20 minutes to prioritise and then discuss why these are the most important.

- (a) No compulsory retirement
- (b) Compulsory retirement only at later age, e.g. 70
- (c) The right to more flexible working patterns, including part-time work, after a certain age (e.g. 55, 60, 65)
- (d) Laws against age discrimination
- (e) Campaigns to make employers realise the value of their older workers
- (f) More sensitivity to needs of older people at work
- (g) Equal rights to training and skills updating for older workers
- (h) More attention to ways of reducing stress at work
- (i) Benefits system to make it easier and more financially rewarding to take on part-time or occasional work
- (j) Specialist advice and guidance service for those approaching retirement
- (k) Improved access to financial advice and information about what people's entitlements are, in order to better plan for retirement
- (l) More employment opportunities for disabled people
- (m) More relief/respite from caring responsibilities
- (n) Extended leave allowances/career breaks
- (o) Free or cheaper transport
- (p) The opportunity to continue to work for the same employer while drawing occupation pensions (rather than having to change employers)

6. Closing questions [10 minutes]

Of all the things we've talked about today, if you could say one thing to government about what they could do to support people who are thinking about whether or not to work on after state pension age, what would it be and why do you think this is so important? [round table]

7. Summary

[5 minutes] *Summary of the group discussion from the co-moderator* – does this capture what we talked about today? Do you think anything else should be added? Is there anything else that we should have talked about but didn't? [*insurance question*] Is there anything that you came wanting to say, but didn't get the chance?

8. Close of formal discussion [5 minutes]

Debriefing – what people felt about the discussion & tasks. Do you have any advice for how we can improve in the other discussion groups we're doing?

Payment of incentives.

Appendix D

Vignettes

Vignette 1

Ruth has worked in local government for the past 30 years. She first got a job for the council as a secretary when her children were small, and worked her way up to a managerial position in the housing department. She is now 58. She finds the work very interesting and rewarding and has built up some close friendships with colleagues over the years. However, it can also be stressful, and she often finds herself working long hours in order to make sure that tenants' problems are sorted out. Ruth's husband Terry, who is 63 and a self-employed plumber, has been talking about retirement for the past few years, as he is beginning to find his work exhausting. This has made Ruth start to think about whether she should retire too, although she's not sure if she's really ready to leave yet, and her employers would like her to stay on as long as possible. Ruth and Terry became grandparents a few years ago, and she would like to spend more time with her grandchildren while they are young, as many of her friends' children have moved further away and can't see them very much. However, she worries that she'd get bored if she retired now – after being such a central part of her workplace, she might miss the work and seeing her friends every day. She's also never had much time for pursuing outside interests, although she thinks that one thing she might do is volunteer to work for a local refuge. Another thing that worries her is money; Terry's pension has been affected by recent stock market performance and isn't worth as much as they expected.

Vignette 2

Paul lives with his wife Linda, and his grown up children live in the same town. Linda, who is 57, works for a few hours a week in a local corner shop. Paul was made redundant at 60. He has had a couple of temporary jobs since, but they didn't pay that well, and he felt awkward about being an agency worker after years being with the same firm. Now he is 65. His family are encouraging him to think of himself as retired, and to spend more time relaxing, but he doesn't see it that way. Work has always been important to him, and he still wants to find another job, partly for the money, as things are tight financially, but mainly to feel useful and wanted, and for the company. He's been for a lot of interviews, and even tried applying for completely different kinds of job, but he gets the impression that as soon as employers see how old he is, they're not interested.

Vignette 3

Edward is a baker. He is 67 and works night shifts from 10pm to 8am, five days a week. He has been working as a baker since he left school and loves his job. He moved around and worked for different companies when he was younger but has worked for the same firm now for the past 20 years. His wife is 62. She was a care worker, but had to stop work when her arthritis got very bad. She has worked part time for most of her life, as they had four children, and so only gets a reduced state pension as well as a small amount of mobility allowance. Edward gets a full pension but that just pays for the bills and the service charges they have to pay on their ground floor flat. They have managed to pay the mortgage off. His income from his work is very important to them. As well as paying for basics, it means that they can spend money on socialising. They like to go to the club every Saturday night and to visit their sons and daughters who have moved to different parts of the country.

When Edward got to retirement age his boss said he could stay on and this has been fine for two years as he enjoys the job and thinks if he gave up work he would 'turn into a vegetable'. He also thinks if he was at home all day with his wife they would drive each other mad. However he is starting to find the job too much to handle and his wife's illness means he has to do a lot of the cleaning and cooking at home. However, they rely on his income and he would like to carry on at the bakery but just work fewer days or fewer hours but it's a small business and no one there really works part time. There is a new boss there and Edward is not sure how he will react if he asks him. He is not sure whether he would be able to negotiate. He wouldn't want to have to leave with any bad feeling, and if he does leave he doesn't think he will find a job anywhere else

Appendix E

Sample categories

Figure E.1 The sample and some of its sub-groupings



