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The Social Costs of Auto-Enrolment in Workplace Pensions and
Possible Remedies

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Appendix 1: Background to research and design methodology

Background

Good research should:

- Have a worthy topic (Tracy, 2010),

The fact that AE is a new legal regime and the fact that other studies in this area tend to be quantitative in nature (Pensions, Department for Work and Pensions, 2013) or only consider larger employers demonstrates that my research is different. I would also argue that it is worthy of time spent on it as the long term effects of AE are unlikely to be apparent for many years and, where there are negative consequences for some, these consequences may be too late to be rectified. (Department of Work and Pensions B, 2013) Some previous qualitative research specifically considered the needs of women and pensions (Peggs, 2000) and this work explores whether there are particular concerns for women in the implementation of AE and workplace pensions generally.

- Be rigorous, in all aspects – methods, questions, and ethics.

Richness can be gained from the depth of data found in my semi-structured interviews and in using external sources to add context and additional meaning. This might be referred to as triangulation (Flick, 2009) (Silverman, 2005) or crystallization which “encourages researchers to gather multiple types of data and employ various methods” (Tracy, 2010). Rigour comes from thorough review, analysis and documentation. Rigour might be demonstrated through sufficient data, time spent on the project, appropriateness of sample and use of good procedures. Consistent field notes and interview styles, as described in the research plan will support claims to rigorous research.

- Sincere,

Honest and reflective reporting of the data should produce a sincere report and this requires me to be reactive and consider my own role in data collection and bias (Hammersley & Gomm, 1997) in analysis of it and be transparent in reporting the process (Tracy, 2010).

- Credible,

Credibility will come from accurate and consistent application of my stated methods and in the reporting of these. The process of analysis is discussed below.

- Resonate,

In allowing the reader to see my process and form their own views of the data, the reader should be able to relate to the data or findings in some way. As many people will deal with pensions or financial products I anticipate that readers will resonate strongly with my work on a personal level.

- Contribute to the field,

Little has been written on AE and my evaluation of the law and its effects on implementation will contribute to the field as described above. My work can be distinguished from this as it seeks to understand the process for all workers including those who might opt-out but more importantly those who do not make active choices (Department for Work and Pensions, January 2015) (Department for Work and Pensions, November 2014) (Department for Work and Pensions, October 2014) (Department of Work and Pensions B, 2013).

- Comply with ethical standards

My design paper outlines my ethical approach and recognises the trust placed in me by interview recipients to report their accounts fairly and accurately and not breach their confidences.

- Be coherent.

In applying the approach outlined in my methods my work should will be coherent.

Plan Design

I designed a set of question cards to allow semi-structured interviews of a qualitative nature as described at appendix 5 and undertook a pilot study using my interview plan with four individuals in January and February 2014. This allowed me to ascertain what worked and what needed to be clarified or expanded and to gather feedback on the form of interview from the perspective of the interviewee. As a result the interview prompt questions were modified. As my questions are concerned with both general pension behaviour and the impact of AE, I spoke to employees who are affected with any workplace pension whether auto-enrolled or not. I contacted a number of employers who were staging for AE in 2014 and they sent out my information sheet to employees who chose themselves whether they would agree to be interviewed. After my initial pilot study I considered that I would like to gain a 360 degree perspective on the reality of workplace pensions and so decided to try and speak to employers and their advisors as well. This allowed me to consider the relationships between the stakeholders and also the connections between actions of one party on another.

Generalisation will be difficult to achieve with my sample, but I hope to demonstrate that there are patterns and issues which require further, perhaps quantitative investigation. Individuals do not

always act as rational beings and the law may be interpreted and applied in unexpected ways. This work attempts to explore both of these issues. My sample and findings compares ages, gender and educational qualifications as part of the analysis process and this should enhance the credibility of my work. Whilst findings cannot be generalised on a statistical level, the “knowledge generated through qualitative methods can still transfer and be useful in other settings or circumstances” (Tracy, 2010)

Data Collection

My primary source of data was the semi-structured interviews which are one of the best ways to gather information from the individual about themselves. I wanted to see the workers’ perspective and how that was impacted by the other stakeholders. There was no ethnographical or observational level to my work (other than to verify that the interviewee appeared to be expressing their own views honestly). I am less interested in the social influences that construct the circumstances which give rise to the individual answering questions in a particular way than the view of the individual. I accept that by the nature of the interview event, the data collected is constructed during the process but I tried to minimise these effects by acting impartially and keeping the meeting informal. Each interview took place in similar circumstances and after the respondent had been given the information and consent sheet (see appendix 4). Semi-structured interviews are the most appropriate for my purpose to allow room for exploration and flexibility with order and wording but with each interview dealing with the same broad issues (Arksey & Knight, 1999). The use of semi-structured interviews rather than structured interviews or surveys has allowed me to “achieve depth and roundness of understanding in these areas rather than a broad understanding of surface patterns” (Mason, 2002, p. p65).

It is acknowledged that transcription involves an element of selection as not everything that occurs in the interview is encompassed in the transcript (Lapdat & Lindsey, 1999). In deciding what detail to include and what to leave out the first steps of data reduction and analysis are taken (Maqueen, et al., 2003). Decisions about how much to transcribe, how to represent the talk and whether to correct repetition/pronunciation etc. and whether to include non-speech communication are all made in this process. Even the decision to use an audio recorder can be an influence and it is suggested that researchers must ask themselves what is useful to inform research questions (Kvale, 1996, p. 166) and be careful of over reliance on transcripts. The transcripts I used were checked for accuracy and consistency and my own notes added where required. I have transcribed some data myself and, where data has been transcribed externally, I have checked the transcripts against my own transcript style and against the audio recording to ensure consistency and the level of accuracy I need to answer my research questions. Field notes added description to these detailed transcripts. This allowed me to remain close to the data and started the process of analysis (Gibbs, et al., 2002). “The prerequisite of really effective qualitative analysis . . . is efficient, consistent and systematic data management.” I am confident that my data has been managed and analysed in this way.

An interview is focussed by the researcher in order to obtain data and copies of the cards used with questions asked to workers, employers and advisors are attached at appendix 5. The main questions were on prompt cards under different topic headings. This allowed me to skip over irrelevant sections depending on responses, whilst ensuring I covered all the issues I wanted to. The open questions were followed with more closed questions and summarising where appropriate to ensure I understood what the respondent meant properly. It is important to remember that my work concerns the justification for legal intervention and, in particular, whether individuals' perceive themselves to be better off as a result of the intervention - justifying paternalism. In this respect my empirical work is different from other projects which seek to really understand how society influences the individual whereas here justification is predicated on this perceived benefit and so it is the individual's view of their own position which is key. The originality of my work does not come from the method but in the process of legally evaluating AE, from the perspective of its original intended consequences and then testing to see whether the experience of the individual supports this justification. If AE is intended to benefit the individual whilst allowing individual free choice then the study allows deeper consideration of any cases where individuals do not benefit and also the operation of free choice and informed action in workplace pensions.

It is important to look beyond the superficial to create a greater understanding of the interviewee's perspective (Rubin & Rubin, 2005, p. p130) or you fail to gain the benefit of speaking to a person directly and may not produce qualitative data. Depth and detail are described as differing but complementary terms by Rubin & Rubin. Detail is required to understand the issues but depth gives insight into how the person feels about the details. In addition to this I was conscious that I must interview in a way that would elicit vivid description by asking the interviewee to narrate what has happened. In addition to the facts, a good interview should try and draw nuances from the interviewee to understand more of what they really think. In this respect, questions should be designed in a way which requires the interviewee to form their own answer rather than being able to say yes or no (Rubin & Rubin, 2005, p. p133). My interview plan contains a mixture of open and closed questions as well as follow up questions so that a yes or no answer is followed by a question asking for the respondent to explain why they think yes or no and whether they can give me examples from their own experiences. In asking for specific examples this will add to the richness of data produced. The questions follow the themes I have identified as being of interest from research in the other chapters and from my pilot study and relate to my overarching research questions (Roulston, 2010, p. 200). The quality of interviews will be judged on the data produced and Kvale (Kvale, 1996, p. 145) suggests six criteria for judging the quality of interviews as follows:

- The extent of rich, specific relevant answers;
- Shorter questions and longer answers;

- The extent to which the interviewer uses summarising and confirming to clarify and confirm the meaning of answers;
- Interpreted as the interview goes on;
- The researcher seeks to confirm that they understand the participant;
- The interview is self-contained and needs little additional description (in the way of researchers notes, observations or otherwise).

This seems a useful approach to producing good quality results and reviewing my transcripts confirms my approach is consistent with these standards. Roulston (Roulston, 2010, p. 202) focuses on four inter-related facets to verify quality of qualitative interviewing:

“Namely whether (1) the use of interview data is an appropriate means to inform the research questions posed; (2) the interaction facilitated by interviewers within the actual interview generated “quality” data both speakers adequately understood one another’s intended meanings; (3) “quality” has been addressed in the research design, the conduct of the research project, and the analysis, interpretation and representation of research findings; and (4) the methods and strategies used to demonstrate the quality of interpretations and representations of data are consistent with the theoretical underpinnings for the study.”

I believe that interviews are the best method to gather data concerning the views of individuals and I hope that my work meets the other three quality tests.

My interviews are in keeping with the Neo-Positivist style described by Roulston as “the skilful interviewer asks good questions, while carefully minimizing bias and researcher influences through taking a neutral role” (Roulston, 2010, p. 204). I explained the purpose of my research to all participants and was conscious throughout that I should maintain as neutral a position as possible. My position as a solicitor was useful when dealing with employers and advisors who have a high level of knowledge about the AE regime and also in dealing with individuals who were aware of my professional obligations to maintain confidentiality. A negative aspect of my role as a solicitor might be that individuals have a perceptive of me which prevents them from discussing matters with me. I have reflected on each interview and also asked about my role in the interview and feel that interview respondents were open in their responses. I tried to keep my own talking to a minimum, using prompts and open questions but I must still acknowledge that there may be negative connotations to my role as a solicitor as well as a researcher. My findings include analysis of pension materials provided by some employers which allowed me to compare the reality of the information with the individual perception of it. It is also suggested that the quality of work may be supported by including

an interview guide in the final report, searching for discrepancies in the data and being transparent about the research process (Roulston, 2010, p. 206) and I have done this to the best of my ability.

My analysis and findings reflects on my own role and bias in collecting and analysing the data. In many ways my role depended on the attitude of the participant (Caven, 2012). Full interview transcripts were prepared for each interview and samples of this data are contained throughout my findings. This demonstrates that participants were “reliable and accurate witnesses” and that “the researcher was a reliable and accurate witness and reporter of the data gathered for the study” (Roulston, 2010, p. 217). My notes and observations from during the interviews and analysis were added to the interview scripts using notes in Nvivo to make the process as transparent as possible (Krauss & Peredaryenko, 2013). I audio recorded the majority of my interviews and used this for full transcription as much as possible. Where the meeting place meant that the use of an audio recorded was not possible, I made detailed notes and transcribed these myself. Where audio was transcribed by a third party I went through the transcript and audio for the full transcript to ensure accuracy and consistency with my style. All transcripts were then loaded into Nvivo, the data management programme, by me and I coded from there.

A key difference between qualitative and quantitative research is that analysis after collection of some data can then inform the subsequent collection of data and the questions can change as analysis develops (Halliday & Schmidt, 2009, p. 266). The role of the analyst and clear thinking are key to analysis of data (Robson, 1993, p. 374) and the more systematic the approach the easier it is to demonstrate credibility. The aim of qualitative data analysis is described as detection using the tools of “defining, categorizing, theorizing, explaining, exploring and mapping” (Ritchie & Spencer, 1994). True qualitative research however, involves more than classifying and coding and it is important that the analysis reflects on the relationships between data and findings. I will not restate the arguments justifying qualitative research as a tradition and qualitative interviewing as an appropriate method of collection as they are well rehearsed (Halfpenny, 1979) (Bulmer, 1979) (Silverman, 2005, p. 299).

In order to review and compare interview transcripts with each other it is necessary to code the data. In general terms, there are three main types of coding: descriptive, topic and analytical coding. Analytical coding is the key for qualitative analysis but the others are required to allow proper documentation and organisation of the data. This process of reviewing and classifying also starts the process of considering themes and issues. Whilst there is an element of reduction of data in the coding process, the purpose of qualitative coding is to retain the data (Richards, 2009). Many authors warn against misunderstanding classification and coding as analysis. (Schiellerup, 2008) Qualitative analysis is only achieved when coding and classification is employed with the imagination of the researcher to interpret what the data tells us. By coding in this way, the data segments are placed with similar segments in other recipient’s responses and this makes comparison easier but retains the

original data. Feldman (Feldman, 1995) describes analysis as a distinct phase following data collection which is then followed by a phase of interpreting research questions in the light of data collected. She warns against blurring the lines and failing to understand what the data really tells us.

Thematic Analysis

I used thematic analysis to understand my data. After the first review of material and completion of the descriptive and topic coding, the “key issues, concepts and themes” (Ritchie & Spencer, 1994, p. 179) are starting to be identified and then become codes or themes within which the material is sorted. This involves coding based on *a priori* issues (derived from my original research questions), new issues coming from the data and themes arising from a comparison of the data. In my case, however, starting with the *a priori* issues and then adding themes such as trust, which come from the data. This is not a linear process and the codes were revised and restructured with subthemes as the process continued and further data was collected and analysed. Theme identification is described as being fundamental and most mysterious as many qualitative reports contain little description of how themes were discovered (Ryan & Russell Bernard, n.d.) Data is constantly checked against themes and subthemes are created where appropriate (Aronson, 1994) and this process will be reported.

By adding notes to each transcript with a summary and details of my impressions of the setting, mood of interviewee and any special notes I also recognise the dangers of treating the interview transcripts as “descriptions of real world events outside the interview setting.” (Roulston, 2001) A pause might indicate doubt or disagreement and require consideration of the wider circumstances of the data. “Memo-ing” or writing about the codes and their relationships is an important part of this process.

In my pilot study I used word cloud searches in Nvivo to identify word repetitions and compared this to my list of emerging nodes or themes. Nvivo allows you to code sections of text multiple times to “nodes” which correspond to coding and it is then possible to view all coding to particular nodes to compare responses and check the accuracy of coding. I used a codebook to log themes and subthemes as they changed and updated Nvivo nodes accordingly. The initial stages might be considered as more like indexing than coding but as data is collected and the codes refined, this becomes more thematic (Ritchie, et al., 2003, p. 229). Data was also revisited and reclassified as the frame changes and some data had multiple coding. This is helpful “to see patterns and the contexts in which they arise . . . these juxtapositions are often one of the early clues to associations for subsequent stages of analysis” (Ritchie & Spencer, 1994). Developing themes were added which allowed me to review the themes with relevant data to allow comparison between data and between classifications. This is sometimes referred to as the “compare and contrast approach” (Ryan & Russell Bernard, n.d.), looking for ways that data are similar or different from each other and asking why. As part of this searching it is also important to ask what themes are not presenting – perhaps something I expect to see from the literature but which does not emerge. Is this because people do not want to discuss this

or is it because everyone thinks this is obvious? Text which was not coded was reviewed to see whether new themes emerge from it. Reporting the findings must also be considered very carefully and good work should “know your sins and put them front and centre in anything you write” (Halliday & Schmidt, 2009). Essentially, I believe this means acknowledge the process, its weaknesses and do not overstate your findings. Miles and Huberman (Miles & Huberman, 1994) describe this as trying to describe what sort of relationship exists between variables, stressing that variables or concepts are not necessarily the same as acts or behaviours. In other words just because A and B have happened doesn’t mean that they affected each other.

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Appendix 2: Theme development

Codes	Issues Discussed	Themes
Actions	Amount of contributions	Lots of pension choices but they are often made without active choice or real thought
	Additional voluntary contributions	Action seems to happen more at trigger points but there is no obvious trigger after joining or being auto-enrolled
	Joining the scheme	Some are more proactive than others but this links to motivation to understand or interest in area rather than educational achievement
	Checking payments	Contractors opting out
	Joining salary sacrifice arrangements	If not motivated to know at start then no further trigger
	Accessing information	Providers can change T&Cs and contractual terms without action by the member
	Logging in	
	transfers	
	Choosing funds/risk profile	
	Seeking advice	
	Auto-enrolment	
	Staying in or opting-out	
	Agreeing to contractual changes	
	Changes	Providers making changes to contracts - knowledge
Employer decided to change product provider		Not engaged
Employer changes scheme benefits		Asymmetry in decision making power (perceived)
Increased retirement age		Government tax changes
Employer changes to definition of pensionable salary		Legislative change (leads to uncertainty)
Employer in financial trouble so changes accepted		Change in provider without choice

codes	Issues discussed	themes
	<p>Unions weak so change is a foregone conclusion</p> <p>Perception of lack of choice</p> <p>Salary sacrifice introduced</p> <p>Changes in the way information is presented</p> <p>Introduction of AE</p> <p>Taking money out of pension/tax changes</p> <p>Introduction of some/higher employee contributions</p>	Contractual changes
External Influences: Change/uncertainty	<p>Contractual changes</p> <p>Transfers from one provider to another</p> <p>Changes in contracts of employment</p> <p>Had to change scheme for AE quality test</p>	
	<p>Law changing</p> <p>Changing tax rules</p> <p>Change in provider</p> <p>Changes to pay definitions /basis of contributions</p> <p>Increasing retirement ages</p> <p>Change of government</p> <p>Financial crisis and uncertainty</p> <p>World changes</p> <p>Country of employment</p> <p>Job insecurity</p>	<p>Unpredictable legislation</p> <p>Change/uncertainty influences action and decision making</p> <p>May be linked to lack of understanding or motivation to understand</p> <p>Changes don't need to be pension specific to affect pension decisions</p> <p>Past changes cause uncertainty about the future</p>

	Acquisition of employer provides some security	
	Bankruptcy of financial institutions leads to doubt about pension institutions	
	Inflation and the real value of a pension	
	Retail distribution review and the introduction of payment for financial advice	
External influences: economic factors		
	Lifetime allowance (disincentive to take high risk/invest lots)	Pension is just one item in a range of economic considerations
	Spread investments	It is not seen as immediate or predictable or tangible value which can lead to disengagement
	Cost of financial advice	Uncertainty affects the priority it is given
codes	Issues discussed	themes
	Performance	affordability
	Affordability of contributions	Tax does not affect all the same and tax efficiencies more interesting to higher rate tax payers who might pay for advice
	Contributions deducted before paid and so don't notice them	
	Other financial commitments	
	Mortgage is the top priority debt	
	Company matching of contributions	
	Having children/maternity leave/costs	
	Salary sacrifice	
	Student loans	
	Life cover priority	

	Other pensions	
	Future pay rise	
	Loss of cash alternative	
	Tax efficiency	
	More interest when there is more money in towards the end	
External Influences: non UK pension/ nationality	Uncertain if can transfer benefits between UK and “home”	Lack of understanding of the issues and solutions at all levels to justify saving
	Cultural differences – more emphasis on property or equities in some countries	Many concerns justifiable
	Foreign state pension	
	Healthcare more of a priority in the US and other countries	
External: non researcher (people)	Not IFA – too expensive	Many assume that others know more than them
	Husband/wife/partner/friend etc.	Formal advice is not first choice
	Advice given to a friend by their advisor	Employer contacts may not always give an answer so unclear who to ask at provider
	IFA – re mortgage	Prompts of employer information or questions from other can lead to engagement and decisions
Codes	Issues Discussed	Themes
	Pension advisor provided by employer	
	Other pension provider	
	Worries about legal compliance by employers	
	HR worried about being seen to give advice or induce	

Complications of moving countries – no one is able to advise

External: Procrastination

Perceived need for advice when there is a significant sum in the pot rather than now

What are the safeguards for advice and is there a trigger at the other end? Is it too late then?

Have not read everything yet (so can't make decisions)

Information (both volume and form) can be a barrier

Need time to read everything

Uncertainty leads to indecision

Waiting until the provider change is sorted

Other needs and priorities may be legitimate

Was ill and have not sorted out since then

Paying off debts first

Other priorities

External: researcher influence

Having a conversation makes it more salient/higher up priorities

Pay more attention to information during a conversation about it

Discussing pension makes it more valuable/worthwhile

Conversation makes the individual reflect on knowledge and pay more attention

Discussion makes individuals realise gaps in knowledge and understanding

Discovery of information as a result of thinking about the interview

Discussing prompts a "need to check" response

Must now check if the late payment of contributions is sorted

Should check on what I can do with the 3 pension pots

Should maybe speak to an advisor

I should look into the charges

I need to check. .

I need to remember to opt-out

Codes	Discussed	Themes	
External Influence: State Pension	Means testing	It is a factor but not seen as main income for many	
	Is it worth saving	unpredictable	
	Shocking how bad it is	Linked in mind to private pension and “when I will be allowed to retire”	
	It is mere speculation		
	Not reliable or worth much		
	Not part of planning		
	Different ages for retirement all the time – does that affect private pension age?		
	Rely on SERPS/S2P more		
	Safety net and includes other benefits like NHS and state benefits		
	External Influence: Time	Leaving it too late	Time to retirement puts people off making decisions/saving more
		Too young for a pension	People feel too young/ too much time until retire but not enough time to read the information
		It’s the right time/or not	Pension = Old
		Long term saving 20/30 years	Some are motivated to plan and some are not
		Long way off	Want to have money to enjoy while young enough as well
Too much time to read and understand everything			
Will think about it 10-15 years before retirement			
Spent an hour reading the stuff			
Pension links to old			
Just graduated			

Don't know what retirement age is – it keeps changing

Getting older so think about it more

No long term plans

Missing out on the employer contribution over time

Takes so much time to complete the joining paperwork just to get paid and that is just extra

Employers need time to prepare for implementation of AE

Want some of the money to enjoy when in 50s rather than 70s

Knowledge:

Not sure how much I know

Lack of confidence in own understanding

Form of communication is important

Difficulty reading and understanding the formal information given

No discussion just posted information

May not access information

Perception that others more knowledgeable than self

Information needs to be given in a form the individual can relate to

Lack of training for those dealing with the queries from staff at the employer

Perception that everyone has the same limited knowledge (so am not unusual in that)

Need to understand in real terms so tailored communication helps – personal breakdown numbers

Even in a numbers industry like banking individuals don't necessarily read/understand

Knowledge: disengagement	Knowledge from job makes some consider more	
	Lack of financial awareness as people don't feel engaged with pensions	Difficult to visualise
	Can't relate to size of fund or benefits that sum can buy	Accessibility and time both impact on the concept of tangibility
	Put money in then forget about it	Information is not engaging
	Cultural differences – in the US people are more engaged in finance generally (links to healthcare costs/policies)	
	Don't read statements/information, attend briefing sessions, access benefit portals	
	Meaningless numbers	
	I should pay more attention	
	Opt out of all information sessions unless they are compulsory	
	Take it for granted	
Knowledge: given information about workplace pension		
	Should it really be financial education?	Education rather than providing information may improve engagement
	Need to see benefits in a personal way – show me the benefits, modelling useful if accessed	Cost of advice may be prohibitive and may mean that only the employer is advised re minimum compliance
	Costs of providing tailored information and advice	Too much information can be a barrier
	Generic information may not be enough in letters/packs	Generic information fails to engage and needs to be tailored
	Discussion of expectation versus reality helps with engagement	Modelling can be good if it is accessed by workers

Employers are paying for advice to ensure compliance with legislation BUT this results in generic employee literature to ensure they are not guilty of advising or inducing	Instincts have a role and influence knowledge and beliefs
Compliance fears	Can't force people to read information
Massive volume of information in packs from providers mean nothing to many	Charges information is often missed/invisible
Individual advice at £150-£250 per hour is off-putting	Opt-out information can be difficult to find and employers are unwilling to assist for fear of inducement provisions
Advice might be essential at the end when the pot has lots in it	Technology not always a good thing – if don't know where to find they may not always go and ask HR
Chasing for information and clarification	Intranet login is another step to overcome – may not login if not motivated
Prefer face to face discussion rather than paper and phone calls	External influences are strong and both information and external influences are linked to action.
E portals and logins can be a barrier to accessing information	Responsibility for providing information can be blurred between employer/product provider/intermediary
Uncertain of who to ask and whether they can provide advice rather than information	Prompts to confirm/check information/make decisions can create engagement
External sources such as radio and TV also used	Some providers rely on employer/their advisor and some employers assume their advisors are dealing with queries
Reminders would be good	Individuals make assumptions and dismiss information they perceive does not affect them – without reading the information
Belief that information given is really a personal recommendation	Employers caution about inducement provisions and giving advice lead to more

	generic information being provided
Some information clearer than others	Some people are interested in the blurb/numbers and some are not
Self-belief and instinct might trigger decisions	Perceived lack of knowledge, time and inclination leads to inactivity
Personal research	
Where to opt-out was on the bottom of a 5 page e mail as an attachment	
Terminology is unintelligible – make it plain English	
Need to know that you have to log in to find the opt-out information – it is not easy to find	
I suspect providers are all the same really	
Targeted group sessions are good	
Getting people to read information is difficult	
Advisor in the office and given time to go during work but don't	
Have to chase to get forms back from employees about salary sacrifice and for PAYE	
Need to be in to be out and employers worried about telling employees how to opt-out for fear of inducement claims	
Pension clause in contract generic and relies on new booklets/info to update changes	
Foreign workers are different to home	
Opt-outs versus leavers – it may take people longer to realise they are actually in a scheme in the first place	

	Provider relies on broker and says they don't actually advise – may leave a gap where no one sure who is providing advice/what is advice rather than information	
Knowledge: misunderstanding	Don't understand can control multiple pots into valuable asset	Don't perceive the pension as their asset
	Lots of paperwork is confusing	Linked to information and engagement
	Misunderstandings about agreed level of contributions	Assumptions can lead to misunderstanding
	Make assumptions	Failure to read information can lead to false assumptions and misunderstanding
	Don't understand have choices and can opt-out	
	Unsure how salary sacrifice affects pensions	
	Think if don't sign anything then they will not be in the pension	
	Don't understand the costs and charges	
	Not sure who is advising who	
Knowledge: past experience	Previous experience of stocks and shares/financial products	Past events can inform future decisions
	Markets change and so does advice	
	Legislation often changes	
Code	Discussion	theme
	Caution about predictions	
	Banking and financial crisis ongoing uncertainty	
	Partners problems with pension transfer	
Knowledge: uncertainty		Uncertainty makes it difficult to reconsider actions as not sure of current position

<p>Knowledge: generally held view</p>	<p>Unsure who to ask or where to get more information</p> <p>Don't remember what decisions were made in the past so don't reassess them</p> <p>Tax benefits unclear</p> <p>Unsure of the effects of transfers in</p> <p>Not confident in own decisions</p> <p>Unsure of key facts and figures</p> <p>Unsure if advisor is independent</p>	<p>Uncertainty leads to lack of confidence in decisions</p>
<p>Legal intervention/AE</p>	<p>Pensions are beneficial</p> <p>Don't want to put all our eggs in one basket</p> <p>Eggs can be good for you or bad for you and pensions are the same</p> <p>Contributions taken before salary so it's an invisible loss</p> <p>No one size fits all</p> <p>Pension not top priority</p>	<p>Can see the benefit but it is not top priority</p> <p>Hedging bets and reassessing priorities</p> <p>Don't notice costs – but that means not prompted to think about how much paid in etc.</p>
	<p>Heart is in the right place</p> <p>Just because it's cheap does not mean it is good value</p> <p>Legislation to allow flexible retirement does not mean providers have to facilitate it</p> <p>Focus on charges means quality less certain with AE (NEST etc.)</p> <p>Underperformance might mean self-invested personal pensions do better</p>	<p>Cheap does not equal good value</p> <p>Legislation does not actually provide the commercial products – market still has to do this</p> <p>Social responsibility for employees</p> <p>Intervention can be seen as interference with free choice</p> <p>Some feel worse off</p>

Affects tax position and age related allowances	Social responsibility but question of responsibility divided
Lack of professional advice	Does not impact on all the same
Social responsibility for employees	Contractual changes may not be obvious
Should be about opportunity	
Some prefer free choice	
Employers should be forced to pay but not employees	
Benefits employees and employers	
Informed choice	
Government should financially educate at school	
Don't want to fund other people	
What about debt priority?	
Past pension changes/tax regime caused the failure of the old system and death of final salary schemes	
Contributions are too low (sweetie money)	
2 years procrastination waiting on roll out too slow/good for employers	
Prefer to have cash alternative/salary increase	
In other countries the state does it for you	
Good to make you think affordability	
It's silly – it's your own responsibility	
Nanny state	
Affects some differently – recruitment	
Smaller companies has bigger impact	

Intervention/ AE:
implementation

Needs HR time to plan	Employers need to give the implementation tasks to someone with time to deal with it
Employee communications, systems and payroll issues need time	Err on the cautious side of compliance – public enforcement by Regulator increased awareness
Multiple payroll reports needed	Employers won't discuss opt-out and rely on providers for most information
Provide access to advisor or provider contact details given	
HR cautious when dealing with opt-out questions for fear of breaching regulations	
Employers relying on payroll consultants, IFAs, accountants rather than lawyers for compliance advice	

Changes/negative
consequences

Lost out because of changes to definition of pensionable salary	Employees lack of understanding can prevent the exercise of choice
Employers need to educate to allow understanding	Employers are worried about compliance and the threat of regulator sanctions
Dealing with employees who don't understand can be difficult – fine line between help and advice/inducement	Its evolving all the time so not always certain that the plan will work and result in compliance
Questions from non UK nationals/ non English speakers is tricky – beyond HR	Some employers/HR professionals not equipped to deal with employee questions about pensions and worried about conflicts
Graduates – had to change the previous deal on pension exchange	Education and administration and labour and time intensive
Cant auto-enrol salary sacrifice and need to make agreed changes	

What about those who don't opt-out but just stop paying?

Administrative nightmare

Don't understand can opt-out

Lack of confidence in product provider

Anything out of the ordinary seems very complicated and difficult to work out

Systems between payroll, employer and product provider are not compatible with each other/AE

Rely on IFA or the provider – I'm HR not a pensions expert

Avoiding some business now as too complicated

Creates a false sense of security

Negative consequences:
lifetime allowance

Member needs to flag so as not to fall foul of inducement but worried that will be responsible if they lose protection

Member needs to flag it

Needs complete manual override of system – provider didn't fix it either

Systems not picking it up automatically

Negative consequences:
multiple pots

If just stop paying

Member needs to be proactive

If don't consolidate from previous jobs

Can be complex and need advice about transfers

Difficulties with transfers

AE might create more multiple small pots

Finding the information/forgetting about pots

When leave is it for the employer to remind you about it?

Students will qualify and then leave – multiple times

	Keep separate pots – don't put all eggs in one basket	
	In different countries/currencies	
Negatives: provider choice	Limiting costs means limiting investment options	Employer usually chooses
	No choice about where employer decides to set up AE plan	
Negatives: provider issues	Just because AE plans are legally required doesn't mean all the market has to provide – some providers will pick and choose staff to be included leaving others to go on master trust schemes	Legislative changes does not mean the products have to be made available for all
	Focus on charges rather than quality	Teething problems still unresolved more than 2 years after introduction
	Systems don't speak to HR/payroll systems	Responsibility not always certain in the relationship although the law imposes burden on employer
	Failures in paying contributions into accounts – employer still responsible	
	Conflicting advice to employers from different advisors	
	IFAs prefer to advise individual wealthier clients due to RDR and conflict issues	
Responsibility	Ownership of the pension	Understanding and responsibility is closely linked
	May dismiss as rubbish but do not seek alternative	HR can't phone on behalf of the employee they need to contact the provider themselves
	If I could understand I would take more responsibility	Employers may delegate responsibility to providers or advisors but is this misplaced? Do they ultimately retain responsibility? Have they contracted responsibility elsewhere?

	It is not company's responsibility	
	Personal choice versus responsibility	
	Providers – we don't give advice but employers may think they do	
	Do these guys really know more than me?	
Trust	Mistrust the information as it is not really 20 year durable	Mistrust of own judgement and ability to make good decisions and more likely to trust others
	Trust yourself and judgement	Trust the employer's decisions
	Work pension is safe but if you do it yourself it is different	Trust household name companies
	Seemed good so didn't need to read much	Trust others to know better
	It seemed personalised so they were really recommending a choice	Mistrust state pensions
	Trust the employer to find the best scheme	Mistrust the reliability of information
	I don't think the advisor is biased	
	Don't trust the state pension	
	Others were transferring over so trusted that was best	
	Trust because it is a big Edinburgh based provider	

Themes as basic theme	Organising theme	Global theme
<p>Actions/choices exercised without real thought</p> <p>Some do and some don't – why? No strong connect to general education – motivation?</p>		
<p>Trigger points/breaks may promote more action based on thought</p> <p>Info/HR prompts can promote action</p> <p>Time allows individuals to justify procrastination to self</p> <p>Time does not affect all equally</p>	Decision making process	Action / choice
<p>Lack of engagement</p> <p>Changes done to the individual rather than made by them/participating actively</p> <p>Perceived asymmetry in decision making power</p>		
<p>Change/uncertainty affects pension decisions (even if not pension related or in the past)</p> <p>Not viewed as immediate or predictable - disengagement</p> <p>Not enough time to read/educate self enough to decide</p> <p>Difficulty valuing/visualising pension benefits</p> <p>Access makes it seem remote/not owned</p>	Ownership of Pension/ Value of the asset	Engagement/understanding

Don't notice costs but then ignore – its invisible

Member needs to be proactive with multiple pots/lifetime allowance etc.

Discussion leads to greater consideration of value of pension and need to understand

Pension is just 1 of many competing considerations

Uncertainty affects order of priorities

Pension as part of financial planning

Don't put all your eggs in one basket

Lack of clear information about transferability in the EU/other countries

Assume that others know more than self

Professional advice not first choice/any choice

Too much information is a barrier

Discussion makes pensions more important and leads to better understanding or motivation to understand

Discussion increases awareness of own uncertainties or lack of certain knowledge

Understanding and education/Confidence to make decisions

Lack of knowledge leads to lack of confidence

Past experience and other external information influences knowledge and actions

Barriers to decisions

Transfers can be complex and need advice – prohibitive costs of advice can lead to inactivity

Views on responsibility linked to motivation to understand

State pension considered but unpredictable

Awareness of lack of knowledge affects decisions

Uncertainty prevents reconsideration of action/issues

Uncertainty

Mistrust of the durability of advice over time

Mistrust state pension and how that affects private saving

Information can be difficult to read/ understand

Generic information is not engaging

Provision of information

Too much information can be a barrier

Technology can be a barrier

Advice not sought by individual but by employer seeking to comply

May need more education than the compliance minimum information to promote understanding and engagement

Legal barriers

Compliance as a barrier – will not discuss further or provide more information for fear of breaches

Employers cautious to ensure they don't breach and consequently opt-out information can be difficult to find

Laws are changing and evolving so lack of certainty can be an issue

Despite lack of knowledge will dismiss new information as make assumptions/ sometimes mistaken

Instinctive decisions

Instincts sometimes override reasoned decisions

Cheap is not equal to value

Legislation does not create products the market does

Role of financial services providers

Social responsibility for employees

Individual free choice

Interference with free choice

Does not affect all the same

Asymmetries

Perceived asymmetry in decision making

Some employers can afford to equip themselves/prepare better than others

AE takes time to plan and implement by employer

Intervention and Implementation

Employer chooses provider but some existing providers will not provide AE scheme

Employer/implementation issues

Provider issues with admin and conflicting views on responsibility

Trust employers and providers

Mistrust of own judgement

Mistrust durability of advice
over time

Trust/ justification for non-
active decisions?

Trust

Mistrust of state pension

Appendix 3 Ethics

I have reviewed and understand that my work must comply with the following Ethical standards. I also attach my completed Ethics self-audit checklist for level 1 clearance for the project to be discussed with my supervisors.

University of Edinburgh,
School of Social and Political Studies
RESEARCH AND RESEARCH ETHICS COMMITTEE



Self-Audit Checklist for Level 1 Ethical Review

Amanda Wyper

Proposal to enter the workplaces of individuals to conduct semi-structured interviews regarding pensions. Self-complete questionnaires will also be left in workplaces for completion by those not willing to be interviewed.

January 2014

*The audit is to be conducted by the **Principal Investigator**, except in the following cases:*

- **Postdoctoral research fellowships** – the applicant in collaboration with the proposed mentor.
- **Postgraduate research (PhD and Masters by Research)** – the student together with the supervisor. *Note: All research postgraduates should conduct ethical self-audit of their proposed research as part of the proposal process. The audit should be integrated with the student's Review Board.*
- **Taught Masters dissertation work and Undergraduate dissertation/project work** – in many cases this would not require ethical audit, but if it does (for example, if it involves original fieldwork), the student conducts the audit together with the dissertation/project supervisor, who keeps it on file.

Potential risks to participants and researchers

- 1 Is it likely that the research will induce any psychological stress or discomfort?
NO x
- 2 Does the research require any physically invasive or potentially physically harmful procedures?
NO x
- 3 Does the research involve sensitive topics, such as participants' sexual behaviour or illegal activities, their abuse or exploitation, or their mental health?
NO x
- 4 Is it likely that this research will lead to the disclosure of information about child abuse or neglect, or other information that would require the researchers to breach confidentiality conditions agreed with participants?
NO x
- 5 Is it likely that participation in this research could adversely affect participants?
NO x
- 6 Is it likely that the research findings could be used in a way that would adversely affect participants or particular groups of people?
NO x

- 7 Will the true purpose of the research be concealed from the participants? NO x
- 8 Is the research likely to involve any psychological or physical risks to the researcher, and/or research assistants, including those recruited locally? NO x

Participants

- 9 Are any of the participants likely to:
 be under 18 years of age? NO x
 be physically or mentally ill? NO x
 have a disability? NO x
 be members of a vulnerable or stigmatized minority? NO x
 be in a dependent relationship with the researchers? NO x
 have difficulty in reading and/or comprehending any printed material distributed as part of the research process? NO x
 be vulnerable in other ways? NO x
- 10 Will it be difficult to ascertain whether participants are vulnerable in any of the ways listed above (e.g. where participants are recruited via the internet)? NO x
- 11 Will participants receive any financial or other material benefits because of participation, beyond standard practice for research in your field? NO x

Before completing the next sections, please refer to the University Data Protection Policy to ensure that the relevant conditions relating to the processing of personal data under Schedule 2 and 3 are satisfied. Details are Available at: www.recordsmanagement.ed.ac.uk

Confidentiality and handling of data

- 12 Will the research require the collection of personal information about individuals (including via other organisations such as schools or employers) without their direct consent? NO x
- 13 Will individual responses be attributed or will participants be identifiable, without the direct consent of participants? NO x
- 14 Will datafiles/audio/video tapes, etc. be retained after the completion of the study (or beyond a reasonable time period for publication of the results of the study)? NO x
- 15 Will the data be made available for secondary use, without obtaining the consent of participants? NO x

Informed consent

- 16 Will it be difficult to obtain direct consent from participants? NO x

Conflict of interest

The University has a 'Policy on the Conflict of Interest', which states that a conflict of interest would arise in cases where an employee of the University might be "compromising research objectivity or independence in return for financial or non-financial benefit for him/herself or for a relative or friend." See: http://www.docs.csg.ed.ac.uk/HumanResources/Policy/Conflict_of_Interest.pdf

Conflict of interest may also include cases where the source of funding raises ethical issues, either because of concerns about the moral standing or activities of the funder, or concerns about the funder's motivation for commissioning the research and the uses to which the research might be put.

The University policy also states that the responsibility for avoiding a conflict of interest, in the first instance, lies with the individual, but that potential conflicts of interest should always be disclosed, normally to the line manager or Head of Department. Failure to disclose a conflict of interest or to cease involvement until the conflict has been resolved may result in disciplinary action and in serious cases could result in dismissal.

17 Does your research involve a conflict of interest as outlined above? NO x

Overall assessment

If all the answers are NO, the self audit has been conducted and confirms the ABSENCE OF REASONABLY FORESEEABLE ETHICAL RISKS. The following text should be emailed to the relevant person, as set out below:

"I confirm that I have carried out the School Ethics self-audit in relation to [my / name of researcher] proposed research project [name of project and funding body] and that no reasonably foreseeable ethical risks have been identified."

- Research grants– the Principal Investigator should send this email to the SSPS Research Office (ssps.research@ed.ac.uk) where it will be kept on file with the application.
- Postdoctoral research fellowships – the Mentor should email the SSPS Research Office (ssps.research@ed.ac.uk) where it will be kept on file with the application.
- Postgraduate research (PhD and Masters by Research) – there is no need to send the Level 1 email. The ethical statement should be included in the student's Review Board report.
- Taught Masters dissertation work and Undergraduate dissertation/project work – there is no need to send the level 1 email. The dissertation supervisor should retain the ethical statement with the student's dissertation/project papers.

If one or more answers are YES, risks have been identified and level 2 audit is required. See the School Research Ethics Policy and Procedures webpage http://www.sps.ed.ac.uk/admin/info_research/ethics for full details.

College of Humanities and Social Science Research Ethics Framework, May 2008

The University's fundamental mission is the advancement and dissemination of knowledge and understanding.

This framework for the ethical conduct of research within the University's College of Humanities and Social Science is also guided by principles of dignity, respect and care for others, honesty, integrity, objectivity, accountability, openness, and leadership. Procedures for obtaining ethical approval can be found at the end of the framework.

The principles apply equally to staff and students in the College.

Dignity, respect and care for others, and honesty

These principles of conduct inform all the other principles set out below. Further, in a co-operative research environment, researchers are encouraged to develop their skills and to exchange research ideas and information openly.

In particular, where research involves the participation of individual human beings as the subjects of investigation, the procedures described below must be followed to ensure that its design, implementation and conclusion respects the dignity, health and safety of such participants, as well as taking full account of any ethical guidelines drawn up by relevant professional bodies. Participants in a study have the right to be informed about the aims and purposes of research (except in specific circumstances where disclosure would be prejudicial to the outcome of the research project), the likely publication of its findings, the context in which the findings will be reported and the potential consequences for individuals.

Informed consent should be sought where appropriate, and particular attention should be paid to any code of conduct governing the participation of children, vulnerable adults, the treatment of animals, or the use of human remains. Researchers should respect the cultural, religious, gender and other significant characteristics of sections of the population in planning, conducting and reporting research. Subjects of research are entitled to withdraw from participation at any time.

The storage, processing and disposal of information about individuals who are research subjects must meet legal requirements, including the individual's explicit written consent to the proposed holding and use of the data. Individuals' right to access and correct information held about them should also be explained.

Integrity

The integrity of research results should always be ensured. In any publication, the author(s) must be able to identify their contribution to the publication, be familiar with the content, and accept personal responsibility for it. The contribution of others, either as formal collaborators or less formally as supporters of the research, must be properly acknowledged.

Both academic fraud and plagiarism must be guarded against. Academic fraud strikes at the whole basis of academic activity and the quest for knowledge. It may involve fabricating or falsifying research results (such as making false claims in relation to experiments, interviews or surveys; the omission of statements relating to data, results or interviews; or claims which cannot be justified). Plagiarism – the unacknowledged use of another person's ideas, words or work – can arise deliberately as a serious form of cheating, or may occur accidentally through poor standards of scholarship.

Objectivity

Peer review is an important part of research activity. Those who agree to act as reviewers should declare any actual or potential conflicts of interest, should treat any information received in their capacity as reviewers as confidential, and should not take advantage of any information received in this way.

Disagreement on questions of interpretation or judgement must be kept within the bounds of civilised academic discourse.

Accountability

Under the Freedom of Information Acts information held by researchers may have to be released on request, unless an appropriate exemption can be applied. Full, clear and secure records of all stages of research work should be kept, so that data can be released if appropriate or a proper exemption sought. Records, whether stored electronically or as hard copy, should include accurate and contemporary details of primary experimental data and results, in order to provide unambiguous answers to any questions which may later arise regarding the validity of the data and to demonstrate good research practice.

Openness

External scrutiny of research, whether in its preparation, execution or publication, is an important benefit for researchers. Publication of the results of research is generally expected. Account must

however be taken of relevant intellectual property rights and the confidentiality of any commissioned research carried out under contract.

Leadership

Those responsible for academic leadership should ensure a climate within which research can be conducted in accordance with the ethical considerations set out in this Code. The health and safety of researchers in conducting research should always be considered, including appropriate support mechanisms. Research should be appropriately supervised, and advice should be available on matters of research integrity and academic conduct. It is the responsibility of experienced staff to inculcate these principles in less experienced researchers and students.

Procedures

Ethical approval for all proposed research projects involving the participation of human subjects, whether carried out by academic staff or postgraduate and undergraduate students, should be sought at the School or (if more appropriate) sub-school level initially. Each School has its own Ethics group or sub-group, and occasionally ethics approval will be dealt with at subject unit level. School Ethics representatives or research administrators will provide briefing on individual School procedures, which are also explained on School websites.

Research work should not begin until clearance has been obtained. Research ethics checklists are available to assist in the identification of ethical issues and appropriate actions in response.

In some cases the School-level committee may seek the advice of an external lay representative. The College has appointed a lay representative to be available to Schools in such cases.

The College Research Ethics Committee is a sub-committee of the College Research Committee and meets annually to receive reports from Schools, to monitor research ethics procedures across the College, and to assist Schools with complex research ethics issues. The College lay representative is a member of this Committee, which is chaired by the Dean of Research.

Some research, particularly in Schools such as Health, will require ethical approval by external bodies such as NHS committees. In general, research in the College must comply with whatever is the most rigorous relevant ethical framework.

Colleagues may also find of comparative interest and value the following seven ethical principles proposed by the then Chief Scientific Adviser to the UK Government in September 2007:

- Act with skill and care, keep skills up to date
- Prevent corrupt practice and declare conflicts of interest
- Respect and acknowledge the work of other scientists
- Ensure that research is justified and lawful
- Minimise impacts on people, animals and the environment
- Discuss issues science raises for society
- Do not mislead; present evidence honestly

Research Study Information sheets given to participants in surveys, questionnaires, etc. should also contain the University's charitable status strapline. See <http://www.cam.ed.ac.uk/documents/cam-charitable-status.pdf> for guidelines.

Appendix 4 Employer/Employee information



University of Edinburgh

School of Law

Old College

Edinburgh

January 2014

Dear Potential Participant

Workplace Pensions Reform – What do you think?

Participant Information Leaflet

I am inviting you to take part in a research project. However before you decide, you should understand why I am doing this research and what it will involve. Please read this leaflet for further information on the purpose of my project, information about me and the practical aspects of being involved. Please contact me if you would like any more information. Thank you for considering this.

What is my project?

Recent changes to the law mean that many employers have to provide a pension for employees for the first time. Both employers and employees must contribute to the new pension under a scheme known as auto-enrolment. I am interested in finding out how well the new laws are working and what people think about the new regime. It would also be interesting to know about cases where the new laws have not affected existing pension arrangements. I would like to speak to people affected in any way by the changes to understand better how the law works in practice and also to find out whether there are any problems with it. I hope that I can identify any areas where this law might be improved using the information gathered from speaking to employees and employers and will report on my findings as part of my research project.

What would it involve?

Your employer has agreed to let me come in to your workplace to do this research but has no other role in this project. I will come to speak to you at your workplace (or somewhere else if you prefer) at an agreed time and I will ask you some general questions about your own pension and what you think about pensions. I am not selling anything and will not ask for detailed information about your personal finances. I am interested to find out what you think about any changes that have affected you and what influences your decisions in this area. I expect that this will take around 30 minutes. With your permission, a recording will be made of our discussion to allow me to have an accurate record of our conversation. Once I have used this, the recording will be destroyed and you will not be identified in my report. Anything you tell me will be treated confidentially and it will not be possible to identify your statements in my final report.

Taking Part

This is entirely voluntary and you may withdraw from the project at any time without reason.

Who am I?

My name is Amanda Wyper and I am a PhD candidate at the University of Edinburgh. I am also a solicitor and as such bound by strict professional ethical standards. I only have access to information that you give me and will protect this information by anonymising the report and will ensure my work is password protected and secure. I have worked in the area of Pensions' Law for a long time and am genuinely interested in producing a useful report which evaluates this new law highlighting any areas of difficulty and suggesting improvements and hope that you will agree to take part. This project is my own and I am not obliged to share any information with your employer or other parties.

Next Steps?

If you would like to take part please read the consent form and bring it with you to our meeting. If you would like to discuss any aspect of this further or to arrange a suitable day and time for our meeting please contact me by e mail at:

awyper@ed.ac.uk

Thank you for taking the time to read this and consider taking part in my project.

Consent Form for Amanda Wyper's Workplace Pension Reform Project

Please tick the appropriate boxes

Taking Part Yes No

I have read and understood the project information sheet dated [].

I have been given the opportunity to discuss this and ask questions about the project.

I agree to take part in the project which includes being interviewed and recorded (audio only).

I understand that my taking part is voluntary. I can withdraw from the study at any time and do not have to give reasons for doing so.

Use of Information I provide for this project

I understand that my personal details will not be revealed to people outside the project.

I understand that my words may be quoted in publications or reports but my name will not be used in these.

I consent to be interviewed

Please print your name in BLOCK CAPITALS:

I _____ agree to be interviewed about workplace pensions and reforms:

Signature _____ Date _____

Interviewer, Amanda Wyper, signature _____

Date _____

School of Law
Old College
Edinburgh

January 2014

Workplace Pensions Reform – What do you think?

Dear

Thank you for agreeing to consider my research proposal with a view to allowing me to conduct research at your workplace with consenting employees. I attach for your information, a background information sheet and consent form that I propose to use for this purpose.

As indicated previously, I am interested in the new auto-enrolment regime in the UK and am keen to see what issues arise as part of the implementation. I understand that you will be dealing with auto-enrolment this year and it would be extremely useful if I could share in your experience. I would like to gain insight into perceptions of the regime by employees and employers and would like to discuss your own views as well as those of some of your employees if you have time. I want to know how well employees understand the reforms and it would be very useful to have copies of any pensions' literature that you have given to employees in this regard to compare employee understanding with the factual situation. I will also be looking at what influences the choices employees make in relation to contribution levels, opting-out and whether this varies between different types of worker. On a more general level I am also interested to know what people think about the question of the law intervening in relation to financial decisions and whether they see auto-enrolment as such an intervention. If possible, I would like to speak to individuals of varying ages and skill sets to compare answers between groups.

If it is suitable I will arrange to conduct the interviews at your workplace and anticipate that each interview would take around 30 minutes. If you are able to designate an area that is suitable for this purpose that would be appreciated although I am also happy to conduct the interviews elsewhere if you prefer.

Whilst confidentiality would prevent me discussing individual cases or issues with you, it might be useful for you to gain insight into the themes that emerge from employee interviews. Change of any sort in the workplace can be unsettling and my work aims to create an understanding of how auto-enrolment is perceived and received and what influences the decisions employees make in this regard. If you are still willing to help me with my project, perhaps you would e mail me to arrange the next steps.

Thank you again for taking the time to consider my project.

Kind regards

Appendix 5 Question Cards

Individual: Interview Question Cards

These cards were separate so that the interview could flow more easily depending on the responses but ensuring that the key issues were always covered in each interview. Each interview started with confirmation that the respondent had been given an information sheet, consented to the interview and audio recording (where appropriate). I also advised each participant that they should not feel compelled to answer any questions and that if they did not want to answer or did not have an answer they should just say so and that would be fine. Each interview closed with checking participant information to be used for classification and comparing of responses between groups as described in the findings.

Workplace Pensions

Please can you tell me about your workplace pension if you have one?

- What type of scheme is it?
- Does it give a fixed benefit on retirement?
- Has it always been the same?
- Are you a member/for how long?
- Have there been any recent changes to the scheme?
- Do you know why?
- How do you feel about the changes?
- Are you aware of any other pension changes from other sources?
- Have you heard of/been affected by auto-enrolment?
- On reflection do you feel the same about the changes?

Choices

- Can you tell me about choices you can or have made in relation to your workplace pension? (Whether to join; contributions; salary sacrifice; flexible benefits; death benefits etc.)
 - What choices did you make?
 - What were your reasons for making those choices?
 - What influences your decisions about pensions generally?
 - What made you decide to join/stay in/opt0out of the pension?
 - What influences the amount of contributions you pay?
 - Did you seek financial advice before making these decisions? Have you at any time? Do you think you will in the future?
 - Do you consider the state pension in these decisions?

Information

- You mentioned some changes to your pension. Can you tell me how you found out about them?
 - Do you remember how they were explained/by whom?
 - Are you happy with the level of information you were given?
 - Are you interested in your pension? Did you read the information/attend the sessions?
 - How do you feel your understanding of your pension is?
 - Were you given enough information for you to make decisions? /understand what it means for you when you retire?
 - Is there any aspect of this you would like more information on?
 - Do you know who you would ask for more information/clarification?
 - When did you last look at any of your pension information? /Did you look at anything because you knew we were meeting to discuss this? Prior to that when did you last consider your pension?

Other influences

- We have talked about your pension – do you see this as your only financial provision for retirement or do you have other ways of saving for retirement?
- Has the experience of discussing your pension with me now made you feel any differently about it or any of your decisions? Will you do anything as a result of our conversation?

Intervention

- In general terms do you think the law should require workplace pensions?
 - Should that be access to a pension or requiring both to put money in?
 - If you had to forego salary increases do you still think AE is a good thing?
 - How do you think employees should be informed about AE and their choices?
 - You seemed happy/unhappy with the information you have been given about your pension can you tell me what was particularly good/bad about this?
 - Is there anything that could be done which would help you understand more about your pension/make more active choices with your pension?

Questions for non-employees – employers, providers and advisors

Employers: These questions were open and further questions were asked depending on the experiences of the employer.

- Please can you tell me about your workplace pension? / What type of pensions do you advise on?
- How does the scheme work?
- Have there been changes to your workplace pension provision recently?
- Can you tell me how you dealt with/are dealing with AE?
- Please can you describe the process? (Who was involved? What was your role? What happened? How long did it take? Did you have any difficulties? How were these resolved?)
- Did this impact on any of your existing benefit provision and how did you deal with this?
- What is your experience in relation to opt-outs? How was this dealt with?
- How did you communicate with your employees about the changes?
- Did your advisors directly address your workers? Did you get any feedback from employees about the process?
- Who helped you implement the pension changes?
- How did you find the support of your advisors/payroll/administration?
- Did you find it easy to arrange pensions that fit with existing benefits and comply with AE?
- Did you experience any particular difficulties? Have you had any issues with lifetime allowance protection/maternity provisions or required contractual changes?
- How much of your time has been taken up with the project?
- Would you do anything differently?
- In general terms, do you think AE has been a good thing?
- Who should be responsible for pensions?

Advisors

Advisors being experts in the field tended to talk at length about their experience and so only a few questions were generally required to cover all the themes.

- So maybe you could just start by telling me what kind of pensions/law you do advise on?
- Have you seen any impact from auto-enrolment?
- Do people seem to understand the issues?
- Are you being engaged to speak to your employer client's workforce or are you primarily just advising the employer?
- Have you noticed an increase in people seeking financial advice? /changes in the types of pensions people have?
- What is your experience of the interaction between employment law and AE? Have you seen any difficulties in understanding or practical implementation?
- Do you normally help the HR people with workforce presentations or literature or do you advise the company what they should be telling employees but you don't actually go and get involved in the process?
- Are you being engaged by employers to provide free advice to employees?
- Is providing information enough or is part of the process education about financial matters generally? Who is responsible for financial literacy of the workforce?
- Why do you feel that people are not understanding financial matters or seeking advice?
- What do you think about the sort of information that is given about AE in the provider packs/employer information?
- How do you think setting the contributions at the minimum levels will impact on savings?
- Are all providers the same in terms of being willing to provide AE pensions for the whole workforce for the lower charges?
- Does the limitation on charges affect the quality of AE pension products?
- Have you come across problems with people having multiple small pension pots?
- What is your experience of NEST?
- What role does taxation play in the AE decision making process both for employers and employees?