

# **Pensions Dashboards Programme**

## **Consent Comprehension Testing May 2023**

**Andrew Shaw and Lottie Hayes**



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# 1 Project background

The Money and Pensions Service (MaPS) exists to help people make the most of their money and pensions. It was created under the Financial Guidance and Claims Act 2018 and brings together the Money Advice Service, The Pensions Advisory Service, and Pension Wise.

The Money and Pensions Service is currently developing pensions dashboards, a free service which will show users their pension information online, securely and all in one place. The Pensions Dashboards Programme was created in 2019 to lead on the design, development and implementation of the infrastructure behind pensions dashboards in the UK and contribute to the Future Focus agenda that is part of the UK Strategy for Financial Wellbeing. (<https://www.maps.org.uk/uk-strategy-for-financial-wellbeing/>).

Looking ahead to future stages of the Pensions Dashboards Programme, with the ability to test the service with real people and private pensions data, there is a need to ensure that potential users are clear on what they are being asked to consent to, how the service works with their personal details being shared and how their data are used. This project aimed to test understanding of the proposed consent wording for the Pensions Dashboards Programme to ensure potential users understand how their data are used and are able to give informed consent.

## 1.1 Methodology and sample

The research comprised **25 video depth interviews** conducted during October 2022 with potential end-users of the pensions dashboards service.

The sample included a spread of:

- Pension types (workplace and personal/SIPP; defined contribution (DC), defined benefit (DB), mix of DC and DB)
- Sole and joint decision makers
- DC pension values (up to £30k, £31k-£99K, £100k+)
- Pension engagement levels (from 'keep pensions under constant review' to 'have never reviewed')
- Ages (early, mid and late-stage career)
- Income levels
- Levels of financial confidence (high, medium and low)
- Levels of digital confidence and engagement

## 1.2 Discussion flow

A topic guide (see Appendix), agreed with the MaPS team, was used to guide the discussion and adopted a layering approach to provide respondents with information about the service, prior to more detailed discussion around the user journey and consent and authorisation process. This is outlined further below:

1. Exploration of current pension provisions, knowledge, awareness and engagement
2. Introduction to the pensions dashboards concept (stimulus – 2 minute introductory video)
3. Exploration of the potential user journey (stimulus – 6 stage user journey)
4. Evaluation of the consent and authorisation wording

## 2 Context

### 2.1 Pensions behaviours and engagement and market context

As seen in previous Pensions Dashboards Programme research conducted by Ipsos in 2021 and 2022, low levels of pensions engagement (in terms of active engagement with providers and pensions statements) were evidenced generally, but there was some evidence of current market conditions prompting more active consideration. Current and on-going economic and political instability (note that the research was conducted in and around the time of changes to the UK's prime minister, announcement of the mini-budget and media coverage of turmoil in the financial markets and among pensions funds) had prompted some participants in the research to think more about their medium to longer term financial prospects or, at the very least, seek some form of reassurance that their existing pensions provisions had not been unduly affected.

Despite a general awareness of a need to 'do more' (at some point, in the future), levels of pensions knowledge, awareness and engagement were generally low, particularly among younger age groups/those at the early stages of their career who saw it as something to give more thought to in later life, largely as a result of more immediate financial commitments of higher concern.

Those with higher levels of awareness tended to be those with singular and/or defined benefit pots or, particularly for some younger respondents, those that had had more proactive financial planning behaviours instilled by their family.

Some had been prompted to give more active thought to their retirement income planning by friends, family members or co-workers reaching retirement age and seeing others go through the process of locating and accessing their various pensions pots.

*"You never get taught it. You just have this pension and you hope that it's enough to live on..."*

**Female, 24, unsure of pensions type**

*"You've got to reassess, because of the cost of living crisis. It's difficult to make plans so far out. Sixty sounds like a nice milestone, IF we can make that happen..."*

**Male, 52, DB & DC pension holder**

## 3 Pensions dashboards concept: Initial reactions to the concept

### 3.1 Introducing the concept to respondents

After an initial conversation around their current pensions provisions, respondents were shown a two-minute video outlining the pensions dashboards concept and asked to give their initial reactions to, and unprompted expectations of, the service.

### 3.2 Initial reactions to pensions dashboards concept

All respondents were positive about the dashboards concept, primarily due to its perceived simplicity, trustworthiness and by it being a free of charge service.

The concept was generally seen as simplifying the process of monitoring pensions while potentially making respondents aware of pots that they did not previously know they had or had lost touch with. The idea of seeing all pensions information on one website or app was preferable to looking up pensions information with a number of individual pensions providers.

Respondents generally saw little to no downside in using a pensions dashboards service, especially as it is a free service. Initial questions generally centred around security, providing personal information, and whether the Money and Pensions Service was part of the Government (or a private/third party contracted company). Any potential negativity or concerns associated with the service tended to be about data privacy. The few respondents who were sceptical about the security of their data often misunderstood the Money and Pensions Service as a private organisation, and when informed that the Money and Pensions Service was public, their concerns were allayed. While scepticism around data privacy and security was uncommon for participants of any background, early career participants (aged 21-30) were least concerned about the security of the service.

Respondents believed that the dashboards would make them more aware of their pensions and, as a result, potentially more engaged.

*“This looks really good...it would definitely make me more aware of my pensions and where they are.”*

**Female, 31, unsure of pensions type**

*“Seems extremely simple, the dumbest person in the world could understand.”*

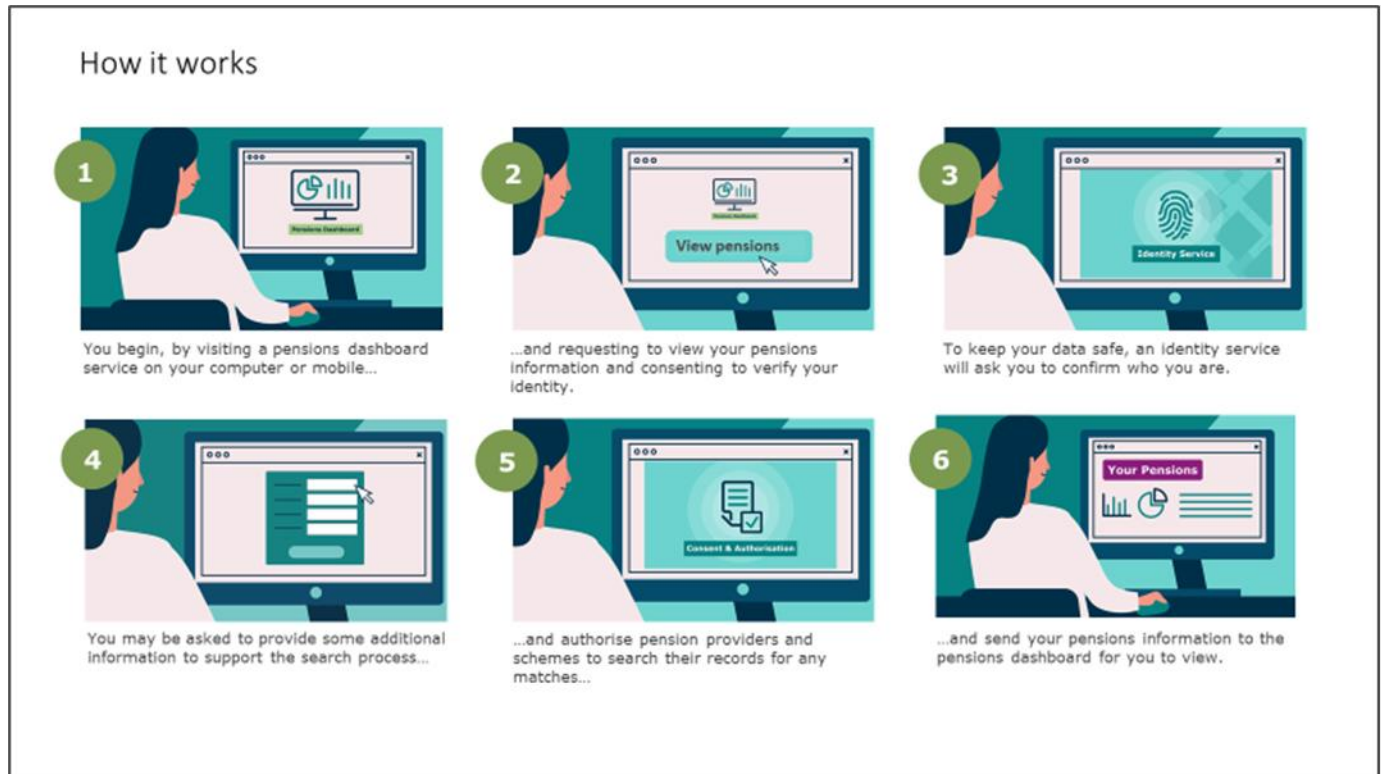
**Male, 40, SIPP, DB and DC pension holder**

# 4 Pensions dashboards concept: User journey

## 4.1 Introducing the user journey to respondents

Respondents were shown 'How it works' slides to prompt exploration of the specific steps of the proposed user journey.

Figure 4.1: 'How it works' slide



## 4.2 Initial reactions to the user journey

Respondents of all technological capabilities found the prospect of logging in to use dashboards to be simple and straightforward.

When learning about the process of registering with a dashboards service, many respondents drew parallels with the security measures in place for online banking platforms.

The process seemed very standard and familiar to participants and fitted well with what they would expect of such a service.

Participants were very unlikely to be dissuaded by the level of security being too burdensome or time consuming. Conversely, the process made participants feel more encouraged about the strength of the security around the service.



*“That looks straightforward, people are used to registering with online banks and that looks similar to that process. I don't think it would deter anyone from my age group.”*

**Male, 58, DB pension holder**

*“I understand it completely and I think others would with it being so simple. And, if you're not having to put in all the names and contact details for all for your former employers, I think that will encourage people.”*

**Male, 40, SIPP, DB, DC pension holder**

# 5 Comprehension and response of the consent and authorisation wording

## 5.1 Consent and authorisation wording

The proposed consent and authorisation wording was shown to respondents, they were asked to read through it and share their initial thoughts and this was followed with questions and prompts for a more in-depth discussion. After the first half of interviews the consent wording was edited in response to initial feedback and a second, revised version of consent wording tested across the remaining interviews.

**Figure 5.1: Consent and authorisation wording version one**

Find your pensions is provided by the Money and Pensions Service, a branch of the UK Government.

To find your pensions and display them on a pension dashboard you need to agree to us using the personal information you provide.

**How is your personal information used?**

Your personal information is used to:

- verify your identity
- help pension providers to find your pensions
- give you control over which pension dashboard you choose to use

**Will your personal information be used to contact you?**

Your personal information is only used to find your pensions. It will not be used to contact you. Your information will not be shared with any organisation not involved in providing this service.

**What information is stored?**

We store:

- your consent to use this service
- a unique secure code used only to find and display your pensions on your dashboard

We do not store:

- your name, addresses or National insurance number

**Consent to Money and Pensions Service using your personal information**

I agree to the Money and Pensions Service storing, sharing and using my information, so that I can find and view my pensions.

**Withdrawing your consent**

You can withdraw your consent at any time from your pension dashboard. Your consent expires after 18 months. To continue using this service, you will be asked to provide consent again when it expires.

More details can be found in our [privacy notice link].

**Figure 5.2: Consent and authorisation wording version two**

'Find your pensions' is a service provided by the Money and Pensions Service, a branch of the UK Government. For you to use it, we need to process some of your personal data.

**What is my personal data?**

This is information about you (such as your names, addresses, date of birth, mobile, email and National Insurance number), your consent to use this service and the dashboards where you've chosen to see your pensions information.

**How is my personal data used?**

Your personal data is used to:

- verify your identity
- search UK pension providers to find your pensions

**Will my personal data be used to contact me?**

- Your personal data is only used to find your pensions
- Your personal data will not be used to contact you
- You will not be contacted for marketing purposes as a result of using this service

**What data will you store?**

No names, addresses, date or birth, mobile, email or National Insurance number details are stored by us. We only securely store:

- a unique code to share with your chosen dashboard.
- an identifier which allows only you to update or withdraw this consent and dashboard choices.

**Your consent**

I agree to the Money and Pensions Service storing, sharing and using my personal data as outlined, so that I can find and view my pensions.

This consent lasts for 18 months. You will be asked if you want to update it before it expires. You can withdraw this consent at any time. If your consent has expired or is withdrawn, we will delete any stored personal data.

More details can be found in our [privacy notice link].

## 5.2 Assessment metrics

The consent and authorisation wording was assessed against three key metrics:

### 1. Comprehension and recall

- Did the respondent interpret the key concept and information as intended?
- Did the respondent request clarification, for example on the meaning of words, phrases or entire sections of text?
- Did the information presented cover all circumstances?
- Did the respondent assess the personal relevance of information presented to them, or not?
- Did the respondent have trouble remembering the information?
- Did the respondent make an informed judgement on their consent?

### 2. Response and impact

- How quickly did respondents make their response? What factors did they take into consideration? To what extent did the information presented help or hinder this?
- Was there any indication that the information may be too long or wordy (e.g. did the respondent read the information in full or only select parts)? What impact did this have on how they responded?
- Did the order of the information presented impact understanding or the response provided?

### 3. Scope for improvement

- What suggestions were made for improvements or adjustments in order to add clarity or resolve queries/areas of confusion?

## 5.3 Overall comprehension, recall, response and impact of the consent and authorisation wording

Overall, the consent and authorisation wording tested positively and was well understood. There were no parts of the wording that respondents did not understand, they had good recall of what it was telling them and what each section meant. There were some specific parts of the wording which respondents had queries about, or suggestions on how to improve further, these are discussed in the following sections.

There was nothing in the consent and authorisation wording overall that surprised participants, it was as they expected it might be. There were several elements that were highlighted as positives. Firstly, that it was shorter than many consent information or terms and conditions can usually be, notably those for mobile phones, Apple software updates and general banking terms and conditions. Secondly, that the language used was considered to be simple and easy to understand. Thirdly, that breaking up the wording into sections with headings helped make it easier to read.

*"It's enough information without going too detailed."*

**Female, 32, DB pension holder**

*"This feels like a piece of information aimed at everyone and not just people who understand fancy words."*

**Female, 24, unsure of pensions type**

*"It's a lot less (words) than some of the terms and conditions for mobile phones...some of these consent forms are so long that no-one's ever going to read them...I like the fact that it's clear and pretty short."*

**Male, 58, DB pension holder**

The wording being short and simple and covering an important topic related to finances, meant that participants were more likely to read it through and, in turn, they were able to give informed consent. Some respondents discussed considering seeking further reassurance from someone or, in some instances, seeking additional information on the service before consenting, but stated that they would tend to always do this rather than feeling that information itself was lacking or that it would affect their giving consent.

*"If it was pages long I just wouldn't go through it."*

**Female, 24, unsure of pensions type**

*"I don't usually read unless it's for something financial."*

**Female, 23, DB pension holder**

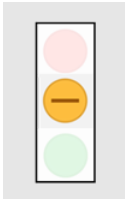
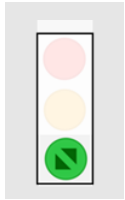
*"If it's a page like that and has something to do with finances I'd definitely read it."*

**Male, 27, DC pension holder**

## 5.4 Response to each section of the consent and authorisation wording

### Introduction

**Table 5.1: Consent authorisation wording: Introduction**

<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version one</b></p>	<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version two</b></p>
<p>Find your pensions is provided by the Money and Pensions Service, a branch of the UK Government.</p> <p>To find your pensions and display them on a pension dashboard you need to agree to us using the personal information you provide.</p>	<p>'Find your pensions' is a service provided by the Money and Pensions Service, a branch of the UK Government. For you to use it, we need to process some of your personal data.</p> <p><b>What is my personal data?</b></p> <p>This is information about you (such as your names, addresses, date of birth, mobile, email and National Insurance number), your consent to use this service and the dashboards where you've chosen to see your pensions information.</p>
<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Scope for minor adjustment</b></p>	<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Little/no further change needed</b></p>

Respondents had few questions or concerns about the introductory section of the consent and authorisation wording. This section is the part of the wording that states that this is a service being provided by the Government, as such, respondents felt that this makes the service feel more trusted and adds to the likelihood of consenting. Highlighting that it is a government service in other ways, through adding a logo or it being accessed via a government URL, was suggested by some to make this even clearer.

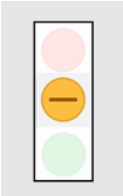
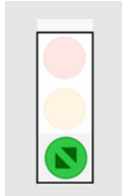
*"It reassures me that it's legitimate and that it's along the same lines as applying for a benefit or sending tax records to HMRC."*

**Male, 39, DB pension holder**

In version one of this wording, the only part that respondents were slightly unsure of was what ‘personal information’ they were going to need to provide and felt that it would be helpful for this to be expanded on to help inform their consent. The updated wording in the second version gave more detail on this.

How data is used

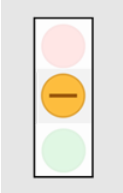
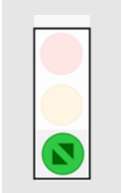
**Table 5.2: Consent authorisation wording: How data is used**

<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version one</b></p>	<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version two</b></p>
<p><b>How is your personal information used?</b></p> <p>Your personal information is used to:</p> <ul style="list-style-type: none"> <li>• verify your identity</li> <li>• help pension providers to find your pensions</li> <li>• give you control over which pension dashboard you choose to use</li> </ul> <p><b>Will your personal information be used to contact you?</b></p> <p>Your personal information is only used to find your pensions. It will not be used to contact you. Your information will not be shared with any organisation not involved in providing this service.</p>	<p><b>How is my personal data used?</b></p> <p>Your personal data is used to:</p> <ul style="list-style-type: none"> <li>• verify your identity</li> <li>• search UK pension providers to find your pensions</li> </ul> <p><b>Will my personal data be used to contact me?</b></p> <ul style="list-style-type: none"> <li>• Your personal data is only used to find your pensions</li> <li>• Your personal data will not be used to contact you</li> <li>• You will not be contacted for marketing purposes as a result of using this service</li> </ul>
<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Scope for minor adjustment</b></p>	<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Little/no further change needed</b></p>

Although participants understood this section, it was the section that they had most questions or concerns about. Concerns broadly split into two areas. Firstly, some respondents were unsure whether pension providers would use their contact details for purposes beyond finding the pension records and were concerned they may be used for marketing purposes. This was clarified in version two resulting in no concerns from any respondents when reading this second version. Secondly, there was a concern for some around identity theft, although respondents felt the service and Government could be trusted to protect against this as much as is possible, therefore no changes to the consent wording were made in relation to this.

How data is stored

**Table 5.3: Consent authorisation wording: How data is stored**

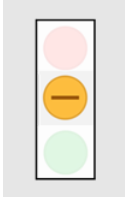
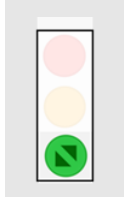
<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version one</b></p>	<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version two</b></p>
<p><b>What information is stored?</b></p> <p>We store:</p> <ul style="list-style-type: none"> <li>• your consent to use this service</li> <li>• a unique secure code used only to find and display your pensions on your dashboard</li> </ul> <p>We do not store:</p> <ul style="list-style-type: none"> <li>• your name, addresses or National Insurance number</li> </ul>	<p><b>What data will you store?</b></p> <p>No names, addresses, date of birth, mobile, email or National Insurance number details are stored by us. We only securely store:</p> <ul style="list-style-type: none"> <li>• a unique code to share with your chosen dashboard.</li> <li>• an identifier which allows only you to update or withdraw this consent and dashboard choices.</li> </ul>
<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p style="text-align: center;"><b>Scope for minor adjustment</b></p>	<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p style="text-align: center;"><b>Little/no further change needed</b></p>

This section of the consent and authorisation wording stated which information would be stored by the service. Respondents were pleasantly surprised that no personal information is stored and that was felt to be reassuring. However, there was some uncertainty in the second version of the wording as to whether a unique code and identifier were two different things or the same, although this didn't affect respondents' agreement in consenting.



Consent

**Table 5.4: Consent authorisation wording: Consent**

<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version one</b></p>	<p style="text-align: center;"><b>Consent authorisation wording</b></p> <p style="text-align: center;"><b>Version two</b></p>
<p><b>Consent to Money and Pensions Service using your personal information</b></p> <p>I agree to the Money and Pensions Service storing, sharing and using my information, so that I can find and view my pensions.</p> <p><b>Withdrawing your consent</b></p> <p>You can withdraw your consent at any time from your pension dashboard. Your consent expires after 18 months. To continue using this service, you will be asked to provide consent again when it expires.</p> <p>More details can be found in our [privacy notice link].</p>	<p><b>Your consent</b></p> <p>I agree to the Money and Pensions Service storing, sharing and using my personal data as outlined, so that I can find and view my pensions.</p> <p>This consent lasts for 18 months. You will be asked if you want to update it before it expires. You can withdraw this consent at any time. If your consent has expired or is withdrawn, we will delete any stored personal data. More details can be found in our [privacy notice link].</p>
<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Scope for minor adjustment</b></p>	<p><b>Outcome:</b></p> <div style="text-align: center;">  </div> <p><b>Little/no further change needed</b></p>

This final section of the consent and authorisation wording was the part that discussed and asked for respondents' consent. All respondents felt it was worth consenting to use the service, with none saying they would not consent, and there was no evidence of this acting as a barrier to take up of the service.

In response to version one of the wording there was uncertainty as to what happens to data once the consent expires, this was clarified with the updated wording in version two. Respondents (particularly those that were mindful of data sharing and privacy in a more general sense) felt that consent expiring at 18 months adds a feeling of security to the service, although this could also feel like quite a long time and so it was reassuring to know they could choose to end it sooner should they want to.

*"I'm not signing away my life, I can change my mind in two hours."*

**Female, 24, unsure of pensions type**

## 5.5 Further information respondents raised about the service

In addition to their reflections on the consent wording itself, respondents also raised some points they would like more information about. This information is not something they felt needed to be added to the consent wording, but that they would hope to find either in information about the service when it is launched or in some form of 'additional information' or 'frequently asked questions' section. These points were around:

- How long the service takes to return the pension data. As some participants expected it to be instantaneous, providing an indication of likely timescales could be valuable in helping to manage expectations of the service.
- More information about the providers it goes to:
  - Is it just UK providers or international as well?
  - Do pension providers *have to* provide the information?
- What happens if a user loses their unique code? Is it something they are supposed to retain?
- What happens if a user consents and then changes their mind soon after? Is it too late as the information will have already gone to providers or can it be recalled?

# 6 Summary

## 6.1 Key takeouts

Following minor adjustments to the initial version tested, version two of the consent wording tested positively and was widely well-understood. There were no indications of significant misinterpretation, confusion or lack of clarity, or for these to be any more or less apparent among specific groups (indicating that the wording and messages tested would equally work well and provide reassurance to potential users outside of a formal consent process as part of wider communications and messaging around pensions dashboards more generally).

The fact that service is a government backed initiative adds credibility and means that the consent and authorisation process is met with a pre-established level of trust and reassurance.

The short length and concise nature of the text is appreciated and, rather than lacking in information, is positively received, particularly as it encourages potential users to read it in full (and, in turn, give their full and informed consideration to consenting).

While a small number of participants stated that they may seek further information, it was not considered necessary to include this within the consent and authorisation wording itself. In such instances, this was driven more by the general nature and predisposition of the individual as opposed to being driven by any specific pensions characteristics, behaviours or product holdings.

No participants were deterred by the consent wording presented to them and there were no instances of it acting as a barrier to engagement with the service.

# 7 Appendix

## 7.1 Topic Guide

1. Introduction	Timings
<ul style="list-style-type: none"> <li>• <b>Thank participant for taking part.</b> Introduce self and explain nature of interview: informal conversation; gather opinions; all opinions valid. Interviews should take 45-60 minutes.</li> <li>• <b>Introduce research and topic</b> – Money and Pensions Service has commissioned Ipsos to conduct research into attitudes towards planning, saving for and managing retirement income and to hear thoughts on an idea for a new pensions service. There are no right or wrong answers, we are interested in your thoughts and opinions, so please be as open and honest as possible. Participation is voluntary and will have no impact on any current or future dealings with you may have with your pension(s) provider(s) or Money and Pensions Service.</li> <li>• <b>Role of Ipsos</b> – independent research organisation (i.e. independent of government), we adhere to the MRS Code of Conduct.</li> <li>• <b>Confidentiality</b> – reassure all responses anonymous and that identifiable information about them will not be passed on to anyone, including back to MaPS.</li> <li>• <b>Consent</b> – Ipsos’ legal basis for processing is their consent to take part in this research.</li> <li>• Check that they are happy to take part in the interview and understand their participation is voluntary (they can withdraw at any time).</li> <li>• As a thank you for taking part they will receive a <b>cash (BACS transfer) incentive</b></li> <li>• <b>Ask for permission to digitally record</b> – check back when writing our notes, recordings held securely and destroyed once project has finished.</li> <li>• <b>Any questions before we begin?</b></li> </ul>	2-3 mins
2. Warm Up / Context - Household/personal circumstances and pension arrangements and engagement	
<p><i>This section aims to warm up the participant and gain some background information about them, (e.g. their household, their work/current circumstances, and any plans, hopes or aspirations for retirement) as well as their pension arrangements, current pension behaviours and attitudes</i></p> <p><b>Firstly, please can you tell me a bit about yourself, your home and your work life?</b></p> <ul style="list-style-type: none"> <li>• Thinking about your home: <ul style="list-style-type: none"> <li>○ What does home life look like for you?</li> <li>○ Who do you live with? Any kids?</li> <li>○ Are you renting or buying?</li> <li>○ Any changes likely in the near future?</li> </ul> </li> </ul>	10 mins

- And now thinking about your work:
  - What do you do for a living currently?
    - **If working** – probe to explore if full time or part time, self-employed or employee
  - Is that your main source of income? Any others?

**Thank you, now I'd like to talk to you briefly about retirement (acknowledge that this may be many years away for some participants)**

- Have you given any thought to when you might want to take your pension(s)?
- Do you have any plans for this currently?
  - If so - what sorts of things have you thought about/done?
  - If not (and over 50) – Anything stopping you?
  - What would you say are your retirement aims/hopes?
  - How might you go about it when you do want to access your pension?
- What do you expect to be your main source of income in retirement?
  - Spontaneous then prompt to explore the role of workplace and/or personal pension pot(s) in relation to state pension and/or other savings/investments (e.g. property or inheritance)
- Do you know what you would get from the State Pension, once you reach retirement age?
  - If not – any (rough) idea?
  - Where would you go to find that out?

**I'm now keen to understand how close you feel to your pension(s) and retirement income planning and to understand where you get, or would like to be able to get, information relating to your pension(s)**

- How would you describe how you feel about saving for your retirement income?

Spontaneous then prompt:

  - How interested are you in your pension(s)?
  - How close to/engaged do you feel with your pension(s)?
  - When was the last time you looked into your pensions details?
  - Who do you feel is in control of your retirement arrangements?
  - When did you last make a decision relating to your pension arrangements?
    - What were you deciding about?

- How knowledgeable do you feel about your pension(s) currently? Why do you say that?
  - What areas, if any, do you feel less clear on?
  - Where would you go if you wanted to find out more information about your pensions?
  - What information would be most useful?
- Who is/would be involved in making decisions relating to your pension(s) and retirement income planning – PROMPT TO UNDERSTAND: whether respondent makes decision on their own or with someone else and reasons for this/process undertaken/anticipated
- What sources of advice or guidance, if any, do you/would you use for making decisions relating to your pension(s) or retirement income planning?
  - **Moderator note** – probe to explore if **formal** (IFA, guidance services, employers) or **informal** – e.g. parents, relatives, colleagues, friends
- How much would you say you know about the pension(s) you have?
  - Which provider(s) do you have pensions with? INTERVIEWER TO RESSURE ABOUT CONFIDENTIALITY IF NEEDED
  - What type(s) of pension(s)? (DC vs. DB vs. personal/SIPP)
  - Do you have a rough idea about the value of your pension pot(s)?
    - How important or not is it for you to know this information?
  - Are there any pension pots you think you might have forgotten about or don't know the details for?
- Do your pension schemes send you anything – Prompt if necessary - statements, letters, emails?
  - If they do - What do you do with those?
  - Spontaneous then probe:
    - Ignore v. scan v. read in detail?
    - Throw away v. retain v. file away v. view online?
  - How do you feel about the amount/type/frequency of information you currently receive about your pension(s)?
- Have you ever tried to get in touch with any of your pension providers?
  - IF YES:
    - What prompted you to get in touch with them?
    - How easy or difficult did you find it to get in touch with them?
    - How useful or not was the information provided?
    - What, if anything, would have made the process better/easier/more useful?
    - Ever looked at their website?
      - How often do you do that?
      - What were you looking for?

<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>▪ Have you registered with any of your pension providers' web sites? Why/why not?</li> </ul> </li> <li>○ IF NO:             <ul style="list-style-type: none"> <li>▪ What would prompt you to get in touch with them?</li> <li>▪ How would you go about getting in touch with them? How easy or difficult would you expect this to be?</li> </ul> </li> </ul>	
<b>4. Introduction to pensions dashboards concept and user journey</b>	
<p><i>This section provides context by introducing and exploring initial reactions to the pensions dashboard concept and user journey</i></p> <p><b>PART 1 – INTRO TO CONCEPT (5-10 MINS)</b> Begin by describing the concept/showing video to the participant:</p> <p><b>The idea is for a service that allows you to see all your pension pots in one place. This video will explain the idea further...</b></p> <ul style="list-style-type: none"> <li>● What are your first thoughts?</li> <li>● Who do you think this service is aimed at? Who would benefit most from using something like this?</li> <li>● What questions, if any, do you have at this stage?             <ul style="list-style-type: none"> <li>○ What, if anything, is unclear?</li> <li>○ What else, if anything, would you like to know about it?</li> </ul> </li> <li>● How interested would you be in using something like this?             <ul style="list-style-type: none"> <li>○ If interested – Why? What's good about it? How would it be useful? What would the information be used for/to do?</li> <li>○ If not interested – Why not? Is there anything in particular that puts you off using it at the moment?</li> </ul> </li> </ul> <p><b>PART 2 – USER JOURNEY (5-10 MINS)</b> Explain to the respondent that we would like to look at the process users would go through and what they would need to do/the information they would need to input at each stage</p> <p><b>[Share overview slide of 6 stage process and briefly talk through chronologically]</b></p> <ul style="list-style-type: none"> <li>● Probe for initial responses             <ul style="list-style-type: none"> <li>○ How does that look to you?</li> <li>○ Is there anything that's not clear?</li> <li>○ What impact does it have on how likely you would be to use, or not use, the service? Why?</li> </ul> </li> </ul>	<p>15 mins</p>

5. Consent comprehension	
<p><i>This section explores reactions to, understanding and impact of the proposed consent wording</i></p> <p><b>I'd to spend some time now looking at the parts of this service that require your consent...</b></p> <ul style="list-style-type: none"> <li>• From what you have seen so far, what do you think you'd need to consent to so that this service can let you see all your pensions in one place? <ul style="list-style-type: none"> <li>○ Probe to explore any questions or concerns around this</li> </ul> </li> </ul> <p><b>Moderator to introduce stimulus [consent wording] and ask respondent to read</b></p> <ul style="list-style-type: none"> <li>• What do you understand this information to be telling/asking you?</li> <li>• How similar, or not, is it to what you expected the process would involve?</li> <li>• Is there anything that is unclear? Or any questions/concerns that you have after reading it?</li> </ul> <p><b>Moderator to prompt and probe to explore issues around:</b></p> <p><b>Comprehension</b></p> <ul style="list-style-type: none"> <li>• Is the respondent interpreting the key concept and information as intended?</li> <li>• Does the respondent request clarification, for example on the meaning of words, phrases or entire sections of text?</li> <li>• Does the information presented cover all/their circumstances?</li> </ul> <p><b>Recall/Judgement</b></p> <ul style="list-style-type: none"> <li>• Is the respondent assessing the personal relevance of information presented to them, or not?</li> <li>• Does the respondent have trouble remembering the information?</li> <li>• Is the respondent making an informed judgement on their consent? What do they understand this to mean?</li> </ul> <p><b>Response</b></p> <ul style="list-style-type: none"> <li>• How would the respondent treat this information in reality (i.e. read in full, skim, only certain parts etc)?</li> <li>• How would the respondent respond?</li> <li>• How quickly do respondents make their response? What factors do they take into consideration? To what extent does the information presented help or hinder this?</li> </ul>	15-20 mins



<ul style="list-style-type: none"> <li>• Is there any indication that the information may be too long or wordy (e.g. is the respondent reading the information in full or only select parts)? What impact does this have on how they respond?</li> <li>• Does the order of the information presented (as it written or the stage in the process they would see it) impact understanding or the response provided?</li> <li>• Is there anything in the wording that puts them off/makes them feel less likely to use the service?</li> <li>• Is this the sort of thing they expected?</li> <li>• What, if anything, do they find reassuring/surprising?</li> <li>• Does the service seem worth them giving these types of consent, so that they can use it?</li> </ul> <p><b>Suggested changes/improvements</b></p> <ul style="list-style-type: none"> <li>• Are there any changes the respondent would make to:             <ul style="list-style-type: none"> <li>○ Increase their likelihood of reading the information?</li> <li>○ Improve understanding/clarity of the information?</li> <li>○ Is there anything else they need to/want to know?</li> <li>○ How is this wording similar or different to other types of consent requests they've seen (in financial services)?</li> </ul> </li> </ul>	
<b>6. Usage - purposes and occasions</b>	
<p><i>This section explores how, when and why potential users may use a pensions dashboard service</i></p> <ul style="list-style-type: none"> <li>• Now that we've looked at the idea and how it might work, what role might something like this play in how you manage your retirement income planning or access information relating to you pension(s)?</li> </ul> <p>Spontaneous then prompt:</p> <ul style="list-style-type: none"> <li>○ What impact might it have?</li> <li>○ What do you like about this service/this idea?</li> <li>○ When do you think you might use it?</li> <li>○ How often would you want to do that?</li> <li>○ Would it change anything in the way you deal with or think about your pension arrangements?</li> <li>○ Is there anything you don't like about this service/idea? How could it be improved?</li> </ul> <ul style="list-style-type: none"> <li>• Any worries around using this type of service? <b>(Probe specifically around impact of consent/data sharing process on likelihood to use if not mentioned)</b> <ul style="list-style-type: none"> <li>▪ Why is that?</li> <li>▪ What makes/what would make users feel safe/safer?</li> <li>▪ What makes you feel safer using any similar on-line information/financial services?</li> </ul> </li> </ul>	<p>5 mins</p>

9. Summing up	
<p><b>We are coming to the end of the interview, but I have a few final questions before we finish:</b></p> <ul style="list-style-type: none"><li>• What are your overall thoughts on the idea of a pensions dashboard service? (How appealing is it? Why?)</li><li>• Any final thoughts on the wording of the consent information we looked at?</li><li>• Invite any further comments</li></ul> <p style="text-align: center;"><b><i>Thank and close</i></b></p>	5 mins

# Our standards and accreditations

Ipsos' standards and accreditations provide our clients with the peace of mind that they can always depend on us to deliver reliable, sustainable findings. Our focus on quality and continuous improvement means we have embedded a "right first time" approach throughout our organisation.



## ISO 20252

This is the international market research specific standard that supersedes BS 7911/MRQSA and incorporates IQCS (Interviewer Quality Control Scheme). It covers the five stages of a Market Research project. Ipsos was the first company in the world to gain this accreditation.



## Market Research Society (MRS) Company Partnership

By being an MRS Company Partner, Ipsos endorses and supports the core MRS brand values of professionalism, research excellence and business effectiveness, and commits to comply with the MRS Code of Conduct throughout the organisation. We were the first company to sign up to the requirements and self-regulation of the MRS Code. More than 350 companies have followed our lead.



## ISO 9001

This is the international general company standard with a focus on continual improvement through quality management systems. In 1994, we became one of the early adopters of the ISO 9001 business standard.



## ISO 27001

This is the international standard for information security, designed to ensure the selection of adequate and proportionate security controls. Ipsos was the first research company in the UK to be awarded this in August 2008.



## The UK General Data Protection Regulation (GDPR) and the UK Data Protection Act (DPA) 2018

Ipsos is required to comply with the UK GDPR and the UK DPA. It covers the processing of personal data and the protection of privacy.



## HMG Cyber Essentials

This is a government-backed scheme and a key deliverable of the UK's National Cyber Security Programme. Ipsos was assessment-validated for Cyber Essentials certification in 2016. Cyber Essentials defines a set of controls which, when properly implemented, provide organisations with basic protection from the most prevalent forms of threat coming from the internet.



## Fair Data

Ipsos is signed up as a "Fair Data" company, agreeing to adhere to 10 core principles. The principles support and complement other standards such as ISOs, and the requirements of Data Protection legislation.

# For more information

3 Thomas More Square  
London  
E1W 1YW

t: +44 (0)20 3059 5000

[www.ipsos.com/en-uk](http://www.ipsos.com/en-uk)  
<http://twitter.com/IpsosUK>

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Ipsos Public Affairs works closely with national governments, local public services and the not-for-profit sector. Its c.200 research staff focus on public service and policy issues. Each has expertise in a particular part of the public sector, ensuring we have a detailed understanding of specific sectors and policy challenges. Combined with our methods and communications expertise, this helps ensure that our research makes a difference for decision makers and communities.

