

How has linking pension data helped society already?



By linking your survey answers with your pension data, researchers have found that the automatic pension enrolment scheme (NEST) has helped narrow the mental health savings gap.

Researchers based at the University of Aberdeen and London School of Economics found a difference in rates of saving for retirement between people with different experiences of mental health.

Before NEST was introduced, those with poorer mental health were less likely to have a workplace pension, potentially putting them at greater risk of poverty in older age.

After NEST was introduced, more people including those with mental health issues have increased savings rates – this has helped to close the mental health gap in workplace pension participation.

Without the linking of data, this type of research will not have been possible. Thank you again for your support.

What is this leaflet about?

With your permission, we would like to link your Understanding Society survey data with your pension data.

What pension information would be added?

We will be linking from The National Employment Savings Trust (NEST) which manages workplace pensions for millions of people, right across the UK.

NEST keeps records of the contributions that employers and employees make into their pension accounts, along with other administrative information on its customers. By combining some of this information with the responses you have provided in this study we can get a better picture of who is saving in the NEST scheme and how their retirement savings are building up.

What information will NEST share with Understanding Society?

If NEST finds that you have an account with them they will share the following information with Understanding Society:

- How and when you were enrolled into NEST and how many times you've been enrolled, either by yourself or by one or more employers.
- How your membership of NEST has changed since your enrolment – for instance, if you've ever stopped your contributions or opted out.

What if I have concerns?

If you have any concerns about any aspect of the study, or if you have a complaint, in the first instance please contact our Participant Communications Team on Freephone **0800 252 853** or by email **contact@understanding.ac.uk**. They will pass the information onto the principal investigator of the project, Professor Michaela Benzeval.

If are still concerned, or if you think your complaint has not been addressed to your satisfaction, or you feel that you cannot approach the principal investigator, please contact the departmental Director of Research in the department responsible for this project, Professor Paul Clarke, **pclarke@essex.ac.uk**.

If you are still not satisfied, please contact the University's Research Governance and Planning Manager, Mantalena Sotiriadou **ms21994@essex.ac.uk**.

Linking your survey data with your pension records



- The size, industry sectors and geographic locations of any employers who have enrolled you into NEST.
 - The dates and amounts of contributions you or your employers have paid into your account.
 - How much you have saved in your NEST account,
- including any contributions you may have invested directly, and how this is invested.
 - Whether you've transferred or withdrawn any money from your account, and if so, how much, in what form, and when you took it.

Who will use it?

Like your survey responses, the additional information would be used by academic and social policy researchers for non-profit use. It will not be used for sales or marketing research. Any sensitive information would only be made available to these researchers under restricted access arrangements, so the information is used responsibly and safely. Names and addresses are never included in the results and no individual can be identified from the research.

If we can link your survey answers with your DWP records, your survey can be shorter



Lots of research has already been carried out with the benefit of data linkage, please see our publications library: www.understandingsociety.ac.uk/research/publications

What are the benefits of me giving consent?



Shorter surveys:

If we can link your survey answers with your NEST pension records, we don't have to ask you about these in the survey and the interview can be shorter.



Help improve pensions services:

Linking NEST data means researchers can look closer at the pension structure in the UK. In the future, this might help improve the current system.

What does my permission cover?

Information can only be released with your permission. To make the link between pension records and your survey responses, we would need to pass on personal information to the government departments and agencies holding the records.

These personal details will only be used to identify your information. Before the departments and agencies send any information, you have authorised back to us, your name and other personal details will be removed. None of your survey answers will be shared with these government departments and agencies and your current or future dealings with these organisations will not change.

Like the answers you have given us in the survey, the NEST pension information will be treated in confidence and in accordance with the Data Protection Act.

How long does my consent last?

We would like to add information relating to your present, past and future circumstances. We are not putting an expiry date to this consent as we do not know exactly when we will obtain and add the information.

We will remind you regularly of the permissions you have given, and you are free to withdraw your consent at any time. If you do choose to withdraw your consent, we will no longer link your records to your survey responses going forward. However, we will retain data which has been previously linked if you gave us permission.

What about data security?

Your survey answers and pension records will be anonymised and will only be used for research and statistics. We are extremely security conscious, and all our systems are password protected and only accessed by a small number of authorised staff.

The information we need to exchange with the government departments will be sent via secure transfer systems. We follow the most up-to-date data security protocols and procedures and are compliant with the standards of the ISO 27001 data security protocols and procedures. Your personal details such as your name, contact details and date of birth will be secure at all times.



Are there any risks involved in giving permission?

There are no risks associated with linking your NEST records to your survey responses.

Do I have to let you link my data?

No, linking your NEST data, like the rest of Understanding Society is completely voluntary.

Has the study been reviewed and approved by an Ethics Committee?

Yes. In this case, the study has been approved by the NHS Health Research Authority, East of England – Essex Research Ethics Committee, reference: 22/EE/0260.

What if I change my mind?

If you wish to withdraw your permission at any point in the future, please write to:

**FREEPOST RRXX-KEKJ-JGKS,
Understanding Society, University of Essex,
Wivenhoe Park, Colchester, CO4 3SQ.**

Please sign and date your letter.