

Employers' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Technical Report

April 2017

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1. Research objectives and methodology

1.1. Research Objectives

This report presents results for the autumn 2016 wave of automatic enrolment (AE) communications research with employers. The autumn 2016 wave follows eleven previous waves of research conducted twice a year (spring and autumn) since March 2011. The research was carried out by Jigsaw Research, an independent market research agency, on behalf of The Pensions Regulator (TPR).

The objectives of the research were:

- To identify and track employers' awareness, understanding, knowledge and attitudes in relation to automatic enrolment
- To gauge employers' awareness of the pension contribution phasing changes being introduced in April 2018 and April 2019
- To determine employers' awareness of re-enrolment, and their ongoing duties under AE
- To determine reactions to and the impact of the recent employer advertising activity carried out by TPR

1.2. Sampling

The survey population was defined as employers with 1-29 staff who had an automatic enrolment staging date between January 2017 and January 2018 (inclusive). In most previous waves of the research, only employers who were four or more months from staging were interviewed. At the last wave, in spring 2016, a boost of employers who were one to four months from staging were also included. This time, it was noted that the nature of the employer sample was quite different from previous waves, and so a decision was taken not to report on the overall sample for this wave, as comparisons with previous waves would not have been valid.

All samples for the survey were provided by TPR. Quota sampling was used with quotas set for size (number of employees), whether the business/organisation had any eligible job holders and staging date (which is the date from which an employer's legal duties begin). These quotas were interlocking and the sample was drawn disproportionate to size to produce sufficient numbers of interviews for each quota group. Definitions for each quota were as follows:

Quota 1: Size

- Micro employers with 1-2 staff
- Micro employers with 3-4 staff
- Small employers with 5-29 staff

Quota 2: Staging date

- Employers staging between January 2017 and April 2017 (inclusive)
- Employers staging between May 2017 and November 2017 (inclusive)
- Employers staging during January 2018

Quota 3: Whether has eligible jobholders

- Employers with jobholders eligible for automatic enrolment (referred to as EJH)
- Employers with jobholders who are not eligible for automatic enrolment (referred to as NEJH)

1.3. Data collection method

As a tracking study, it was important to maintain as much consistency with previous waves as possible. However, a small number of changes were made to the questionnaire for this wave. New questions were added to collect:

- Awareness of re-enrolment
- Phasing and ongoing duties

The questionnaire included the following sections:

- Spontaneous campaign awareness
- Awareness and understanding of automatic enrolment
- Campaign evaluation (prompted)
- Intentions and preparations towards staging
- Attitudes towards automatic enrolment and The Pensions Regulator
- Firmographics

1.4. Fieldwork

Jigsaw interviewed 476 employers staging between January 2017 and January 2018 by telephone, using Computer Assisted Telephone Interviewing (CATI). Interviewing was conducted between February and April 2016.

Employers were screened to make sure they met the population profile in terms of number of employees. Businesses/organisations with zero or more than 29 employees were screened out/not interviewed. It was not necessary to screen for staging date as TPR held the correct information on file for this criterion (this was checked within survey for analysis purposes). It was also not necessary to screen for eligibility as both EJH and NEJH employers were included in the population, but job holder type was checked in the survey for analysis purposes.

During the interview, as part of the campaign evaluation section, participating employers were sent electronically copies of stills for the television adverts and an image for the digital adverts. The 30-second radio advert was played to participants.

The average interview length was 24 minutes.

1.5. Data preparation

When using CATI, there is usually very little (if any) data editing required. For this survey the only editing required was coding for 'other specify' questions and this activity was carried out by Jigsaw's coding team.

The data was weighted to the known population profile. Table 1 presents the unweighted (number of interviews achieved) and weighted data (number of interviews reported) for those staging between July 2016 and July 2017. Rim weights were used for each of our quotas: size, staging date and jobholder type.

Table 1: Achieved interviews and weighted sample (total population: employers staging between January 2017 and January 2018)

Quotas	Unweighted data		Weighted data	
	No. of interviews	%	No. of interviews	%
Number of staff (size)				
1-4 (micro employers)	307	64%	323	68%
1-2	214	45%	234	49%
3-4	93	20%	89	19%
5-29 (small employers)	169	36%	153	32%
Whether have eligible jobholders				
Eligible jobholders present (EJH)	355	75%	315	66%
No eligible jobholders (NEJH)	121	25%	161	34%
Staging data				
January 2017 to April 2017	173	36%	173	36%
May 2017 to November 2017	153	32%	153	32%
January 2018	150	32%	150	32%
Total	476	100%	476	100%

1.6. Reporting conventions

This report presents each survey question with results for each of the three employer staging groups as well as results by size and jobholder type. Whilst staging date and jobholder type are presented as defined in section 1.2, size is presented in the data tables as follows:

- Micro: employers with 1-4 staff
- Small: employers with 5-29 staff

Other reporting conventions are:

- Results may not sum to 100% due to rounding.
- Where the proportion of employers responding is less than 0.5%, this is presented as “0%”.
- Where zero employers respond, this is presented as “-”
- A small base size is defined as less than 50 employers and indicated by ‘*’. A very small base size is defined as less than 30 employers and indicated by ‘**’. Where a small or very small base size is indicated, results for these questions should be interpreted with caution.

2. Data tables

2.1. Spontaneous campaign awareness

Q1. Are you aware of any recent changes to workplace pensions?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	84%	79%	69%	77%	79%	82%	70%
No	16%	20%	29%	22%	20%	17%	29%
Don't know	-	1%	1%	1%	1%	1%	1%
Unweighted base	173	153	150	307	169	355	121

Q1b. What recent changes to workplace pensions are you aware of?

(Unprompted)

Base: All aware of recent changes to workplace pensions

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Employers have to put their staff into a workplace pension	50%	58%	48%	51%	54%	50%	57%
There is a new law in relation to workplace pensions	23%	20%	24%	20%	25%	24%	16%
Employers have to pay for their staff's pension	14%	17%	14%	14%	16%	16%	12%
There are changes to the State Pension	1%	3%	7%	2%	5%	4%	1%
Go to The Pensions Regulator's website	1%	1%	1%	1%	1%	1%	-
Don't ignore the Workplace Pension	-	1%	-	-	1%	0%	-
Other	46%	32%	35%	37%	41%	37%	40%
Don't know	1%	2%	5%	3%	1%	3%	2%
Unweighted base	145	122	103	237	133	288	82

Q2. Where have you heard about these recent changes to workplace pensions?

(Unprompted)

Base: All aware of recent changes to workplace pensions

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV adverts	42%	39%	35%	39%	40%	39%	40%
Letter from The Pensions Regulator	32%	29%	12%	23%	30%	27%	22%
Professional adviser	16%	13%	13%	10%	23%	18%	6%
Press/newspaper/magazine adverts	14%	13%	13%	13%	15%	14%	11%
Emails from The Pensions Regulator	14%	13%	4%	8%	17%	12%	9%
Email (other)	14%	8%	5%	8%	13%	10%	7%
Radio adverts	7%	12%	13%	11%	9%	11%	8%
Trade body/professional body	7%	5%	8%	6%	8%	6%	8%
The Pensions Regulator website	5%	3%	6%	5%	4%	4%	5%
Website (other)	4%	7%	15%	9%	7%	8%	8%
Pension providers	4%	1%	6%	3%	5%	5%	2%
Payroll company	4%	2%	5%	2%	7%	4%	3%
Digital/online adverts	3%	6%	6%	5%	4%	4%	6%
Events/seminars	3%	2%	3%	3%	1%	2%	4%
Word of mouth/business networks	2%	8%	5%	4%	7%	4%	6%
Leaflets/booklets	2%	4%	1%	3%	-	1%	5%
Internally/from colleagues/staff	1%	3%	5%	3%	1%	3%	2%
Professional/trade magazine	1%	-	1%	1%	1%	1%	1%
Other	27%	23%	22%	25%	23%	24%	26%
Don't know/can't remember	-	1%	1%	1%	1%	1%	1%
Unweighted base	145	122	103	237	133	288	82

Q3. Have you seen or heard any advertising in the last three months about workplace pensions or automatic enrolment?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	76%	65%	54%	62%	74%	70%	58%
No	24%	35%	46%	38%	26%	30%	42%
Unweighted base	173	153	150	307	169	355	121

Q4. And where have you seen or heard advertising about workplace pensions or automatic enrolment in the last three months?

(Unprompted)

Base: All who have seen or heard any advertising about workplace pensions or automatic enrolment

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV advertising	75%	71%	59%	71%	67%	69%	73%
Radio advertising	23%	17%	24%	23%	19%	21%	23%
National newspaper	15%	7%	3%	7%	14%	9%	10%
Online advertising	6%	9%	16%	10%	9%	11%	5%
Professional/trade press	4%	3%	-	2%	4%	4%	-
Local newspaper	1%	-	2%	1%	1%	1%	2%
On the side of a bus	-	2%	-	0%	1%	1%	-
Other	14%	15%	15%	13%	18%	13%	18%
Don't know/can't remember	1%	1%	7%	3%	1%	3%	1%
Unweighted base	133	102	82	195	122	250	67

2.2. Campaign awareness

Q10a. In these adverts, a large furry creature approaches people in the different settings that you can see in the images. But the people don't see the creature and carry on as if it's not there. Which, if any, of these adverts you have seen on television before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Mechanic	28%	23%	13%	24%	17%	22%	21%
Park	65%	53%	49%	56%	57%	57%	56%
Neither	30%	40%	48%	38%	41%	38%	40%
Unweighted base	173	153	150	307	169	355	121

Q10b. And who was this advertising on behalf of?

(Unprompted)

Base: All who recall either television advert

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
The government	56%	43%	53%	55%	43%	50%	54%
The Pensions Regulator	22%	14%	22%	19%	20%	21%	17%
The Department for Work and Pensions	9%	15%	7%	8%	14%	12%	7%
NEST	1%	-	-	-	1%	1%	-
Any other pensions provider (except NEST)	-	1%	5%	2%	1%	1%	3%
Other	12%	13%	11%	9%	18%	10%	16%
Don't know/can't remember	16%	20%	15%	17%	17%	19%	13%
Unweighted base	122	88	78	192	96	219	69

Q10c. I'm now going to read out a number of statements about this/these television advert/s that you've seen. I'd like you to tell me whether you agree or disagree with each statement.

A. It is clear what these adverts are telling me and my organisation to do

Base: All who recall either television advert

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	38%	43%	26%	30%	51%	39%	31%
Tend to agree	35%	29%	43%	38%	28%	33%	40%
Neither agree nor disagree	7%	4%	6%	7%	2%	5%	7%
Tend to disagree	12%	16%	13%	14%	13%	14%	11%
Strongly disagree	8%	5%	11%	9%	4%	7%	8%
Don't know/not applicable	1%	4%	1%	2%	1%	1%	3%
NET: AGREE	73%	73%	69%	68%	80%	72%	71%
Unweighted base	122	88	78	192	96	219	69

Q10c. I'm now going to read out a number of statements about this/these television advert/s that you've seen. I'd like you to tell me whether you agree or disagree with each statement.

B. These adverts tell me where to go for help in relation to workplace pensions

Base: All who recall either television advert

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	30%	25%	19%	23%	31%	27%	23%
Tend to agree	27%	38%	31%	31%	31%	33%	29%
Neither agree nor disagree	14%	14%	13%	14%	14%	13%	16%
Tend to disagree	16%	14%	19%	18%	13%	13%	22%
Strongly disagree	6%	6%	6%	7%	4%	6%	6%
Don't know/not applicable	7%	2%	13%	7%	6%	9%	3%
NET: AGREE	57%	63%	50%	55%	62%	59%	52%
Unweighted base	122	88	78	192	96	219	69

Q10c. I'm now going to read out a number of statements about this/these television advert/s that you've seen. I'd like you to tell me whether you agree or disagree with each statement.

C. These adverts are relevant to my organisation

Base: All who recall either television advert

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	42%	40%	31%	34%	49%	44%	27%
Tend to agree	35%	36%	48%	41%	35%	38%	40%
Neither agree nor disagree	8%	4%	4%	5%	7%	5%	8%
Tend to disagree	5%	15%	9%	12%	3%	6%	17%
Strongly disagree	9%	4%	6%	7%	4%	6%	7%
Don't know/not applicable	1%	1%	2%	1%	1%	1%	1%
NET: AGREE	77%	76%	79%	74%	84%	82%	67%
Unweighted base	122	88	78	192	96	219	69

Q11a. Have you heard this advert, or something similar, before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	44%	45%	48%	45%	49%	47%	44%
No	56%	55%	52%	55%	51%	53%	56%
Unweighted base	173	153	150	307	169	355	121

Q11b. Who do you think was this advertising on behalf of?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
The government	54%	47%	51%	53%	46%	48%	56%
The Pensions Regulator	32%	29%	30%	30%	30%	33%	25%
The Department for Work and Pensions	12%	10%	10%	9%	14%	11%	10%
Any other pensions provider (except NEST)	-	1%	3%	1%	1%	0%	2%
Other	12%	13%	11%	11%	14%	11%	14%
Don't know/can't remember	9%	5%	12%	8%	10%	9%	8%
Unweighted base	173	153	150	307	169	355	121

Q11c. I'm now going to read out a number of statements about the radio advert. I'd like you to tell me whether you agree or disagree with each statement.

A. It is clear what this advert is telling me and my organisation to do

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	52%	54%	48%	52%	50%	53%	47%
Tend to agree	34%	33%	38%	35%	36%	32%	41%
Neither agree nor disagree	3%	6%	5%	5%	5%	6%	2%
Tend to disagree	5%	6%	6%	5%	6%	5%	6%
Strongly disagree	4%	1%	2%	3%	3%	2%	4%
Don't know/not applicable	1%	0%	-	0%	1%	1%	-
NET: AGREE	86%	87%	87%	87%	86%	86%	88%
Unweighted base	173	153	150	307	169	355	121

Q11c. I'm now going to read out a number of statements about the radio advert. I'd like you to tell me whether you agree or disagree with each statement.

B. This advert tells me where to go for help in relation to workplace pensions

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	48%	41%	39%	41%	46%	43%	42%
Tend to agree	24%	37%	31%	32%	28%	30%	31%
Neither agree nor disagree	6%	7%	8%	8%	5%	8%	5%
Tend to disagree	15%	10%	9%	10%	15%	12%	12%
Strongly disagree	5%	5%	10%	7%	6%	6%	8%
Don't know/not applicable	2%	-	1%	1%	1%	1%	1%
NET: AGREE	72%	78%	70%	73%	74%	74%	73%
Unweighted base	173	153	150	307	169	355	121

Q11c. I'm now going to read out a number of statements about the radio advert. I'd like you to tell me whether you agree or disagree with each statement.

C. These adverts are relevant to my organisation

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	56%	47%	48%	47%	58%	55%	41%
Tend to agree	25%	34%	34%	32%	29%	30%	33%
Neither agree nor disagree	3%	3%	5%	4%	4%	3%	4%
Tend to disagree	7%	10%	9%	10%	5%	7%	11%
Strongly disagree	8%	5%	5%	7%	5%	3%	12%
Don't know/not applicable	0%	0%	1%	1%	0%	1%	-
NET: AGREE	81%	81%	81%	79%	86%	85%	74%
Unweighted base	173	153	150	307	169	355	121

Q11c. I'm now going to read out a number of statements about the radio advert. I'd like you to tell me whether you agree or disagree with each statement.

D. It prompted me to speak to an external business adviser

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	9%	7%	13%	10%	9%	9%	11%
Tend to agree	13%	18%	20%	17%	16%	18%	15%
Neither agree nor disagree	9%	8%	10%	9%	9%	11%	5%
Tend to disagree	25%	33%	25%	26%	30%	28%	27%
Strongly disagree	40%	28%	28%	32%	32%	29%	39%
Don't know/not applicable	4%	6%	4%	5%	4%	6%	3%
NET: AGREE	22%	25%	33%	27%	25%	27%	26%
Unweighted base	173	153	150	307	169	355	121

Q10a / Q11a. Advert recall – summary

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV only	41%	37%	24%	36%	31%	35%	34%
Radio only	15%	23%	21%	19%	21%	20%	18%
Both	29%	23%	28%	26%	28%	27%	26%
Neither	15%	17%	28%	20%	20%	18%	22%
Unweighted base	173	153	150	307	169	355	121

2.3. AE awareness, recognition and understanding

Q12. The government is introducing changes to pensions law that apply to all businesses and charities. Which of the following changes in pensions law are you aware of?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Employers will have to automatically enrol UK members of staff into a pension scheme (A)	96%	94%	80%	89%	94%	95%	82%
Employers will have to contribute to their members of staff pensions (B)	95%	92%	83%	87%	97%	93%	85%
Employers will need to communicate to UK staff on an individual basis (C)	91%	84%	70%	81%	85%	87%	73%
Employers will have to provide a pension scheme that can be used for automatic enrolment (D)	90%	83%	70%	77%	89%	85%	74%
Employers will have to complete a declaration of compliance with the appropriate government body to confirm they have met their duties (E)	78%	70%	56%	68%	70%	71%	63%
Members of staff eligible for automatic enrolment will need to be identified (F)	89%	86%	68%	79%	88%	85%	75%
NET: Awareness (% Aware of A-C)	86%	79%	65%	73%	87%	82%	67%
NET: Understanding (% Aware of A-E)	68%	60%	46%	56%	65%	65%	48%
Unweighted base	173	153	150	307	169	355	121

Q13a. When is your staging date or the date when you think the changes in pensions law will apply to your business or organisation?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Already staged	2%	5%	4%	3%	5%	5%	2%
Think staging date is earlier than it actually is	6%	25%	38%	22%	23%	22%	22%
Accurately recall staging date	75%	42%	9%	37%	58%	51%	29%
Think staging date is later than it actually is	4%	3%	5%	5%	1%	4%	4%
Don't know qualifying month	12%	22%	43%	31%	13%	18%	40%
Never/ don't think it applies to business	1%	2%	1%	2%	-	-	4%
Unweighted base	173	153	150	307	169	355	121

2.4. Intentions and preparations towards staging

Q14. Before today, what, if any, of the following have you done regarding workplace pensions?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Found out exactly when workplace pensions applies to my organisation	85%	74%	52%	67%	80%	80%	55%
Discussed workplace pensions with an external adviser	65%	52%	49%	49%	70%	62%	42%
Looked at The Pensions Regulator's website	63%	52%	43%	48%	63%	59%	42%
Looked at the workplace pensions website	62%	56%	43%	52%	59%	58%	46%
Spoken to a colleague or friend for advice	57%	46%	49%	49%	55%	54%	44%
Tried to find out more about workplace pensions from other online sources (not listed above)	44%	39%	42%	40%	46%	47%	32%
NET: At least one of these actions	97%	93%	87%	91%	96%	96%	86%
Unweighted base	173	153	150	307	169	355	121

Q15. And did you do this activity / these activities in response to ANY of the following?

(Prompted)

Base: All who have done at least one of the Q14 activities regarding workplace pensions

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Receiving a letter or email from The Pensions Regulator	84%	71%	38%	60%	78%	69%	59%
Receiving information from or talking to an external adviser	50%	36%	34%	35%	52%	45%	31%
Seeing a recent television advert	24%	22%	19%	23%	19%	21%	25%
Seeing something in the newspapers	18%	16%	18%	19%	14%	16%	22%
Hearing the recent radio advert	16%	22%	18%	19%	18%	16%	24%
Seeing another recent advert	15%	16%	17%	18%	11%	16%	16%
Something else	6%	9%	20%	13%	7%	13%	8%
Don't know/can't remember	1%	5%	8%	4%	5%	2%	8%
Unweighted base	168	144	131	280	163	341	102

Q16. I'd like you to think only about the advertising we showed or played to you during this interview. Can I ask whether the advertising prompted you, in any way, to look again at the workplace pensions correspondence you received from The Pension Regulator?

Base: All staging Jan 17 – Nov 17, AND seen TV ads or heard radio ad, AND did something in response to seeing/hearing ads or receiving a letter/email/info from TPR or external advisor

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17*	May - Nov 17*	Jan-18	Micro	Small**	EJH	NEJH**
Yes, it definitely did	39%	40%	-	34%	50%	38%	42%
Yes, I think it did	22%	17%	-	25%	8%	18%	21%
No, I don't think it did	15%	18%	-	18%	13%	19%	11%
No, it definitely did not	21%	8%	-	19%	8%	16%	15%
There was no need – I was already working through what I needed to do	3%	9%	-	3%	9%	8%	-
Don't know	-	8%	-	-	11%	-	10%
NET: YES	61%	57%	-	59%	59%	57%	63%
Unweighted base	42*	36*	0	53	25**	61	17**

*** Caution low/very low base size for most sample groups

Q17. I am going to read out a list of some specific things employers might need to do to prepare for the workplace pensions reforms. For each one I would like you to tell me whether your organisation has completed this, is in the process of doing it or has not started it.

A. Worked out how many of your staff, if any, you will need to enrol in a pension scheme

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	60%	47%	43%	51%	50%	55%	42%
In process	25%	25%	16%	22%	23%	23%	22%
Not started	14%	28%	40%	27%	27%	22%	37%
Unweighted base	173	153	150	307	169	355	121

Q17. I am going to read out a list of some specific things employers might need to do to prepare for the workplace pensions reforms. For each one I would like you to tell me whether your organisation has completed this, is in the process of doing it or has not started it.

B. Investigated which pension scheme you are going to use

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	46%	22%	24%	25%	44%	37%	19%
In process	25%	27%	18%	22%	26%	28%	16%
Not started	29%	51%	58%	52%	29%	35%	65%
Unweighted base	173	153	150	307	169	355	121

Q17. I am going to read out a list of some specific things employers might need to do to prepare for the workplace pensions reforms. For each one I would like you to tell me whether your organisation has completed this, is in the process of doing it or has not started it.

C. Spoken to your payroll provider or payroll software business to see if their software will work for automatic enrolment

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	42%	36%	41%	32%	56%	46%	29%
In process	26%	22%	11%	18%	26%	23%	15%
Not started	31%	42%	48%	50%	18%	32%	56%
Unweighted base	173	153	150	307	169	355	121

Q17. I am going to read out a list of some specific things employers might need to do to prepare for the workplace pensions reforms. For each one I would like you to tell me whether your organisation has completed this, is in the process of doing it or has not started it.

D. Completed your declaration of compliance

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	21%	15%	11%	14%	20%	17%	15%
In process	24%	15%	12%	14%	24%	21%	11%
Not started	54%	70%	77%	72%	56%	63%	75%
Unweighted base	173	153	150	307	169	355	121

Q17. NET: Overall preparedness based on activities completed

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Prepared	38%	21%	22%	21%	40%	32%	17%
Quite prepared	31%	26%	21%	26%	27%	27%	24%
Slightly prepared	17%	22%	22%	23%	14%	22%	16%
Unprepared	14%	31%	35%	30%	19%	18%	43%
Unweighted base	173	153	150	307	169	355	121

Q18. As a result of anything you may have seen, heard or received, has your organisation consulted any external advisers about the introduction of automatic enrolment?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	55%	41%	36%	37%	61%	50%	34%
No	45%	59%	64%	63%	39%	50%	66%
Unweighted base	173	153	150	307	169	355	121

Q19. You said that you had discussed workplace pensions with an external advisor. May I ask who have you consulted?

(Prompted and unprompted responses)

Base: All who have consulted any external advisers about the introduction of automatic enrolment

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH*
PROMPTED							
An accountant	66%	72%	64%	66%	70%	69%	64%
A financial advisor, broker, or Independent Financial Adviser	42%	33%	24%	29%	42%	39%	24%
A payroll administrator/bureau	30%	32%	36%	32%	33%	33%	30%
A pensions consultant/employee benefits consultant/pensions advisor	25%	35%	14%	20%	32%	26%	24%
Pension provider	22%	21%	13%	16%	23%	21%	14%
Trade/professional body	20%	24%	11%	17%	21%	18%	22%
Bookkeeper	13%	20%	10%	12%	16%	11%	24%
UNPROMPTED							
Payroll software company	7%	4%	4%	4%	7%	6%	3%
An HR adviser/outsourced HR services	1%	6%	8%	4%	5%	5%	3%
Pension administrator	1%	-	-	1%	-	-	3%
Someone else	3%	7%	7%	7%	3%	4%	8%
Don't remember	-	-	2%	1%	-	-	2%
Unweighted base	95	68	55	115	103	177	41*

*Caution low base size for NEJH respondents

Q20. Thinking about the overall process of automatic enrolment, which of these statements BEST describes the extent to which you think your organisation will rely on an external adviser to help you through the process?

(Prompted)

Base: All who have consulted any external advisers about the introduction of automatic enrolment

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH*
You will rely on them completely - both for advice and actions that are needed	36%	55%	35%	40%	42%	38%	50%
You will rely on them for some advice and some support for actions that are needed	40%	26%	33%	34%	34%	36%	28%
You will rely on them for advice only - you will take full responsibility for actions that are needed	16%	14%	29%	21%	17%	20%	17%
You will not rely on an advisor for any advice or support	6%	5%	2%	4%	5%	4%	5%
Don't know	2%	-	1%	1%	2%	2%	-
Unweighted base	95	68	55	115	103	177	41*

*Caution low base size for NEJH respondents

Q21. How confident are you that your organisation will be fully compliant with the new workplace pensions reforms?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Very confident	60%	62%	54%	54%	69%	63%	50%
Fairly confident	28%	25%	23%	26%	24%	25%	25%
Not very confident	5%	4%	1%	4%	1%	1%	8%
Not at all confident	2%	1%	2%	2%	1%	2%	1%
Depends when the deadline is	5%	8%	20%	13%	5%	8%	16%
Don't know	1%	-	-	0%	-	0%	-
Respondent says it does not apply to their organisation	-	1%	-	0%	-	0%	-
NET: CONFIDENT	88%	86%	77%	80%	93%	88%	75%
Unweighted base	173	153	150	307	169	355	121

2.5. Attitudes towards automatic enrolment and TPR

Q22. To what extent do you agree or disagree with the following statements, in relation to automatic enrolment?

A. The introduction of automatic enrolment is in principle a good idea for my members of staff

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	34%	36%	43%	36%	42%	40%	33%
Tend to agree	36%	34%	38%	39%	30%	36%	36%
Neither agree nor disagree	8%	12%	5%	7%	11%	6%	12%
Tend to disagree	9%	4%	6%	7%	5%	9%	2%
Strongly disagree	12%	14%	8%	11%	11%	9%	17%
Don't know/not applicable	1%	1%	-	1%	1%	1%	-
NET: AGREE	70%	69%	81%	74%	72%	76%	69%
Unweighted base	173	153	150	307	169	355	121

Q22. To what extent do you agree or disagree with the following statements, in relation to automatic enrolment?

B. The introduction of automatic enrolment is in principle a good idea

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	39%	41%	46%	39%	47%	45%	35%
Tend to agree	30%	32%	34%	35%	24%	30%	35%
Neither agree nor disagree	9%	7%	6%	6%	11%	9%	5%
Tend to disagree	5%	5%	8%	7%	5%	7%	5%
Strongly disagree	14%	13%	7%	12%	10%	9%	17%
Don't know/not applicable	3%	2%	-	1%	3%	1%	3%
NET: AGREE	69%	73%	80%	75%	71%	75%	71%
Unweighted base	173	153	150	307	169	355	121

Q22. To what extent do you agree or disagree with the following statements, in relation to automatic enrolment?

C. My organisation will find it difficult financially to contribute to a workplace pensions scheme

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	23%	35%	21%	27%	25%	21%	36%
Tend to agree	24%	19%	18%	20%	21%	22%	18%
Neither agree nor disagree	14%	9%	16%	12%	14%	13%	12%
Tend to disagree	19%	19%	22%	20%	21%	23%	16%
Strongly disagree	19%	16%	18%	18%	18%	19%	15%
Don't know/not applicable	2%	2%	5%	3%	2%	3%	3%
NET: AGREE	47%	53%	39%	47%	45%	43%	54%
Unweighted base	173	153	150	307	169	355	121

Q22. To what extent do you agree or disagree with the following statements, in relation to automatic enrolment?

D. It is fair that automatic enrolment applies to all employers, regardless of size

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	39%	33%	38%	36%	39%	40%	30%
Tend to agree	24%	24%	35%	28%	26%	30%	23%
Neither agree nor disagree	6%	8%	4%	5%	7%	6%	6%
Tend to disagree	11%	10%	7%	9%	10%	9%	10%
Strongly disagree	18%	25%	15%	21%	18%	14%	30%
Don't know/not applicable	2%	1%	-	1%	1%	1%	1%
NET: AGREE	63%	56%	74%	64%	65%	70%	52%
Unweighted base	173	153	150	307	169	355	121

Q23. The Pensions Regulator is responsible for informing and making sure employers comply with automatic enrolment. How familiar are you with The Pensions Regulator?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Know a lot about them	12%	9%	16%	11%	15%	16%	6%
Have heard the name but only know a little about them	70%	71%	41%	61%	61%	62%	60%
Have heard the name but know nothing about them	16%	19%	30%	21%	22%	20%	24%
Never heard of them before this survey	2%	1%	13%	7%	2%	3%	10%
NET: KNOW A LOT/LITTLE	82%	80%	57%	72%	76%	77%	66%
Unweighted base	173	153	150	307	169	355	121

Q24. Have you received a letter, email or telephone call from The Pensions Regulator about the automatic enrolment of members of staff into a pension scheme?

(Prompted)

Base: All who have heard of TPR

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Letter	79%	71%	27%	58%	68%	65%	53%
Email	36%	16%	11%	19%	28%	24%	19%
Telephone call	1%	1%	4%	2%	1%	2%	2%
None of the above	8%	22%	63%	33%	19%	26%	34%
Don't know	3%	4%	4%	3%	6%	3%	4%
Unweighted base	169	151	131	286	165	346	105

2.6. Re-enrolment, phasing and ongoing Duties

Q25. Re-enrolment is a process where, approximately three years after the employer's staging date, employees need to be automatically re-enrolled into the pension scheme if they opted out first time around. Were you aware of this before today?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	32%	25%	31%	25%	38%	35%	18%
No	67%	75%	68%	74%	62%	65%	80%
Don't know	0%	-	1%	1%	-	0%	1%
Unweighted base	173	153	150	307	169	355	121

Q26a. Do you know what the current level of minimum contribution is that an employer must pay into the company pension scheme on behalf of each employee, under automatic enrolment legislation?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
0 - 1%	43%	25%	32%	27%	48%	41%	20%
>1 - 2%	4%	7%	5%	5%	6%	5%	7%
>2 - 3%	6%	5%	3%	4%	6%	5%	4%
>3 - 4%	-	0%	3%	1%	0%	1%	1%
>4 - 5%	-	2%	2%	2%	-	1%	2%
More than 5%	-	1%	1%	0%	1%	1%	-
Don't know	47%	61%	54%	61%	38%	47%	67%
CORRECT: Exactly 1%	41%	24%	32%	26%	48%	41%	17%
Unweighted base	173	153	150	307	169	355	121

Q26b. And do you know what the current minimum contribution level is that an employee must make to their pension under automatic enrolment legislation, assuming the employer doesn't pay the employee's contribution?

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
0 - 1%	31%	23%	29%	22%	39%	32%	18%
>1 - 2%	7%	6%	5%	5%	9%	5%	7%
>2 - 3%	5%	3%	4%	4%	5%	4%	4%
>3 - 4%	1%	-	2%	1%	1%	1%	1%
>4 - 5%	2%	3%	2%	2%	3%	2%	3%
More than 5%	-	-	1%	0%	-	0%	-
Don't know	55%	66%	57%	67%	44%	55%	67%
CORRECT: Exactly 1%	29%	21%	27%	19%	39%	31%	15%
Unweighted base	173	153	150	307	169	355	121

Q27a. At present the minimum contribution is 2% of an employee's salary. Of this 2% at least 1% must be paid by the employer. In April 2018, minimum contribution levels for both employers and employees will increase to 5%, of which employers must pay a minimum of 2%. Were you aware of this before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Knew that contributions were going to increase	52%	40%	43%	38%	59%	53%	30%
Knew that this will happen in April 2018	32%	19%	20%	18%	36%	29%	13%
Knew by what amount the contributions were going to increase	28%	15%	21%	16%	32%	25%	14%
Not aware of increases	46%	55%	55%	58%	38%	44%	68%
Don't know	2%	5%	2%	3%	3%	4%	2%
NET: Aware of both date AND amount	22%	11%	15%	12%	25%	19%	10%
Unweighted base	173	153	150	307	169	355	121

Q27b. In April 2019, minimum contribution levels will increase to 8%, of which employers must pay a minimum of 3%. Were you aware of this before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Knew that contributions were going to increase again	44%	32%	33%	30%	52%	44%	23%
Knew that this will happen in April 2019	29%	17%	20%	15%	37%	29%	10%
Knew by what amount the contributions were going to increase	27%	15%	22%	15%	36%	27%	11%
Not aware of increases	52%	62%	64%	67%	43%	52%	74%
Don't know	3%	6%	2%	3%	5%	4%	4%
NET: Aware of both date AND amount	23%	13%	16%	12%	30%	22%	8%
Unweighted base	173	153	150	307	169	355	121

Q27c. To what extent do you agree or disagree that future increases in contribution rates are, in principle, a good idea?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	18%	19%	19%	17%	21%	20%	15%
Tend to agree	33%	27%	33%	31%	32%	34%	25%
Neither agree nor disagree	11%	19%	16%	16%	14%	15%	17%
Tend to disagree	14%	17%	15%	16%	13%	13%	19%
Strongly disagree	24%	19%	16%	20%	20%	18%	24%
NET: AGREE	51%	46%	52%	48%	53%	54%	40%
Unweighted base	173	153	150	307	169	355	121

Q28. Finally, under automatic enrolment, your responsibilities as an employer are ongoing. Which of the following responsibilities were you aware of before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Keep records of all automatic enrolment activities	83%	81%	68%	73%	87%	82%	69%
Monitor the ages and earnings of new and existing staff in order to check their automatic enrolment eligibility every month	74%	64%	59%	62%	76%	69%	61%
Enrol staff and write to them to let them know automatic enrolment applies to them as they become eligible	88%	77%	66%	73%	86%	83%	66%
Pay contributions into my employees' pension scheme	91%	88%	78%	83%	93%	89%	80%
None of these	4%	7%	15%	11%	4%	5%	14%
Unweighted base	173	153	150	307	169	355	121

2.7. Firmographics

F1. Which of the following applies to your organisation?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Offer an occupational pension scheme which both the member of staff and employer pay into	26%	14%	18%	16%	28%	21%	17%
Offer an occupational pension scheme which the member of staff, but not the employer, pays into	6%	3%	2%	2%	7%	6%	-
Do not offer an occupational pension scheme to staff	62%	81%	78%	79%	61%	69%	80%
Don't know	7%	2%	2%	3%	4%	4%	3%
Unweighted base	173	153	150	307	169	355	121

F2. Does your organisation use an external agent or advisor for any of the following functions?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Filing your tax returns and/or other regular finance returns	79%	73%	72%	77%	71%	77%	70%
Running your payroll	58%	55%	56%	59%	52%	57%	56%
Advice on employment legislation including Human Resources issues	52%	53%	44%	44%	63%	52%	45%
None of the above	10%	16%	18%	14%	16%	12%	20%
Don't know	-	-	1%	0%	0%	1%	-
Unweighted base	173	153	150	307	169	355	121

F3. Different organisations have different needs from their staff. Which of the following positions, if any, are held by you or other individuals employed within your organisation?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Jobholder type	
	Jan - Apr 17	May - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Bookkeeper or accounts assistants	58%	53%	42%	45%	65%	54%	46%
Qualified finance professionals	26%	29%	31%	23%	40%	31%	23%
Qualified payroll professionals	20%	20%	26%	20%	27%	24%	18%
Human resource administrators	16%	17%	19%	14%	24%	18%	16%
Qualified human resources professionals	7%	7%	17%	9%	12%	11%	8%
None of the above	35%	41%	44%	46%	28%	35%	49%
Unweighted base	173	153	150	307	169	355	121