

Intermediaries' understanding and activity relating to automatic enrolment and ongoing duties

Technical Report

April 2017

The bottom half of the cover features a decorative background of overlapping, curved shapes in various colors: orange, yellow, blue, purple, green, and pink.

Contents

1.	Research objectives and methodology	1
1.1.	Research objectives	1
1.2.	Sampling	1
1.3.	Data collection method	2
1.4.	Fieldwork	2
1.5.	Data preparation	2
1.6.	Reporting conventions	3
2.	Data tables	4
2.1.	Spontaneous campaign awareness	4
2.2.	AE awareness, recognition and understanding	6
2.3.	AE advice / dealings with employers	9
2.4.	TPR.....	34
2.5.	Firmographics	38

1. Research objectives and methodology

1.1. Research objectives

This report summarises the results from the autumn 2016 research carried out by Jigsaw Research, an independent market research agency, on behalf of The Pensions Regulator (TPR). While it follows on from the previous surveys conducted into intermediaries since 2011, it differs in scope. The objectives of the research were:

- To identify and track intermediaries' awareness, understanding, knowledge, attitudes, actions and intended actions in relation to the employers' ongoing duties under automatic enrolment, including how the policy applies to employers created after October 2017.
- To determine intermediaries' awareness, understanding, knowledge, attitudes, actions and intended actions in relation to re-enrolment, to include the extent to which they expect to assist their clients with re-enrolment.
- To determine intermediaries' knowledge of both employer and employee pension contribution phasing changes.

1.2. Sampling

The survey population was defined as intermediaries who personally work with small and micro employers (defined as those with 1-50 staff) by advising and informing them about workplace pensions. Sample for the survey was purchased from a number of different sample providers: Experian, Dun and Bradstreet and Yellow Pages.

Quota sampling was used with quotas set for intermediary type and IFA type (among IFAs). The sample was drawn disproportionate to size and does not reflect the total intermediary population. The aim was to produce sufficient numbers of interviews for each quota group.

Definitions for each quota were as follows:

Quota 1: Intermediary type

- Independent Financial Advisers (IFAs)
- Accountants
- Payroll administrators
- Bookkeepers
- HR professionals

Quota 2: IFA type

- National IFA firms. These were classified as:
 - National firms
 - Regional multiples
 - Small independents with 10 or more employees
- 'With networks' (appointed representatives of a network)
- Small independents fewer than 10 employees

1.3. Data collection method

Unlike in previous surveys with intermediaries, this survey focused far more on intermediaries’ knowledge and intended actions about on-going duties rather than issues relating to staging. With this in mind, a number of changes were made to the questionnaire when compared with previous waves.

The questionnaire included the following sections:

- Spontaneous campaign awareness
- Awareness and understanding of postponement
- Preparing for automatic enrolment and supporting clients
- Membership and usefulness of help from professional bodies
- Awareness, understanding and intended actions relating to on-going duties, re-enrolment, phased increase of minimum contributions and enrolling new employers immediately
- Attitudes towards The Pensions Regulator
- Firmographics

1.4. Fieldwork

Critical Research (a specialist fieldwork provider working with Jigsaw Research) interviewed 452 intermediaries by telephone, using Computer Assisted Telephone Interviewing (CATI), between November and December 2016.

Intermediaries were screened to ensure they offered the relevant services to meet the population profile. Intermediaries that did not offer Bookkeeping and VAT services, Company Accounts, Payroll or HR services were screened out/not interviewed. Similarly, those intermediaries who did not personally work with, either through advising or informing small businesses of up to 50 employers, were screened out/ not interviewed.

The average interview length was 20 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 Critical’s coding team.

The data was not weighted and the following table presents the total number of interviews achieved for each quota.

Intermediary Type	N	%
IFA	100	22%
National firms	34	8%
With network	15	3%
Small independents	51	11%
Accountant	102	23%
Payroll administrator	100	22%
Bookkeeper	100	22%
HR consultant	50	11%
Total	452	100%

1.6. Reporting conventions

This report presents each survey question with results provided for each of the five intermediary types.

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 intermediaries respond, this is presented as “-”.
- A small base size is defined as less than 50 intermediaries and indicated by ‘*’. A very small base size is defined as less than 30 intermediaries 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

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

(Unprompted)

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Yes	93%	89%	95%	92%	92%
No	7%	11%	5%	8%	8%
Unweighted base	100	102	100	100	50

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

(Unprompted)

Base: All participants who have seen/heard advertising in the last 3 months

	IFA	Accountant	Payroll	Bookkeeper	HR*
TV advertising	86%	74%	83%	77%	67%
Radio advertising	19%	16%	24%	14%	11%
Online advertising	15%	31%	17%	23%	37%
Professional/trade press	10%	14%	6%	15%	17%
National newspaper	8%	10%	13%	4%	9%
Local newspaper	2%	-	1%	-	2%
On the side of a bus	1%	2%	1%	-	-
Other	8%	16%	13%	5%	4%
Don't know/can't remember	-	1%	-	3%	-
Unweighted base	93	91	95	92	46*

*Caution low base size for HR professionals

Q5a. And who was this advertising on behalf of?

(Unprompted)

Base: All participants who have seen/heard advertising in the last 3 months

	IFA	Accountant	Payroll	Bookkeeper	HR*
The Pensions Regulator	59%	66%	65%	53%	46%
The government	11%	4%	14%	15%	20%
The Department for Work and Pensions	10%	-	5%	7%	7%
NEST	10%	2%	2%	5%	2%
Any other pensions provider (exc. NEST)	8%	4%	2%	8%	7%
An adviser/firm of advisers	1%	1%	1%	1%	4%
Other	5%	5%	2%	1%	4%
Don't know/can't remember	13%	21%	16%	23%	22%
Unweighted base	93	91	95	92	46*

*Caution low base size for HR professionals

2.2. AE awareness, recognition and understanding

Q7g. Have you heard of postponement?

(Unprompted)

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Yes	94%	90%	99%	80%	84%
No	6%	10%	1%	20%	16%
Unweighted base	100	102	100	100	50

Q7h. To the best of your knowledge, which, if any, of the following statements about postponement are true?

(Prompted)

Base: All respondents who have heard of postponement

	IFA	Accountant	Payroll	Bookkeeper	HR
TRUE: An employer can postpone automatic enrolment for up to three months	89%	80%	88%	80%	81%
TRUE: The employer needs to write to all postponed staff to tell them that they are using postponement	88%	80%	90%	80%	83%
FALSE: During postponement, any employee requests to opt in or join a pension scheme are assessed after the postponement period is finished	33%	50%	48%	49%	36%
None of these	-	-	1%	3%	5%
Don't know	-	2%	-	1%	-
Unweighted base	94	92	99	80	42*

*Caution low base size for HR professionals

Q7g/h. Understanding of postponement

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Understands postponement	46%	29%	37%	21%	32%
Does not understand postponement	54%	71%	63%	79%	68%
Unweighted base	100	102	100	100	50

Q8a. Which of the following professional bodies, if any, are you a member of?

(Prompted)

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
PFS (Personal Finance Society)	58%	-	-	-	-
APFA (Association of Professional Financial Advisers)	12%	-	-	-	-
PMI (Pensions Management Institute)	5%	-	-	-	-
AAT (Association of Accounting Technicians)	-	32%	-	-	-
ACCA (Association of Chartered Certified Accountants)	-	18%	-	-	-
IFA (Institute of Financial Accountants)	-	12%	-	-	-
ICAEW (Institute of Chartered Accountants in England & Wales)	-	10%	-	-	-
ICPA (Independent Certified Practising Accountants)	-	6%	-	-	-
AIA (Association of International Accountants)	-	3%	-	-	-
CIMA (Chartered Institute of Management Accountants)	-	2%	-	-	-
CAI (Chartered Accountants in Ireland)	-	1%	-	-	-
ICAS (Institute of Chartered Accountants in Scotland)	-	1%	-	-	-
CIPP (Chartered Institute of Payroll Professionals)	-	-	16%	-	-
GPA (Global Payroll Association)	-	-	1%	-	-
ICB (Institute of Certified Bookkeepers)	-	-	-	23%	-
IAB (International Association of Bookkeepers)	-	-	-	2%	-
CIPD (The Chartered Institute of Personnel and Development)	-	-	-	-	84%
The HR Society	-	-	-	-	2%
Any other HR related professional body/bodies	-	-	-	-	2%
Friends of Automatic Enrolment	5%	-	6%	1%	2%
Another professional/trade body website	28%	14%	28%	13%	12%
None of these	15%	24%	57%	62%	8%
NET: MEMBER OF ANY BODY	85%	76%	43%	38%	92%
Unweighted base	100	102	100	100	50

Q8b. Thinking about the professional body/ies that you are a member of, how well would you say they keep you informed and support you in the area of automatic enrolment? Would you say they do this...

(Prompted)

Base: All respondents who are members of any professional body

	IFA	Accountant	Payroll*	Bookkeeper*	HR*
Very well	8%	18%	19%	26%	17%
Fairly well	52%	47%	50%	39%	39%
Not very well	24%	8%	21%	11%	15%
Not at all well	14%	22%	7%	8%	22%
Don't know	2%	5%	2%	16%	7%
NET: WELL	60%	65%	69%	66%	57%
Unweighted base	85	78	42*	38*	46*

*Caution low base size for Payroll/Bookkeepers/HR professionals

Q8f. When do most of your clients stage?

(Prompted)

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Already staged	54%	7%	20%	18%	32%
Between now and April 2017	27%	48%	34%	36%	44%
Between May 2017 and October 2017	13%	36%	36%	29%	12%
Later than October 2017	2%	2%	4%	6%	-
Never / most are exempt	1%	2%	1%	4%	6%
Don't know	3%	5%	5%	7%	6%
Unweighted base	100	102	100	100	50

2.3. AE advice / dealings with employers

**Q10a. Are you already supporting or helping small business clients with automatic enrolment?
(IF NO: Do you plan to in the future or have you not reached a decision yet?)**

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Yes	89%	89%	97%	79%	50%
No - but I plan to	-	4%	-	5%	-
No - and I haven't reached a decision yet	-	-	-	2%	2%
No - and I don't plan to	11%	7%	2%	14%	48%
Don't know	-	-	1%	-	-
Unweighted base	100	102	100	100	50

Q10b. Why have you decided not to get involved in automatic enrolment?

Base: All who have decided to have nothing to do with automatic enrolment

[OPEN-ENDED – VERBATIM RESPONSES PROVIDED]

Q10c. Which of the following, if any, would you be most likely to refer your clients to, if they were to approach you for help with automatic enrolment?

(Prompted)

Base: All respondents who are not planning to get involved in automatic enrolment

	TOTAL	IFA **	Accountant **	Payroll **	Bookkeeper **	HR **
An independent financial adviser/ broker	47%	64%	29%	33%	31%	56%
The Pensions Regulator	35%	9%	14%	67%	44%	44%
An accountant	35%	18%	-	33%	44%	48%
Pension provider (e.g. bank or building society)	27%	9%	14%	67%	44%	24%
A pension/ staff benefits consultant	24%	9%	14%	33%	19%	36%
The Department for Work and Pensions (DWP)	15%	9%	14%	33%	13%	16%
A trade body/professional body	15%	9%	-	67%	19%	12%
A payroll administrator/provider	13%	-	-	-	19%	20%
An HR advisor	11%	-	14%	67%	6%	12%
A bookkeeper	2%	-	-	-	-	4%
Other	10%	9%	14%	33%	13%	4%
None, we will not be referring clients	8%	9%	14%	-	6%	8%
Don't know	3%	18%	-	-	-	-
Unweighted base	62	11**	7**	3**	16**	25**

**Caution very low base sizes for all individual intermediary types

Q10d. As a professional adviser, to what extent do you agree or disagree that the introduction of automatic enrolment has been a good business opportunity for you?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Strongly agree	27%	3%	23%	5%	8%
Tend to agree	34%	18%	19%	23%	31%
Neither agree nor disagree	16%	33%	27%	41%	46%
Tend to disagree	16%	21%	13%	14%	12%
Strongly disagree	8%	25%	15%	16%	4%
Does not apply to me	-	-	2%	1%	-
NET: AGREE	61%	21%	43%	28%	38%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q10e. Will you continue to help clients with automatic enrolment in the future?

(Unprompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	97%	97%	99%	95%	100%
No	3%	2%	1%	2%	-
Don't know	-	1%	-	2%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q10f. How confident are you that your small business clients will have done everything they need to do for automatic enrolment by their deadline?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Very confident	56%	41%	46%	47%	38%
Fairly confident	36%	43%	39%	42%	42%
Not very confident	4%	12%	9%	10%	15%
Not at all confident	3%	3%	3%	1%	4%
Don't know	-	1%	3%	-	-
NET: CONFIDENT	92%	84%	85%	88%	81%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q12a_1. What services do you/might you provide to small business clients regarding automatic enrolment? Is it...

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Acting on their behalf to help them meet their duties	80%	80%	84%	79%	46%
Providing advice about the reforms and their duties	80%	75%	64%	55%	77%
Providing support to meet their duties on an ongoing basis	76%	83%	87%	76%	58%
Raising awareness of the reforms and their duties	75%	80%	75%	74%	96%
Something else	8%	2%	5%	1%	-
Don't know	-	2%	-	1%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q12a_2. And what would you say is the MAIN service that you provide/might provide to small business clients regarding automatic enrolment? Is it...

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Acting on their behalf to help them meet their duties	27%	42%	30%	33%	12%
Providing advice about the reforms and their duties	33%	7%	7%	8%	27%
Providing support to meet their duties on an ongoing basis	25%	37%	42%	41%	15%
Raising awareness of the reforms and their duties	11%	7%	11%	16%	46%
Something else	-	-	2%	-	-
Don't know	4%	6%	8%	2%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

A. Understanding how the legislation applies to their company

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	78%	55%	56%	66%	68%
In process	19%	37%	39%	29%	28%
Not started	3%	4%	4%	5%	4%
Don't know	-	3%	1%	-	-
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

B. Finding out your clients' staging date

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	91%	89%	95%	90%	76%
In process	9%	11%	5%	9%	12%
Not started	-	-	-	1%	12%
Don't know	-	-	-	-	-
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

C. Working out a timetable to implement the changes

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	71%	43%	51%	53%	60%
In process	24%	44%	41%	39%	28%
Not started	3%	10%	3%	6%	12%
Don't know	2%	3%	5%	1%	-
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

D. Identifying eligible workers to put into a pension scheme

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	66%	44%	46%	44%	48%
In process	24%	47%	51%	42%	36%
Not started	9%	9%	1%	13%	16%
Don't know	1%	-	2%	1%	-
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

E. Transferring data to the pension provider

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	48%	34%	51%	41%	20%
In process	28%	42%	39%	43%	36%
Not started	20%	23%	7%	14%	36%
Don't know	3%	1%	3%	3%	8%
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

F. Communicating the changes to members of staff

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	52%	29%	45%	49%	36%
In process	30%	48%	38%	32%	48%
Not started	17%	14%	9%	19%	16%
Don't know	1%	9%	7%	-	-
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

G. Choosing a pension scheme

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	75%	34%	43%	48%	40%
In process	22%	33%	29%	32%	16%
Not started	1%	24%	14%	16%	36%
Don't know	1%	9%	13%	4%	8%
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

H. Providing or configuring software for your clients for automatic enrolment

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	37%	57%	74%	51%	20%
In process	20%	25%	15%	29%	20%
Not started	33%	13%	4%	16%	44%
Don't know	10%	4%	6%	4%	16%
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_1. Can you tell me if you have already completed the activity for the majority of your small business clients, are in the process of carrying it out have not yet started it?

I. Completing declaration of compliance with the appropriate government body

Base: All respondents who currently support clients with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Completed	52%	30%	43%	39%	28%
In process	33%	48%	42%	39%	24%
Not started	13%	18%	10%	22%	40%
Don't know	2%	4%	4%	-	8%
Unweighted base	89	91	97	79	25**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

A. Understanding how the legislation applies to their company

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	94%	92%	92%	90%	88%
No, but I will refer them to someone else	2%	5%	4%	6%	12%
No, and I will not refer them to someone else	1%	2%	4%	5%	-
Don't know	2%	1%	-	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

B. Finding out your clients' staging date

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	93%	95%	98%	94%	81%
No, but I will refer them to someone else	2%	1%	1%	1%	4%
No, and I will not refer them to someone else	2%	3%	1%	5%	12%
Don't know	2%	1%	-	-	4%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

C. Working out a timetable to implement the changes

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	87%	87%	93%	87%	77%
No, but I will refer them to someone else	7%	4%	3%	6%	19%
No, and I will not refer them to someone else	4%	6%	3%	6%	4%
Don't know	2%	2%	1%	1%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

D. Identifying eligible workers to put into a pension scheme

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	82%	89%	97%	88%	62%
No, but I will refer them to someone else	9%	3%	1%	3%	31%
No, and I will not refer them to someone else	7%	6%	2%	8%	8%
Don't know	2%	1%	-	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

E. Transferring data to the pension provider

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	57%	93%	97%	90%	38%
No, but I will refer them to someone else	26%	3%	-	3%	46%
No, and I will not refer them to someone else	13%	3%	2%	5%	12%
Don't know	3%	1%	1%	2%	4%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

F. Communicating the changes to members of staff

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	75%	77%	81%	81%	81%
No, but I will refer them to someone else	13%	12%	9%	7%	12%
No, and I will not refer them to someone else	9%	9%	8%	10%	8%
Don't know	2%	2%	2%	1%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

G. Choosing a pension scheme

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	90%	51%	45%	48%	19%
No, but I will refer them to someone else	6%	33%	26%	34%	62%
No, and I will not refer them to someone else	2%	16%	22%	16%	15%
Don't know	2%	1%	7%	2%	4%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

H. Providing or configuring software for your clients for automatic enrolment

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	44%	80%	86%	79%	23%
No, but I will refer them to someone else	38%	12%	5%	9%	50%
No, and I will not refer them to someone else	15%	5%	4%	10%	19%
Don't know	3%	3%	5%	1%	8%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q13_2. I'm now going to read out activities/the same activities that need to be done to prepare for automatic enrolment and I'd like you to think about whether or not you plan to do this activity IN THE FUTURE for small business clients.

I. Completing declaration of compliance with the appropriate government body

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	75%	83%	87%	90%	35%
No, but I will refer them to someone else	11%	8%	6%	2%	50%
No, and I will not refer them to someone else	11%	7%	5%	8%	12%
Don't know	2%	1%	2%	-	4%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q19a. Thinking about the overall process of automatic enrolment, which of these statements BEST describes the extent to which you think your small business clients will be relying on you to help them through the process?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
They will rely on you completely, both for advice and actions that are needed	28%	57%	64%	57%	12%
They will rely on you for some advice and some support for actions that are needed	51%	33%	28%	34%	54%
They will rely on you for advice only; they will take full responsibility for actions that are needed	15%	9%	6%	6%	31%
They will be completely self-reliant	4%	1%	2%	1%	-
Don't know	2%	-	-	2%	4%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q34b. And what challenges have you faced / do you expect to face, in offering automatic enrolment services to your clients?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
We think it's too complicated	54%	65%	50%	48%	50%
Clients aren't prepared to pay us what is required for services relating to automatic enrolment	67%	41%	48%	37%	27%
Our clients are all putting it off	36%	49%	44%	37%	50%
Other challenges	24%	26%	28%	20%	27%
None	11%	13%	14%	24%	12%
Don't know	-	-	-	1%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q35. To the best of your knowledge, which, if any, of the following statements about an employer’s ongoing duties are true?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
TRUE: Employers need to keep records of their automatic enrolment activities for six years and opt-out notices for four years	91%	81%	85%	85%	73%
TRUE: Employers need to monitor the ages and earnings of their new and existing staff and check their automatic enrolment eligibility every month for existing and new staff. As staff become eligible they will need to be enrolled	98%	95%	97%	95%	92%
TRUE: Employers need to enrol staff and write to them to let them know how automatic enrolment applies to them as they become eligible	96%	98%	98%	99%	100%
TRUE: Employers must continue to pay contributions to their staffs' pensions	90%	94%	97%	94%	92%
None of these	-	-	1%	-	-
SUMMARY: IDENTIFIES ALL FOUR TRUE STATEMENTS	79%	74%	83%	77%	73%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q36. 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?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	96%	77%	93%	72%	85%
No	4%	23%	7%	28%	15%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q37. To the best of your knowledge, which, if any, of the following statements about re-enrolment are true?

(Prompted)

Base: All respondents aware of re-enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
TRUE: Every three years an employer must put certain staff back into a pension scheme	86%	81%	87%	81%	73%
TRUE: Employers can choose their re-enrolment date from within a six-month window, which starts three months before the third anniversary of their automatic enrolment staging date and ends three months after it	65%	30%	45%	27%	36%
TRUE: Employers will need to assess certain staff to work out if they need to put them back into their pension scheme	93%	88%	89%	90%	77%
TRUE: Employers will need to write to those staff that are being re-enrolled to tell them what is happening	96%	93%	96%	97%	100%
TRUE: Employers will need to renew their declaration of compliance with TPR	75%	53%	68%	68%	55%
FALSE: Each staff member must be re-enrolled on an individual basis three years after they were initially enrolled into a pension scheme	58%	68%	76%	73%	82%
Don't know	1%	3%	-	-	-
SUMMARY: CORRECTLY IDENTIFIES TRUE AND FALSE STATEMENTS	25%	7%	7%	2%	-
Unweighted base	85	73	91	62	22**

**Caution very low base size for HR professionals

Q38. Which of the following statements do you think best describes your likely approach to re-enrolment?

(Prompted)

Base: All respondents aware of re-enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
You will pre-warn your clients about re-enrolment some time beforehand and will be heavily involved in running the payroll for your clients	9%	68%	83%	63%	15%
You will pre-warn your clients about re-enrolment some time beforehand and will help some of your clients in the actual process of re-enrolment but won't run the payroll	38%	7%	6%	13%	19%
You will pre-warn your clients about re-enrolment some time beforehand so that they don't forget to do it but you won't be involved in the actual process of re-enrolment	22%	3%	4%	6%	38%
You won't get involved at all. All your employer clients will handle re-enrolment themselves	21%	6%	1%	7%	19%
You are not sure at this stage what you need to do to help your clients handle re-enrolment	8%	12%	4%	12%	8%
None of these	1%	3%	2%	-	-
NET: EXPECT TO HELP CLIENTS	47%	75%	89%	76%	34%
Unweighted base	85	73	91	62	22**

**Caution very low base size for HR professionals

Q39. Which of the following aspects of re-enrolment, if any, do you think you would help your clients with?

(Prompted)

Base: All respondents who expect to help clients with re-enrolment

	IFA*	Accountant	Payroll	Bookkeeper	HR**
Choosing their exact re-enrolment date	71%	85%	83%	83%	78%
Assessing certain staff to work out if they need to put them back into their pension scheme	76%	99%	98%	95%	89%
Helping employers in the process of writing to staff to tell them they have been put back into the pension scheme	79%	94%	93%	92%	100%
Helping employers meet their legal duties for re-enrolment by completing a re-declaration of compliance	88%	96%	94%	94%	89%
Other	5%	1%	-	2%	-
None of these	2%	1%	-	-	-
Unweighted base	42*	72	87	65	9**

*** Caution low/very low base size for IFAs/HR professionals

Q41. 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 will increase to 5%, of which employers must pay a minimum of 2%. Which of the following were you aware of before today?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
You knew that contributions were going to increase	100%	97%	98%	95%	92%
You knew that contributions were going to increase and that this will happen in April 2018	94%	84%	80%	67%	81%
You knew by what amount the contributions were going to increase	92%	85%	87%	74%	77%
None of the above	-	3%	2%	5%	8%
SUMMARY: AWARE OF BOTH DATE AND AMOUNT	90%	80%	74%	64%	73%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q42. Are you aware that these contribution increases take effect for all employers at the same time regardless of their original staging date?

(Prompted)

Base: All respondents aware that contributions are going to increase in April 2018

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	97%	85%	96%	79%	79%
No	3%	15%	4%	21%	21%
Unweighted base	89	92	96	82	24**

**Caution very low base size for HR professionals

Q44. In April 2019, minimum contribution levels will increase to 8%, of which employers must pay a minimum of 3%. Which of the following were you aware of before today?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
You knew that contributions were going to increase again	100%	80%	93%	85%	96%
You knew that contributions were going to increase again and that this will happen in April 2019	94%	60%	72%	57%	85%
You knew by what amount the contributions were going to increase	94%	65%	78%	66%	77%
None of the above	-	20%	7%	15%	4%
SUMMARY: AWARE OF BOTH DATE AND AMOUNT	93%	57%	68%	57%	77%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q45. To what extent do you agree or disagree that future increases in contribution rates are, in principle, a good idea?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Agree strongly	64%	28%	27%	20%	46%
Tend to agree	27%	28%	30%	24%	31%
Neither agree nor disagree	4%	17%	26%	31%	15%
Tend to disagree	3%	11%	10%	9%	4%
Disagree strongly	1%	16%	8%	15%	4%
NET: AGREE	91%	57%	56%	44%	77%
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q46. Which of the following statements do you think best describes your likely approach to helping your clients with increases in contribution levels?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
You will pre-warn your clients about increasing their contribution levels some time beforehand and will be heavily involved in running the payroll for your clients	6%	63%	84%	66%	12%
You will pre-warn your clients about increasing their contribution levels some time beforehand and will help some of your clients in the actual process	29%	12%	7%	13%	27%
You will pre-warn your clients about increasing their contribution levels some time beforehand so that they don't forget to do it but you won't be involved in the actual process	34%	9%	6%	5%	54%
You won't get involved at all. All your employer clients will handle this aspect themselves	25%	7%	1%	6%	8%
You are not sure at this stage what your role will be in helping your clients handle this aspect	6%	8%	1%	10%	-
None of these	-	-	1%	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q47. Employers that are formed from October 2017 onwards will be required to enrol eligible workers into a pension scheme straightaway; that is immediately after the organisation is formed and an employee is employed. Were you aware of this before today?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	65%	51%	53%	50%	58%
No	35%	49%	46%	50%	42%
Don't know	-	-	1%	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q48. What challenges have your clients faced / do you expect your clients to face in relation to automatic enrolment?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Clients don't know what they're meant to do	83%	76%	79%	78%	73%
Clients don't have time to engage with it	64%	77%	72%	71%	62%
Clients say they can't afford it	62%	62%	68%	60%	69%
Clients don't engage with it	54%	63%	59%	50%	58%
Clients are putting it off	57%	54%	54%	53%	58%
It's too far into the future for clients to think about it	42%	45%	57%	51%	54%
Clients don't know where to go for help	48%	36%	47%	41%	50%
Clients don't realise it applies to them	37%	39%	55%	34%	35%
Other challenge	15%	9%	13%	8%	12%
No challenges	3%	1%	4%	10%	-
Don't know	-	1%	1%	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

2.4. TPR

Q50a. 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 except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Know a lot about them	81%	57%	73%	42%	54%
Have heard the name but only know a little about them	19%	42%	27%	56%	46%
Have heard the name but know nothing about them	-	1%	-	2%	-
Never heard of them before this survey	-	-	-	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q50b. Have you used The Pensions Regulator's website to find information about automatic enrolment?

(Prompted)

Base: All respondents who have heard of TPR

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes	96%	96%	98%	91%	100%
No	4%	4%	2%	9%	-
Don't know	-	-	-	-	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q50c. On balance, how useful was The Pensions Regulator’s website?

(Prompted)

Base: All respondents who have used TPR website

	IFA	Accountant	Payroll	Bookkeeper	HR**
Very useful	49%	40%	46%	45%	54%
Fairly useful	45%	51%	48%	46%	46%
Not very useful	4%	8%	6%	8%	-
Not at all useful	1%	-	-	1%	-
Don't know	1%	2%	-	-	-
NET: USEFUL	94%	90%	94%	91%	100%
Unweighted base	85	91	96	78	26**

**Caution very low base size for HR professionals

Q50d. When you visited The Pensions Regulator’s website about automatic enrolment, would you say you found everything you wanted, most of what you wanted, some of you wanted or none of what you wanted?

(Prompted)

Base: All respondents who have used TPR website

	IFA	Accountant	Payroll	Bookkeeper	HR**
Everything	15%	19%	21%	19%	46%
Most	66%	59%	61%	55%	42%
Some	15%	21%	18%	26%	4%
None	2%	1%	-	-	-
Don't know	1%	-	-	-	8%
Unweighted base	85	91	96	78	26**

**Caution very low base size for HR professionals

Q50e. Has your organisation had a meeting with The Pensions Regulator about workplace pension reforms?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes, I attended	20%	6%	13%	3%	4%
Yes, someone else from the organisation attended	6%	-	4%	-	-
No	74%	93%	82%	94%	96%
Don't know	-	1%	1%	2%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q50f. On balance, how useful has that meeting been?

(Prompted)

Base: All respondents who have had a meeting with TPR

	TOTAL	IFA **	Accountant **	Payroll **	Bookkeeper **	HR **
Very useful	60%	65%	50%	59%	33%	100%
Fairly useful	34%	26%	50%	35%	67%	-
Not very useful	2%	4%	-	-	-	-
Not at all useful	2%	4%	-	-	-	-
Don't know	2%	-	-	6%	-	-
NET: USEFUL	94%	91%	100%	94%	100%	100%
Unweighted base	50	23**	6**	17**	3**	1**

**Caution very low base sizes for all individual intermediary types

Q50g. Has your organisation attended an event or webinar with The Pensions Regulator about workplace pension reforms?

(Prompted)

Base: All respondents except those who have decided to have nothing to do with automatic enrolment

	IFA	Accountant	Payroll	Bookkeeper	HR**
Yes, I attended	47%	20%	37%	22%	27%
Yes, someone else from the organisation attended	12%	4%	4%	1%	4%
No	38%	74%	56%	76%	69%
Don't know	2%	2%	3%	1%	-
Unweighted base	89	95	98	86	26**

**Caution very low base size for HR professionals

Q50h. On balance, how useful has that event or webinar been?

(Prompted)

Base: All respondents who have attended a TPR event or webinar

	TOTAL	IFA	Accountant**	Payroll*	Bookkeeper**	HR**
Very useful	51%	45%	30%	60%	60%	75%
Fairly useful	42%	40%	65%	35%	40%	25%
Not very useful	5%	9%	4%	3%	-	-
Not at all useful	1%	2%	-	-	-	-
Don't know	2%	4%	-	3%	-	-
NET: USEFUL	92%	85%	96%	95%	100%	100%
Unweighted base	144	53	23**	40*	20**	8**

*** Caution low/very low base sizes for individual intermediary types

2.5. Firmographics

C4. NOT including yourself, how many staff work in your organisation? That is all sites across the UK, not just this location and can include the owner or working proprietor as well as full time and part time staff.

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
0	25%	72%	58%	84%	80%
1 to 2	33%	24%	21%	14%	14%
3 to 4	19%	4%	9%	1%	4%
5 to 9	7%	-	6%	-	-
10 to 19	8%	1%	4%	-	2%
20 to 29	3%	-	-	-	-
30 to 49	-	-	-	-	-
50 to 99	4%	-	-	-	-
100 to 249	1%	-	2%	1%	-
250 to 349	-	-	-	-	-
350 to 499	-	-	-	-	-
500 to 999	-	-	-	-	-
1000 or more	-	-	-	-	-
Don't know	-	-	-	-	-
Unweighted base	100	102	100	100	50

C9. Can you tell me the name of the payroll software provider(s) that you use for your small business clients?

Base: All accountants, payroll administrators and bookkeepers

	IFA	Accountant	Payroll	Bookkeeper	HR
Sage	-	34%	35%	40%	-
Moneysoft	-	20%	15%	19%	-
IRIS/12 pay	-	19%	22%	11%	-
HMRC	-	5%	2%	12%	-
Quickbook/Intuit	-	7%	1%	8%	-
Star	-	1%	9%	-	-
Superpay	-	1%	3%	-	-
Qtac	-	2%	-	-	-
Other	-	14%	18%	18%	-
Don't know	-	3%	-	1%	-
Unweighted base	0	102	100	100	0

A6. Are you permitted to place pensions and investment business?

Base: All IFAs

	IFA	Accountant	Payroll	Bookkeeper	HR
Yes	93%	-	-	-	-
No	6%	-	-	-	-
Don't know	1%	-	-	-	-
Unweighted base	100	0	0	0	0

A7. Do you give regulated or non-regulated advice on pensions?

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Regulated advice	91%	7%	10%	4%	-
Non-regulated advice	9%	70%	68%	64%	64%
Don't know	-	24%	22%	32%	36%
Unweighted base	100	102	100	100	50

A2. Are you responsible for interpreting legislation and providing guidance to advisers within your organisation with regard to workplace pension reforms?

Base: All respondents

	IFA	Accountant	Payroll	Bookkeeper	HR
Yes	61%	76%	68%	56%	34%
No	39%	22%	31%	41%	62%
Don't know	-	2%	1%	3%	4%
Unweighted base	100	102	100	100	50