

Employers Survey – Technical Report

Awareness, understanding and activity relating to automatic enrolment
July 2017



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1. Research Objectives and Methodology

1.1. Research objectives

This report presents results for the Spring 2017 wave of automatic enrolment communications research with employers. The Spring 2017 wave follows twelve 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.

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, it was decided 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. That approach was continued on into this latest Spring 2017 wave.

All sample for the survey was provided by the regulator. 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 April 2017 and July 2017 (inclusive)
- Employers staging between August 2017 and November 2017 (inclusive)
- Employers staging during January 2018

Quota 3: Whether has eligible job holders

- Employers with job holders eligible for automatic enrolment (referred to as EJH)
- Employers with job holders 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 this wave. New questions were added to collect:

- Awareness of the digital advertising

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 682 employers staging between April 2017 and January 2018 by telephone, using Computer Assisted Telephone Interviewing (CATI). Interviewing was conducted between March and April 2017.

Employers were screened to make sure they met the population profile in terms of number of employees. Businesses/organisations with zero or greater than 29 employees were screened out/not interviewed. It was not necessary to screen for staging date as the regulator 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 job holder type.

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

Quotas	Unweighted data		Weighted data	
	No. of interviews	%	No. of interviews	%
Number of staff (size)				
1-4 (micro employers)	433	63%	468	69%
1-2	286	42%	319	47%
3-4	147	22%	149	22%
5-29 (small employers)	249	37%	214	31%
Whether have eligible jobholders				
Eligible job holders present (EJH)	498	73%	424	62%
No eligible job holders (NEJH)	184	27%	258	38%
Staging data				
April to July 2017	289	42%	273	40%
August to November 2017	264	39%	275	40%
January 2018	129	19%	134	20%
Total	682	100%	682	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 job holder type. Whilst staging date and job holder 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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	81%	79%	63%	75%	79%	75%	79%
No	18%	20%	37%	24%	19%	24%	20%
Don't know	1%	1%	0%	1%	1%	1%	1%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Employers have to put their staff into a workplace pension	61%	53%	60%	58%	55%	59%	56%
There is a new law in relation to workplace pensions	32%	27%	27%	31%	24%	28%	31%
Employers have to pay for their staff's pension	16%	20%	22%	19%	16%	19%	17%
There are changes to the State Pension	2%	3%	10%	3%	5%	2%	5%
Don't ignore the Workplace Pension	2%	2%	3%	3%	1%	2%	3%
Go to The Pensions Regulator's website	0%	-	4%	1%	1%	1%	1%
Go to The DWP website	0%	0%	2%	1%	0%	1%	1%
Other	31%	36%	31%	30%	39%	35%	30%
Don't know	1%	4%	4%	3%	2%	3%	3%
Unweighted base	230	206	82	324	194	375	143

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV adverts	41%	30%	42%	36%	37%	37%	36%
Professional advisor	24%	21%	29%	24%	22%	25%	20%
Letter from The Pensions Regulator	23%	23%	11%	21%	22%	21%	21%
Press/newspaper/magazine adverts	16%	14%	13%	14%	16%	15%	14%
Emails from The Pensions Regulator	13%	2%	4%	6%	7%	7%	7%
Email (other than from TPR)	10%	11%	7%	8%	14%	11%	8%
Website (other than TPR)	9%	6%	6%	8%	7%	7%	8%
Radio adverts	7%	13%	18%	12%	9%	9%	13%
Digital/online adverts	7%	6%	6%	7%	6%	6%	8%
Pension provider	5%	1%	3%	2%	6%	5%	1%
Trade body/professional body	4%	6%	7%	6%	5%	6%	4%
Word of mouth/business networks	4%	3%	8%	5%	3%	3%	7%
Leaflets/booklets	3%	3%	5%	2%	5%	3%	3%
Payroll company	2%	5%	6%	2%	6%	4%	3%
The Pensions Regulator website	2%	4%	2%	3%	2%	3%	3%
Events/seminars	2%	-	3%	1%	1%	2%	1%
Internally/from colleagues/staff	1%	1%	9%	2%	2%	3%	1%
Professional/trade magazine	0%	2%	3%	2%	0%	2%	1%
Other	34%	29%	35%	32%	32%	29%	36%
Don't know/can't remember	2%	1%	1%	2%	1%	2%	1%
Unweighted base	230	206	82	324	194	375	143

Q3. Have you seen or heard any advertising in the last 3 months about workplace pensions or automatic enrolment?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	75%	69%	64%	68%	74%	73%	64%
No	25%	31%	36%	32%	26%	27%	36%
Unweighted base	289	264	129	433	249	498	184

Q4. And where have you seen or heard advertising about workplace pensions or automatic enrolment in the last 3 months?

(Unprompted)

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

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV advertising	82%	79%	62%	77%	77%	77%	77%
Radio advertising	18%	28%	29%	22%	26%	24%	22%
Online advertising	9%	11%	17%	13%	7%	13%	9%
National newspaper	7%	7%	5%	7%	7%	7%	6%
On the side of a bus	2%	2%	2%	2%	1%	2%	1%
Local newspaper	2%	2%	1%	2%	1%	1%	3%
Professional/trade press	2%	1%	2%	2%	2%	2%	2%
Other	20%	13%	23%	17%	18%	19%	14%
Don't know/can't remember	2%	2%	1%	2%	1%	2%	2%
Unweighted base	222	180	82	296	188	367	117

2.2. Campaign Awareness

TV - 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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Park	72%	59%	59%	63%	66%	64%	63%
Mechanic	24%	19%	24%	22%	22%	22%	21%
Neither	25%	37%	38%	33%	31%	32%	34%
Unweighted base	289	264	129	433	249	498	184

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

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	40%	47%	54%	44%	49%	49%	40%
No	60%	53%	46%	56%	51%	51%	60%
Unweighted base	289	264	129	433	249	498	184

Q11bi. I'm going to ask you a few questions about the radio advert I've just played. First, who do you think was this advertising on behalf of?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
The government	57%	56%	58%	60%	51%	57%	57%
The Pensions Regulator	25%	24%	14%	22%	23%	21%	25%
The Department of Work and Pensions	5%	7%	6%	6%	5%	6%	5%
Any other pensions provider (except NEST)	0%	1%	0%	1%	0%	1%	1%
NEST	0%	1%	-	1%	0%	0%	1%
Other	15%	17%	24%	17%	20%	19%	17%
Don't know/can't remember	7%	9%	12%	8%	11%	8%	10%
Unweighted base	289	264	129	433	249	498	184

Q11bii. What messages, if any, did you take from this advert?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
I have to offer my staff a workplace pension	36%	34%	38%	36%	36%	34%	39%
There is a new law in relation to workplace pensions	20%	24%	24%	23%	22%	24%	20%
Don't ignore the workplace pension	19%	23%	21%	22%	18%	21%	21%
All employers need to comply	20%	17%	13%	17%	18%	22%	11%
I have to pay for my staff's pension	5%	6%	4%	6%	3%	4%	6%
My organisation needs to act now	5%	5%	3%	5%	4%	5%	5%
I need to find out when it applies to my organisation	2%	-	2%	1%	1%	1%	2%
Go to The Pensions Regulator's website for help	1%	0%	1%	1%	0%	1%	1%
Contact The Pensions Regulator for help	1%	1%	-	1%	0%	1%	-
Go to The Department for Work and Pensions website for help	-	0%	1%	0%	-	0%	0%
Made me think I will need help with my workplace pension	-	1%	-	-	1%	-	1%
Go to the workplace pensions website for help	-	-	1%	0%	-	0%	-
Other	27%	24%	21%	25%	25%	24%	26%
Nothing/Can't recall any messages	4%	5%	3%	4%	6%	5%	4%
Don't know	1%	2%	5%	2%	3%	2%	4%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	46%	48%	51%	47%	50%	50%	44%
Tend to agree	35%	34%	34%	35%	33%	34%	36%
Neither agree nor disagree	6%	8%	6%	7%	7%	8%	6%
Tend to disagree	8%	4%	3%	6%	4%	4%	7%
Strongly disagree	5%	5%	6%	5%	5%	5%	6%
Don't know/not applicable	0%	2%	-	1%	2%	1%	2%
NET: AGREE	81%	81%	85%	82%	83%	84%	79%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	27%	29%	35%	27%	34%	29%	30%
Tend to agree	35%	36%	26%	36%	28%	35%	31%
Neither agree nor disagree	10%	12%	12%	11%	11%	10%	13%
Tend to disagree	17%	7%	13%	12%	12%	13%	10%
Strongly disagree	10%	12%	9%	11%	11%	10%	12%
Don't know/not applicable	2%	3%	5%	3%	4%	3%	4%
NET: AGREE	61%	66%	61%	63%	63%	64%	61%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	50%	52%	55%	49%	57%	58%	41%
Tend to agree	28%	26%	28%	28%	26%	26%	28%
Neither agree nor disagree	7%	6%	7%	8%	4%	5%	10%
Tend to disagree	7%	10%	4%	8%	5%	6%	10%
Strongly disagree	8%	3%	5%	5%	5%	4%	8%
Don't know/not applicable	2%	3%	2%	2%	3%	1%	3%
NET: AGREE	77%	78%	83%	77%	83%	84%	69%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	12%	17%	14%	15%	14%	14%	16%
Tend to agree	18%	18%	17%	19%	15%	17%	19%
Neither agree nor disagree	13%	12%	9%	12%	11%	12%	10%
Tend to disagree	25%	27%	34%	27%	29%	28%	28%
Strongly disagree	28%	23%	24%	25%	26%	26%	24%
Don't know/not applicable	4%	2%	1%	2%	4%	2%	3%
NET: AGREE	30%	35%	31%	34%	29%	31%	34%
Unweighted base	289	264	129	433	249	498	184

Q11d. And which, if any, of the following would YOU use to describe this radio advert?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
It's telling me to do something now	82%	76%	76%	79%	78%	78%	80%
It has enough information	60%	64%	61%	61%	65%	64%	59%
It's a fun way to get across a serious message	55%	61%	66%	59%	62%	58%	62%
It stands out from other government adverts	52%	55%	50%	52%	55%	53%	52%
It's made me to talk to others about workplace pensions	42%	44%	51%	45%	43%	41%	50%
It's annoying	51%	40%	38%	43%	47%	44%	45%
It's amusing	32%	35%	36%	35%	32%	34%	34%
It's confusing	19%	19%	18%	20%	16%	17%	22%
None of these	1%	2%	3%	2%	2%	1%	3%
Unweighted base	289	264	129	433	249	498	184

Digital - Q11e. Have you seen this advert, or something similar, online before today?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	19%	15%	16%	16%	17%	15%	20%
No	81%	85%	84%	84%	83%	85%	80%
Unweighted base	289	264	129	433	249	498	184

Q11f. And who was this advertising on behalf of?

(Unprompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
The government	53%	51%	47%	52%	48%	51%	52%
The Pensions Regulator	18%	17%	12%	17%	16%	17%	16%
The Department of Work and Pensions	5%	7%	7%	6%	7%	7%	6%
Any other pensions provider (except NEST)	1%	-	2%	1%	0%	1%	0%
NEST	1%	0%	-	1%	1%	-	2%
Other	13%	14%	18%	14%	14%	14%	14%
Don't know/can't remember	17%	19%	24%	19%	21%	18%	21%
Unweighted base	289	264	129	433	249	498	184

Q11g. And which, if any, of the following would YOU use to describe this online advert?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
It's a clear way to get across a serious message	68%	71%	57%	67%	68%	68%	66%
It motivates me to find out more information	49%	47%	50%	48%	50%	49%	48%
Neither of these	27%	25%	33%	27%	27%	27%	28%
Unweighted base	289	264	129	433	249	498	184

Q10a / Q11a / Q11e. Advert Recall – Summary

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
TV only	35%	27%	21%	30%	27%	28%	30%
Radio only	7%	10%	15%	9%	11%	11%	8%
Digital only	2%	3%	4%	3%	1%	2%	4%
TV AND Radio	25%	27%	30%	26%	29%	29%	23%
Radio AND Digital	2%	4%	2%	3%	3%	3%	3%
TV AND Digital	8%	3%	4%	5%	6%	4%	7%
All three	6%	6%	7%	6%	7%	6%	6%
None of them	15%	20%	18%	18%	16%	16%	19%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Employers will have to contribute to their members of staff pensions (A)	97%	93%	92%	92%	98%	96%	91%
Employers will have to automatically enrol UK members of staff into a pension scheme (B)	96%	92%	84%	90%	97%	94%	88%
Employers will have to provide a pension scheme that can be used for automatic enrolment (C)	91%	83%	75%	81%	93%	88%	79%
Employers will need to communicate to UK staff on an individual basis (D)	89%	82%	69%	82%	85%	83%	82%
Employers will have to complete a declaration of compliance with the appropriate government body to confirm they have met their duties (E)	87%	73%	52%	71%	81%	73%	77%
Members of staff eligible for automatic enrolment will need to be identified (F)	92%	82%	72%	81%	91%	84%	85%
NET: Awareness (% Aware of A-C)	89%	77%	71%	76%	90%	85%	74%
NET: Understanding (% Aware of A-E)	77%	61%	38%	60%	68%	64%	60%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Already staged	2%	1%	2%	0%	4%	2%	1%
Think staging date is earlier than it actually is	9%	21%	34%	20%	16%	15%	24%
Accurately recall staging date	70%	46%	17%	45%	59%	54%	44%
Think staging date is later than it actually is	7%	10%	6%	9%	6%	7%	9%
Don't know qualifying month	12%	21%	40%	24%	15%	21%	21%
Never/ Don't think it applies to business	0%	0%	2%	1%	-	0%	1%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Found out exactly when workplace pensions applies to my organisation	92%	76%	53%	74%	88%	80%	75%
Discussed workplace pensions with an external advisor	67%	54%	50%	55%	66%	60%	56%
Looked at The Pensions Regulators website	65%	52%	47%	53%	64%	60%	50%
Looked at the workplace pensions website	62%	48%	44%	49%	62%	57%	47%
Spoken to a colleague or friend for advice	49%	57%	48%	48%	62%	53%	51%
Tried to find out more about workplace pensions from other online sources (not included above)	45%	43%	36%	40%	49%	44%	40%
NET: At least one of these actions	97%	94%	85%	92%	97%	94%	93%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Receiving a letter or email from The Pensions Regulator	82%	73%	36%	69%	73%	72%	68%
Receiving information from or talking to an external advisor	44%	47%	43%	42%	52%	47%	41%
Seeing a recent television advert	28%	27%	39%	31%	26%	29%	30%
Hearing the recent radio advert	13%	20%	22%	17%	19%	19%	16%
Seeing another recent advert	13%	17%	23%	17%	17%	17%	17%
Seeing something in the newspapers	12%	13%	16%	13%	14%	11%	16%
Seeing an online advert	11%	12%	14%	12%	11%	11%	13%
Something else	9%	14%	15%	12%	12%	12%	12%
Don't know/Can't remember	4%	3%	6%	4%	4%	3%	6%
Unweighted base	281	249	109	396	243	469	170

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 Apr - 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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH*
Yes, it definitely did	33%	46%	-	43%	34%	43%	34%
Yes, I think it did	14%	11%	-	8%	21%	12%	13%
No, I don't think it did	22%	17%	-	22%	15%	13%	31%
No, it definitely did not	19%	18%	-	16%	23%	23%	11%
There was no need – I was already working through what I needed to do	11%	5%	-	8%	7%	8%	8%
Don't know	-	3%	-	3%	-	-	5%
NET: YES	47%	57%	-	51%	55%	56%	46%
Unweighted base	85	77	0	91	71	123	39*

* Caution low base size for NEJH respondents

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	70%	52%	46%	59%	57%	58%	59%
In process	18%	20%	14%	14%	26%	18%	18%
Not started	12%	28%	40%	27%	17%	24%	23%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	59%	32%	23%	34%	57%	46%	33%
In process	17%	24%	19%	20%	20%	24%	14%
Not started	24%	44%	58%	46%	22%	30%	53%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	60%	37%	33%	38%	63%	50%	38%
In process	13%	22%	16%	17%	17%	20%	12%
Not started	27%	41%	51%	45%	20%	30%	50%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Completed	28%	17%	11%	18%	25%	18%	22%
In process	28%	23%	10%	18%	33%	26%	18%
Not started	44%	60%	79%	64%	42%	56%	60%
Unweighted base	289	264	129	433	249	498	184

Q17. NET: Overall preparedness based on activities completed

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Prepared	53%	27%	20%	29%	52%	41%	29%
Quite prepared	23%	28%	17%	25%	22%	23%	26%
Slightly prepared	15%	23%	26%	23%	16%	19%	23%
Unprepared	8%	22%	36%	23%	11%	17%	23%
Unweighted base	289	264	129	433	249	498	184

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

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Yes	55%	48%	33%	42%	60%	51%	42%
No	45%	52%	67%	58%	40%	49%	58%
Unweighted base	289	264	129	433	249	498	184

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 advisors about the introduction of automatic enrolment

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18*	Micro	Small	EJH	NEJH
PROMPTED							
Accountant	70%	66%	66%	70%	65%	67%	71%
Payroll administrator/bureau	27%	23%	31%	24%	30%	25%	28%
Financial advisor, broker, IFA	26%	25%	17%	21%	30%	25%	23%
Pension provider	28%	15%	24%	13%	35%	28%	11%
Pensions consultant/advisor, employee benefits consultant	23%	19%	20%	15%	30%	24%	14%
Bookkeeper	16%	16%	17%	16%	16%	15%	18%
Trade/Professional body	17%	5%	5%	9%	13%	10%	12%
UNPROMPTED							
Payroll software company	1%	4%	-	0%	4%	2%	2%
HR advisor/outsourced HR services	-	3%	2%	1%	2%	1%	3%
Pension administrator	1%	2%	2%	2%	1%	1%	2%
Pension scheme trustee	1%	1%	-	1%	1%	0%	1%
Lawyer	-	1%	-	-	1%	-	2%
Someone else	4%	4%	4%	1%	8%	3%	6%
Don't remember	1%	1%	4%	1%	1%	0%	3%
Unweighted base	170	128	40*	186	152	264	74

*Caution low base size for Jan-18 stagers

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 advisors about the introduction of automatic enrolment

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18*	Micro	Small	EJH	NEJH
You will rely on them completely - both for advice and actions that are needed	31%	39%	36%	37%	31%	34%	37%
You will rely on them for some advice and some support for actions that are needed	34%	32%	52%	32%	41%	38%	30%
You will rely on them for advice only - you will take full responsibility for actions that are needed	25%	22%	10%	22%	21%	22%	22%
You will not rely on an advisor for any advice or support	11%	7%	2%	9%	7%	7%	11%
Unweighted base	170	128	40*	186	152	264	74

*Caution low base size for Jan-18 stagers

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Very confident	65%	62%	49%	57%	69%	63%	58%
Fairly confident	27%	27%	20%	26%	25%	25%	27%
Not very confident	3%	2%	6%	4%	2%	2%	6%
Not at all confident	1%	2%	7%	3%	1%	2%	3%
Depends when the deadline is	3%	6%	11%	7%	3%	6%	5%
Don't know	0%	1%	5%	2%	0%	2%	1%
Respondent says it does not apply to their organisation	-	-	2%	0%	-	-	1%
NET: CONFIDENT	92%	89%	69%	83%	94%	87%	85%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	34%	33%	38%	32%	40%	38%	28%
Tend to agree	37%	39%	37%	38%	37%	38%	37%
Neither agree nor disagree	6%	10%	8%	10%	5%	6%	11%
Tend to disagree	8%	6%	8%	8%	5%	7%	8%
Strongly disagree	12%	11%	9%	11%	11%	9%	14%
Don't know/not applicable	2%	1%	-	1%	2%	1%	2%
NET: AGREE	71%	72%	75%	70%	77%	77%	65%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	41%	42%	46%	40%	46%	45%	38%
Tend to agree	35%	32%	36%	36%	30%	33%	35%
Neither agree nor disagree	5%	10%	6%	8%	5%	5%	10%
Tend to disagree	7%	5%	3%	5%	7%	7%	4%
Strongly disagree	13%	10%	9%	10%	12%	10%	13%
Don't know/not applicable	0%	1%	-	1%	0%	1%	-
NET: AGREE	75%	74%	82%	76%	76%	78%	73%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	25%	23%	20%	25%	18%	21%	27%
Tend to agree	22%	24%	27%	23%	25%	25%	22%
Neither agree nor disagree	14%	11%	12%	13%	12%	11%	16%
Tend to disagree	20%	22%	21%	20%	24%	23%	18%
Strongly disagree	17%	18%	18%	17%	19%	18%	16%
Don't know/not applicable	1%	2%	2%	2%	2%	2%	2%
NET: AGREE	47%	47%	47%	48%	44%	46%	49%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	39%	42%	38%	38%	43%	41%	39%
Tend to agree	31%	25%	35%	29%	29%	30%	29%
Neither agree nor disagree	6%	7%	4%	7%	4%	6%	5%
Tend to disagree	9%	12%	8%	9%	12%	10%	10%
Strongly disagree	15%	14%	14%	16%	10%	13%	16%
Don't know/not applicable	1%	1%	-	-	2%	0%	1%
NET: AGREE	70%	67%	73%	68%	72%	70%	68%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Know a lot about them	16%	12%	12%	12%	16%	15%	11%
Have heard the name but only know a little about them	66%	63%	56%	62%	64%	62%	64%
Have heard the name but know nothing about them	14%	18%	21%	18%	15%	18%	17%
Never heard of them before this survey	4%	7%	10%	7%	4%	5%	8%
NET: KNOW A LOT/LITTLE	81%	75%	67%	74%	80%	77%	75%
Unweighted base	289	264	129	433	249	498	184

Q23b. To what extent do you agree or disagree that the regulator makes it clear what it expects from employers?

Base: All who know something about TPR

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Strongly agree	34%	27%	28%	32%	28%	31%	29%
Tend to agree	43%	50%	40%	44%	48%	46%	44%
Neither agree nor disagree	10%	11%	15%	11%	12%	11%	11%
Tend to disagree	9%	9%	15%	10%	9%	9%	11%
Strongly disagree	3%	2%	-	2%	2%	1%	4%
Don't know/not applicable	0%	1%	2%	1%	2%	1%	1%
NET: AGREE	77%	77%	68%	75%	76%	77%	73%
Unweighted base	240	199	87	323	203	389	137

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Letter	84%	73%	27%	67%	73%	68%	70%
Email	28%	10%	11%	15%	24%	19%	15%
Telephone call	2%	-	2%	1%	2%	2%	-
None of the above	7%	19%	61%	24%	17%	22%	22%
Don't know	3%	4%	7%	4%	4%	4%	4%
Unweighted base	278	247	115	401	239	472	168

2.6. Phasing and Ongoing Duties

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
0 - 1%	48%	33%	24%	30%	52%	42%	28%
>1 - 2%	8%	7%	7%	7%	8%	9%	4%
>2 - 3%	4%	4%	5%	4%	4%	3%	5%
>3 - 4%	1%	1%	-	1%	1%	1%	1%
>4 - 5%	2%	4%	4%	4%	2%	2%	4%
More than 5%	0%	1%	3%	2%	0%	2%	1%
Don't know	37%	51%	57%	53%	33%	41%	56%
CORRECT: Exactly 1%	33%	28%	19%	22%	41%	33%	20%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
0 - 1%	41%	30%	24%	26%	48%	40%	22%
>1 - 2%	7%	3%	3%	3%	7%	5%	4%
>2 - 3%	3%	2%	3%	2%	5%	3%	2%
>3 - 4%	1%	1%	1%	2%	0%	0%	2%
>4 - 5%	2%	2%	3%	3%	1%	2%	2%
More than 5%	1%	-	-	0%	-	0%	1%
Don't know	45%	62%	66%	64%	39%	50%	67%
CORRECT: Exactly 1%	29%	22%	17%	18%	36%	29%	16%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Knew that contributions were going to increase	61%	40%	33%	41%	61%	54%	37%
Knew that this will happen in April 2018	38%	22%	19%	25%	35%	34%	18%
Knew by what amount the contributions were going to increase	36%	20%	15%	21%	34%	29%	20%
Not aware of increases	30%	48%	57%	47%	33%	37%	51%
Don't know	9%	11%	10%	12%	6%	9%	12%
NET: Aware of both date AND amount	27%	15%	12%	16%	25%	23%	13%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Knew that contributions were going to increase again	47%	28%	27%	29%	49%	41%	26%
Knew that this will happen in April 2019	31%	18%	16%	20%	29%	28%	15%
Knew by what amount the contributions were going to increase	31%	15%	12%	17%	29%	24%	17%
Not aware of increases	43%	57%	63%	58%	40%	47%	62%
Don't know	9%	15%	11%	12%	11%	12%	12%
NET: Aware of both date AND amount	24%	13%	10%	14%	24%	20%	11%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Paying contributions into your employees' pension scheme	91%	84%	69%	80%	92%	88%	76%
Keeping records of all automatic enrolment activities	83%	77%	65%	72%	88%	81%	72%
Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme	87%	74%	64%	73%	87%	81%	71%
Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme	80%	67%	60%	66%	82%	75%	64%
Managing requests to join or leave your pension scheme	81%	72%	53%	66%	85%	77%	64%
None of these	4%	10%	22%	13%	3%	7%	15%
Don't know	1%	1%	1%	0%	2%	1%	1%
Unweighted base	289	264	129	433	249	498	184

2.7. Firmographics

F1. Which of the following applies to your organisation?

(Prompted)

Base: All respondents

	Staging date			Size of employer		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Offer an occupational pension scheme which both the member of staff and employer pay into	30%	14%	19%	17%	31%	27%	11%
Offer an occupational pension scheme which the member of staff, but not the employer, pays into	2%	4%	1%	2%	3%	2%	3%
Do not offer an occupational pension scheme to staff	63%	73%	72%	72%	62%	66%	74%
Don't know	5%	9%	8%	9%	4%	5%	12%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Filing your tax returns and/or other regular finance returns	71%	76%	76%	74%	72%	75%	71%
Running your payroll	47%	56%	55%	55%	46%	52%	53%
Advice on employment legislation including Human Resources issues	47%	52%	48%	46%	57%	51%	47%
None of the above	21%	15%	18%	17%	19%	16%	20%
Don't know	0%	1%	0%	1%	1%	1%	1%
Unweighted base	289	264	129	433	249	498	184

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		Job holder type	
	Apr - Jul 17	Aug - Nov 17	Jan-18	Micro	Small	EJH	NEJH
Bookkeeper or accounts assistants	54%	48%	47%	48%	57%	55%	43%
Qualified Finance professionals	24%	26%	26%	22%	31%	30%	18%
Qualified Payroll professionals	20%	18%	24%	19%	22%	23%	14%
Human Resource administrators	17%	14%	18%	12%	25%	18%	12%
Qualified Human Resources professionals	9%	10%	13%	9%	11%	11%	8%
None of the above	36%	43%	45%	45%	30%	34%	51%
Unweighted base	289	264	129	433	249	498	184