Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Spring 2016 Intermediary Survey
Summary Report
June 2016
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1 Executive Summary

1.1 Introduction

This report summarises the results from the Spring 2016 research carried out by Quadrangle, an independent market research agency, on behalf of The Pensions Regulator. It follows a series of previous biannual survey waves conducted since 2011.

The objectives of the research were:

- To determine reactions to and the impact of the recent advertising activity carried out by the regulator that was aimed at intermediaries;
- To identify and track intermediaries’ awareness, understanding, knowledge and attitudes in relation to automatic enrolment;
- To understand intermediaries’ actions and intended actions in relation to automatic enrolment.

A new advertising campaign was launched in October 2015 as a joint campaign with the Department for Work and Pensions. It included advertising across a range of channels: Television, radio, press adverts, digital channels and social media, and was a departure from previous campaigns in terms of its creative approach. A giant creature to embody the workplace pension was featured alongside a new campaign slogan ‘Don’t ignore the workplace pension’.

The campaign initially ran from October to December 2015 and was run again, with the same creatives, over the period January to March 2016. This evaluation focuses on the 2016 period, making comparisons with previous waves to highlight where attitudes and behaviours have changed.

The survey was carried out with intermediaries advising or informing micro and small employers (with between 1 and 29 staff) about automatic enrolment. A total of 420 interviews were conducted between February and April 2016. The survey respondents comprised 125 accountants, 67 Independent Financial Advisers (IFAs), 128 bookkeepers and 100 payroll administrators. There is a Technical Report to support this document, also produced by Quadrangle, that includes a full list of survey questions and responses¹.

On the basis that the results of this survey are consistent with the last, and that awareness, understanding and engagement by all intermediary types is near universal, this is the last time we will conduct this research.

¹ http://www.thepensionsregulator.gov.uk/docs/intermediary-automatic-enrolment-research-technical-spring-2016.pdf
1.2 Key findings

1.2.1 Awareness\(^2\) and understanding\(^3\) of automatic enrolment remained almost universal for all intermediary types.

Awareness of automatic enrolment stood at between 97% and 100% across the intermediary types. These levels have been relatively stable since Spring 2014, ranging from 91% to 100% across all intermediary types.

Understanding of automatic enrolment remained in excess of 90% for each intermediary type, a level which was reached for the first time in Autumn 2015. This represents a considerable increase on the levels found in the Spring 2012 survey, when only 29% of bookkeepers, 79% of accountants, 69% of payroll administrators and 85% of IFAs understood the reforms.

1.2.2 The majority of intermediaries continued to correctly identify a range of detailed aspects of automatic enrolment, including recognition of the regulator’s role, communication requirements and staff eligibility criteria.

Most intermediaries (86%) knew that employers had to complete their declaration of compliance to the regulator. Most also had accurate understanding of what information employers are required to communicate to staff, ranging from 85% among IFAs to 92% among payroll administrators. Understanding of the eligibility factors also remained high, ranging between 84% and 94%.

1.2.3 When compared to other aspects of automatic enrolment, there continued to be lower levels of understanding around postponement and the types of earnings that need to be considered.

Intermediaries’ levels of knowledge in relation to the types of earnings that need to be considered remained relatively lower than other measures of understanding, and at a similar level to Autumn 2015. There were no significant differences in the level of knowledge across intermediary types, with understanding ranging from 46% to 59%. The lesser known types of earning that need to be taken into account when assessing employee’s earnings continued to be commission and statutory pay.

Almost all intermediaries (89%) had heard of postponement, however, only around a third (the range was 30% to 33%) of intermediaries understood the specific details of using postponement. Postponement remained the least understood area of automatic enrolment measured in the survey.

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\(^2\) See page 13 for full definition.

\(^3\) See page 14 for full definition.
1.2.4 There was almost universal spontaneous recall of workplace pensions advertising. Around half (55%) believed the regulator was the sponsor and spontaneous recall of the core campaign messages increased since Autumn 2015.

Levels of spontaneous recall of workplace pensions advertising were between 90% and 96% across the intermediary types and consistent with those reported in Autumn 2015 (when recall was between 90% and 94%). There was a significant increase since Autumn 2015 in the proportion of intermediaries who spontaneously recalled ‘Workie’ (from 24% in Autumn 2015 to 32%) as well as the main campaign message ‘Don’t ignore the workplace pension’ (from 10% in Autumn 2015 to 19%).

Of those recalling advertising, more than half (55%) believed the regulator was the sponsor, which is a similar level to Autumn 2015.

1.2.5 Most intermediaries found the campaign television advertising relevant to their organisation and felt it stood out from other government advertising. The television advertising had increasingly led to intermediaries speaking with clients about automatic enrolment.

Over half of intermediaries (56%) recalled seeing at least one of the adverts. The majority found the advert(s) relevant (81%) and memorable (63%) whilst around half felt that it gave clear direction on what was required (52%) and told them where to go for help (50%). These findings were similar to those reported in Autumn 2015. There was an increase in the proportion of intermediaries who had spoken to clients about workplace pensions after seeing the TV adverts (17% in Autumn 2015 compared to 26% in Spring 2016).

1.2.6 Few intermediaries recalled seeing print advertising but among those that did, it was considered relevant and fun.

One in eight (12%) intermediaries recalled seeing the print advertising and as with the television advertising, it was perceived as both relevant (71%) and a fun way to get across a serious message (73%).

1.2.7 The majority of intermediaries had been approached by clients regarding automatic enrolment services; this contact was perceived to be mostly prompted by direct communications from the regulator.

Client contact remained at a high level for all intermediary types, ranging from 84% to 94% (compared with Autumn 2015 levels ranging from 80% to 97%). Direct communications from the regulator remained the main (perceived) trigger for clients contacting intermediaries about automatic enrolment. IFAs were less likely to see automatic enrolment as a business opportunity compared to Autumn 2015 (66% to 53%).

1.2.8 Most intermediaries had supported small business clients with automatic enrolment. Intermediaries continued to work at keeping clients on schedule for their automatic enrolment duties.
More than 90% of all intermediaries reported that they were already supporting clients with automatic enrolment (ranged from 91% to 94% by intermediary type). This level of support did not differ by client size, with all intermediaries expecting to, or currently providing, similar levels of support to both small and micro employers.

1.2.9 Most intermediaries either had faced, or expected to face, challenges when responding to clients and offering automatic enrolment services. Around half of accountants, bookkeepers and payroll administrators continued to feel ‘partially’ able to answer clients’ queries.

Overall, 83% of intermediaries had faced or expected to face challenges in offering automatic enrolment services to their clients. The most common challenge reported by each intermediary type was that clients were “unwilling to pay what was required for their services”. Among accountants, 59% reported clients’ unwillingness to pay what was required, compared with 56% of IFAs, 50% of bookkeepers and 42% of payroll administrators. Other common challenges intermediaries had faced, or expected to face, were the process being too complicated and clients putting it off.

Confidence in their ability to answer clients’ queries about automatic enrolment continued to be highest among IFAs (78% felt fully confident). Among accountants, bookkeepers and payroll administrators, however, opinion was divided. Around half (ranging from 43% to 47%) felt they were fully able to answer client queries. Those who felt partially able to answer client queries were significantly more likely to have faced or expected to face challenges than those who felt fully able.

1.2.10 There remained significant differences in the specific types of services offered by intermediary types.

IFAs (31%) remained significantly less likely to be acting on their clients’ behalf compared to accountants (57%), payroll administrators (68%) and bookkeepers (66%), and more likely to be providing advice to their clients. There was a significant increase from Autumn 2015 in the proportion of bookkeepers stating they were acting on their clients’ behalf (from 52% to 66%).

1.2.11 Intermediaries expected their clients to rely on them for automatic enrolment compliance and they reported carrying out a wide range of activities on their clients’ behalf.

The high level of reliance that intermediaries expected from clients was similar to previous waves, with 52% of intermediaries expecting clients to rely on them completely. IFAs were significantly less likely to expect complete reliance (28%) than accountants (51%), payroll administrators (57%) and bookkeepers (62%).

All intermediary types have engaged in automatic enrolment activities: checking their client’s staging date was the most commonly reported service (86%). There was an increase from Autumn 2015 in the proportion of intermediaries who had completed a declaration of compliance (from 14% to 21%), with a significant increase among accountants (from 8% to 18%). Around half of intermediaries had provided software for their clients (50%) and understood how the legislation applies to them (45%).
A majority of each of the four intermediary types expected to undertake in the future almost all the automatic enrolment activities asked about in the survey. The main exceptions were only around a third of IFAs (36%) expecting to provide software, and less than half of accountants (37%), payroll administrators (44%) and bookkeepers (46%) expecting to choose a pension for their clients.

1.2.12 **Familiarity with the regulator remained at a high level this wave for all intermediary types and the regulator’s website remains popular.**

There continued to be a high level of familiarity with the regulator, with almost all intermediaries knowing ‘a little’ or ‘a lot’ about them. IFAs were significantly more likely than other types to know ‘a lot’: 73% compared to 47% of accountants, 56% or payroll administrators and 58% of bookkeepers.

Almost all intermediaries had used the regulator’s website (between 81-96% across each intermediary type), though there was a reduction since Autumn 2015 in the proportion of IFAs who had used the website (from 94% to 81%). Those who used the website continued to find it useful, with the majority finding at least most of what they were looking for.
2 Introduction

2.1 Workplace pension reforms

The workplace pension reforms, set out in the Pensions Act 2008, require employers in Great Britain to automatically enrol certain members of their staff into a workplace pension scheme and contribute towards it, unless the worker is already a member of a qualifying pension scheme. These reforms are also referred to as automatic enrolment.

To be eligible for automatic enrolment (and be classified as an eligible jobholder), staff must be:

- aged at least 22 but under State Pension Age;
- working or ordinarily working in the UK; and
- earning more than £10,000 a year.

Eligible jobholders can choose to opt out of pension scheme membership. Depending on their level of earnings and age, other members of an employer’s workforce will be able to opt in to an automatic enrolment pension scheme and, if they do, they will also receive employer contributions. Other workers can join a pension scheme but the employer is not required to contribute towards it.

The reforms have been rolled out in a phased approach since October 2012 so that larger employers have had their staging date – which is the date from which an employer’s legal duties begin – before smaller employers.

Businesses with over 250 employees (large employers) staged between 1 October 2012 and 1 February 2014. Those with 50 to 249 employees (medium employers) staged between 1 April 2014 and 1 April 2015, and small and micro employers began to be subject to their duties from June 2015. New businesses that started up after October 2012 were given a staging date from 1 May 2017.

Employers must submit a declaration of compliance to the regulator within five months of their staging date to confirm that they have complied with their duties.

2.2 Communications activities

The regulator supports employer compliance through an integrated communications strategy based on direct engagement with employers and through their intermediaries. The regulator seeks to inform employers about their duties, encourage them to prepare for automatic enrolment and maximise compliance with the reforms.

The communications approach consists of writing to employers to inform them what to do at key intervals on the approach to their staging date and to their declaration of compliance deadline.
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Awareness messaging is re-enforced through an integrated multi-channel advertising campaign, which aims to maintain and to raise levels of awareness of the workplace pensions reforms among the small and micro employer audience, in order to drive action.

This advertising and the direct communications encourages employers to use The Pensions Regulator website which, in alignment with the Government’s Digital by Default strategy, provides an online platform through which they can find information and make use of web tools to help them meet their duties.

In Autumn 2015 this was re-launched to include a ‘duties checker tool’, which allows employers to identify what their specific duties are through answering a number of triage questions. The employer is then informed of their specific duties according to their circumstances and is taken through a step by step guide of what they need to do and by when.

The Duties Checker identifies if an employer is likely to have staff to put into a pension scheme, or if they don’t need a pension scheme but have other duties. Additionally, it allows the employers of domestic workers in the home and employers of personal care assistants the opportunity to access guidance tailored to their needs. Employers also have the opportunity to nominate a contact to receive additional guidance emails.

The online pages aimed at intermediaries (‘step by step guide for business advisers’) were also refreshed to reflect the amendments that had been made to employer facing content and to provide intermediaries with detailed information and guidance to support their clients.

As levels of awareness and understanding have increased, the demand for face to face meetings with TPR has declined. Consequently, more recently TPR has focussed activity on running some live events, webinars and online Q&A sessions instead of face-to-face meetings. In addition, TPR continues to send out a monthly email newsletter tailored to the needs of intermediaries.

TPR has also established a programme of communications partnerships with professional and employer bodies who we provide targeted, regular and relevant messaging to be communicated to employers and their intermediaries through communications partners’ own channels.

2.3 Advertising campaign

To support direct communications activities, a key component of the regulator’s communications strategy was an employer-targeted integrated multi-channel advertising campaign. Run with The Department for Work and Pensions, the overarching aim of the advertising campaign was to generate awareness of the workplace pension reforms and encourage action among employers.

Previously, advertising campaigns on workplace pensions reform targeted employers and employees separately. However, in October 2015, the regulator and the DWP integrated their advertising to create a unified campaign aimed at both
employers and individuals, reflecting the changing demographics of employer yet to meet their duties.

Previous waves of advertising had been aimed at a varied audience of employer sizes reflecting the profile of employers still to meet their duties. However, as the majority of large and medium sized employers had now gone through their staging date, the focus of the campaign now turned to small employers (5-29 members of staff) and micro employers (1 to 4 members of staff). This required a new approach due to some of the specific challenges raised by a wide and diverse range of employers who attitudinally often share the same characteristics and behaviours as their staff.

The campaign included advertising across a range of channels: Television (targeting employers for the first time), radio, press adverts, digital channels and social media.

A new ‘disruptive’ creative approach was used featuring a creature embodying the workplace pension across all visual elements of the campaign. This was accompanied by the slogan ‘Don’t ignore the workplace pension’. The call to action was for the viewer to search for workplace pensions. A campaign microsite was developed for both employers and individuals containing links to route them to the most relevant content.

Television advertising ran nationally in October and November 2015 and targeted both employees and employers. Three different adverts were developed: a 40 second advert ‘park’ which launched the campaign and targeted employers and employees, a 20 second and a 10 second advert (‘mechanic’ and ‘hairdresser’ respectively) which aired later in the campaign to extend the reach of the messaging.

The campaign also included radio; a 30 second radio advert, targeted solely at employers was a refreshed version of an advert used in the previous campaign. The radio adverts ran from October to December 2015. Both used the same slogan ‘don’t ignore the workplace pension’ but rather than asking the listener to search workplace pensions, gave listeners the web address of the microsite.

Digital advertising initially targeted employers, employees and intermediaries all together and included a number of adverts based on the visual creative of the television adverts. The digital campaign ran from October to December 2015.

These three key areas of the campaign were also complemented by some press and trade press advertising and social media activity; Facebook, Linked-in and Twitter posts.

The purpose and objectives of the two campaign bursts were very different. The first burst of the campaign from October – December 2015 was a launch platform for the new advertising to attract the attention of small and micro employers. The launch was intended to generate significant interest. Social media played an important role in generating interest in the campaign and reach was further extended by media coverage. Outdoor and trade press were also included in this
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burst of activity. The campaign featured in this report was run over a shorter period of time with a slightly different channel mix. The objective was to maintain the interest and awareness generated amongst employers from the launch campaign and encourage employers to find out their duties. The TV and radio channels were key to this, with TV raising general awareness of workplace pensions and radio more explicit in driving people to the website url. Outdoor and trade press were not used as channels in this campaign.

2.4 Research objectives
The objectives of the research were:

- To identify and track intermediaries’ awareness, understanding, knowledge and attitudes in relation to automatic enrolment;
- To understand intermediaries’ actions and intended actions in relation to automatic enrolment.
- To determine reactions to and the impact of the recent advertising activity carried out by the regulator that was aimed at intermediaries;

2.5 Survey methodology
The survey population was defined as intermediaries who personally work with small and micro employers (defined as those with 1-29 staff) by advising and informing them about workplace pensions.

Quota sampling was used with quotas set for intermediary type and IFA type. Sample for the survey was provided by the regulator and purchased from the sample provider DBS.

Quadrangle interviewed 420 intermediaries by telephone, using Computer Assisted Telephone Interviewing (CATI), between February and April 2016. The average interview length was 30 minutes.

During the interview, as part of the campaign evaluation section, participating intermediaries were sent electronically copies of unbranded images (stills) for the television adverts and an unbranded image for the print advert. These were used in the survey to establish whether intermediaries remembered seeing them before the interview. Stills from the television adverts are presented in Figure 1.
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**Figure 1: Television advertising stills shown in survey**

‘The park’

‘The mechanic’

‘The hairdresser’

The print advert shown in the survey to measure prompted recall is shown in Figure 2.
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Figure 2: Print advertising

As with previous waves of this survey, the data was not weighted. Table 1 presents the total number of interviews achieved for each quota.

Table 1: Achieved interviews

<table>
<thead>
<tr>
<th>Description</th>
<th>Number of interviews</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Intermediary Type</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IFA</td>
<td>67</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>National Firms</td>
<td>9</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>With Network</td>
<td>13</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Small Independents</td>
<td>45</td>
<td>67%</td>
<td></td>
</tr>
<tr>
<td>Accountant</td>
<td>125</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>Payroll Administrator</td>
<td>100</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Bookkeeper</td>
<td>128</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>420</strong></td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

2.6 Reporting conventions

When interpreting the data presented in this report, please note that:

- Results may not sum to 100% due to rounding and/or due to participants being able to select more than one answer to a question.
- Data presented in this report are from a sample of intermediaries rather than the total population. This means the results are subject to sampling error. Differences between sub-groups and between different waves of the research are only commented on in the text if they are statistically
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significant at the 95 per cent confidence level. This means there is no more than a 5 per cent chance that any reported differences are not real but a consequence of sampling error.\(^4\)

- Results in each section of this report are presented for Spring 2016 in the first instance and then comparisons are made with previous waves to establish what has/has not changed over time.

- A significant difference is marked with an arrow. Arrows coloured green show a significant increase, while red denotes a significant decrease.

2.7 Technical report

This report is a summary of findings; it does not provide responses to all questions for all sub-groups. It is, therefore, accompanied by a Technical Report\(^5\), which details all the questions asked in the survey and all the responses at a total and sub-group level. The Technical Report was also produced by Quadrangle.

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\(^4\) Strictly speaking, calculations of statistical significance apply only to samples that have been selected using probability sampling methods. However, in practice it is reasonable to assume that these calculations provide a good indication of significant differences in quota surveys like this one.

\(^5\) http://www.thepensionsregulator.gov.uk/docs/intermediary-automatic-enrolment-research-technical-spring-2016.pdf
3 Awareness and understanding of automatic enrolment

3.1 Introduction
Awareness and understanding of automatic enrolment were assessed in a way that is consistent with the approach used in previous survey waves:

- Knowledge of the key requirements (which are also measured among employers); and
- Detailed knowledge of specific aspects.

Changes were made this wave to questions involving postponement.

3.2 Awareness and understanding of key requirements

Both awareness and understanding of automatic enrolment remained almost universal for each intermediary type.

Overall awareness of the general requirements of automatic enrolment was determined by assessing whether intermediaries were aware of three specific changes to the pensions law. These changes were the need for:

- Employers to automatically enrol UK staff into a pension scheme;
- Employers to provide a pension scheme that can be used for automatic enrolment; and
- Employers to contribute to staff members’ pensions.

To have ‘awareness’, intermediaries had to be aware of all three requirements.

Overall awareness of the general requirements of automatic enrolment remained almost universal for intermediaries this wave, with levels ranging between 97% and 100% for all (Figure 3). This level of awareness was reached by all intermediary types in Spring 2014 and has been maintained since then.
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Figure 3: Awareness of automatic enrolment by intermediary type, over time

Understanding of the key requirements of automatic enrolment was determined by assessing whether intermediaries were aware of five specific changes to the pensions law: the three awareness requirements reported above plus two additional requirements.

The two additional requirements contributing to understanding are that:

- Employers will need to communicate to UK workers on an individual basis;
- Employers will have to complete a declaration of compliance with the appropriate government body to confirm they have met their duties.

To have ‘understanding’, respondents had to have knowledge of all five requirements.

Whereas previously accountants, payroll administrators and bookkeepers had lower levels of understanding than IFAs, almost universal understanding of automatic enrolment was reached by all intermediary types in Autumn 2015 and has been maintained since then (Figure 4).
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Figure 4: Understanding of automatic enrolment by intermediary type, over time

A total of 98% of bookkeepers understand the key requirements of automatic enrolment, which is the highest level among intermediary types. In previous waves, bookkeepers had the lowest level of understanding; the significant shift in their knowledge was between Spring 2015 and Autumn 2015, as shown in Figure 5.

Figure 5: Understanding of automatic enrolment, Spring 2015 to Spring 2016

<table>
<thead>
<tr>
<th></th>
<th>Spring 2015</th>
<th>Autumn 2015</th>
<th>Spring 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>IFA</td>
<td>95%</td>
<td>97%</td>
<td>96%</td>
</tr>
<tr>
<td>Accountant</td>
<td>85%</td>
<td>96%</td>
<td>91%</td>
</tr>
<tr>
<td>Payroll administrator</td>
<td>89%</td>
<td>93%</td>
<td>95%</td>
</tr>
<tr>
<td>Bookkeeper</td>
<td>78%</td>
<td>93%</td>
<td>98%</td>
</tr>
</tbody>
</table>

3.3 Detailed knowledge of specific aspects of auto enrolment

Intermediaries were tested on their knowledge of five specific aspects of automatic enrolment. These were:

- With which government body employers need to complete their declaration of compliance;
- What information employers are required to communicate in writing to their staff about automatic enrolment;
- What factors determine an employee’s eligibility for automatic enrolment;
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- Which types of earnings need to be considered when employers assess staff for automatic enrolment; and
- The specific details of using postponement.

Results show a clear and consistent pattern with intermediaries’ knowledge high overall, but reducing in relation to types of earning for consideration and the details around postponement.

3.3.1 Government body to declare compliance with

The majority of intermediaries (86% on average) were able to identify the regulator as the government body with which employers need to complete their declaration of compliance.

Payroll administrators were significantly more likely to identify the regulator than bookkeepers. In this wave, there were no significant changes in knowledge, with over 80% of all intermediary types recognising the regulator as the body to comply with (Figure 6).

Figure 6: Proportion of intermediaries correctly identifying ‘the regulator’ as the government body employers need to declare compliance with, Spring 2016

3.3.2 Information employers are required to communicate in writing to staff

Understanding of the information that employers are required to communicate remained high across the different intermediary types.

Understanding of this aspect of automatic enrolment was determined by assessing whether intermediaries could correctly identify three pieces of information that employers need to provide in writing to their staff. These were:

- That the member of staff has been automatically enrolled;
- That an employer has postponed enrolment; and
- That a member of staff has not been automatically enrolled but may choose to join the employer’s scheme.
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To have ‘understanding’ of the information employers are required to communicate, intermediaries had to correctly identify all three pieces of information.

The majority of all intermediary types (between 85% and 92%) demonstrated an understanding of the three types of information employers are required to communicate in writing to staff, as shown in Figure 7, with no significant changes since Autumn 2015.

**Figure 7: Proportion of intermediaries correctly identifying all three pieces of information employers are required to communicate in writing to staff, Spring 2016**

Payroll administrators were significantly more likely to understand the need to communicate postponement than the other intermediary types (Table 2).

**Table 2: Proportion of intermediaries correctly identifying each of the three pieces of information that employers are required to communicate in writing to staff, Spring 2016**

<table>
<thead>
<tr>
<th></th>
<th>IFA</th>
<th>Accountant</th>
<th>Payroll administrator</th>
<th>Bookkeeper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information that the member of staff has been automatically enrolled</td>
<td>96%</td>
<td>98%</td>
<td>97%</td>
<td>98%</td>
</tr>
<tr>
<td>Information stating that the employer has postponed automatic enrolment</td>
<td>90%</td>
<td>90%</td>
<td>98%</td>
<td>91%</td>
</tr>
</tbody>
</table>
3.3.3 Factors that determine an employee’s eligibility for automatic enrolment

Knowledge of the factors that determine an employee’s eligibility remained high for all intermediary types.

Understanding was determined by assessing whether intermediaries could correctly identify the three factors that determine an employee’s eligibility for automatic enrolment. These were:

- The employee’s age;
- Their earnings; and
- Whether they ordinarily work in the UK.

To have understanding of this aspect of automatic enrolment, intermediaries had to correctly identify all three factors that determine an employee’s eligibility.

For most intermediaries, understanding of the eligibility factors remained at a high level. However, whilst still reporting high levels of understanding, there was a significant decrease in knowledge among accountants, from 93% in Autumn 2015 to 85% (Figure 8).

Figure 8: Proportion of intermediaries correctly identifying the factors that determine an employee’s eligibility for automatic enrolment, Spring 2016 and Autumn 2015 (italics)
3.3.4 The types of earnings considered when employee eligibility is assessed

Intermediaries’ levels of knowledge in relation to the types of earnings that need to be considered remained at a similar level to those in Autumn 2015.

Understanding of this aspect of automatic enrolment was determined by assessing whether intermediaries could correctly identify the five types of earnings employers need to take into consideration when assessing an employee’s eligibility for automatic enrolment. The five types of earnings were:

- Salary/wage;
- Commission;
- Bonuses;
- Overtime; and
- Statutory pay.

To have ‘understanding’ of the earnings for consideration, intermediaries had to correctly identify all five types of earnings.

Figure 9 shows that the level of knowledge was highest among payroll administrators and lowest among accountants. There were no statistically significant changes in the level of knowledge among any intermediary type compared to Autumn 2015.

**Figure 9: Proportion of intermediaries correctly identifying the five types of earnings which need to be considered when determining an employee’s eligibility, Spring 2016**

Looking at the measures individually, among most intermediary types the lowest levels of understanding involved the need to include, in particular, statutory pay when assessing employee’s earnings and, to a lesser extent, the need to include commission payments as seen in Figure 10.
3.3.5 The specific details of using postponement

There was a lack of clarity around the details of postponement among all intermediary types.

Understanding of postponement was determined by assessing whether intermediaries could correctly identify two true and one false statement about the specifics of postponement. The true statements intermediaries were tested on were:

- An employer can postpone automatic enrolment for up to three months,
- The employer needs to write to all postponed staff to tell them that they are using postponement.

The false statement about postponement was:

- During postponement, any employee requests to opt in or join a pension scheme are assessed after the postponement period is finished.

To have ‘understanding’ of this aspect of automatic enrolment, intermediaries had to correctly identify the two correct statements and one incorrect statement about postponement.

---

6 Owing to changes to the question wording, we are unable to draw comparisons across different waves of the research for two of the three statements.
Almost all intermediaries (89% overall) had heard of postponement, with a range from 87% to 93% across intermediary types\(^7\). Despite high recognition of postponement, all intermediary types had lower levels of more detailed understanding of this aspect of automatic enrolment, with 30% to 33% of intermediaries able to correctly identify the two correct statements and one incorrect statement (Figure 11).

These figures are not directly comparable with Autumn 2015 as the statements changed, however, the findings are similar in that knowledge of the specific details of using postponement remained lower than other understanding measures included in the survey.

**Figure 11: Proportion of intermediaries correctly identifying the true and false statements about postponement, Spring 2016**

The majority of all intermediary types correctly identified the two true statements; that employers need to communicate to staff about postponement and that an employer can postpone automatic enrolment for up to three months. As seen in Figure 12, however, around half (48% to 58%) of all intermediary types also incorrectly believed that employee requests did not have to be assessed until after the postponement period.

\(^7\) This question was added in the Spring 2016 wave and so comparisons cannot be made with previous waves.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

**Figure 12: Agreement with the specific statements about postponement, Spring 2016**
4 Response to the advertising campaign

4.1 Introduction

The campaign, which is described in section 2.3, was assessed on the following measures:

- Unprompted recall
- Prompted recall (by channel: TV and print)
- Campaign evaluation (by channel: TV and print)
  - Recall – has it been seen?
  - Clarity – has it been understood?
  - Comprehension – was it clear what the advertising was calling for?
  - Relevance – was it clear the advertising was aimed at them?
- Campaign diagnostics (by channel: TV)
- Campaign message take-out (by channel: TV)

4.2 Unprompted recall

Spontaneous recall of automatic enrolment advertising remained almost universal across all intermediary types. Spontaneous recalls of both the creature, ‘Workie’, and the core campaign message have significantly increased since Autumn 2015.

Between 90% and 96% of all intermediary types spontaneously recalled seeing or hearing any advertising about automatic enrolment in the last three months. Levels of spontaneous awareness have been high across all types since Spring 2015, when it was between 82% and 96%, see Figure 13.

Figure 13: Spontaneous recall of any automatic enrolment advertising seen or heard within the previous three months, over time
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

The proportion of intermediaries who spontaneously recalled the creature ‘Workie’ increased from 24% in Autumn 2015 to 32%. Bookkeepers were less likely than other types to have recalled the creature; 23% recalled Workie compared to 35% of payroll administrators and accountants, and 43% of IFAs.

There was also a significant increase in those spontaneously recalling the core campaign message ‘Don’t ignore the workplace pension’, from 10% in Autumn 2015 to 19%. IFAs and payroll administrators were more likely than bookkeepers to recall this core message (28% and 23% respectively compared to 12% of bookkeepers).

A minority of intermediaries continued to recall the previous Department for Work and Pensions campaign, with 13% of intermediaries spontaneously mentioning the ‘We’re all in’ tagline. This represents a significant increase from Autumn 2015 (8%). Findings are illustrated in Figure 14.

Figure 14: Proportion of intermediaries remembering specific elements of advertising seen in the last three months

Among those spontaneously recalling any advertising, around half overall (55%) believed the regulator was the sponsor of the advertising, which was consistent with Autumn 2015. This wave, 57% of IFAs, 56% of accountants, 56% of payroll administrators and 51% of bookkeepers cited the regulator, as shown in Figure 15.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 15: Spontaneous recognition of the regulator as the advertising sponsor

Television remained the most frequently cited channel for spontaneous recall of any automatic enrolment advertising in the last 3 months; mentioned by 78% of intermediaries. Spontaneous recall of online advertising increased from 16% in Autumn 2015 to 33%. Payroll administrators and bookkeepers were significantly more likely to recall online advertising than IFAs (40% and 37% respectively, compared to 18%).

Radio, professional/trade press, national press and email had comparable levels of channel recall (28%, 18%, 16% and 15% respectively) with Autumn 2015. Accountants were significantly more likely to recall advertising in national press compared to IFAs and payroll administrators, with payroll administrators significantly more likely than accountants and bookkeepers to recall radio advertising. This is illustrated in Figure 16.

Figure 16: Spontaneous awareness of advertising across different channels by intermediary type, Spring 2016
4.3 Television: Prompted recall

With prompting, over half of intermediaries (56%) recalled seeing at least one of the television adverts. IFAs were more likely than other intermediary types to have seen a TV advert. Recognition of the regulator’s involvement in the TV adverts remained high across all intermediary types.

Across all intermediary types, more than half (56%) recalled having seen one of the television adverts. A majority of IFAs (73%) recalled seeing a TV advert, a significantly higher proportion than payroll administrators (52%) and bookkeepers (48%). This is different from Autumn 2015, where levels of recall were similar across the intermediary types (ranging from 53% of accountants to 61% of IFAs).

Of those who recalled at least one of the TV adverts, recognition of the regulator as the advertising sponsor remained at a similar level to Autumn 2015, with 70% overall recognising the regulator. There were no significant differences in response between intermediary types, see Figure 17.

Figure 17: Recognition of the regulator as the advertising sponsor following prompted recall, Spring 2016

4.4 Television: Campaign evaluation and diagnostics

The television adverts continued to be seen as relevant and as standing out from other government advertising. Seeing the adverts led intermediaries to talk to clients about automatic enrolment.

Most intermediaries (81%) found the TV advertising relevant to their organisation; this was similar across all intermediary types. A total of 63% found the advertising memorable; those who strongly agreed with the statement, ‘everyone would notice and remember these adverts’, significantly increased from 17% in Autumn 2015 to 27%. Around half of intermediaries found the TV advertising clear and felt that it told them where to go for help (52% and 50% respectively). IFAs were less likely than payroll administrators to agree with these two statements, as shown in Figure 18.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 18: Proportion of intermediaries agreeing with campaign evaluation statements, Spring 2016

Figure 19 shows that the television advertising continued to be recognised by many intermediaries for standing out from other government adverts (76%). A majority also felt the adverts were ‘telling me to do something now’ (70%) and had a light-hearted tone: 67% felt it was ‘a fun way to get across a serious message’ and 66% found it ‘amusing’.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 19: Proportion of intermediaries agreeing with campaign diagnostic statements, Autumn 2015 and Spring 2016

The adverts were more effective than in Autumn 2015 in encouraging intermediaries to talk to clients about automatic enrolment; 26% compared to 17% in Autumn 2015. There were differences in response by intermediary type with significant increases in the proportion of accountants (14% to 29%) and payroll administrators (14% to 35%) who stated that the TV adverts made them talk to clients. There was also a significant increase in the number of payroll administrators who found that the adverts made them think about workplace pensions, from 45% in Autumn 2015 to 67% (see Figure 20).

Figure 20: Proportion of intermediaries agreeing with campaign diagnostic statements by intermediary type, Spring 2016
4.5 Print: Recall and diagnostics

A minority of intermediaries had seen the print advertising. The regulator was recognised by a majority of these intermediaries as the advertising sponsor.

With prompting, 12% of intermediaries recalled seeing the print advertising. Among those who had seen the print advertising, 65% were able to identify the regulator as the advertising sponsor.

As with the TV advertising, the print advert was perceived as both relevant (71%) and a fun way to get across a serious message (73%). Compared to its relevance and light hearted tone, a lower proportion of intermediaries found the print advertising motivated them to find out more information about automatic enrolment (35%). Caution should be exercised when evaluating the print advertising because of the small base size (49) and analysis by intermediary type is not possible.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

5 Commercial activity relating to automatic enrolment

5.1 Client contact regarding automatic enrolment

All intermediary types continued to experience very high levels of contact from clients requiring support with automatic enrolment. Most types believe automatic enrolment offers a business opportunity and whilst this continued to apply for a majority of IFAs, the proportion of IFAs with this view has declined since Autumn 2015.

Over 80% of intermediaries across all types had been contacted by their small business clients regarding automatic enrolment (Figure 21). These levels were consistent with Autumn 2015.

Figure 21: Proportion of intermediaries approached by clients regarding automatic enrolment, Spring 2016

All intermediary types believed that direct communications from the regulator were the main prompt for clients getting in touch about automatic enrolment. Consistent with levels reported in Autumn 2015, 94% cited direct communications from the regulator and 68% cited client proximity to staging as the prompts that caused clients to get in touch with them (Figure 22).
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 22: Reported triggers for clients contacting intermediaries, Spring 2016

![Graph showing triggers for contacting intermediaries](image)

The proportion of IFAs who agreed with the statement ‘the introduction of automatic enrolment will increase business’ decreased from 66% in Autumn 2015 to 53% in Spring 2016, as seen in Figure 23. Whilst this was not a significant change, it reflects a directional shift in opportunities. Fewer IFAs described automatic enrolment as a business opportunity than in previous waves.

Figure 23: Proportion of intermediaries agreeing with the statement ‘the introduction of automatic enrolment will increase business, over time

![Graph showing proportion of intermediaries agreeing](image)

A higher proportion of IFAs’ clients had already staged (10%) compared to the proportion for bookkeepers (4%), payroll administrators (2%) and accountants (0%).
5.2 Anticipated or actual challenges experienced offering automatic enrolment services

Most intermediaries expected to face, or had faced, challenges offering automatic enrolment services.

The majority of intermediaries (83%) had experienced or anticipated one or more challenges in offering automatic enrolment services to their clients\(^8\). There were no significant changes since Autumn 2015 nor any significant differences in the number of challenges experienced across the different intermediary types, but the types of challenges (either experienced or anticipated) continued to vary by intermediary type.

Unwillingness among clients to pay what intermediaries believe services for automatic enrolment will cost them to provide continued to be the main challenge experienced by all intermediary types. Over half (52%) of all intermediaries surveyed have experienced or anticipate experiencing this challenge, with accountants significantly more likely than payroll administrators to report this (59% vs. 42% respectively).

Concerns around clients putting automatic enrolment off and a lack of internal resource are seen as significant challenges by a larger proportion of payroll administrators and accountants than IFAs (see Figure 24 and Table 3).

Figure 24: The top challenges intermediaries had experienced or expected to experience when providing automatic enrolment services, Spring 2016

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\(^8\) This question was added in the Autumn 2015 wave (a variation on this question was asked in previous waves) and so comparisons cannot be made further back than this.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Table 3: The top challenges intermediaries had experienced or expected to experience when providing automatic enrolment services, Spring 2016

<table>
<thead>
<tr>
<th>Challenges</th>
<th>IFA</th>
<th>Accountant</th>
<th>Payroll administrator</th>
<th>Bookkeeper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients aren't prepared to pay us what is required for services relating to automatic enrolment</td>
<td>56%</td>
<td>59%</td>
<td>42%</td>
<td>50%</td>
</tr>
<tr>
<td>We think it's too complicated</td>
<td>34%</td>
<td>43%</td>
<td>41%</td>
<td>31%</td>
</tr>
<tr>
<td>Our clients are all putting it off</td>
<td>22%</td>
<td>42%</td>
<td>37%</td>
<td>36%</td>
</tr>
<tr>
<td>We don't have the resource in place to cope with client requirements</td>
<td>22%</td>
<td>25%</td>
<td>16%</td>
<td>21%</td>
</tr>
<tr>
<td>We don't know where to go for help with more technical queries</td>
<td>14%</td>
<td>19%</td>
<td>19%</td>
<td>11%</td>
</tr>
<tr>
<td>We don't have the expertise in house to answer our clients queries</td>
<td>11%</td>
<td>26%</td>
<td>19%</td>
<td>30%</td>
</tr>
</tbody>
</table>

5.3 Confidence in ability to answer clients’ queries on automatic enrolment

Confidence in their ability to fully support clients with queries continued to be a challenge for some intermediaries, with around half of accountants, bookkeepers and payroll administrators feeling only ‘partially’ able to answer clients’ queries.

Across intermediary types, those who felt completely unable to answer client questions remained a very small minority (2% accountant, 2% payroll administrator, 2% bookkeeper, 0% IFAs).

Less than half of accountants (47%), payroll administrators (45%) and bookkeepers (43%) felt fully able to support clients with queries, and around half of these intermediary types felt partially able to answer queries. Significantly higher than other intermediary types, a majority of IFAs (78%) felt fully able to answer client queries (see Figure 25).
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 25: The extent to which intermediaries felt personally able to answer client queries, Spring 2016

There continued to be a relationship between intermediaries’ confidence in their ability to answer clients’ queries and some of the specific challenges intermediaries had experienced or anticipated facing.

Lower confidence when dealing with client queries continued to be reflected in lower levels of knowledge around some of the detailed understanding measures. Those who felt fully able to answer queries were significantly more likely than those who felt partially able to correctly identify the information needed to communicate to clients (93% vs. 83%) and to understand the earnings for consideration (63% vs. 42%), see Figure 26.

A significantly higher proportion of those who felt fully able to answer client queries identified the regulator as the body to complete the declaration of compliance with (as observed in Autumn 2015). This is in comparison to those who only felt partially able to answer client queries (89% in Autumn 2015 vs. 87% in Spring 2016).
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 26: Levels of knowledge across detailed understanding measures among intermediaries who feel fully or partially able to answer client queries, Spring 2016
6 Supporting clients to prepare for automatic enrolment

6.1 Supporting clients with automatic enrolment

The vast majority of intermediaries are already supporting clients with automatic enrolment, and intermediaries continue to work hard at keeping clients on schedule for their automatic enrolment duties.

Over 90% of all intermediary types were already supporting small business clients with automatic enrolment. This proportion had significantly increased for accountants, bookkeepers and payroll administrators in the Autumn 2015 survey, and was maintained this wave (see Figure 27).

Figure 27: Proportion (%) of intermediaries supporting, or planning to support, clients with automatic enrolment, over time
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

This level of support did not differ with the size of client, with all intermediaries expecting to, or currently providing, similar levels of support to both small and micro employers (Figure 28).

**Figure 28: Size of clients that intermediaries were supporting or planned to support, Spring 2016**

There are significant differences in the types of services that have been offered by different intermediary types, as illustrated in Figure 29. IFAs were significantly less likely than accountants, payroll administrators and bookkeepers to be acting on their clients’ behalf (31% compared to 57%, 68% and 66% respectively), and were more likely to be providing advice to their clients (44% compared to 18%, 13% and 11% respectively).

There has been a significant increase since Autumn 2015 in the proportion of bookkeepers that are acting on their clients’ behalf (from 52% to 66%).
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 29: The nature of the main service intermediaries offer/are likely to offer small business clients regarding automatic enrolment, (%) over time

Amongst those not currently offering or planning to offer the full range of services, around half of each intermediary type had no plans to offer additional services to clients in the future, see Figure 30.
Figure 30: Intermediaries intentions for services to small business clients in the future, (%) Spring 2016

As in Autumn 2015, intermediaries who had supported clients by raising awareness of automatic enrolment expected to have to repeatedly raise the subject to ensure clients stayed fully on schedule (see Figure 31). Payroll administrators were significantly more likely than IFAs to expect to raise awareness ‘as often as required’ (78% compared to 56%). There was a significant decrease from Autumn 2015 in the proportion that expected to raise awareness of the reforms only once or twice (19% to 13%).
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 31: Frequency with which intermediaries expected to need to raise the automatic enrolment reforms with clients, Spring 2016

- As often as required to make sure your clients stay fully on schedule: 63% (Autumn 2015), 68% (Spring 2016)
- A few times until you are confident they know what they have to do and by when: 16% (Autumn 2015), 16% (Spring 2016)
- Once or twice, just to raise the issue: 19% (Autumn 2015), 13% (Spring 2016)

Statistically significant decrease since Autumn 2015
6.2 Challenges that intermediaries expected employers to encounter

Almost all intermediaries, regardless of type, expected clients to face, or had already had clients face, challenges with automatic enrolment. Intermediaries continue to experience a high level of reliance from clients.

Almost all intermediaries (98%) expected their clients to face, or had clients who had faced, challenges in relation to automatic enrolment. The most frequently mentioned challenge for all intermediary types continued to be that clients did not know what they were meant to do (84%). The second most cited challenge was that clients don’t have time to engage with automatic enrolment, with accountants significantly more likely than payroll administrators to have faced or expected to face this challenge (80% vs. 66%). Almost half (45%) of intermediaries expected to face, or had faced, clients not realising that automatic enrolment applies to them, with payroll administrators and bookkeepers significantly more likely to cite this challenge than IFAs (57% and 45% vs. 30%), see Figure 33.

Figure 33: Top five challenges intermediaries expected clients to face in relation to automatic enrolment, Spring 2016

Intermediaries continued to expect to be relied on by their clients, as seen in Figure 34. IFAs were significantly less likely than other types to expect clients to have complete reliance, with 28% of IFAs expecting complete reliance compared to 51% of accountants, 57% of payroll administrators and 62% of bookkeepers. For bookkeepers there was a significant increase from Autumn 2015 in those expecting complete reliance from clients (from 51% to 62%).
The majority of intermediaries remained confident that clients would be ready for automatic enrolment, as shown in Figure 35. The only significant change since Autumn 2015 in this regard was in the proportion of bookkeepers who were ‘very’ confident in their clients’ readiness, which increased from 33% to 45%.
6.3 **Current and future automatic enrolment activities**

There has been considerable automatic enrolment activity including an increase in the number of intermediaries who had completed a declaration of compliance. High levels of activity remained around other areas of automatic enrolment, with most intermediaries having checked their clients’ staging date.

In terms of the activities intermediaries had completed on behalf of their clients, as also seen Autumn 2015, the majority of intermediaries (86% on average) had found out their clients’ staging date. Accountants were significantly more likely than IFAs to have carried out this task (90% vs. 77%), as seen in Figure 36.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

**Figure 36: Proportion of intermediaries who had established when their clients’ staging date is, Spring 2016**

![Bar chart showing the proportion of intermediaries who had established when their clients’ staging date is.]

There was a significant increase in the proportion of intermediaries who had completed or were in the process of completing a declaration of compliance, from 14% in Autumn 2015 to 21% in this wave. The proportion of accountants who had completed or were in the process of completing this task increased from 8% to 18%.

Other tasks that intermediaries were engaged with include providing or configuring software for clients (50%) and understanding the legislation (45%). Engagement with these tasks continued to vary by intermediary type, as can be seen in Table 4.

**Table 4: Other activities currently undertaken on behalf of clients, Spring 2016**

<table>
<thead>
<tr>
<th>Activity</th>
<th>IFA</th>
<th>Accountant</th>
<th>Payroll administrator</th>
<th>Bookkeeper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding how the legislation applies to them</td>
<td>60%</td>
<td>40%</td>
<td>46%</td>
<td>41%</td>
</tr>
<tr>
<td>Choosing a pension scheme</td>
<td>55%</td>
<td>21%</td>
<td>21%</td>
<td>30%</td>
</tr>
<tr>
<td>Identifying eligible workers to put into a pension scheme</td>
<td>47%</td>
<td>25%</td>
<td>30%</td>
<td>33%</td>
</tr>
<tr>
<td>Working out a timetable to implement the changes</td>
<td>48%</td>
<td>32%</td>
<td>31%</td>
<td>36%</td>
</tr>
</tbody>
</table>
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

<table>
<thead>
<tr>
<th>Activity</th>
<th>IFA</th>
<th>Accountant</th>
<th>Payroll administrator</th>
<th>Bookkeeper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transferring data to the pension provider</td>
<td>29%</td>
<td>11%</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>Providing or configuring software for your clients for automatic enrolment</td>
<td>27%</td>
<td>44%</td>
<td>55%</td>
<td>62%</td>
</tr>
<tr>
<td>Communicating the changes to members of staff</td>
<td>29%</td>
<td>19%</td>
<td>26%</td>
<td>25%</td>
</tr>
<tr>
<td>Completing declaration of compliance with the appropriate government body</td>
<td>29%</td>
<td>18%</td>
<td>17%</td>
<td>22%</td>
</tr>
</tbody>
</table>

The majority of each intermediary type expected to undertake almost all of the automatic enrolment activities included in the survey, as shown in Table 5. The exceptions to this were that around a third of IFAs (36%) reported they would provide or configure software, about half of IFAs (52%) planned to transfer data to the pension provider and less than half of accountants, payroll administrators and bookkeepers would choose a pension scheme for their clients.

Table 5: Activities that intermediaries plan to provide to clients in the future, Spring 2016
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

<table>
<thead>
<tr>
<th>Activity</th>
<th>66%</th>
<th>72%</th>
<th>82%</th>
<th>74%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communicating the changes to members of workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Completing declaration of compliance with the appropriate government body</td>
<td>58%</td>
<td>78%</td>
<td>88%</td>
<td>78%</td>
</tr>
<tr>
<td>Transferring data to the pension provider</td>
<td>52%</td>
<td>89%</td>
<td>94%</td>
<td>85%</td>
</tr>
<tr>
<td>Providing or configuring software for your clients for automatic enrolment</td>
<td>36%</td>
<td>80%</td>
<td>87%</td>
<td>82%</td>
</tr>
</tbody>
</table>
7 Familiarity and engagement with the regulator

7.1 Familiarity with the regulator

Familiarity with the regulator has been maintained, with almost all intermediaries knowing either a little or a lot about it.

As illustrated in Figure 37, since 2012 there has been a continual increase in the proportion of intermediaries who claim to ‘know a lot’ about the regulator. Autumn 2015 reported significant increases in the proportion of IFAs, accountants and bookkeepers who had claimed to ‘know a lot’, and this remained at similar levels in this wave. IFAs continued to be significantly more likely than other intermediary types to report that they ‘know a lot’ about the regulator.

Figure 37: Intermediary familiarity with the regulator, (%) over time
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

There remained a relationship between familiarity with the regulator and knowledge of several of the detailed automatic enrolment understanding measures. Intermediaries more familiar with the regulator were significantly more likely to accurately identify the regulator as the government body employers need to complete their declaration of compliance with (91% vs. 80%), correctly identify employee eligibility factors (92% vs. 83%) and have heard of postponement (94% vs. 84%).

Among those who knew very little/nothing about the regulator, there was a significant increase from Autumn 2015 in the proportion correctly identifying the different earning types that need to be considered when assessing employee eligibility (from 35% to 51%). These findings are illustrated in Figure 38.

**Figure 38: Levels of knowledge across detailed understanding measures among intermediaries who feel very familiar and intermediaries who feel less familiar with The Pensions Regulator, Spring 2016 and Autumn 2015**
7.2 Use of the regulator’s website

The regulator’s website remained an extremely popular source of information about automatic enrolment, although usage amongst IFAs has fallen since Autumn 2015.

Use of the website continued to be high, with 90% of intermediaries visiting the regulator’s website. Website use among IFAs reduced significantly from Autumn 2015, falling from 94% to 81%. Among other intermediary types, website use remained at similar levels to Autumn 2015 with 89% of accountants, 96% of payroll administrators and 91% of bookkeepers having used the website to find information about automatic enrolment (see Figure 39).

Figure 39: Proportion of intermediaries using the regulator’s website, Spring 2016 and Autumn 2015 (italics)

Since 2012, perceptions on the usefulness of the regulator’s website have remained high across all intermediary types, as seen in Figure 40. Bookkeepers were significantly more likely than accountants to perceive the website as very or fairly useful (97% vs. 89%).

Figure 40: Perceptions of the usefulness of The Pensions Regulator's website, (%) over time
The majority of all intermediary types also found either ‘most’ or ‘everything’ they wanted when visiting the website; 25% of intermediaries found everything and 57% found most of what they wanted, see Figure 41.  

Figure 41: Perceptions of whether intermediaries found everything or most of what they wanted on when visiting website, Spring 2016

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9 This question was added in the Spring 2016 wave and so comparisons cannot be made further back than this.
Intermediaries’ awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

7.3 Meetings with The Pensions Regulator

A minority of intermediaries reported that they had experienced face-to-face meetings with TPR, and of those who attended, the meetings were perceived to be useful.

The number of intermediaries who had not attended a face-to-face meeting with the regulator significantly increased from 83% in Autumn 2015 to 88%.

Fewer IFAs had attended a face-to-face meeting than in Autumn 2015; those not attending increased from 66% to 82%. There were no significant differences in levels of attending among other intermediary types (ranges from 9% to 19%, as shown in Figure 42).

Of those intermediaries who had attended a face-to-face meeting, the vast majority (91%) perceived it to be ‘useful’, with 64% describing it as ‘very useful’. More than half (60%) did not amend their AE approach or strategy as a result. Owing to the small proportion of intermediaries who had a face-to-face meeting with the regulator, comparisons between intermediary types cannot be made.

Figure 42: Proportion of intermediaries who had attended, or had a colleague attend, a meeting with the regulator, Spring 2016

There were no significant differences in level of knowledge of automatic enrolment between those intermediaries who had attended meetings with the regulator and those who had not. This differs from the Autumn 2015 wave, when those who had attended meetings were significantly more likely than those who had not to recognise the regulator as the government body to comply with, and correctly identify the information to communicate, employee eligibility factors and the earnings for consideration measures.
Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign.