

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

April 2017



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1. Executive summary

1.1. Introduction

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

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 increases in the minimum pension contributions being introduced in April 2018 and April 2019 (known as 'phasing')
- To determine employers' awareness of re-enrolment, and their ongoing duties under automatic enrolment
- To determine reactions to and the impact of the recent employer advertising activity carried out by TPR

The advertising activity referred to above was a continuation of a 'disruptive' creative approach which featured a creature to embody the workplace pension with the slogan 'Don't ignore the workplace pension'. This campaign first aired in October 2015, was jointly sponsored by TPR and the Department for Work and Pensions. It included advertising across a range of channels: television, radio, press adverts, digital channels and social media. This survey wave concentrated on the television and radio adverts during the September – November 2016 period.

There were a number of key sampling differences in this survey wave, compared to previous waves, which reflected the changing universe of employers the campaign was aimed at. The sample was constructed around two key audiences:

1. Employers who were close to staging at the time of interview and had therefore received direct communications from TPR, commencing with a letter twelve months before their staging date. This cohort had staging dates between January and November 2017. In some cases we break the analysis down into the two cohorts of:
 - Those staging between January and April 2017 (referred to in this report as '*early stagers*')
 - Those staging between May and November 2017 ('*middle stagers*')
2. Employers who were over 12 months away from staging. This group of employers, who were due to stage in January 2018, had all become employers for the first time between October and November 2016. These employers would not yet have received any direct communications from TPR by the time of the survey.

Within each of these three employer groups, the sample design included both small (those with 5-29 employees) and micro (1-4 employees), as well as employers who had eligible jobholders and those who did not.

One key difference from previous survey waves is in the way results are reported. In previous survey waves the findings have been reported based on the survey universe of employers - ie the total sample, with the total sample weighted to reflect the employer population. In this report the results are reported by the three cohorts in relation to their distance from their staging date. The reason for this is that the inclusion of employers due to stage in January 2018 would make 'total sample' trend comparisons misleading and not useful since these employers had not yet received any direct communications from TPR. Moreover, this survey was intentionally designed to have less of a spread of employers for staging dates across the staging profile.

This report makes trend comparisons with cohorts of employers who were the same distance from staging when the previous survey was carried out in spring 2016. As January 2018 stagers had not yet received any direct

communications from TPR and had been employers for less than three months, it is not possible to make like-for-like comparisons to this cohort in previous survey waves.

A total of 476 telephone interviews were conducted with employers and this report is a summary of the findings.

There is a Technical Report to support this document, also produced by Jigsaw Research that includes a full list of survey questions and responses.

1.2. Key findings

1.2.1. Awareness and understanding¹ levels among those staging between in 2017 were similarly high compared to those employers who were at a similar distance from their staging date in the spring 2016 survey.

Awareness of automatic enrolment remained higher among those employers closest to staging, with employers staging between January and April 2017 ('early stagers') recording an awareness level of 86%. Among those staging between May and November 2017 ('middle stagers') awareness stood at 79%, while among January 2018 stagers it was 65%.

Compared to employer tranches at similar distances from staging in the spring 2016 survey, awareness levels were comparable among the early and middle stagers, while January 2018 stagers had lower awareness owing largely to the fact they had not yet received any direct communications from TPR.

Understanding levels followed the same pattern, with levels higher among those employers closest to staging. Understanding among early stagers was at 68%, similar to middle stager employers at 60%. Understanding levels were lower among January 2018 employers, at 46%.

1.2.2. Small employers (with 5-29 employees) continued to display higher awareness levels than micro employers (1 to 4 employees). Understanding among small employers fell compared to spring 2016, owing mainly to a fall in understanding of the need to submit a declaration of compliance after completing automatic enrolment.

Awareness and understanding levels differed by size of the employer, as seen in previous surveys. Awareness among small employers was 87%, while among micro employers it was 73%, levels comparable to those in the spring 2016 survey: 95% and 79% respectively².

Understanding levels among small employers were 65% and among micro employers they stood at 56%, compared to 81% and 60% last wave among the same sized employers. The decline in understanding levels among small employers this wave was partly accounted for by a lower proportion of employers being aware of the need to complete a declaration of compliance.

1.2.3. Around half of January to November 2017 stagers could accurately recall their staging date, which mirrored levels seen among employers that were a similar distance from staging in the spring 2016 survey.

Employers closest to staging were most likely to be able to accurately recall their staging date, with 75% of early stagers correctly recalling their staging date. This fell sharply among middle stagers among whom 42% could accurately recall their staging date. Among January 2018 employers 9% were able to correctly state the month in which they were due to stage.

¹ See pages 14-15 for full definition of the awareness and understanding measures used in the survey.

² A large proportion of the micro employers in this survey were among the January 2018 stagers, none of which had yet received any direct communications from TPR. This in turn will have suppressed their engagement levels with automatic enrolment, and so comparisons between micro employers in this survey and previous surveys must be treated with caution.

These levels were similar to those recorded in the spring 2016 wave overall. The proportion of early stagers in autumn 2016 able to accurately recall their staging date was 75%, higher than the 57% of the comparable group in spring 2016. Among middle stagers in spring 2016, accurate recall stood at 50%, similar to the 42% seen in autumn 2016.

1.2.4. The majority of employers spontaneously recalled advertising about workplace pensions. Early stagers were more likely to recall advertising than those furthest away (January 2018 stagers), a pattern consistent with previous survey waves.

Spontaneous recall of workplace pensions advertising was highest among those employers closest to staging, with 76% of early stagers spontaneously recalling advertising, compared to 54% among January 2018 employers. Overall, the levels were similar to those seen in the last two waves, where spontaneous recall was at 68% in spring 2016 and 76% in autumn 2015.

1.2.5. When prompted, the majority of employers remembered seeing or hearing at least one advert from the campaign.

Overall campaign reach this wave stood at 80%³, which was similar to the previous two survey waves where the reach was 75% in spring 2016 and 78% in autumn 2015.

1.2.6. There was evidence that the advertising was perceived by employers as better at signposting where employers can get help, compared to how it was perceived in spring 2016.

The television advertising was seen to have improved in its effectiveness at telling the viewer where to go for help in relation to workplace pensions. Among early stagers, 57% agreed that the adverts did this, with 63% of middle stagers doing so. Both these scores were higher than the employer groups who were the same distance from staging in spring 2016: 46% and 52% respectively.

There was no difference in how the television advertising was rated on clarity and relevance, compared to how they were viewed last spring. Depending on staging group, between 69% and 73% rated the advertising as clear and 76% to 79% (depending on staging group) rated it as relevant.

1.2.7. Radio advertising continued to be seen by the majority of employers as having a clear message. However, in comparison to spring 2016 recall of the advert was lower and it was seen as less directive in providing help and also less relevant among this audience.

Among early stagers, 44% recognised the radio advert, compared with 45% of middle stagers and 48% of January 2018 stagers. These levels were generally lower than the equivalent groups surveyed in spring 2016. Among May 2017 stagers in the spring survey, 66% recognised the radio advert, a higher proportion than the 48% of January 2018 stagers in this survey.

It was also notable that recognition levels were lowest among the smallest micro employers (with 1-2 employees) at 41%, although it was no higher among small employers (49%) than among larger (3-4 employees) micro employers (53%).

Employers in autumn 2016 generally rated the radio adverts lower for 'relevance' and telling employers where to go for help than in spring 2016. The radio advert was most effective in prompting the January 2018 stagers to contact a business adviser, compared to the other employer groups. A third of January 2018 stagers (33%) reported that the radio advert had prompted them to speak to an external adviser, compared to 25% of middle stagers and 22% of early stagers.

³ Not including digital advertising which was not measured in this survey.

1.2.8. Findings this survey wave continued to demonstrate that when employers recalled both the advertising and the direct communications, they were more likely to have sought information in relation to automatic enrolment.

The data showed a clear link between information seeking behaviour by employers and recall of both direct communications from TPR and the advertising campaign. Where employers had recalled both the direct communications and above the line advertising, they were more likely to have sought information in relation to automatic enrolment.

For example, 73% of those who recalled both direct communications and the advertising had visited TPR's website, compared to 50% of those who remembered the direct communications only, 38% who recalled the advertising only, and 28% of those who recalled neither.

1.2.9. Overall, preparation levels for automatic enrolment were comparable with levels seen in the spring 2016 wave, with positive indications among January 2018 stagers.

Preparation levels for automatic enrolment were generally comparable to those seen in spring 2016, but there was some variability across different employer groups and the various measures used to determine preparedness. Early stagers were more prepared than those furthest away. For example, 60% of the early stagers said they had completed working out how many of their staff they needed to enrol in a pension scheme, while this score fell to 47% among middle stagers. Given that they had not received any direct communications yet from TPR, it is notable that 43% of January 2018 stagers reported that they had completed this task.

These levels were lower than those seen among comparable employer groups in spring 2016 for this measure. Other measures of preparedness were generally at similar levels this survey wave compared to those recorded in spring 2016.

1.2.10. Consistent with the spring 2016 wave, usage or expected usage of advisers to help employers through automatic enrolment was common among early and middle stagers.

Use of advisers tended to be higher among those employers closest to staging, with 55% of early stagers saying they had consulted an adviser about automatic enrolment. Among May to November 2017 and January 2018 stagers the figure stood at 41% and 36% respectively.

Accountants remained the adviser most likely to be used by all employers spoken to in this wave, with no differences by either staging date or size of employer. Small employers were the most likely group to have spoken to an IFA, with 42% of this group claiming this, compared to 29% of micro employers.

When employers were asked the extent to which they would rely on external advisers to help them through the automatic enrolment process, middle stagers were more likely to have said that they would rely on them completely (55%), compared to just over a third of other employers in the survey.

1.2.11. A majority of each employer group was aware of each of the ongoing duties of automatic enrolment.

Awareness among early stagers was between 74% and 91% for each of the four ongoing duties. Of the different duties, awareness was highest for needing to pay contributions into the pension scheme, with 91% of early stagers, 88% of middle stagers and 78% of January 2018 stagers aware of this. The lowest awareness was for monitoring the ages and earnings of new and existing staff each pay period (74% of early stagers, 64% of middle stagers and 59% of January 2018 stagers were aware of this aspect).

1.2.12. Awareness of re-enrolment stood at around a third of employers, with little difference by staging date.

Awareness of re-enrolment ranged between a third and a quarter of employers, depending on their staging date. Among early stagers, 32% were aware of re-enrolment, very similar to the 31% of January 2018 employers, with 25% of middle stagers aware.

1.2.13. Around two fifths to half of the three employer cohorts were aware of the increases in the minimum contributions being introduced in April 2018 ('phasing')

Awareness of the planned increases in the minimum contribution levels was higher among early stagers, with over half (52%) aware that contributions would increase, although when prompted with the date and amount of the increase, 22% could say they were aware of both of these aspects. These levels were lower among the other employer groups, with 40% of middle stagers and 43% of January 2018 stagers aware that contributions would increase, but fewer than one in six aware of both the dates and amount of the increases.

1.2.14. Consistent with previous waves, attitudes towards automatic enrolment were broadly favourable. January 2018 stagers were the most positive about automatic enrolment.

Similarly to spring 2016, a majority of all employers agreed that they believed that the introduction of automatic enrolment was a good idea in principle for their members of staff. Among early stagers, 70% agreed with this statement, rising to 81% of January 2018 stagers. More employers reported that they would find it difficult financially to contribute to a workplace pension compared to spring 2017, with 47% of early stagers and 53% of middle stagers agreeing with this, compared to 37% and 39% respectively in spring 2016.

2. Introduction

2.1. Workplace pension reforms

The workplace pension reforms, set out in the Pensions Act 2008, require employers in the UK 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 that started up from October 2017 onwards will be required to enrol eligible workers into a pension scheme straightaway; that is from the first day of employment of their first worker.

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

This research encompassed employers classified as small (5-29 employees) and micro (1-4 employees) that have a staging date between January 2017 and January 2018 inclusive. In most previous waves of the research, only those employers who were four or more months from staging were interviewed, while in the last wave (spring 2016), a boost of employers who were one to four months from staging were also included.

This survey wave differed from previous waves in the following aspects:

- The sample was weighted towards those closest and furthest from staging
- It contained more new employers than the previous wave, including, for the first time, employers who had been registered with HMRC only in October and November 2016, and who had been given a staging date of January 2018
- Included employers who had not yet received any direct communications from TPR at the time the fieldwork was carried out (those with a staging date of January 2018).

For these reasons the survey findings have been reported by the following three employer cohorts, with no analysis or trend comparisons made on the total sample:

- Those staging between January 2017 and April 2017 – called 'early stagers' throughout
- Those staging between May – November 2017 – called 'middle stagers' throughout
- Those staging in January 2018

2.2. Communications activities

TPR supports employer compliance through an integrated communications strategy based on direct engagement with employers and through their intermediaries. TPR 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.

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 TPR's 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 also 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.

TPR writes to employers 12 months before their staging date (the date when their legal duties start). This initial 'getting started' letter encourages them to use the Duties Checker and also includes the Essential Guide to automatic enrolment which provides a top-level introductory overview of what is involved.

The information that an employer provides in the duties checker is then used by TPR to send employers a series of letters and emails at regular intervals in order to inform them what they need to do to prepare to meet their duties and is tailored to their circumstances. Language and terminology used in these communications has also been simplified to clearly explain what an employer needs to do, by when, and to signpost relevant guidance within the online step by step guide. Employers also have the opportunity to nominate a contact to receive additional guidance emails.

TPR has also established a programme of communications partnerships with professional and employer bodies, business networks and trade associations, to whom 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 TPR's communications strategy was an employer-targeted integrated multi-channel advertising campaign. Run jointly 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, TPR 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 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.

The initial burst of this advertising campaign ran from 21 October 2015 until early December 2015. 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.

Two further bursts of this advertising campaign took place in the first part of 2016, with further bursts taking place in September and November 2016. This time, the TV campaign featured just 'Park' and 'Mechanic'.

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 campaign bursts were very different. The first burst of the campaign from October to 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 burst of activity.

The advertising campaign addressed 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.) A related objective of the campaign was to prime employers for receipt of the letters that TPR would send them and make them aware of TPR.

2.4. Research objectives

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 increases in the minimum pension contributions being introduced in April 2018 and April 2019 (known as 'phasing')
- To determine employers' awareness of re-enrolment, and their ongoing duties under automatic enrolment
- To determine reactions to and the impact of the recent employer advertising activity carried out by TPR

2.5. Survey methodology

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). Employers with 1-4 members of staff were defined as micro employers and those with 5-29 staff were defined as small employers. All employer contact details for the survey were provided by TPR.

Quota sampling was used with quotas set for the following sub-groups:

- Number of staff
- Staff eligibility
- Staging date

Critical Research (a specialist fieldwork provider working with Jigsaw Research) interviewed 476 employers staging between January 2017 and January 2018 by telephone, using Computer Assisted Telephone Interviewing (CATI), between November and December 2016. The average interview length was 23.5 minutes.

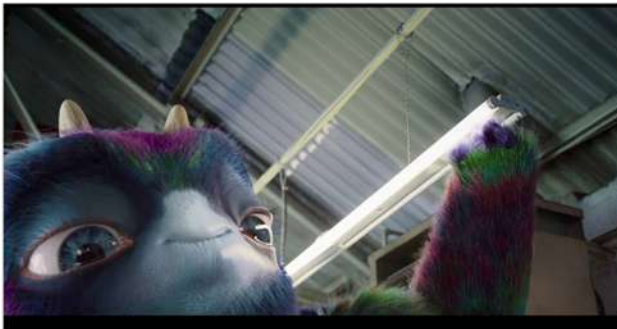
Figure 1: Survey methodology

EMPLOYERS		
	How we interviewed	Telephone
	When we interviewed	10 th Nov - 12 th Dec 2016
	Questionnaire length	23.5 minutes
	Who we talked to	476 Employers
	Quotas	Staging Date Size of Business Eligibility of employees

During the interview, participants were emailed unbranded images of the stills from both the television adverts as well as played the 30" radio advert down the telephone. These were used in the survey to establish whether employers remembered seeing/hearing them before the interview. Stills from the TV adverts are shown in Figure 2.

Figure 2: Television advertising stills shown in the survey

‘The Mechanic’



‘The Park’



The data was weighted to the population profile *within each of the three employer staging tranches listed previously*. Data was weighted in this way, rather than across the total sample, for the reasons stated earlier which meant that creating a total sample for reporting purposes from this wave's interviews would have been an unrepresentative and artificial construct. Data was weighted according to the proportion of small and micro employers, and the proportion of eligible jobholders within each of the three employer staging tranches.

Figure 3: Achieved interviews and weighted sample

Quotas	Unweighted data		Weighted data	
	Interviews achieved	%	Interviews reported	%
Jan - Apr 17: Micro (1-4) - Eligible	76	16%	55	12%
Jan - Apr 17: Micro (1-4) - Ineligible	30	6%	43	9%
Jan - Apr 17: Small (5-29) - Eligible	66	14%	74	16%
Jan - Apr 17: Small (5-29) - Ineligible	1	0.2%	1	0.2%
May - Dec 17: Micro (1-4) - Eligible	67	14%	57	12%
May - Dec 17: Micro (1-4) - Ineligible	25	5%	45	9%
May - Dec 17: Small (5-29) - Eligible	57	12%	39	8%
May - Dec 17: Small (5-29) - Ineligible	4	1%	12	3%
Jan 18: Micro (1-4) - Eligible	55	12%	69	14%
Jan 18: Micro (1-4) - Ineligible	54	11%	54	11%
Jan 18: Small (5-29) - Eligible	34	7%	21	4%
Jan 18: Small (5-29) - Ineligible	7	1%	6	1%
Total	476	100%	476	100%

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 employers 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 commented on in the text only if they are statistically 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 error⁴.
- For comparability, results for each of the three employer staging tranches this survey wave are compared with the employer tranche from the spring 2016 wave *who were the same number of months from staging at the time of interview as the autumn 2016 employers were when they were interviewed*. This means that the following staging tranches are compared with each other throughout the report (in each case, we list the autumn 2016 employer group first):
 - Employers staging between January and April 2017 are compared to those staging between May and August 2016 employers (referred to as *Early stagers* throughout the report)
 - Employers staging between May and November 2017 are compared to those staging between September 2016 and March 2017 (*Middle stagers*)

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.

- Meaningful comparisons cannot be drawn between employers staging in January 2018 and those in previous surveys.
- Results for this wave are only compared to the previous survey wave (spring 2016) and then only where relevant and/or meaningful.

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, 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 Jigsaw Research.

3. Awareness and understanding of automatic enrolment

3.1. Introduction

Awareness and understanding of automatic enrolment have been measured since this research began in 2011. These key measures collectively establish whether employers have knowledge of the requirements that automatic enrolment places on them.

Employers' awareness and understanding of automatic enrolment was assessed at three levels:

- Spontaneous awareness of changes to workplace pensions;
- Knowledge of the key requirements of automatic enrolment; and
- Knowledge of their staging date (ie when automatic enrolment applies to them)

3.2. Spontaneous awareness of changes to workplace pensions

Spontaneous awareness of recent changes to workplace pensions varied by staging date, but remained almost universal for those closest to staging.

More than four in five (84%) of early stagers were spontaneously aware of recent changes to workplace pensions, this proportion being statistically the same as the 79% of middle stagers who were also spontaneously aware of the reforms. These awareness levels were significantly higher than the 7 in 10 (69%) of January 2018 employers who said they were aware of the reforms.

These awareness levels were broadly similar when compared to early stagers in spring 2016. In spring 2016, 89% of the early stagers were spontaneously aware of the reforms – a level almost matched by the 84% of the early stagers saying the same in the autumn 2016 wave.

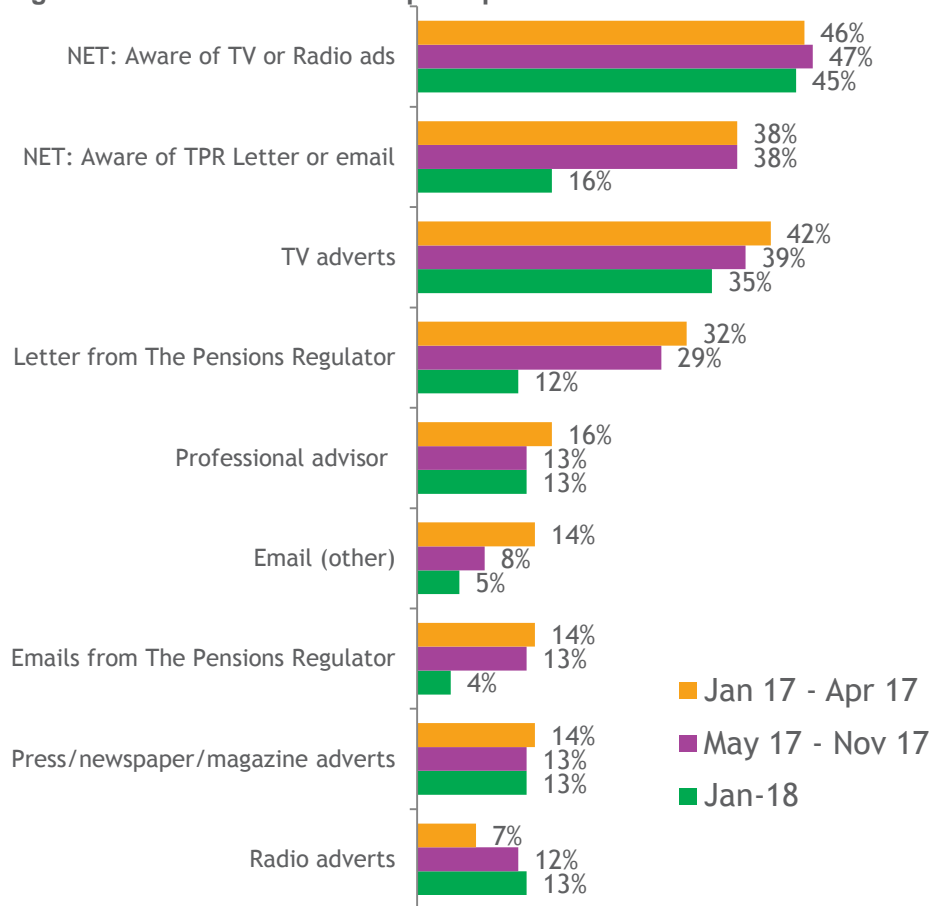
When asked about recent changes to workplace pensions that they were aware of, around half of employers (48% - 58%, depending on their distance from staging) said they were aware of the fact that employers have to put their staff into a workplace pension – these levels were again very similar to those seen among comparable employer groups in spring 2016.

Similarly to spring 2016, the aspect of the reforms that employers were next most likely to spontaneously mention was the fact that there is a new law in relation to workplace pensions. Between 20% and 25% of the three employer groups cited this aspect of the reforms.

Consistent with previous waves of the survey, employers had become aware of the changes through a wide range of sources. At this latest wave, however, it was clear that TV advertising was the most frequently cited method through which all three tranches of employers had become aware of the reforms. Over two in five (42%) of early stagers said that TV advertising was the source of their awareness, and this level was almost matched by middle stagers (39%) and January 2018 employers (35%). For employers staging in 2017, a letter from TPR was the next most likely source of awareness to be cited, with 32% of early stagers and 29% of middle stagers respectively mentioning this channel. This is lower than the 43% who mentioned it last wave, although similar to the levels found in autumn 2015.

Overall, Figure 4 below illustrates that indirect (TV/radio) sources were more likely to be the cause of pension reform awareness than direct (letter/email) sources. This position was again similar to that seen in autumn 2015.

Figure 4: Sources of workplace pension reform awareness



3.3. Awareness of automatic enrolment

Awareness levels broadly comparable with previous waves of research

TPR classes employers as having awareness of the workplace pension reforms if they have sufficient knowledge to identify what the main requirements and duties are for them when prompted. To have ‘awareness’, employers had to have knowledge of all three requirements, namely they had to know that:

- Employers will have to automatically enrol UK members of staff into a pension scheme
- Employers will have to provide a pension scheme that can be used for automatic enrolment
- Employers will have to contribute to their members of staff pensions

Awareness levels were highest among those employers closest to staging, so that early stagers had an awareness level of 86% (ie they knew all three requirements which make up this measure). Levels were similar among the middle staging employers (79%) but lower among January 2018 employers at 65%.

In general, these awareness levels were comparable to spring 2016. Early stagers from that survey had an awareness level of 86%, whilst middle stagers had an awareness level of 83%.

As seen in previous waves, awareness levels tended to be higher among small employers, with 87% of this sample group saying they were aware of the three statements included in this measure. This compared to 73% among micro employers, which in turn broke down as 78% among employers with 3-4 employees and 71% among employers with 1-2 employees.

This survey wave also saw higher awareness levels among employers with eligible jobholders (82%) compared to those with no eligible jobholders (67%).

Figure 5 below illustrates awareness scores for the three aspects of auto enrolment used to calculate the composite awareness score reported on in this section. It shows scores for the three employer groups interviewed this wave, and their equivalent groups (based on distance from staging) in spring 2016.

Figure 5: Awareness of automatic enrolment requirements by distance from staging

	Early Stagers		Middle Stagers		Later Stagers
Research Wave:	Autumn 2016	Spring 2016	Autumn 2016	Spring 2016	Autumn 2016
<i>Which of the following changes in pensions law are you aware of?</i>	<i>January – April 17</i>	<i>May – August 16</i>	<i>May – November 17</i>	<i>September 16 – March 17</i>	<i>January 2018</i>
Employers will have to automatically enrol UK members of staff into a pension scheme	96%	98%	94%	96%	80%
Employers will have to provide a pension scheme that can be used for automatic enrolment	90%	95%	83%	88%	70%
Employers will have to contribute to their members of staff pensions	95%	96%	92%	93%	83%

3.4. Understanding of automatic enrolment

Understanding levels remained at levels similar to spring 2016.

TPR classifies employers as having understanding of the workplace pension reforms if they have sufficient knowledge to identify what the main requirements and duties are for them when prompted. To have 'understanding', employers had to have knowledge of the three awareness requirements reported above (section 3.3) and two additional requirements:

- 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

As was seen with the awareness levels, understanding levels tended to be highest among those employers closest to staging, so that early stagers reported understanding levels of 68%. This level was higher than middle stagers (60%) and higher than the 46% understanding level reported for January 2018 employers. This pattern was similar to that seen in the spring 2016 wave of the survey.

While the difference in understanding levels was noticeable between small and micro employers, it was smaller than that seen for their respective awareness levels. Among small employers, understanding levels were 65%, while among micro employers it was 56%.

The main factor affecting the overall scores was lower awareness of the need to complete a declaration of compliance.

There was a difference in understanding scores among employers with eligible jobholders (65%) compared with those who do not have eligible jobholders (48%). Figure 5 (below) shows awareness of the two additional statements that employers must be aware of in order to be categorised as 'understanding' the reforms. As in the

previous section, this data is shown by employer staging date groups, comparing the equivalent groups in autumn 2016 and spring 2016.

Figure 6: Understanding of automatic enrolment requirements by distance from staging

	Early Stagers		Middle Stagers		Later Stagers
Research wave:	Autumn 2016	Spring 2016	Autumn 2016	Spring 2016	Autumn 2016
<i>Which of the following changes in pensions law are you aware of?</i>	<i>January – April 17</i>	<i>May – August 16</i>	<i>May – November 17</i>	<i>September 16 – March 17</i>	<i>January 18</i>
Employers will have to communicate to UK staff on an individual basis	91%	89%	84%	88%	70%
Employers will have to complete a declaration of compliance with the appropriate government body to confirm they have met their duties	78%	85%	70%	80%	56%

Awareness of the need to complete a declaration of compliance was lower among the middle stagers when compared to spring 2016. This measure has tended to receive the lowest awareness scores across all employers at each of the waves of research since it was introduced into the survey.

3.5. Knowledge of staging date

Accurate recall of staging date was higher among those closest to staging, when compared to those closest to staging in spring 2016.

In autumn 2016, three-quarters (75%) of early stagers were able to accurately recall their staging date. This was higher than the 57% early stagers interviewed in spring 2016, who were able to accurately recall their staging date.

Recall of staging dates among the middle stagers was accurate for 42% of these employers in autumn 2016, a similar level to that seen in the spring 2016 survey. Accurate knowledge of staging date for employers staging in January 2018 was 9%.

Figure 7 (below) illustrates the difference in recall levels among the various employer groups at this latest wave, with the spring 2016 date for the comparable group shown at the top of each column.

Figure 7: Detailed recall of staging date by proximity to staging

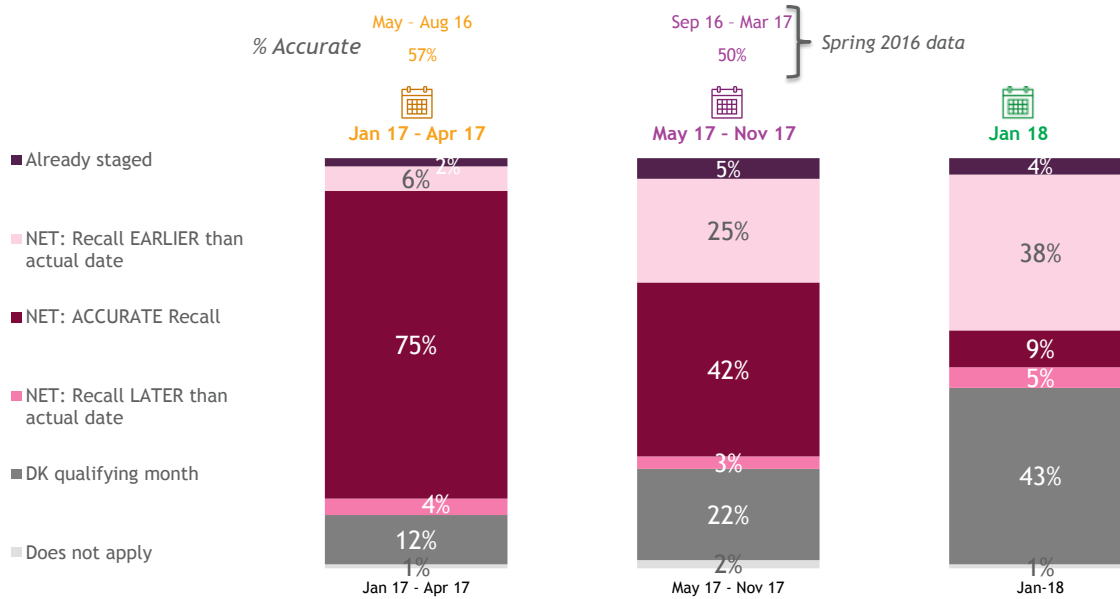


Figure 7 also clearly illustrates one other interesting point about the data in response to this question. Similar to the spring 2016 survey, there was a clear tendency to estimate a date that was earlier than their actual staging date.

4. Response to the advertising campaign

4.1. Introduction

The campaign, which is described in section 1.3, was assessed on the following measures:

- Unprompted recall
- Prompted recall (by channel: TV and radio)
- Campaign evaluation (by channel: TV and radio)
 - 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?

The campaign also included digital collateral, but for reasons of interview length, questions about this channel were not included this wave.

4.2. Unprompted recall of advertising

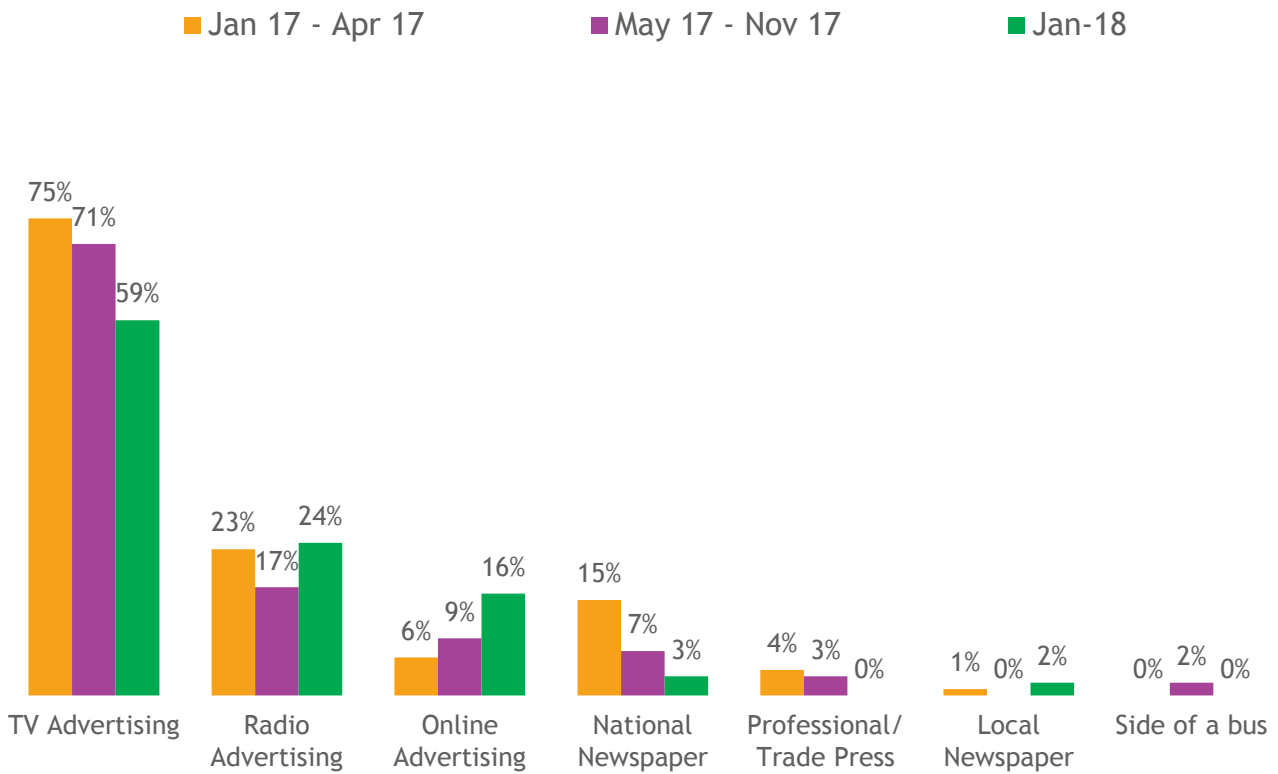
As with awareness and understanding, there was a strong relationship between spontaneous awareness of workplace pensions advertising and proximity to staging.

Over three-quarters (76%) of early stagers said they recalled seeing or hearing any workplace pensions advertising, which was higher than middle stagers (65%). January 2018 stagers were less likely to have recalled any advertising (54%).

These awareness levels showed a similar pattern to that found in spring 2016, when spontaneous awareness among early stagers was over three in four (77%), falling to 67% among the middle stagers.

Seven out of ten (70%) employers with eligible jobholders recalled seeing the advertising, compared to 58% of employers with no eligible jobholders.

Figure 8: Assumed sponsor of spontaneously recalled advertising



As has been the pattern at all waves where TV advertising has been present, it was recall of the TV adverts that dominated overall spontaneous awareness. This was true across all three staging groups of employers – particularly so for early and middle stagers where spontaneous recall of the TV adverts stood at over 70%. Among January 2018 stagers, spontaneous recall of the TV adverts was 59%. In respect of the radio and digital advertising, it was the January 2018 stagers who were most likely to cite radio or digital as their source of awareness, compared to the other employer groups. Almost a quarter (24%) of January 2018 employers spontaneously recalled radio and 16% recalled digital.

4.3. Prompted recall of advertising

Campaign reach levels compared favourably to spring 2016, with four out of five employers recalling seeing or hearing at least one advert.

Figure 9: Campaign Reach

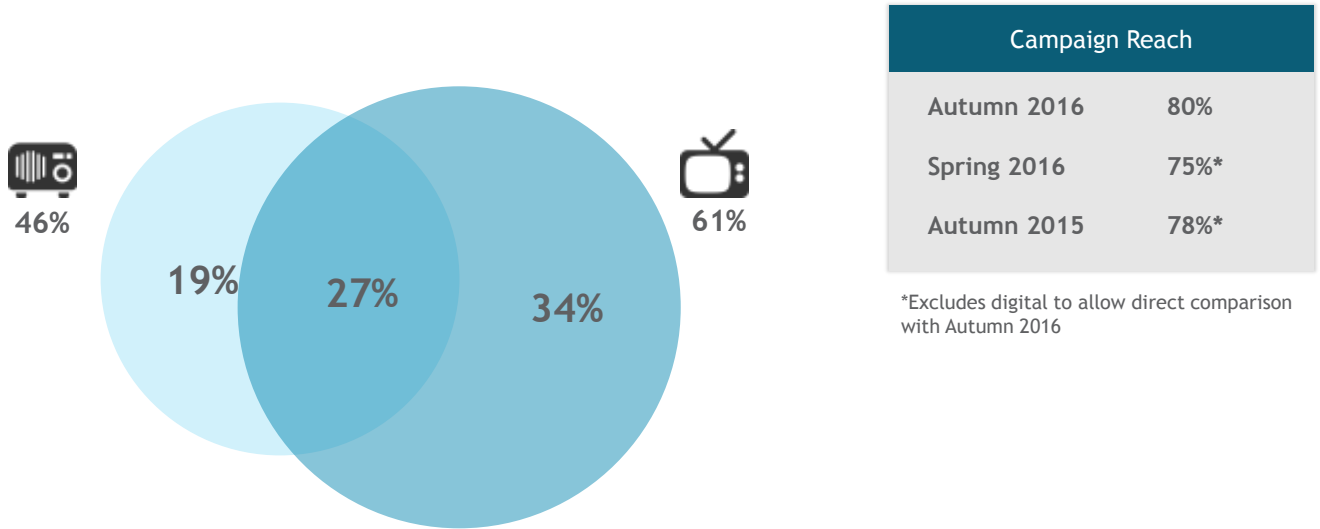


Figure 9 shows overall campaign reach, as calculated by including respondents who recall ANY aspect of the campaign that was played/shown to them in the interview. It should be noted that this reach figure does not include the impact of any digital material, which was not tested this wave. To provide a basis for comparison, the reach percentages from the two previous waves do not include digital awareness. The comparison shows that the reach figure of 80% recorded this survey wave is similar to that achieved in the two previous waves (75% in spring 2016 and 78% in autumn 2015).

4.3.1. TV advertising

Overall TV recall increased in autumn 2016, compared with spring 2016. TV adverts were seen as more directive towards help in this survey than in spring 2016.

Over three in five (61%) of the employers spoken to said they recognised these adverts, compared to 45% in spring 2016. Seven out of ten (70%) of early stagers recognised at least one of the TV adverts.

Figure 10: Television advertising evaluation

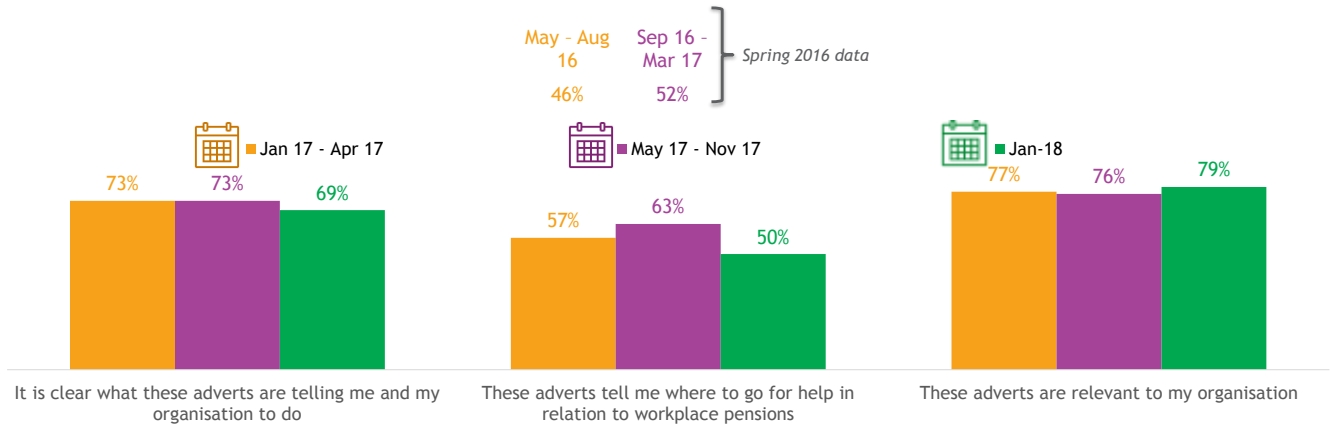
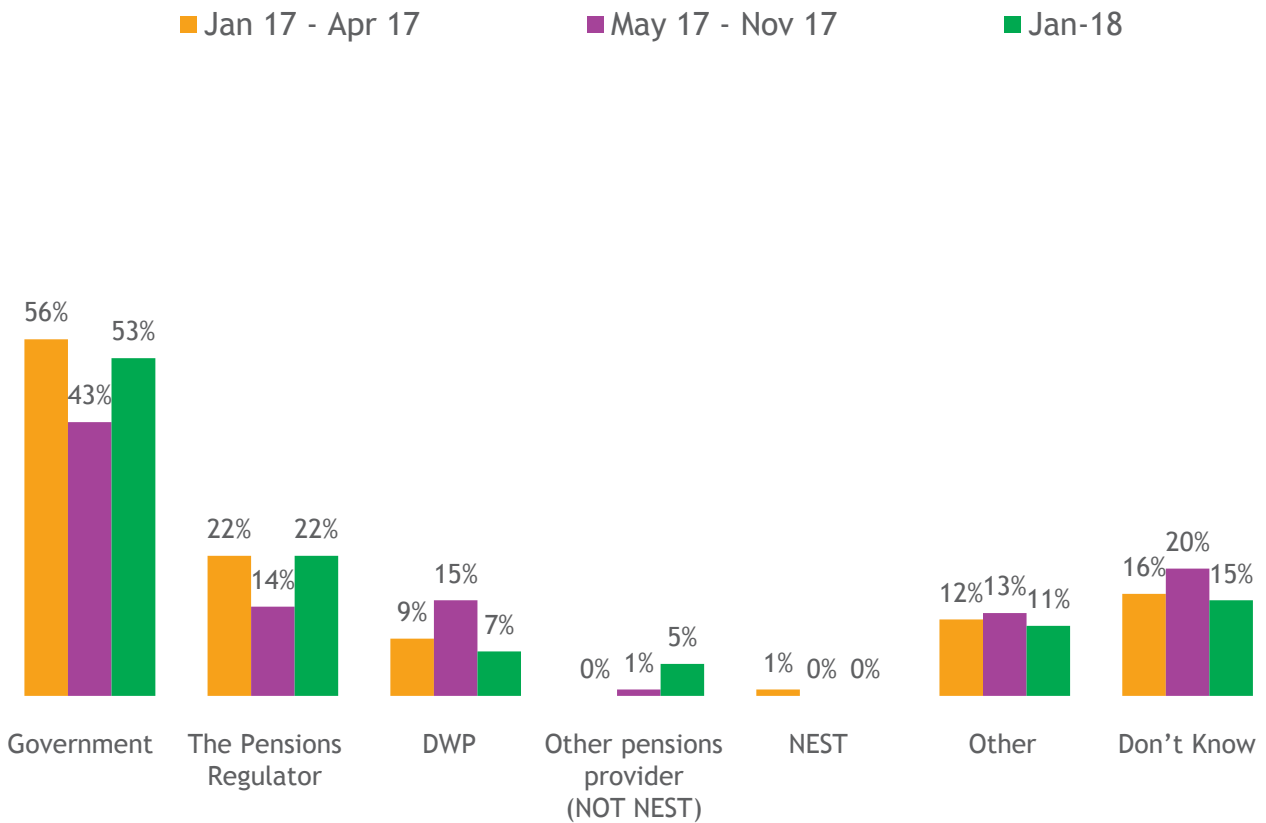


Figure 10 shows there was very little difference between the various employer groups in autumn 2016 when we look at their views on the TV adverts' **clarity**, **comprehension** and **relevance**. However, when analysing those agreeing with the statement “these adverts tell me where to go for help in relation to workplace pensions” that any differences between the employer groups were observed, with early and middle stagers being more likely to agree with this statement than later stagers.

In this survey, around three out of five early stagers (57%) and middle stagers (63%) agreed the adverts told them where to go for help. Both these proportions were 11 percentage points higher than found in spring 2016.

Figure 11: Assumed sponsor of television advertising



Similar to earlier surveys, the Government remained the most frequently assumed sponsor of spontaneously recalled advertising, with both early stagers (56%) and January 2018 employers (53%) most likely to say this, compared to 43% of middle stagers. The next most likely sponsor to be cited was The Pensions Regulator, followed by DWP – a pattern that was also consistent with the previous two waves.

4.3.2. Radio advertising

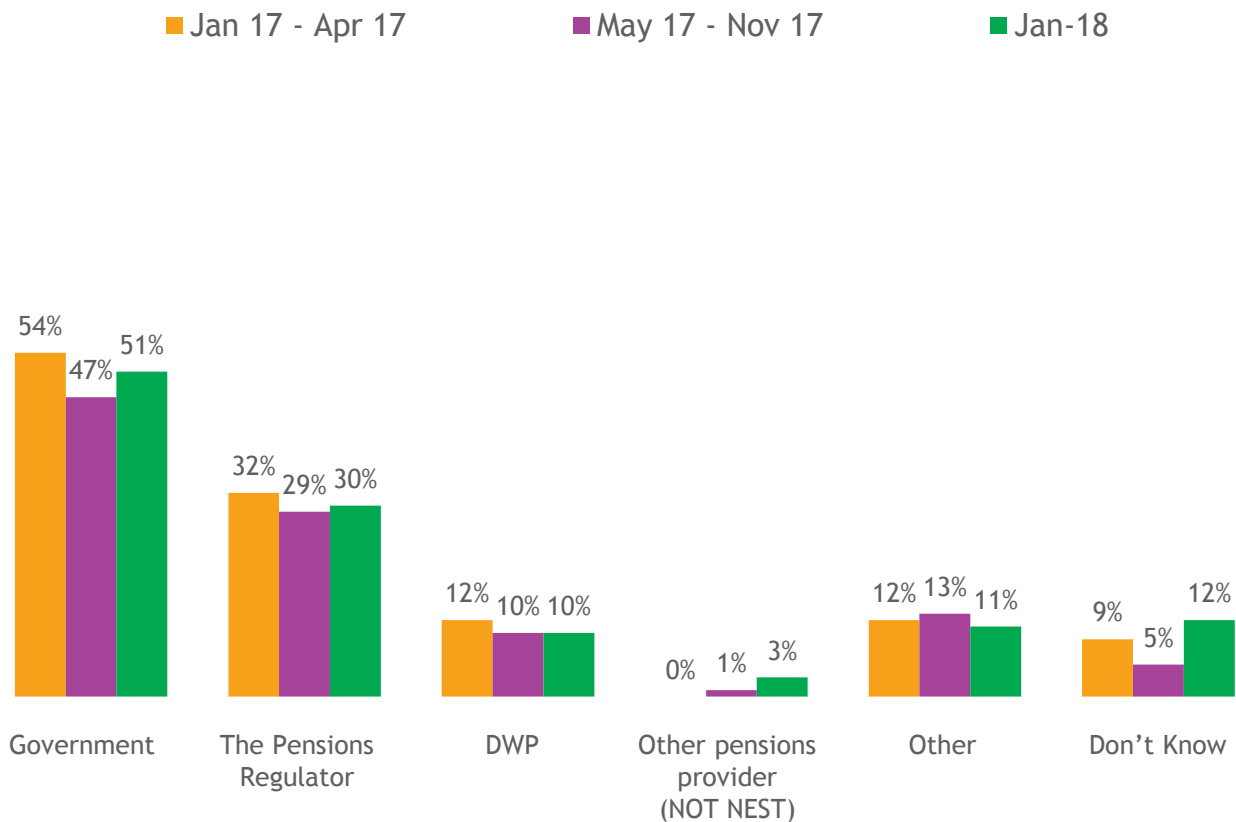
The radio advertising continued to be seen by the majority of employers as being clear on its core message. However, recall of the radio adverts was lower than was seen in spring 2016, across all three employer groups, with ratings also lower on comprehensibility and relevance.

Recall of radio advertising was almost identical across all three employer groups this wave, in contrast to the TV advertising which had higher recall among the early stagers. Around two in five of early stagers (44%) recognised the radio advert, similar to the 45% among middle stagers and 48% of January 2018 stagers.

These levels were lower than the radio recall levels seen in spring 2016: in that survey 56% of early stagers and 55% of middle stagers recognised the radio advertising.

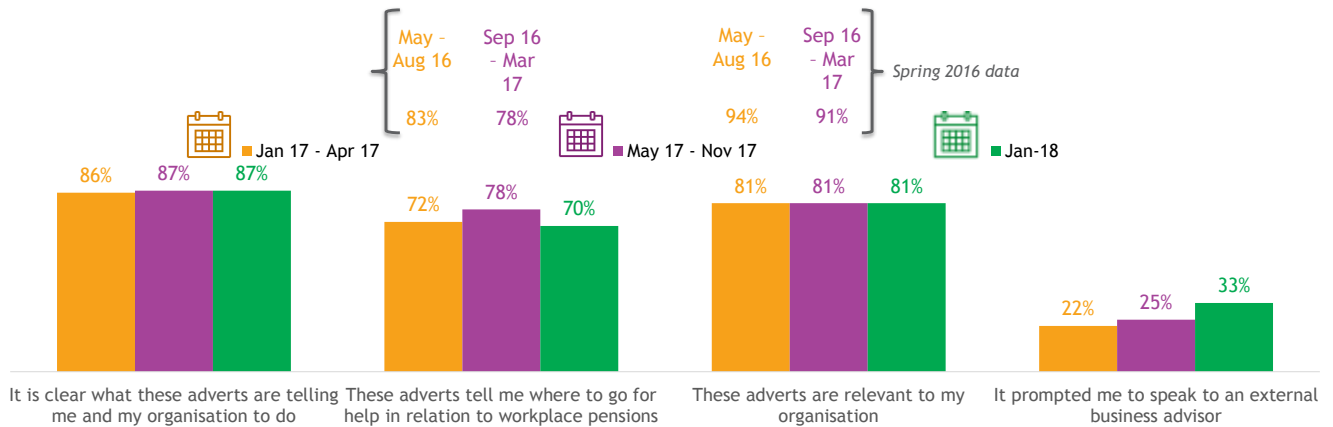
Recognition levels this wave were lowest among the micro micro (1-2 employees) employers, where 41% recognised the radio adverts, compared to 53% of larger (3-4 employees) micro and small employers (49%).

Figure 12: Assumed sponsor of radio advertising



Radio adverts were most likely to be attributed to the government ahead of any other organisation. However, it was notable that the radio adverts were more likely to be attributed to TPR than was the case for the TV adverts. This was consistent across all staging groups of employers.

Figure13: Radio advertising evaluation



There was general agreement among the employers that the radio ad was clear, where almost nine out of ten (86% - 87%) of all three employer groups agreed that it was “clear what the adverts are telling me and my organisation to do”. Agreement that the radio ad was “relevant to my organisation” also applied equally to all three employer groups, where 81% of each staging tranche agreed with this statement.

These **relevance** scores, however, were lower in autumn 2016 than spring 2016 among the early and middle stagers.

There was also a decrease in **comprehension** among early stagers this wave, with 72% agreeing the radio ad told them “where to go for help in relation to workplace pensions”, a fall of eleven points from the 83% of early stagers who agreed with this in spring 2016.

5. Preparation for automatic enrolment

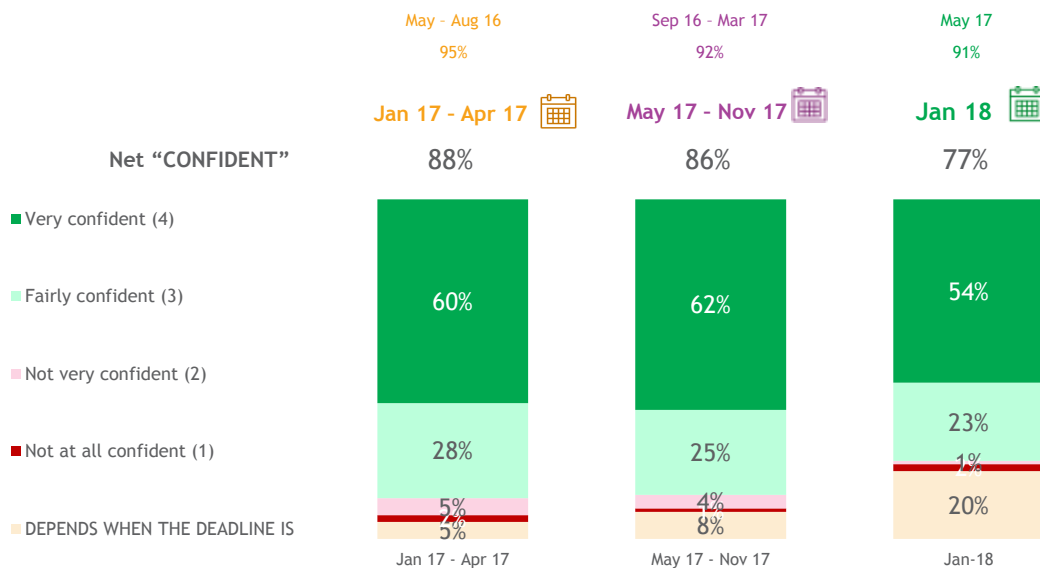
5.1. Confidence in future compliance

Employers continued to be confident in their future compliance with automatic enrolment.

Almost nine out of ten (88%) of early stagers said they were 'very' or 'fairly' confident that they would be fully compliant with the reforms. This proportion was statistically similar to the 95% of early stagers in the spring 2016 wave. Confidence levels among middle stagers were similarly high, at 86%, which again was similar to the 92% of middle stagers recorded last wave. Over three-quarters of January 2018 stagers (77%) stagers were confident they would be fully compliant.

It should also be noted that the January 2018 employer group contained the highest proportion of employers with only 1-2 employees, and that this group was also less confident than other employers with larger workforces. Between eight and nine out of ten (85%) of larger micro employers (3-4 employees) and 93% of small employers were confident they would be fully compliant. There was also a difference in confidence levels among employers with eligible jobholders (88%) compared with those who had no eligible jobholders (75%).

Figure 14: Confidence organisation will be fully compliant



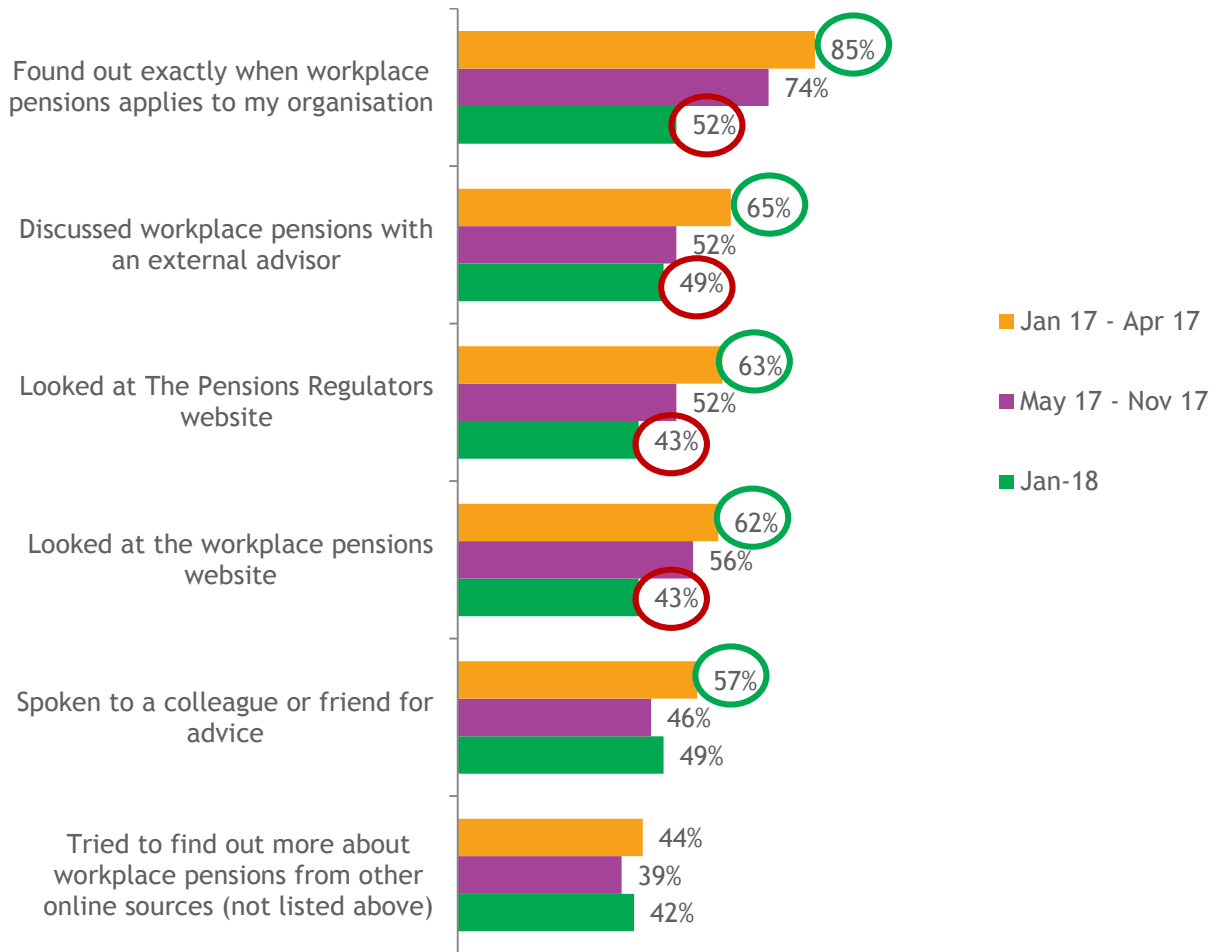
5.2. Actions taken to prepare for automatic enrolment

Nearly all employers had taken some action to prepare for automatic enrolment

Similar to spring 2016, the most common information seeking action carried out prior to automatic enrolment by employers was finding out when workplace pensions applied to their organisation. The proportion of employers who had discussed workplace pensions with an adviser increased since the spring 2016 survey.

Early stagers were more likely to have carried out information seeking actions, as shown in Figure 15, below:

Figure 15: Information seeking behaviour carried out



Those employers closest to staging were also more likely to have completed, or been in the process of completing the four key tasks measured. These proportions can be seen in Figure 16.

Figure 16: Automatic enrolment activities carried out

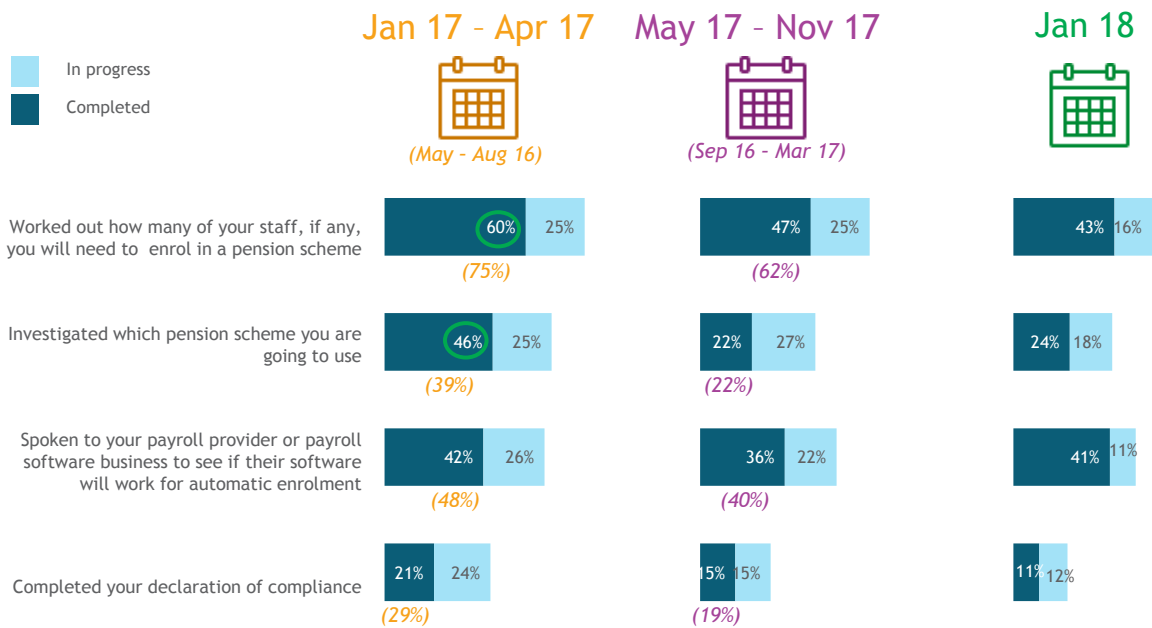


Figure 16 also illustrates that 85% of early stagers had either completed (60%) or were in the process of completing (25%) working out how many of their staff, if any, they would need to enrol in a pension scheme. This level of preparation for this particular measure was very similar to the early stagers in spring 2016 (89% total).

Among middle stagers, preparation levels were lower than for employers closest to staging, particularly in relation to investigating which pension scheme they were going to use. This pattern was similar to that seen in spring 2016. The one area where there was a difference in preparedness between employer groups between spring 2016 and autumn 2016 was in the proportions of employers who had completed working out how many of their employees they would need to enrol in a pension scheme (ie excluding those who said they were in the process of working this out). The proportion of employers who said this was lower this wave across all employer groups. In spring 2016, 75% of early stagers and 62% of middle stagers said they had completed working out how many of their staff they needed to enrol, compared to 60% and 47% respectively this wave.

5.3. Influences and triggers for preparation activities

Letters from TPR continued to be the main reported trigger for action, followed by contact with an adviser, and then advertising.

As found in previous surveys, employers were asked to state what had triggered the actions they had taken to prepare for automatic enrolment. The triggers for action found in autumn 2016 followed a pattern established in previous surveys, with the clear majority of early and middle stagers attributing the receipt of a letter or email from TPR, followed by receiving information from an adviser.

Figure 17: Triggers for information seeking behaviours

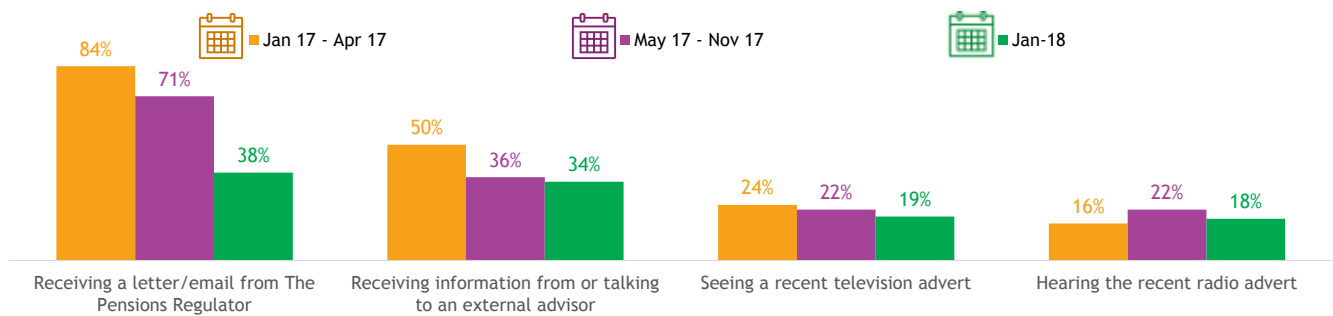


Figure 17 illustrates the role of TPR's direct communications in prompting action among the employer audience, with 84% of early stagers and 71% of middle stagers respectively saying that their information seeking behaviour had been prompted by receiving a letter/email from The Pensions Regulator. Over one in three (34%) of January 2018 stagers said an adviser had prompted them to seek information. Additionally, a minority of all three employer groups reported that either the TV or the radio adverts prompted them to seek information.

5.4. Use of external advisers

Accountants and financial advisers remained the most likely types of adviser to be consulted by employers, with differences in adviser type used more linked to the size of employer, than by proximity to staging.

The proportion of early stagers (55%) and middle stagers (41%) who said they had consulted an adviser in relation to automatic enrolment was very similar to the spring 2016 survey (53% and 46% respectively). Over one in three (36%) of employers staging in January 2018 stagers had consulted an adviser.

Within all three employer groups, there were differences in propensity to have consulted an adviser by the size of the business. Among early stagers, 72% of small businesses had consulted an adviser, compared to 43% of micro businesses, while among middle stagers 54% of small businesses had consulted an adviser, whereas 34% of micro businesses had done so.

This discrepancy by size of business filters through to the type of adviser consulted. As in spring 2016, small businesses were more likely (42%) than micro businesses (29%) to have consulted an IFA. These differences can be seen in Figure 18.

Figure 18: Types of external adviser used by size of business

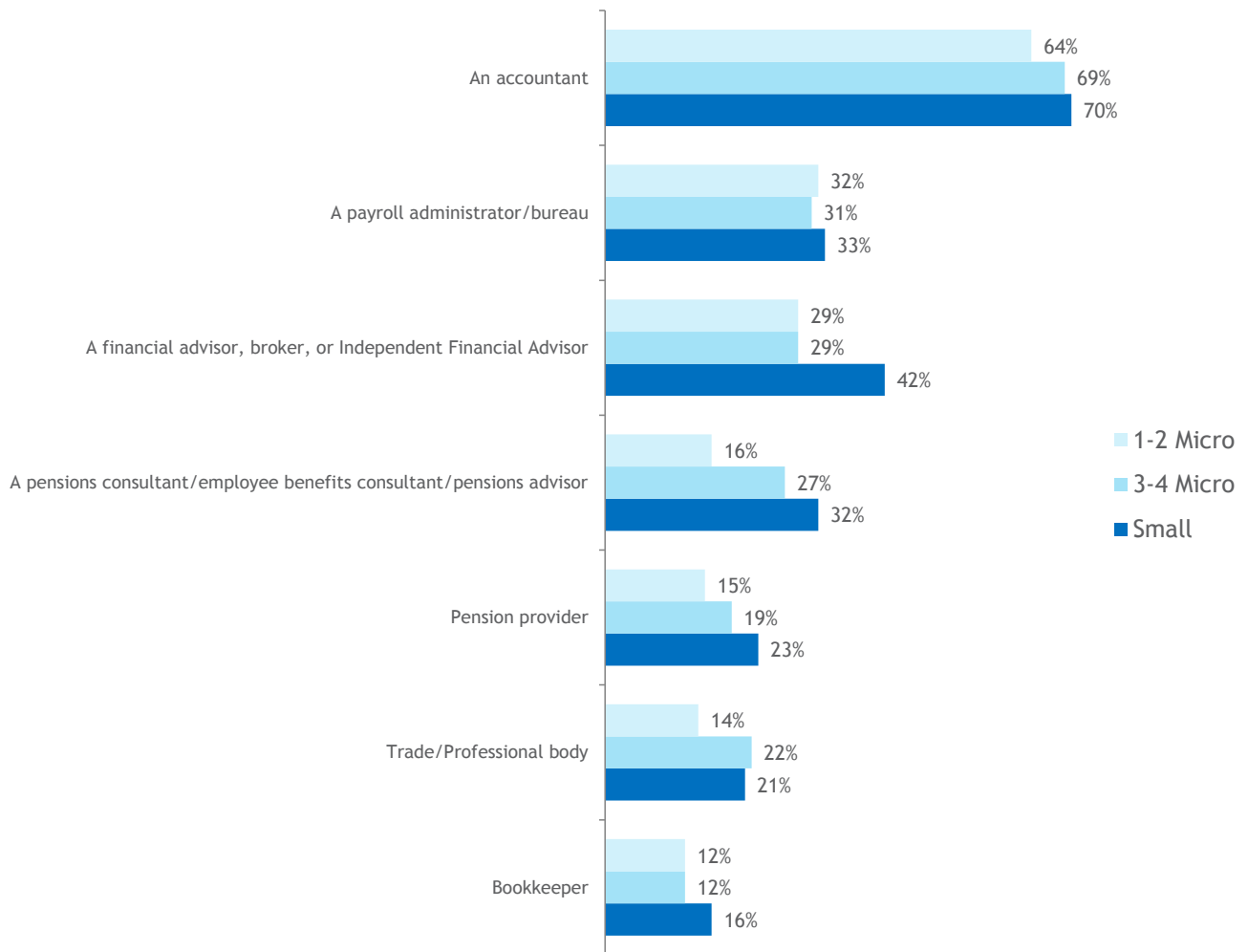
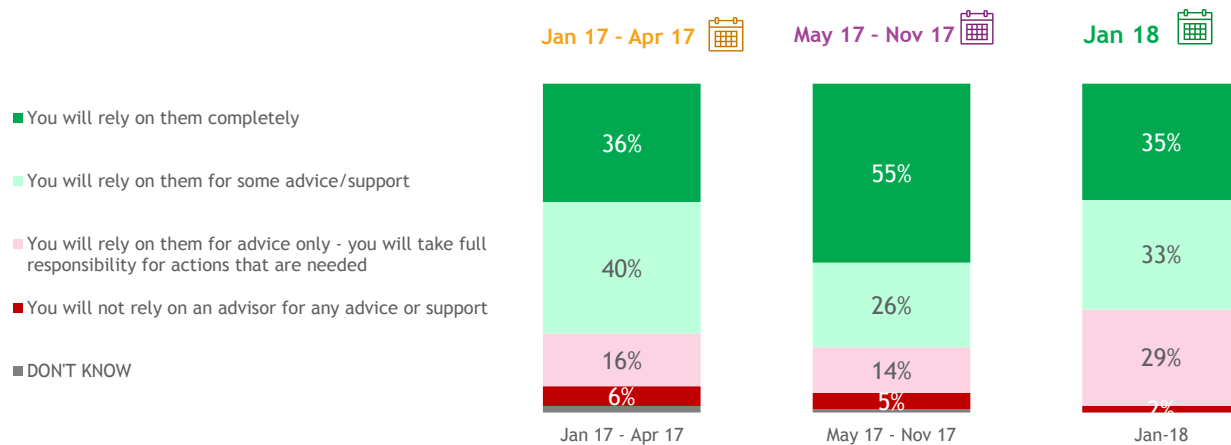


Figure 19 illustrates that employers' reliance on advisers differed by proximity to staging. Similar proportions of early stagers (36%) and January 2018 employers (35%) said they would rely completely on advisers, but among middle stagers the proportion was 55%. Not only was this higher than the other two employer groups this wave, it was also higher than the comparable group from spring 2016, where 31% of middle stagers reported they would rely completely on advisers.

Figure 19: Extent to which employers will rely on external advisers



6. Attitudes towards automatic enrolment

Consistent with previous waves, attitudes towards automatic enrolment were broadly positive. January 2018 employers were notably positive about the reforms.

Similar to spring 2016, a majority of all employers agreed that they believed that the introduction of automatic enrolment was a good idea in principle for their members of staff. A new question was also asked this wave, about whether they considered the introduction of automatic enrolment a good idea in principle.

Figure 20: Attitudes towards automatic enrolment

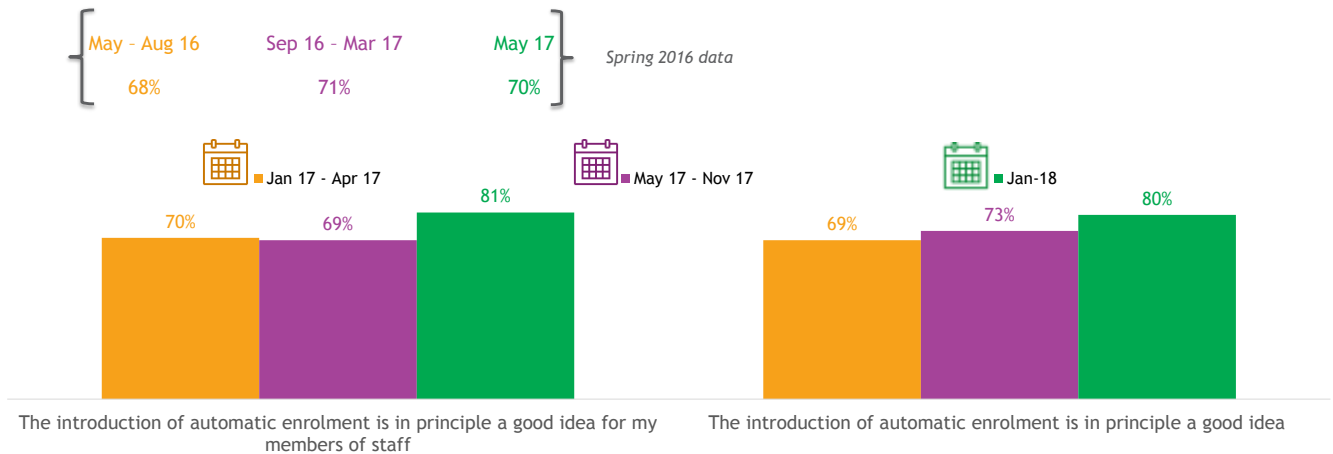


Figure 20 above shows the percentage of employers who agreed with each of the two statements shown at the bottom of the graph. These two statements examined employer attitudes towards the reforms 'in principle'. Among employers staging in 2017, around seven out of ten (69% - 70%, depending on staging date group) agreed that automatic enrolment was a good idea for their employees in principle, while more (81%) of the January 2018 stagers agreed with this statement.

Similar proportions (69% - 73% of 2017 employers, depending on staging date group) agreed that the introduction of automatic enrolment was a good idea in principle, while four in five of January 2018 employers were of this same positive opinion.

Figure 21 below shows the proportion of employers who agreed with the statement that their organisation would find it difficult financially to contribute to a workplace pensions scheme. Middle stagers were most likely to feel they would find it difficult to contribute (53%), which is higher than the 39% among the equivalent employer group who agreed with this statement in spring 2016. It was also notable that employers staging in January 2018 were far less likely to agree with this statement (than the middle stagers), with 39% agreeing.

Figure 21: Attitudes towards automatic enrolment

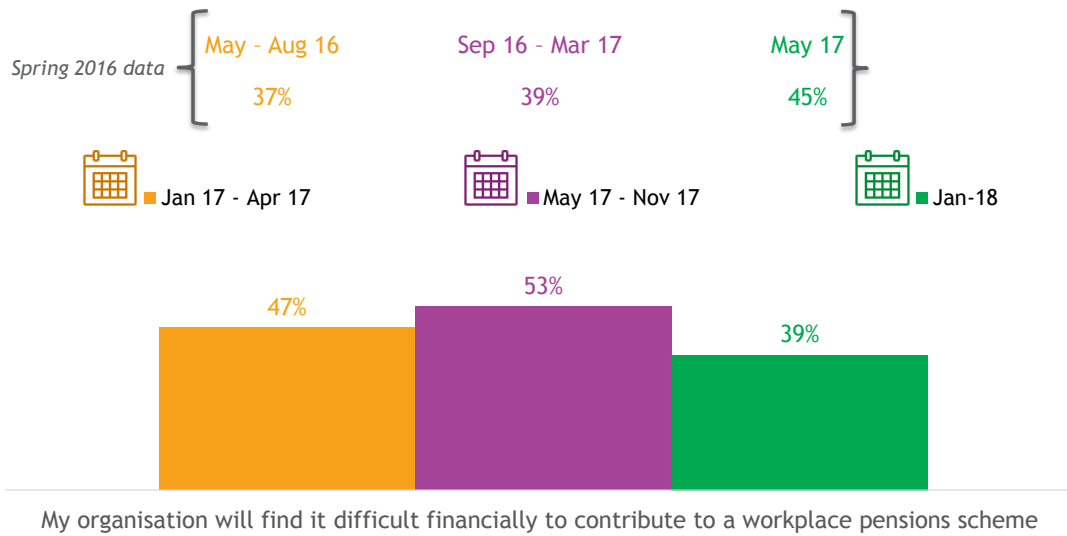
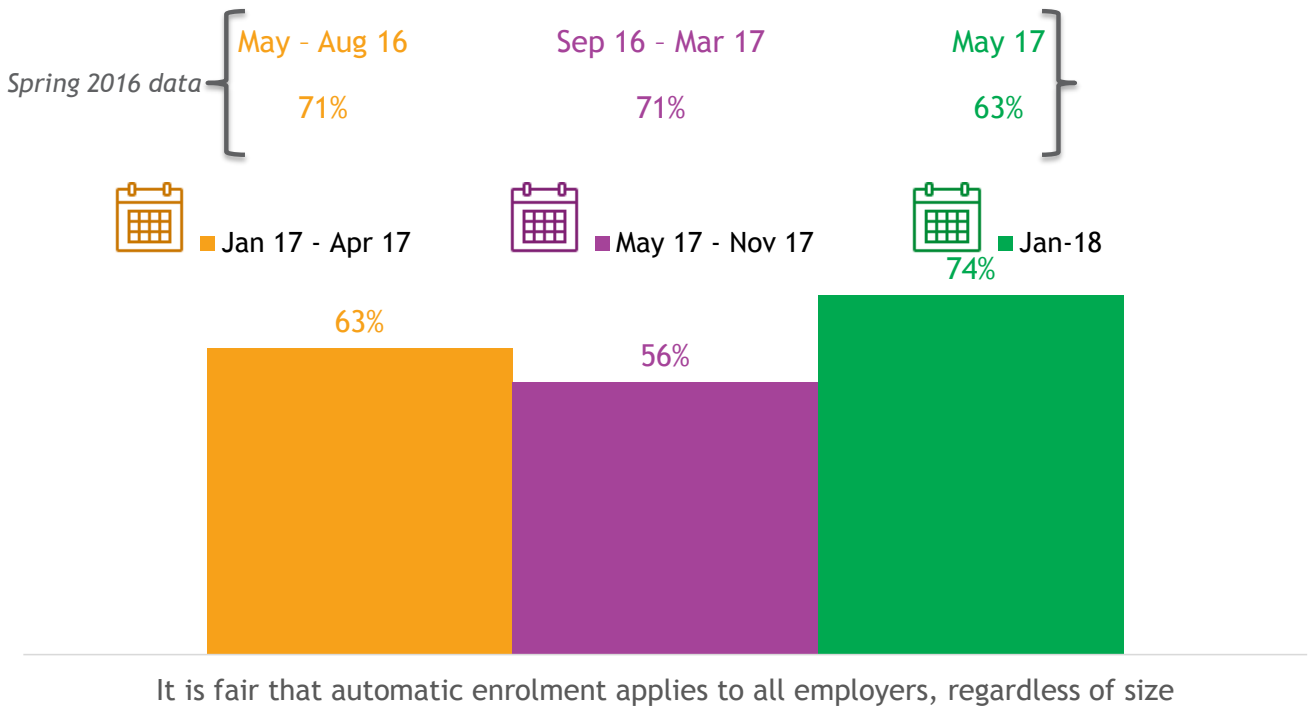


Figure 22 shows that just over half (56%) of middle stagers agreed that it was fair that automatic enrolment applies to all employers regardless of size. This was lower than the 74% of January 2018 stagers who agreed with the same statement. The figure for January to April 2017 stagers fell between these two: 63%.

Figure 22: Attitudes towards automatic enrolment



6.1. Familiarity with TPR

Familiarity with TPR was generally similar to in spring 2016.

Familiarity levels among 2017 employers were very similar to those seen among early/middle stagers in the spring 2016 wave. Among early stagers at both the autumn 2016 and spring 2016 waves, awareness of TPR's name was almost universal (98% and 99% respectively). The same was true of middle stagers where awareness was 99% in the autumn and 96% in the spring of 2016.

More than four in five (82%) of early stagers said they knew a lot or a little about TPR, while exactly 80% of middle stagers said the same thing. This compared to 86% and 83% respectively for the comparable groups in the spring 2016 wave.

While very similar proportions of employers across all three staging groups felt they 'knew a lot' about TPR, there was some variability in levels of awareness/familiarity beyond this top level of familiarity. One in eleven (9%) of middle stagers and 16% of January 2018 stagers reported that they knew a lot about TPR, while seven out of ten of all 2017 employers said they had heard the name but only knew a little about them. This proportion was lower among January 2018 employers, with 41% said they knew a little about TPR.

7. Awareness of re-enrolment, increases in minimum contributions and ongoing duties

Data around ongoing duties and planned increases in minimum contribution levels highlighted some gaps in employer knowledge, with relatively little difference by proximity to staging.

For the first time, questions were asked around the new and ongoing duties which either apply now, or will apply to all employers once they have staged. These questions were asked about the following topics:

- Awareness of re-enrolment of employees (prompted) and the current minimum contribution (spontaneous)
- Prompted awareness of phased increase in contributions
 - Aware that it is happening
 - Aware that it is happening as a first stage in April 2018 and a second stage in April 2019
 - Aware of the amount of the increases each time
- Views on this increase
- Prompted awareness of the four ongoing duties:
 - Keeping records of all automatic enrolment activities
 - Monitoring ages and earnings of new and existing staff in order to check their automatic enrolment eligibility every month
 - Enrolling staff and writing to them to let them know automatic enrolment applies to them as they become eligible
 - Paying contributions into my employees' pension scheme

There was little difference between the three employer groups when it came to their awareness of re-enrolment, with between a quarter and a third of those questioned aware of this aspect of the reforms when prompted during the interview. Among early stagers, 32% were aware of re-enrolment, which was almost exactly the same proportion as January 2018 employers (31%). The proportion aware of this aspect of the reforms among middle stagers was 25%.

Figure 23 shows awareness of the increases in the minimum pension contributions, showing the levels of awareness of the increase per se, the date it will be introduced and the minimum percentage contribution it will increase to. Respondents were asked about both the April 2018 and April 2019 increases and were told what the dates and new contribution amounts were and asked whether they were aware of them (as opposed to respondents having to name the date and amounts).

Awareness of the existence of planned increases in the minimum contribution level in April 2018 was higher among early stagers, with over half (52%) aware of this. Awareness was lower among the other employer groups: with 40% of middle stagers and 43% of January 2018 stagers.

Figure 23: Awareness of the increases in the minimum pension contributions (“phasing”)

Staging Date	Aware of increase		Knew Date		Knew new minimum contribution percentage	
	April 2018	April 2019	April 2018	April 2019	April 2018	April 2019
January – April 2017	52%	44%	32%	29%	28%	27%
May – November 2017	40%	32%	19%	17%	15%	15%
January 2018	43%	33%	20%	20%	21%	22%

Awareness of the changes in April 2018 was higher than the April 2019 changes generally.

The proportion of employers aware of all three aspects of the contributions increases (i.e. aware that it was happening and aware of the date and aware of the amounts) ranged between 22% (among early stagers) and 11% and 15% among middle and January 2018 stagers respectively. Proportions aware of all three aspects (its existence, the date and the amount) for the further increases in April 2019 were very similar at 23%, 13% and 16% for early, middle and January 2018 stagers respectively.

Once all respondents had been made aware of the increase in minimum contributions, they were asked whether they thought it was a good idea. Responses to this were consistent across the sample. Around half (46% - 52% depending on employer staging group) of all those questioned agreed that the increase in contribution rates was, in principle, a good idea, while a sizeable minority actively disagreed that this was the case. Almost two in five (38%) of early stagers disagreed that this was a good idea, similar to 36% of middle stagers.

Figure 24: Prompted awareness of ongoing duties

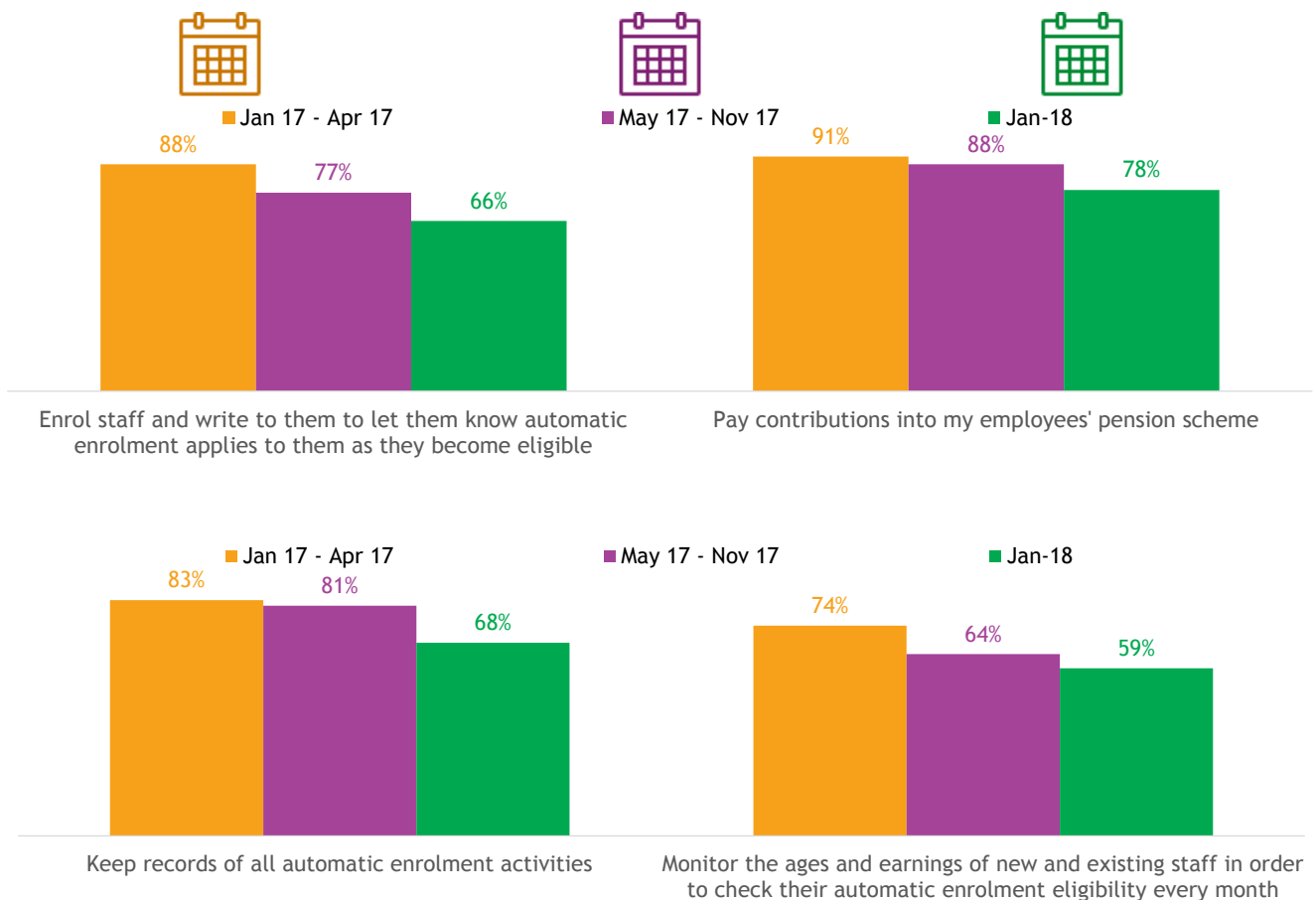


Figure 24 demonstrates that awareness of ongoing duties appears to be linked to proximity to staging. Of the four aspects, awareness levels were highest among the early stagers. With the exception of the need to monitor ages and earnings of new and existing staff in order to check their automatic enrolment eligibility each month⁵, over four in five early stagers were of their ongoing duties. Awareness of the need to monitor ages and earnings of new and existing staff was lower across all three employer groups, with 74% of early stagers, 64% of middle stagers and 59% of January 2018 stagers aware of this aspect of the reforms.

⁵ This statement is strictly speaking incorrect: the requirement is for employers to carry out this check each pay reference period.

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





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