

# Employers' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign – Spring 2015

Spring 2015 Technical Report  
June 2015



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## 1. Survey objectives and methodology

This report summarises the results from the Spring 2015 survey wave carried out by Jigsaw Research, an independent market research agency, on behalf of The Pensions Regulator (the regulator). It follows eight previous waves of research conducted on a biannual basis since March 2011.

The objectives of the research were:

1. To identify and track employers' awareness, understanding, knowledge, attitudes, actions and intended actions in relation to automatic enrolment
2. To determine sources of awareness of and information about automatic enrolment
3. To determine the impact of the employer advertising campaign and understand employers' perceptions of it
4. To understand what information and support employers have sought regarding automatic enrolment and from which sources
5. To identify any issues that prevent employers from preparing for automatic enrolment
6. To measure awareness, knowledge and associations of the regulator
7. To gain findings in relation to all of the research objectives above among the three different employer size bands and staging date bands from August 2015 to April 2017.

Before 2014 the research comprised a nationally representative telephone survey of employers operating in the UK (of which the majority were private sector companies), using contacts sourced from the Experian business database. For the last 3 waves, employer contact data was sourced from HMRC with staging date appended.

The reason for the different sampling method is that the survey now aims to assess the readiness of those small and micro employers with staging dates ranging between August 2015 and April 2017, and not those staging in later months. It was therefore important to know an employer's exact staging month, in order to enable robust sample sizes to be achieved on both an employer size and staging date basis.

Large employers, and medium employers with more than 50 employees, were excluded from the survey on the basis that they have already staged or are within four months of their staging date.

An initial screening telephone interview was conducted with employers, to establish key information and the correct contact person for the research.

As last wave, this survey was used to evaluate awareness and impact of the automatic enrolment advertising campaigns. When answering questions in the survey about the advertising, respondents accessed copies of the press and digital adverts on a dedicated website for the purposes of the survey. Stills of the DWP television advert (targeted at individuals) were also shown to respondents on this website. The radio advert was played to respondents down the telephone.

## 1.1. Reporting conventions

This report comprises the survey questions, analysed by employer size and by staging date. Employer size is analysed by:

- Small employers (5-49 employees); and
- Micro employers (1-4 employees)

Staging date analysis is based on:

- August 2015 - November 2015 (5-49 employees)
- January 2016 - November 2016 (Fewer than 50 employees)
- January 2017 - April 2017 (Fewer than 50 employees)

The survey wave comprised 585 interviews conducted during February to April 2015. The survey sample included small employers (with between 5 and 49 employees) and micro employers (with between 1 and 4 employees). All of these employers had a staging date from August 2015 onwards. The full breakdown of interviews achieved is shown in Table 1, below:

**Table 1:**

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	August to November 2015 (5-49 workers)	January to November 2016 (<50 workers)	January 2017 to April 2017 (<50 workers)
Number of interviews achieved	240	345	96	365	124

Other conventions used in this report include:

- Where the proportion of respondents coding an answer is less than 0.5%, this is indicated throughout by ‘\*’
- A base size of less than 30 is indicated with ‘^’. Where a small base size is indicated, results for these questions should be treated with caution.
- Any columns where there are no responses have been removed.

## 2. Data tables

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

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	93%	88%	94%	90%	88%
No	7%	12%	6%	10%	12%
Unweighted base	240	345	96	365	124

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

Base: All aware of recent changes to workplace pension reforms

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
TV adverts	41%	37%	40%	39%	37%
Press/ newspaper/ magazine adverts	25%	20%	26%	21%	20%
Professional advisor	26%	15%	31%	17%	17%
Website	14%	18%	17%	15%	20%
Letter from TPR	10%	20%	7%	14%	28%
Email (excl. from TPR)	19%	12%	18%	15%	12%
Radio adverts	10%	10%	9%	10%	12%
Trade body/ professional body	6%	7%	3%	8%	5%
Pension provider	10%	2%	12%	5%	3%
Emails from TPR	5%	5%	8%	4%	6%
Payroll company	8%	2%	7%	5%	3%

Internally/ from colleagues	4%	4%	4%	5%	2%
Leaflets/ booklet	4%	3%	6%	4%	2%
Events/ seminars	4%	3%	3%	4%	2%
Word of mouth	4%	2%	2%	4%	*
Professional/ trade magazine	3%	1%	3%	2%	2%
Other	6%	9%	6%	9%	6%
Don't know/ Can't remember	3%	1%	6%	1%	*
Unweighted base	222	305	90	328	109

Q3. Have you seen or heard any advertising in the last 6 months about workplace pensions or automatic enrolment?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	80%	66%	85%	67%	75%
No	20%	34%	15%	33%	25%
Unweighted base	240	345	96	365	124

Q4. And where did you see or hear any advertising about workplace pensions or automatic enrolment in the last 6 months? (Unprompted)

Base: All who have seen or heard any advertising about workplace pensions or automatic enrolment in the last 6 months

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
TV advertising	80%	75%	79%	78%	75%
Radio advert	21%	20%	23%	18%	27%
National newspaper	13%	12%	18%	9%	17%
Online via PC/ laptop	11%	6%	13%	7%	8%
Professional/ trade press	6%	2%	5%	4%	2%
Local newspaper	3%	2%	4%	2%	1%
Online via mobile/ tablet	3%	1%	2%	2%	1%
Other	7%	6%	9%	6%	6%
Don't know/ Can't remember	4%	4%	5%	4%	1%
Unweighted base	192	228	82	245	93



Q5a. And who was this advertising on behalf of? (Unprompted)

Base: All who have seen or heard any advertising about workplace pensions or automatic enrolment in the last 6 months

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
The government	48%	40%	51%	41%	45%
The Pensions Regulator (TPR)	6%	7%	9%	4%	11%
The Department of Work and Pensions (DWP)	5%	6%	5%	7%	4%
HMRC	3%	4%	4%	4%	4%
Any other pensions provider (except NEST)	2%	2%	1%	2%	2%
Professional/ trade press	*	0%	*	0%	*
Other	4%	1%	4%	2%	2%
Don't know/ Can't remember	37%	41%	30%	44%	34%
Unweighted base	192	228	82	245	93

Q5b. Thinking about the advertising you have seen or heard about workplace pensions or automatic enrolment recently, what do you remember about it?

Base: All who have seen or heard any advertising about workplace pensions or automatic enrolment in the last 6 months

[OPEN-ENDED - VERBATIM RESPONSES PROVIDED]

Q7a. Employers will have to automatically enrol UK workers into a pension scheme. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	94%	90%	99%	90%	90%
No	6%	10%	1%	10%	10%
Unweighted base	240	345	96	365	124

Q7b. Employers will have to provide a pension scheme for automatic enrolment. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	93%	83%	97%	84%	89%
No	8%	17%	3%	16%	11%
Unweighted base	240	345	96	365	124

Q7c. Employers will have to contribute to their workers' pensions. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	93%	88%	96%	88%	91%
No	7%	12%	4%	12%	9%
Unweighted base	240	345	96	365	124

Q7d. Employers will need to communicate to UK workers on an individual basis. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	83%	72%	92%	74%	71%
No	17%	28%	8%	26%	29%
Unweighted base	240	345	96	365	124

Q7e. Employers will have to complete a declaration of compliance (registration) with the appropriate government body to confirm they have met their duties. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	67%	59%	78%	58%	63%
No	33%	41%	22%	42%	37%
Unweighted base	240	345	96	365	124

Q7f. Workers eligible for automatic enrolment will need to be identified. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	85%	74%	94%	75%	77%
No	15%	26%	6%	25%	23%
Unweighted base	240	345	96	365	124

Q7g. Employers will need to keep records of their workers and the scheme(s) used for automatic enrolment. Are you aware of that change to pensions law?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	92%	79%	94%	82%	85%
No	8%	21%	6%	18%	15%
Unweighted base	240	345	96	365	124

Q9. Do you know your staging date? This is the date that the workplace pension reforms / automatic enrolment will apply to your business or organisation.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	80%	59%	92%	59%	73%
No	20%	41%	8%	41%	27%
Unweighted base	240	345	96	365	124

Q10. When is your staging date/the date when you think the changes in pensions law will apply to your business or organisation? Summary Table

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Mar 15 - Apr 15	1%	1%	*	1%	2%
Jun 15 - Jul 15	2%	0%	3%	1%	*
Aug 15 - Nov 15	34%	1%	82%	2%	1%
Jan 16 - Nov 16	25%	26%	4%	39%	3%
Beyond Nov 16	12%	19%	2%	5%	60%
Don't Know*	26%	53%	8%	54%	35%
Unweighted base	240	345	96	365	124

\* Includes those who said don't know at Q9 as well as those who didn't know their staging date

Q11. Have you seen or heard any advertising (this could have been on TV, radio, online or in a newspaper) about workplace pensions or automatic enrolment from any of these organisations in the last 6 months? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Department of Work and Pensions (DWP)	51%	36%	55%	38%	44%
The Pensions Regulator (TPR)	47%	27%	57%	28%	37%
Her Majesty's Revenue and Customs (HMRC)	40%	35%	41%	35%	40%
None of the above	28%	41%	21%	41%	31%
Unweighted base	240	345	96	365	124

Q12a. Have you heard this radio ad before today?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes - heard before	27%	23%	26%	21%	32%
Yes - heard something similar before	3%	4%	1%	4%	2%
No - not heard before	69%	72%	71%	73%	65%
Don't know	2%	1%	2%	2%	*
Unweighted base	240	345	96	365	124

Q12b. What messages, if any, did you take from the advertisement you have just heard? (Unprompted)

Base: All who recall the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
All employers need to comply	47%	42%	38%	40%	56%
I/we/my business needs to act now	40%	34%	31%	40%	33%
There is a new law in relation to workplace pensions	14%	23%	12%	18%	26%
Contact The Pensions Regulator for help	6%	8%	4%	8%	7%
Go to The Pensions Regulator's website for help	7%	7%	12%	5%	7%
I need to find out when it applies to my business / to me	3%	9%	4%	7%	7%
This doesn't apply to my organisation / me as an employer	1%	*	*	1%	*
Other	4%	3%	4%	2%	7%
None	9%	8%	15%	9%	2%
Unweighted base	70	91	26^	92	43

^ Small base

Q13a. Have you seen one or more of these ads in newspapers before today?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes - seen more than one	7%	6%	9%	6%	3%
Yes - seen one	6%	4%	10%	4%	*
No - not seen any	82%	88%	75%	88%	97%
Don't know	4%	2%	7%	2%	*
Unweighted base	170	190	92	239	29^

^ Small base

Q13b. What messages, if any, did you take from the advertisement you have just seen? (Unprompted)

Base: All who recall the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
I/we/my business needs to act now	43%	26%	47%	25%	100%
All employers need to comply	26%	32%	24%	33%	*
There is a new law in relation to workplace pensions	9%	32%	6%	29%	*
I need to find out when it applies to my business / to me	9%	*	6%	4%	*
Go to The Pensions Regulator's website for help	4%	*	*	4%	*
Other	*	5%	*	4%	*
None	30%	16%	35%	17%	*
Unweighted base	23^	19^	17^	24^	1^

^ Small base

Q14a. Have you seen one or more of these ads online before today?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes - seen more than one	10%	3%	11%	5%	6%
Yes - seen one	7%	5%	7%	6%	5%
No - not seen any	80%	89%	77%	88%	85%
Don't know	3%	2%	4%	2%	4%
Unweighted base	240	345	96	365	124

Q14b. On what type of device did you see these ads? (Prompted)

Base: All who recall the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
On a PC/laptop	83%	83%	89%	84%	69%
On a mobile	8%	7%	17%	3%	8%
On a tablet	20%	7%	11%	13%	23%
Can't remember	8%	7%	6%	5%	15%
Unweighted base	40	29 <sup>^</sup>	18 <sup>^</sup>	38	13 <sup>^</sup>

<sup>^</sup> Small base



Q14c. What messages, if any, did you take from the advertisement you have just seen?  
(Unprompted)

Base: All who recall the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
All employers need to comply	38%	45%	39%	39%	46%
I/we/my business needs to act now	35%	7%	39%	16%	23%
There is a new law in relation to workplace pensions	23%	21%	22%	26%	8%
I need to find out when it applies to my business / to me	8%	7%	11%	5%	8%
None	15%	21%	11%	18%	23%
Don't know	*	7%	*	5%	*
Unweighted base	40	29^	18^	38	13^

^ Small base

Q15a1\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

A. This advertising is relevant to my business/to me as an employer

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	3%	5%	5%	4%	4%
Tend to disagree	2%	9%	3%	9%	2%
Neither agree nor disagree	3%	2%	5%	2%	2%
Tend to agree	35%	28%	19%	32%	36%
Strongly agree	53%	52%	62%	48%	56%
DK/NA	3%	4%	5%	4%	*
Unweighted base	94	135	37	137	55

Q15a2\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

B. It is clear what this advertising is telling me and my business to do.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	1%	4%	*	5%	*
Tend to disagree	4%	7%	3%	8%	2%
Neither agree nor disagree	4%	4%	3%	4%	5%
Tend to agree	41%	36%	41%	35%	44%
Strongly agree	46%	49%	51%	46%	49%
DK/NA	3%	*	3%	1%	*
Unweighted base	94	135	37	137	55

Q15a3\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

C. This advertising makes me concerned at the consequences of not complying with automatic enrolment.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	15%	13%	14%	14%	15%
Tend to disagree	22%	13%	16%	18%	15%
Neither agree nor disagree	11%	8%	16%	9%	5%
Tend to agree	29%	35%	27%	31%	38%
Strongly agree	21%	30%	24%	27%	27%
DK/NA	2%	1%	3%	1%	*
Unweighted base	94	135	37	137	55

Q15a4\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

D. This advertising is telling me where to go for help in relation to automatic enrolment.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	3%	4%	3%	3%	5%
Tend to disagree	10%	13%	5%	13%	13%
Neither agree nor disagree	7%	4%	5%	7%	4%
Tend to agree	35%	39%	38%	36%	40%
Strongly agree	37%	35%	38%	38%	29%
DK/NA	7%	4%	11%	3%	9%
Unweighted base	94	135	37	137	55

Q15a5\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

E. This advertising stands out from other government ads aimed at me.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	12%	13%	11%	15%	7%
Tend to disagree	29%	20%	30%	24%	18%
Neither agree nor disagree	19%	27%	24%	22%	27%
Tend to agree	23%	24%	16%	23%	31%
Strongly agree	11%	11%	11%	10%	13%
DK/NA	6%	4%	8%	5%	4%
Unweighted base	94	135	37	137	55

Q15a6\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

F. It is clear that this advertising is on behalf of The Pensions Regulator.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	3%	4%	*	4%	5%
Tend to disagree	7%	7%	5%	9%	5%
Neither agree nor disagree	4%	4%	5%	4%	2%
Tend to agree	31%	27%	32%	26%	31%
Strongly agree	50%	56%	49%	55%	53%
DK/NA	4%	1%	8%	1%	4%
Unweighted base	94	135	37	137	55

Q15a7\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

G. This advertising is telling me to do something now.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	9%	3%	8%	6%	2%
Tend to disagree	6%	10%	*	12%	5%
Neither agree nor disagree	6%	7%	8%	7%	4%
Tend to agree	34%	33%	27%	35%	35%
Strongly agree	43%	44%	54%	38%	51%
DK/NA	2%	2%	3%	1%	4%
Unweighted base	94	135	37	137	55

Q15a8\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

H. I intend to do something after seeing these advertisements.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	18%	13%	27%	10%	18%
Tend to disagree	12%	13%	14%	14%	7%
Neither agree nor disagree	16%	10%	16%	12%	9%
Tend to agree	22%	29%	19%	26%	31%
Strongly agree	20%	32%	14%	28%	33%
DK/NA	12%	4%	11%	9%	2%
Unweighted base	94	135	37	137	55

Q15a9\_radio. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

I. I understand the role of the regulator.

Base: All asked about the radio advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	4%	9%	3%	9%	4%
Tend to disagree	16%	16%	11%	21%	7%
Neither agree nor disagree	10%	6%	8%	7%	9%
Tend to agree	35%	35%	38%	31%	44%
Strongly agree	33%	33%	38%	30%	36%
DK/NA	2%	1%	3%	2%	*
Unweighted base	94	135	37	137	55

Q15a1\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

A. This advertising is relevant to my business / to me as an employer.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	*	4%	*	3%	*
Tend to disagree	2%	4%	*	3%	10%
Neither agree nor disagree	4%	4%	4%	5%	*
Tend to agree	45%	35%	44%	40%	20%
Strongly agree	49%	53%	52%	49%	70%
DK/NA	*	*	*	*	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a2\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

B. It is clear what this advertising is telling me and my business to do.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	2%	7%	*	5%	20%
Tend to disagree	2%	5%	4%	5%	*
Neither agree nor disagree	2%	5%	4%	5%	*
Tend to agree	57%	38%	56%	43%	40%
Strongly agree	34%	42%	36%	40%	40%
DK/NA	2%	3%	*	3%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a3\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

C. This advertising makes me concerned at the consequences of not complying with automatic enrolment.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	13%	8%	8%	9%	20%
Tend to disagree	17%	19%	24%	16%	20%
Neither agree nor disagree	6%	11%	8%	9%	10%
Tend to agree	45%	32%	44%	38%	10%
Strongly agree	19%	28%	16%	26%	40%
DK/NA	*	1%	*	1%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a4\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

D. This advertising is telling me where to go for help in relation to automatic enrolment.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	6%	3%	4%	5%	*
Tend to disagree	2%	12%	4%	7%	30%
Neither agree nor disagree	2%	1%	*	2%	*
Tend to agree	53%	35%	60%	37%	40%
Strongly agree	34%	45%	28%	45%	30%
DK/NA	2%	4%	4%	3%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a5\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

E. This advertising stands out from other government ads aimed at me.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	17%	11%	24%	12%	*
Tend to disagree	17%	18%	16%	16%	30%
Neither agree nor disagree	21%	26%	16%	27%	20%
Tend to agree	21%	23%	16%	24%	20%
Strongly agree	19%	20%	20%	20%	20%
DK/NA	4%	3%	8%	1%	10%
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a6\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

F. It is clear that this advertising is on behalf of The Pensions Regulator.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	6%	5%	*	6%	20%
Tend to disagree	9%	14%	8%	13%	10%
Neither agree nor disagree	*	4%	*	3%	*
Tend to agree	30%	20%	40%	19%	30%
Strongly agree	55%	55%	52%	58%	40%
DK/NA	*	1%	*	1%	*
Unweighted base	47	74	25^	86	10^

^ Small base



Q15a7\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

G. This advertising is telling me to do something now.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	11%	9%	12%	8%	20%
Tend to disagree	17%	7%	20%	9%	*
Neither agree nor disagree	4%	11%	8%	8%	10%
Tend to agree	32%	28%	24%	31%	30%
Strongly agree	36%	43%	36%	42%	40%
DK/NA	*	1%	*	1%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a8\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

H. I intend to do something after seeing these advertisements.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	19%	15%	28%	12%	30%
Tend to disagree	28%	14%	20%	19%	20%
Neither agree nor disagree	6%	8%	8%	7%	10%
Tend to agree	15%	26%	12%	26%	10%
Strongly agree	28%	34%	28%	33%	30%
DK/NA	4%	4%	4%	5%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a9\_newspaper. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

I. I understand the role of the regulator.

Base: All asked about the newspaper advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	6%	9%	12%	7%	10%
Tend to disagree	19%	5%	12%	10%	10%
Neither agree nor disagree	2%	11%	4%	8%	10%
Tend to agree	47%	39%	44%	41%	50%
Strongly agree	26%	34%	28%	33%	20%
DK/NA	*	1%	*	1%	*
Unweighted base	47	74	25^	86	10^

^ Small base

Q15a1\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

A. This advertising is relevant to my business / to me as an employer.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	7%	12%	3%	13%	7%
Tend to disagree	8%	13%	6%	11%	14%
Neither agree nor disagree	4%	7%	*	7%	7%
Tend to agree	32%	34%	32%	30%	42%
Strongly agree	46%	32%	56%	37%	29%
DK/NA	2%	3%	3%	3%	2%
Unweighted base	99	136	34	142	59

Q15a2\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

B. It is clear what this advertising is telling me and my business to do.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	15%	10%	3%	13%	15%
Tend to disagree	10%	22%	12%	19%	15%
Neither agree nor disagree	7%	6%	9%	7%	3%
Tend to agree	29%	36%	24%	33%	39%
Strongly agree	37%	24%	50%	26%	27%
DK/NA	1%	1%	3%	1%	*
Unweighted base	99	136	34	142	59

Q15a3\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

C. This advertising makes me concerned at the consequences of not complying with automatic enrolment.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	14%	21%	15%	19%	17%
Tend to disagree	27%	21%	29%	25%	19%
Neither agree nor disagree	9%	8%	9%	8%	10%
Tend to agree	18%	29%	12%	25%	32%
Strongly agree	28%	20%	29%	23%	20%
DK/NA	3%	1%	6%	1%	2%
Unweighted base	99	136	34	142	59

Q15a4\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

D. This advertising is telling me where to go for help in relation to automatic enrolment.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	12%	18%	9%	18%	14%
Tend to disagree	20%	20%	21%	19%	22%
Neither agree nor disagree	6%	7%	12%	6%	3%
Tend to agree	28%	37%	29%	35%	31%
Strongly agree	29%	18%	26%	19%	29%
DK/NA	4%	1%	3%	3%	2%
Unweighted base	99	136	34	142	59

Q15a5\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

E. This advertising stands out from other government ads aimed at me.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	15%	18%	12%	18%	17%
Tend to disagree	26%	38%	21%	37%	31%
Neither agree nor disagree	22%	13%	32%	13%	19%
Tend to agree	18%	18%	24%	15%	22%
Strongly agree	17%	10%	9%	15%	12%
DK/NA	1%	3%	3%	3%	*
Unweighted base	99	136	34	142	59

Q15a6\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

F. It is clear that this advertising is on behalf of The Pensions Regulator.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	4%	15%	3%	13%	8%
Tend to disagree	17%	15%	9%	15%	22%
Neither agree nor disagree	2%	1%	3%	1%	*
Tend to agree	20%	30%	9%	29%	29%
Strongly agree	56%	40%	74%	42%	41%
DK/NA	1%	*	3%	*	*
Unweighted base	99	136	34	142	59

Q15a7\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

G. This advertising is telling me to do something now.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	7%	11%	9%	11%	7%
Tend to disagree	23%	18%	29%	21%	14%
Neither agree nor disagree	9%	4%	18%	6%	2%
Tend to agree	27%	35%	15%	32%	41%
Strongly agree	32%	31%	26%	30%	37%
DK/NA	1%	1%	3%	1%	*
Unweighted base	99	136	34	142	59

Q15a8\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

H. I intend to do something after seeing these advertisements.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	14%	15%	18%	15%	12%
Tend to disagree	20%	26%	15%	23%	31%
Neither agree nor disagree	12%	9%	12%	10%	10%
Tend to agree	27%	26%	21%	28%	27%
Strongly agree	21%	22%	24%	23%	19%
DK/NA	5%	2%	12%	2%	2%
Unweighted base	99	136	34	142	59

Q15a9\_online. I am now going to read out some things about the ad I have shown (or played) to you. Please tell me whether you agree or disagree with each?

I. I understand the role of the regulator.

Base: All asked about the online advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	9%	17%	6%	16%	12%
Tend to disagree	28%	24%	12%	26%	34%
Neither agree nor disagree	7%	9%	12%	7%	8%
Tend to agree	26%	33%	26%	30%	32%
Strongly agree	28%	17%	41%	20%	14%
DK/NA	1%	*	3%	*	*
Unweighted base	99	136	34	142	59

Q16. Have you done anything as a result of seeing or hearing any of this advertising before today?

Base: All who recall any advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	47%	37%	38%	41%	47%
No	53%	63%	62%	59%	53%
Unweighted base	105	118	45	129	49

Q17. What have you done? (Unprompted)

Base: All who have done anything as a result of seeing or hearing the advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Discussed with an external advisor	63%	34%	65%	53%	30%
Gone to The Pensions Regulator's website	12%	25%	12%	23%	13%
Tried to find out more about automatic enrolment	14%	20%	24%	19%	9%
Have spoken to a colleague/friend	16%	14%	29%	9%	17%
Found out exactly when my staging date is	10%	14%	*	17%	9%
Used The Pensions Regulator's online tools	*	5%	*	4%	*
Other	12%	23%	6%	13%	35%
Unweighted base	49	44	17^	53	23^

^ Small base

Q18. What are you likely to do as a result of seeing or hearing these ads? (Unprompted)

Base: All who haven't done anything as a result of seeing or hearing the advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Contact an external advisor to find out what I need to do	9%	15%	7%	14%	12%
Try to find out more about automatic enrolment	2%	18%	*	13%	15%
Go to The Pensions Regulator's website	5%	12%	*	14%	4%
Speak to a colleague or friend	5%	5%	*	8%	4%
Find out exactly when my staging date is	*	4%	*	3%	4%
Tell others to go to The Pensions Regulator's website	2%	*	*	1%	*
Use The Pensions Regulator's online tools	*	1%	*	1%	*
Other	7%	7%	*	7%	15%
Nothing	75%	46%	93%	46%	58%
Don't know/ Can't remember	*	1%	*	1%	*
Unweighted base	56	74	28^	76	26^

^ Small base



Q19. Have you received a letter or an e-mail from The Pensions Regulator, advising you that you are 12 months away from your staging date?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes - letter	48%	43%	63%	38%	49%
Yes - email	14%	5%	22%	7%	5%
No	34%	48%	15%	51%	40%
Don't know	10%	6%	11%	6%	7%
Unweighted base	240	345	96	365	124

Q22. Has your business or organisation consulted any external advisors about the introduction of automatic enrolment?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	65%	30%	84%	36%	35%
No	35%	70%	16%	64%	65%
Unweighted base	240	345	96	365	124

Q23. Does your business or organisation plan to consult any external advisors about the introduction of automatic enrolment?

Base: All who have not consulted any external advisors about the introduction of automatic enrolment

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	65%	30%	84%	36%	35%
No	35%	70%	16%	64%	65%
Unweighted base	85	242	15^	232	80

^Small base

Q24a. Who did you consult with in relation to automatic enrolment? (Unprompted)

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

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Accountant/ auditor	32%	50%	28%	47%	36%
Financial advisor / broker / IFA	26%	25%	28%	23%	27%
Pension provider	16%	5%	22%	5%	11%
Pensions consultant/ employee benefits consultant/ pensions advisor	14%	9%	14%	8%	18%
Trade/ Professional body	8%	6%	5%	9%	5%
Payroll administrator/ bureau	5%	3%	6%	4%	2%
Payroll software company	5%	4%	4%	4%	7%
Pension administrator	5%	4%	7%	3%	2%
Bank	3%	1%	1%	3%	*
HR advisor/ outsourced HR services	1%	2%	1%	2%	*
Lawyer	1%	*	1%	1%	*
Bookkeeper	*	2%	*	*	5%
Other	2%	2%	2%	2%	*
Don't know/ Can't remember	2%	*	2%	1%	*
Unweighted base	155	103	81	133	44

Q24b. Who do you plan to consult with in relation to automatic enrolment? (Prompted)

Base: All who plan to consult external advisors about the introduction of automatic enrolment

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Accountant/ auditor	42%	59%	38%	54%	55%
Financial advisor / broker / IFA	16%	19%	25%	17%	18%
Pension provider	16%	7%	38%	8%	8%
Payroll administrator/ bureau	12%	5%	25%	7%	4%
Bookkeeper	2%	3%	*	3%	2%
Other	7%	5%	*	5%	8%
Don't know/ Can't remember	26%	21%	13%	21%	29%
Unweighted base	57	135	8 <sup>^</sup>	135	49

<sup>^</sup>Small base

Q25. Thinking about the overall process of automatic enrolment, which of these statements describes the extent to which you think your business or organisation will rely on an adviser to help you through the process? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
You will rely on them completely for help and advice	23%	25%	23%	22%	31%
You will rely on them for some help and advice but will do some things yourselves	45%	39%	52%	42%	31%
You will just rely on them for advice but not for any action	17%	13%	15%	14%	17%
You will be completely self-reliant	10%	17%	8%	16%	15%
It depends	3%	3%	1%	4%	2%
Don't know	2%	2%	1%	1%	4%
Unweighted base	240	345	96	365	124

Q26a. Which of the following government websites, if any, have you visited to find out about automatic enrolment? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
The Pensions Regulator (TPR)	45%	28%	63%	30%	31%
HMRC	42%	26%	45%	33%	23%
Department for Work and Pensions (DWP)	24%	13%	36%	15%	11%
The Pensions Advisory Service (TPAS)	18%	10%	23%	12%	11%
Government generally (no specific site)	14%	8%	22%	10%	2%
The Money Advice Service (MAS)	3%	2%	2%	2%	2%
Other	0%	1%	*	1%	*
None	31%	53%	17%	48%	52%
Unweighted base	240	345	96	365	124

Q26b. And which of those government websites, if any, are you likely to visit in the future to find out about automatic enrolment?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
The Pensions Regulator (TPR)	56%	47%	60%	47%	52%
HMRC	43%	45%	34%	47%	44%
Department for Work and Pensions (DWP)	23%	21%	21%	20%	27%
The Pensions Advisory Service (TPAS)	16%	13%	17%	13%	15%
Government generally (no specific site)	10%	8%	9%	9%	6%
The Money Advice Service (MAS)	7%	7%	6%	7%	7%
Other	4%	3%	3%	3%	2%
None	13%	19%	16%	16%	17%
Unweighted base	240	345	96	365	124

Q27. Which of the following best describes the extent to which your business or organisation has prepared for the introduction of automatic enrolment? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
You have fully implemented your plans	5%	3%	10%	3%	3%
You have drawn up plans and started to act on them	28%	6%	42%	11%	6%
You have drawn up plans but not yet acted on them	15%	9%	20%	10%	7%
You have begun drawing up plans	23%	25%	19%	24%	28%
You have not done anything yet	29%	55%	9%	50%	54%
Don't know	1%	1%	*	1%	2%
Unweighted base	240	345	96	365	124



Q28. Thinking about all of the stages an employer needs to go through to prepare for automatic enrolment approximately how long do you think the process will take from understanding how the reforms affect your business or organisation through to the date the duties start?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
1-2 weeks	7%	14%	8%	12%	10%
3-4 weeks	4%	5%	2%	4%	6%
1-3 months	31%	28%	35%	29%	27%
4-6 months	23%	17%	23%	19%	17%
7-12 months	13%	8%	15%	10%	8%
13-18 months	3%	2%	5%	2%	3%
19 months - 2 years	0%	0%	*	0%	1%
Over 2 years	0%	*	1%	*	*
Don't know	18%	26%	10%	25%	27%
Unweighted base	240	345	96	365	124

Q29. How confident are you that your business or organisation will have done everything it needs to do by the declaration of compliance deadline set for you? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Not at all confident	0%	3%	*	3%	1%
Not very confident	3%	2%	2%	2%	3%
Fairly confident	21%	25%	20%	26%	18%
Very confident	73%	63%	77%	62%	74%
Depends when the deadline is	1%	4%	*	4%	3%
Don't know	0%	2%	1%	1%	1%
Respondent does not think it applies to their organisation	1%	0%	*	1%	*
Unweighted base	240	345	96	365	124

Q30. I am going to read out a list of some things employers may need to do to prepare for the workplace pension reforms.

a. Investigated which pension scheme you are going to use.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Begun this	31%	12%	39%	16%	17%
Completed it	29%	10%	47%	14%	8%
Not yet begun this	38%	75%	14%	67%	74%
Not applicable	3%	3%	1%	4%	1%
Unweighted base	240	345	96	365	124

Q30. I am going to read out a list of some things employers may need to do to prepare for the workplace pension reforms.

b. Worked out how many of your employees you will need to enrol in a pension scheme.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Begun this	25%	13%	31%	16%	14%
Completed it	41%	46%	52%	44%	37%
Not yet begun this	32%	40%	17%	38%	48%
Not applicable	2%	1%	*	2%	1%
Unweighted base	240	345	96	365	124

Q30. I am going to read out a list of some things employers may need to do to prepare for the workplace pension reforms.

c. Spoken to your payroll provider to see if their software will work for automatic enrolment.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Begun this	15%	11%	19%	11%	12%
Completed it	53%	20%	71%	28%	20%
Not yet begun this	29%	56%	10%	49%	59%
Not applicable	4%	12%	*	11%	9%
Unweighted base	240	345	96	365	124

Q31a. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

A. The introduction of automatic enrolment is in principle a good idea for your workers.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	10%	14%	7%	13%	15%
Tend to disagree	7%	10%	5%	10%	8%
Neither agree nor disagree	4%	8%	2%	7%	6%
Tend to agree	33%	33%	36%	34%	26%
Strongly agree	46%	34%	49%	34%	45%
DK/NA	1%	2%	*	2%	*
Unweighted base	240	345	96	365	124

Q31d. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

D. My organisation will find it difficult financially to contribute to a pension scheme.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	24%	19%	27%	20%	20%
Tend to disagree	20%	19%	23%	17%	25%
Neither agree nor disagree	11%	8%	16%	7%	10%
Tend to agree	20%	21%	17%	23%	19%
Strongly agree	20%	26%	16%	27%	22%
DK/NA	4%	6%	2%	6%	4%
Unweighted base	240	345	96	365	124

Q31e. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

E. I think it will be easy to select a pension scheme.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	18%	16%	17%	16%	19%
Tend to disagree	18%	19%	18%	19%	19%
Neither agree nor disagree	10%	16%	10%	14%	13%
Tend to agree	29%	27%	27%	28%	25%
Strongly agree	20%	14%	26%	15%	15%
DK/NA	5%	8%	2%	7%	10%
Unweighted base	240	345	96	365	124

Q31f. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

F. Automatic enrolment applies to all employers, regardless of size.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	4%	6%	2%	5%	6%
Tend to disagree	5%	8%	6%	7%	5%
Neither agree nor disagree	3%	3%	2%	3%	2%
Tend to agree	33%	30%	25%	32%	34%
Strongly agree	52%	51%	59%	49%	51%
DK/NA	5%	2%	5%	3%	2%
Unweighted base	240	345	96	365	124

Q31g. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

G. I understand the role of the Pensions Regulator.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	5%	10%	3%	8%	9%
Tend to disagree	14%	15%	11%	15%	17%
Neither agree nor disagree	7%	7%	5%	7%	8%
Tend to agree	42%	39%	41%	42%	34%
Strongly agree	30%	28%	38%	26%	31%
DK/NA	2%	1%	2%	1%	1%
Unweighted base	240	345	96	365	124

Q31h. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

H. We tend to leave implementing government legislation until the last minute.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	35%	23%	38%	26%	27%
Tend to disagree	33%	22%	39%	25%	22%
Neither agree nor disagree	7%	10%	8%	9%	7%
Tend to agree	17%	25%	10%	24%	23%
Strongly agree	6%	19%	4%	15%	20%
DK/NA	1%	1%	1%	2%	1%
Unweighted base	240	345	96	365	124

Q31i. To what extent do you agree or disagree with the following statements, in relation to Automatic Enrolment?

I. I do not need to do anything to comply with automatic enrolment.

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Strongly disagree	71%	57%	75%	59%	62%
Tend to disagree	15%	19%	16%	19%	16%
Neither agree nor disagree	1%	4%	1%	3%	3%
Tend to agree	5%	7%	3%	8%	4%
Strongly agree	6%	7%	5%	6%	7%
DK/NA	2%	7%	*	5%	7%
Unweighted base	240	345	96	365	124

Q32. The Pensions Regulator is responsible for informing and making sure employers comply with the new duties. How familiar are you with The Pensions Regulator? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Know a lot about them	15%	6%	20%	8%	6%
Have heard the name but only know a little about them	65%	52%	72%	55%	55%
Have heard the name but know nothing about them	17%	28%	8%	25%	29%
Never heard of them before this survey	3%	14%	*	12%	10%
Unweighted base	240	345	96	365	124

Q34. On balance, how useful has the information from The Pension's Regulator website been? (Prompted)

Base: All who have used the TPR website

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Not at all useful	*	2%	*	1%	3%
Not very useful	4%	6%	2%	6%	5%
Neither nor	5%	8%	5%	6%	8%
Fairly useful	46%	52%	45%	51%	50%
Very useful	45%	30%	48%	33%	34%
Don't know	*	2%	*	2%	*
Unweighted base	108	98	60	108	38

Q36. These are 2 stills from a recent TV campaign. Have you seen this TV ad before today?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes - seen before	70%	59%	69%	62%	63%
Yes - seen something similar before	5%	4%	6%	4%	4%
No - not seen before	24%	35%	23%	32%	33%
Don't know	2%	2%	2%	2%	*
Unweighted base	240	345	96	365	124



Q37. Which organisation do you think this ad was shown on behalf of? (Unprompted)

Base: All who recall the TV advertising

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
The Department of Work and Pensions (DWP)	16%	13%	10%	14%	19%
The Pensions Regulator (TPR)	27%	28%	36%	24%	30%
National Employment Savings Trust (NEST)	1%	0%	1%	0%	*
Her Majesty's Revenue and Customs (HMRC)	5%	8%	6%	6%	10%
The government unspecified	13%	15%	11%	15%	17%
Other	7%	4%	4%	4%	10%
Don't know/ Can't remember	34%	37%	38%	41%	20%
Unweighted base	179	217	72	241	83

Q38. This is a letter that has recently been sent to employers by The Pensions Regulator. Do you recall receiving this letter in the last few weeks?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	50%	48%	53%	39%	72%
No	43%	45%	40%	52%	22%
Don't know	8%	8%	7%	8%	6%
Unweighted base	240	345	96	365	124

### F3. What is the main business activity at this establishment?

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Agriculture, Hunting and Forestry	2%	6%	2%	5%	6%
Fishing	*	*	*	*	*
Mining and Quarrying	0%	*	*	*	1%
Electricity, Gas and Water Supply	1%	0%	1%	1%	*
Manufacturing	15%	9%	18%	9%	15%
Construction	10%	8%	11%	8%	10%
Wholesale or retail trade, including fuel sales, or sale or repair of motor vehicles	8%	8%	4%	8%	10%
Wholesale trade, excluding fuel sales, or sale or repair of motor vehicles	2%	1%	1%	2%	2%
Retail trade, excluding fuel sales, or sale or repair of motor vehicles	9%	9%	5%	10%	10%
Accommodation and food services	4%	2%	5%	2%	2%
Transport, storage or communication	3%	2%	4%	2%	3%
Information technology and communication services	4%	9%	5%	7%	7%
Financial and insurance services	1%	5%	*	3%	6%
Property services	4%	4%	1%	4%	6%
Professional, scientific and technical services	5%	8%	5%	8%	6%
Business administration and support services	6%	7%	10%	8%	*
Education	2%	1%	1%	1%	2%
Health or social work, including charities, residential homes, or crèches/ nurseries	16%	10%	16%	12%	11%
Arts, entertainment, recreation and other services	4%	4%	3%	6%	1%
Community, social or personal service activities	2%	3%	4%	2%	2%
Public sector or public administration or defense	1%	2%	2%	2%	2%
Unweighted base	240	345	96	365	124

F4a. How often do you personally use the internet for business purposes? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Never	1%	4%	1%	3%	2%
Rarely	2%	4%	1%	3%	4%
Sometimes	8%	16%	9%	15%	11%
Everyday	89%	76%	89%	79%	82%
Unweighted base	240	345	96	365	124

F4b. How often do you personally listen to commercial radio? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Never	20%	27%	20%	24%	28%
Rarely	27%	22%	25%	26%	16%
Sometimes	23%	20%	24%	21%	20%
Everyday	30%	31%	31%	29%	35%
Unweighted base	240	345	96	365	124

F4c. How often do you personally read a national newspaper? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Never	20%	21%	17%	21%	23%
Rarely	30%	27%	31%	28%	24%
Sometimes	30%	30%	28%	31%	29%
Everyday	21%	22%	24%	20%	24%
Unweighted base	240	345	96	365	124

F5. Which of the following, if any, do you offer to your employees? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
A pension scheme which both the employee and employer pay into	37%	11%	47%	16%	19%
A pension scheme which the employee, but not the employer, pays into	13%	3%	14%	7%	5%
We do not offer a pension scheme to employees	50%	81%	38%	74%	74%
Other	1%	5%	2%	4%	2%
Unweighted base	240	345	96	365	124

F5. Does your business use electronic systems for business administration purposes such as for tax, payroll and pension? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	95%	83%	96%	87%	85%
No	4%	16%	3%	12%	14%
Don't know	1%	1%	1%	1%	1%
Unweighted base	240	345	96	365	124

F6. And does your business ever get a third party to electronically submit or file business records on your behalf? (Prompted)

Base: All respondents

	Size of employer		Staging date		
	Small (5-49 workers)	Micro (1-4 workers)	Aug 15 to Nov 15	Jan 16 to Nov 16	Jan 17 to Apr 17
Yes	62%	61%	53%	62%	65%
No	36%	38%	43%	37%	34%
Don't know	2%	1%	4%	0%	1%
Unweighted base	240	345	96	365	124

### 3. Jigsaw Research Limited - Terms of Business

- 1) We undertake not to disclose the Client's identity, the results of the project, or any information obtained in confidence regarding the Business of the Client, without first obtaining the Client's approval. Similarly, respondents shall remain anonymous to the Client and all reasonable precautions will be taken to avoid embarrassing them.
- 2) Confidential research specifications provided by the Client shall remain confidential to the Client. Similarly, proposals provided by us, when it receives neither the commission nor payment for the proposals, remain our property and their contents shall not be revealed to any third party or used by the Client
- 3) Completed interview records remain our property, and we shall be entitled to destroy them one year after the end of fieldwork. Within this period, copies may be made available to the Client on request, at additional cost.
- 4) Reports and other records provided by us are normally for use within the Client's organisation or those of its consultants, and only on the Client's Business. If wider circulation of results is intended, our name may not be quoted in connection with the study until the exact form of any communication has been agreed by us. The Client undertakes to inform us of any intended wider publication prior to release and to offer identification of us as the supplier of the work to be published.
- 5) The latest quotation of cost will be regarded as the agreed fee, and will be invoiced 50% on commission, 40% on commencement of fieldwork and 10% on completion of the project. Payments are due within 14 days of invoice date. Quotations are valid for 2 months from date of issue. Should this period be exceeded we reserve the right to re-quote. Payments overdue by more than 28 days will be subject to an interest charge of 2% per month.
- 6) All quotations, are exclusive of Value Added Tax.
- 7) If, at any time, the Client requests that any aspect of the project be changed, we reserve the right to re-quote. If, after commission, the Client is responsible for any rearrangement, curtailment or cancellation, the Client shall be liable for all costs incurred.
- 8) All projects are quoted and invoiced in sterling. Should delays occur involving additional costs not envisaged at the time of commission we reserve the right to pass on extra cost to the Client.
- 9) In the event that the completion of the project is rendered impossible or has to be deferred because of circumstances beyond our control we will endeavour to consult the Client as to whether the project should be cancelled, postponed or modified. If cancelled, we shall be entitled to be paid all fees/charges already committed or incurred. If postponed or modified, we shall be entitled to revise the quotation.
- 10) The Client accepts that we cannot be liable for consequences of any action based on any report we produce or its interpretation.
- 11) Acceptance by the Client of our quotation is deemed to include acceptance of these Terms of Business.



[www.jigsaw-research.co.uk](http://www.jigsaw-research.co.uk)

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