



Intermediaries' awareness, understanding and activity in relation to automatic enrolment

Autumn 2014

Technical Report



A report for: **The Pensions Regulator**

Presented by: GfK NOP Financial

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The Pensions
Regulator

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1.0 Introduction

This research was carried out by GfK on behalf of The Pensions Regulator (the regulator). It follows a series of previous biannual survey waves conducted since 2011.

This technical report contains data tables for all questions included on the Autumn 2014 wave of the survey and supports the narrative and results in the full written report¹, also prepared by GfK.

1.1 Research objectives

The overarching aim of the survey was to monitor levels of awareness and understanding of the workplace pension reforms among intermediaries.

The specific objectives of the research were:

- to identify and track awareness, understanding, knowledge, attitudes and intended actions in relation to their role in pension reforms among intermediaries
- to determine sources of awareness of and information about automatic enrolment
- to determine the extent to which intermediaries currently or are intending to assist their clients prepare for the reforms
- to understand what specific tasks and activities intermediaries are or will be involved in regarding automatic enrolment
- to identify the intermediaries' own knowledge gaps and main challenges that intermediaries face

1.2 Survey methodology

1.2.1 Methodology and sample

The survey took the form of a telephone survey of intermediaries operating in the UK, with 575 interviews conducted via Computer Aided Telephone Interviewing

¹ See the main report at www.tpr.gov.uk/research

(CATI) between November and December 2014. Previous waves – the first of which was in 2011 – comprised the same intermediary groups and in some cases more groups, since intermediaries assisting larger employers were included in the earlier waves.

Quotas, sample size and eligibility

Quotas were set on intermediary type. The number of interviews achieved by intermediary type is shown in the table below:

Table 1: Breakdown of completed interviews by intermediary type

Financial advisers	Business advisers			
	Payroll administrators	HR professionals	Accountants	Book-keepers
Independent Financial Advisers (IFAs)				
138	131	27	147	132

The report groups the different audiences into two different intermediary types, as follows. The report provides the research findings for each of these in separate sections.

- financial advisers: Independent Financial Advisers (IFAs), who generally deal with small and medium employers, with between five and 249 employees;
- business advisers, who generally provide employers with a range of business services, including automatic enrolment (payroll administrators and HR professionals who generally deal with all sizes of employers, and accountants and bookkeepers, who provide services mainly to micro/small employers).

1.2.2 Eligibility criteria and sample source

In all cases, respondents were personally involved in talking to business clients; and/or were responsible for interpreting legislation and providing guidance to advisers within their organisation, with regard to workplace pension reforms.

The sample sources for each of the groups included in the survey were as follows:

Table 2: Intermediary sample sources

Intermediary type	Sample source
IFAs	Matrix Database of financial intermediaries, as well as contacts from the regulator
Payroll administrators	Experian's business database and contacts provided by the regulator
HR professionals	Experian's business database, as well as contacts from the regulator
Accountants	Experian's business database
Bookkeepers	Experian's business database

1.2.3 Presentation of data

Throughout this report the results are presented by intermediary type. Given the diversity of the various elements of the sample, and the absence of detailed information as to the breakdown of the universe under investigation, the data has not been weighted and no results are provided at a total sample level.

Results have been rounded to the nearest percentage point, which may mean that in the reporting some percentages may not add up to exactly 100%. For example, if there are 48.5% answering 'agree' and 51.5% answering 'disagree', these figures would be rounded up to 49% and 52%, totalling 101%. This explains the instances where summary text does not match a graph or table to which it is referring.

Given the small sample size for HR professionals in the survey (27), survey findings for these are expressed as numbers of the total as opposed to percentages.

Given the low base size for this group the results should always be viewed with caution. For all other groups when the base size falls below 30 this is noted below the relevant data table.

2.0 Data tables

Q1. The Government is introducing changes to pensions law that apply to all businesses and charities. Which of the following changes in pensions law are you aware of?

A. Employers will have to automatically enrol UK workers into a pension scheme
(Base = All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	100%	99%	100%	27	99%
No	-	1%	-	-	1%
Unweighted Base	138	147	131	27	132

B. Employers will have to provide a pension scheme for automatic enrolment
(Base = All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	99%	97%	100%	26	98%
No	1%	3%	-	1	2%
Unweighted Base	138	147	131	27	132

C. Employers will have to contribute to their workers' pensions

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	100%	97%	100%	26	98%
No	-	3%	-	1	2%
Unweighted Base	138	147	131	27	132

D. Employers will need to communicate to UK workers on an individual basis

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	99%	94%	98%	26	92%
No	1%	6%	2%	1	8%
Unweighted Base	138	147	131	27	132

E. Employers will have to complete a declaration of compliance (registration) with the appropriate government body to confirm they have met their duties

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	98%	83%	95%	23	77%
No	2%	17%	5%	4	23%
Unweighted Base	138	147	131	27	132

F. Workers eligible for automatic enrolment will need to be identified
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	100%	97%	99%	27	96%
No	-	3%	1%	-	4%
Unweighted Base	138	147	131	27	132

G. Employers will need to keep records of their workers and the scheme(s) used for automatic enrolment
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	100%	98%	100%	26	99%
No	-	2%	-	1	1%
Unweighted Base	138	147	131	27	132

Q1b. Which Government body do you believe employers need to complete declaration of compliance (registration) with, to confirm they have met their duties?

(Base: Those aware that employers need to register)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Department for Work and Pensions (DWP)	10%	11%	7%	6	20%
HMRC / Inland Revenue	14%	32%	22%	7	40%
National Employers Savings Trust (NEST)	1%	3%	3%	1	4%
The Pensions Regulator (TPR)	90%	55%	79%	15	51%
Other	4%	3%	8%	1	3%
Don't know	6%	31%	10%	1	18%
Unweighted Base	135	122	125	23	102

Q2. Which of these would the employer need to consider for automatic enrolment?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
A full time permanent member of staff	99%	99%	98%	27	98%
A part-time permanent sales assistant	97%	91%	94%	26	86%
A freelance IT specialist contracted personally by the employer for 3 months to overhaul the office computer system	28%	10%	27%	6	11%
A self-employed plumber called in by the employer to fix the heating in the office	-	-	1%	1	1%
A temporary admin clerk supplied by ABC employment agency	7%	7%	11%	5	7%
Don't know	-	-	2%	-	1%
Not stated	-	1%	-	-	-
All correct (Net)	27%	10%	26%	6	9%
Unweighted Base	138	147	131	27	132

Q3b. Which of the following factors must an employer look at when working out which members of staff have to be automatically enrolled?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Their earnings	99%	86%	97%	26	84%
Their age	99%	85%	97%	22	84%
That they work/ordinarily work in the UK	97%	93%	97%	26	94%
Don't know	-	-	-	-	2%
None of these	-	-	1%	-	1%
All correct (Net)	96%	73%	92%	21	73%
Unweighted Base	138	147	131	27	132

Q4. Which types of earning must be considered by an employer when working out which of their members of staff must be automatically enrolled?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Salary/wage	100%	98%	99%	26	96%
Commission	78%	76%	77%	19	63%
Bonus	85%	73%	78%	17	69%
Overtime	86%	80%	89%	19	79%
Statutory pay (eg sick, maternity, paternity, adoption)	74%	61%	79%	24	58%
Car Allowances	3%	-	4%	-	1%
Holiday pay	1%	3%	11%	1	5%
Shift Allowances	-	-	1%	1	-
Any qualified earnings	1%	1%	5%	-	4%
Any taxable earnings / benefits	2%	1%	5%	1	4%
Tips / gifts	-	1%	-	-	1%
P11d not covered /Benefits	1%	1%	-	-	1%
Benefits in kind	2%	2%	1%	-	2%
Anything except expenses	-	-	1%	-	-
Expenses	-	1%	-	-	-
Other	1%	1%	2%	1	-
Don't know	-	1%	-	1	1%
All correct (Net)	57%	44%	63%	15	34%
Unweighted Base	138	147	131	27	132

Q4b. Employers have to look at their staff members and group them into three categories –those who must be automatically enrolled is one key group? Which of these other groups were you aware of before today?

A. Staff who do not have to be automatically enrolled but can opt into a pension scheme and receive a contribution from the employer.
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	96%	78%	93%	23	79%
Unweighted Base	138	147	131	27	132

B. Staff who do not have to be automatically enrolled but can join a pension scheme but the employer does not have to pay a contribution
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	85%	54%	79%	19	58%
Unweighted Base	138	147	131	27	132

Q4c. Employers must provide certain information in writing to their staff – please say which, if any, of the following types of information must be provided to staff?

A. Information that the worker has been automatically enrolled.
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	100%	98%	98%	27	97%
Unweighted Base	138	147	131	27	132

B. Information stating that the employer has postponed automatic enrolment.
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	99%	80%	93%	23	86%
Unweighted Base	138	147	131	27	132

C. Information that the worker is already a member of the employer's pension scheme
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	91%	84%	84%	25	86%
Unweighted Base	138	147	131	27	132

D. Information that the worker has not been automatically enrolled but may choose to opt in to the employer's pension scheme
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	91%	90%	92%	26	92%
Unweighted Base	138	147	131	27	132

Q4d. Thinking about the different types of workers who are not already in a pension scheme what type of scheme has to be offered to them?

A. Eligible jobholders only
(Base: All IFAs)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
an automatic enrolment pension scheme	89%	-	-	-	-
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	4%	-	-	-	-
Other	4%	-	-	-	-
Don't know	3%	-	-	-	-
Unweighted Base	138	-	-	-	-

B. Job-holders opting in
(Base: All IFAs)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
an automatic enrolment pension scheme	80%	-	-	-	-
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	9%	-	-	-	-
Other	7%	-	-	-	-
Don't know	4%	-	-	-	-
Unweighted Base	138	-	-	-	-

C. Entitled workers
(Base: All IFAs)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
an automatic enrolment pension scheme	70%	-	-	-	-
A pension scheme (that is NOT a qualifying or automatic enrolment scheme)	18%	-	-	-	-
Other	10%	-	-	-	-
Don't know	2%	-	-	-	-
Unweighted Base	138	-	-	-	-

Q5. Where have you seen or heard about automatic enrolment?
(Base: All aware of any changes)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
TV adverts	51%	34%	51%	11	27%
Radio adverts	20%	9%	23%	5	6%
Press / newspaper / magazine adverts	46%	44%	32%	10	21%
Emails	17%	16%	21%	5	14%
Online via PC / laptop	33%	27%	41%	8	49%
Online via mobile / tablet	7%	4%	4%	1	3%
Website content (unspecified)	9%	12%	9%	5	14%
TPR leaflets or booklets	7%	5%	7%	-	5%
Other leaflets or booklets	3%	6%	5%	-	4%
TPR events or seminars	20%	5%	17%	2	4%
Other events or seminars	29%	24%	18%	3	19%
Trade body / professional body	11%	16%	15%	7	19%
Professional adviser / consultant	8%	19%	8%	5	14%
Pension provider	26%	6%	11%	3	4%
Professional / trade magazine	13%	12%	7%	2	7%
Word of mouth	1%	4%	3%	1	1%
Internally / from colleagues	12%	9%	8%	4	6%
DWP	-	-	1%	-	-
TPR (The Pensions Regulator)	6%	5%	8%	3	2%
Government (unspecified)	-	1%	-	-	-
HMRC (unspecified)	-	2%	9%	-	6%
HMRC website	-	3%	1%	1	2%
HMRC letters	-	1%	3%	-	-
Letters / mailings	1%	2%	3%	1	2%

News / TV news	1%	1%	-	-	2%
Radio	-	-	-	-	1%
Software company / package / provider / adviser / payroll provider	1%	10%	18%	-	18%
Posters	1%	-	2%	1	1%
Clients	1%	3%	4%	-	2%
Training courses	2%	5%	2%	1	3%
Inland Revenue / Revenue	-	-	-	-	-
Everywhere	1%	-	1%	-	1%
Other	3%	3%	2%	1	5%
Don't know / can't remember	-	1%	-	1	1%
Unweighted Base	138	146	131	27	131

Q6a. Have you seen or heard any advertising recently about automatic enrolment?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	70%	62%	70%	19	49%
No	30%	35%	27%	8	47%
Don't know	1%	3%	3%	-	4%
Unweighted Base	138	147	131	27	132

Q6b. Where have you seen or heard this advertising?

(Base: All who have seen or heard advertising about automatic enrolment)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
TV	78%	63%	72%	12	66%
Radio	28%	23%	38%	5	26%
National press	24%	20%	16%	3	17%
Regional press	6%	1%	2%	-	-
Trade press	24%	9%	3%	2	5%
Online via PC / laptop	10%	13%	14%	2	17%
Online via mobile / tablet	5%	2%	1%	1	-
Email	6%	11%	5%	2	6%
Magazines	1%	3%	3%	1	2%
Seminars / conferences / exhibitions / roadshows	3%	2%	1%	-	-
Press / newspapers (unspecified)	1%	-	-	-	-
Mail / through the post	-	1%	-	-	5%
Billboards / posters / bus shelters	6%	1%	3%	2	6%
Website / internet (nfs)	-	1%	-	-	-
Other	3%	3%	3%	3	12%
Don't know / can't remember	-	4%	2%	1	-
Unweighted Base	96	91	92	19	65

Q6c. There has been an advertising campaign appearing in the press which features a large coloured question mark. Have you seen this advertisement?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes, in the press	11%	14%	11%	4	9%
Yes, online	4%	1%	-	-	1%
No	83%	82%	85%	21	86%
Don't know	4%	3%	4%	2	4%
Unweighted Base	138	147	131	27	132

Q6d. There has been an advertising campaign on local radio about workplace pensions which asks you to turn off your radio and visit a website. Have you heard this advertisement?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	20%	18%	24%	5	14%
No	79%	81%	74%	21	83%
Don't know	1%	1%	2%	1	3%
Unweighted Base	138	147	131	27	132

Q6e. And who was this advertising on behalf of?

(Base: All who have seen the question mark advertising or heard the radio advertisement)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
The Pensions Regulator	45%	38%	33%	2	34%
Department for Work and Pensions (DWP)	-	2%	10%	1	9%
The Government	17%	20%	13%	2	9%
NEST	2%	2%	-	-	-
Any other pensions provider (except NEST)	5%	2%	3%	-	3%
An advisor/firm of advisors	-	2%	-	-	-
HMRC	-	4%	5%	-	3%
Other	2%	4%	-	-	-
Don't know / can't remember	36%	47%	50%	4	50%
Unweighted Base	42	45	40	7	35

Q7. Which government websites, if any, have you visited to find out about automatic enrolment?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Department for Work and Pensions (DWP)	9%	4%	8%	3	8%
The Pensions Regulator (TPR)	67%	39%	79%	14	39%
The Pensions Advisory Service (TPAS)	4%	-	1%	-	2%
National Employers Savings Trust (NEST)	17%	4%	16%	2	5%
The Money Advice Service (MAS)	1%	-	-	-	-
The government generally/a government body (no specific department)	9%	13%	16%	9	19%
HMRC	-	-	-	-	1%
Directgov.uk	1%	3%	3%	1	2%
.gov site / .gov.uk	1%	3%	2%	1	8%
Scottish Life / Scottish Widows	5%	-	2%	-	-
Financial Conduct Authority / FCA / FSA	3%	-	-	-	-
Aviva	1%	-	-	1	-
Pensions provider (unspec)/ pension scheme	4%	1%	3%	-	1%
Department for Business Innovation & Skills (BIS)	-	-	-	1	-
Other	7%	2%	5%	2	6%
None	14%	27%	7%	6	20%
Don't know	3%	2%	1%	1	2%
Not stated	1%	14%	5%	1	8%
Unweighted Base	138	147	131	27	132

Q7aa. Have you visited any trade body websites to find out about automatic enrolment?
 (Base: All who are aware of any changes)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	32%	16%	27%	9	19%
No	67%	84%	69%	18	80%
Don't know	1%	-	3%	-	1%
Unweighted Base	138	147	131	27	132

Q7a Which of the following trade body websites, if any, have you visited to find out about automatic enrolment?

(Base: All)

	Intermediary type				
	IFA	Accountant **	Payroll Administrator	HR Professional	Bookkeeper **
	%	%	%	Number of respondents	%
AAT (Association of Accounting Technicians)	-	8%	-	-	-
ACCA (Association of Chartered Certified Accountants)	-	21%	-	-	-
AIA (Association of International Accountants)	-	4%	-	-	-
CIMA (Chartered Institute of Management Accountants)	-	8%	-	-	-
CIPD (Chartered Institute of Personnel and Development)	-	-	-	9	-
CIPP (Chartered Institute for Payroll Professionals)	-	-	56%	-	-
IAB (International Association of Bookkeepers)	-	-	-	-	12%
ICAEW (Institute of Chartered Accountants in England and Wales)	-	71%	-	-	-
ICB (Institute of Certified Bookkeepers)	-	-	-	-	24%
IFA (Institute of Financial Accountants)	-	13%	-	-	-
PFS (Personal Finance Society)	59%	-	-	-	-
PMI (Pensions Management Institute)	23%	-	-	-	-
APFA (Association of Professional Financial Advisers)	9%	-	-	-	-
Other	57%	33%	44%	2	72%
Don't know	2%	-	14%	-	4%
Unweighted Base	44	24	36	9	25

** Caution – low base size (<30).

Q8aa. Where have you got your information about automatic enrolment from?
 (Base: All respondents who have not visited government or trade body websites)

	Intermediary type				
	IFA **	Accountant	Payroll Administrator **	HR Professional	Bookkeeper **
	%	%	%	Number of respondents	%
Training seminars	55%	24%	11%	-	15%
Online (general)	-	9%	-	1	10%
From colleagues	27%	12%	11%	-	35%
HMRC	-	-	-	-	10%
TPR (The Pensions Regulator)	9%	3%	11%	1	-
Via Google/search engines	-	6%	-	-	5%
From clients	-	-	11%	-	-
From colleagues					
Advertising	-	6%	11%	-	5%
Newspapers / press / magazines	18%	24%	11%	1	10%
Other	55%	61%	78%	5	40%
None	-	-	-	-	5%
Don't know	-	3%	-	-	-
Unweighted Base	11	33	9	6	20

** Caution – low base size (<30).

Q8a Do you know the exact staging dates of all, most, some or none of your clients?
(Base: All who are aware of any changes)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
All	44%	41%	61%	5	52%
Most	26%	21%	25%	3	14%
Some	21%	21%	7%	11	8%
None	9%	14%	5%	4	21%
Don't know	-	4%	2%	4	4%
Unweighted Base	138	146	131	27	132

Q8b. When is the earliest staging date of any of your clients?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Already applies	54%	18%	44%	12	11%
May 2013 to February 2014	6%	1%	10%	1	-
March 2014	-	-	1%	-	1%
April 2014 to April 2015	10%	7%	18%	1	13%
May 2015	3%	1%	-	-	2%
June 2015 to April 2017	18%	54%	21%	4	47%
Later than April 2017	2%	3%	1%	1	2%
Never	-	-	-	-	2%
Don't know	7%	16%	6%	8	23%
Not stated	-	1%	-	-	-
Unweighted Base	138	147	131	27	132

Q8c. On which organisation's website can you find out an employer's staging date using an employer's PAYE reference number?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
HMRC	15%	33%	15%	7	37%
The Pensions Regulator	67%	44%	77%	13	44%
DWP	7%	4%	2%	3	6%
On pension scheme provider's website	4%	1%	1%	1	-
Direct.gov	1%	4%	-	1	2%
Google search	-	-	-	-	-
Auto enrolment website	-	1%	-	-	-
National Employers Savings Trust (NEST)	1%	1%	-	-	1%
FCA / Financial Conduct Authority	1%	-	-	-	-
Payroll provider / payroll software company (incl. SAGE)	-	1%	2%	-	2%
Our own website / own company website	-	-	-	-	-
HMRC / Inland Revenue / tax office	-	-	-	-	2%
Government websites (unspec)	4%	5%	2%	2	7%
Insurance company (unspec)	1%	-	-	-	-
Other	2%	1%	2%	-	1%
Don't know	14%	25%	11%	6	21%
Unweighted Base	138	147	131	27	132

Q8e. Which if any of the following statements describes the responsibilities or duties an employer has to carry out if they use postponement?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
The employer has to enrol staff who wish to opt in or join a pension scheme	74%	69%	81%	18	72%
The employer needs to communicate to all postponed staff that they are using postponement	96%	76%	94%	26	81%
Nothing until the end of the postponement period	1%	3%	1%	-	4%
Other	-	1%	-	-	-
Don't know	1%	13%	4%	1	11%
Unweighted Base	138	147	131	27	132

Q9. As a professional advisor, to what extent do you agree or disagree with the following statements?

A. The introduction of automatic enrolment is likely to increase business for me
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Strongly agree	20%	16%	38%	2	12%
Tend to agree	36%	31%	29%	8	30%
Neither agree nor disagree	14%	10%	11%	3	21%
Tend to disagree	20%	24%	10%	8	20%
Strongly disagree	12%	17%	8%	6	15%
Does not apply to me	-	1%	-	-	1%
Don't know	-	1%	4%	-	2%
Agree (Net)	55%	48%	67%	10	42%
Disagree (Net)	31%	41%	18%	14	35%
Unweighted Base	138	147	131	27	132

B. I think my clients will be able to deal with any additional administrative demands involved in implementing automatic enrolment
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Strongly agree	8%	7%	6%	4	11%
Tend to agree	31%	27%	20%	6	27%
Neither agree nor disagree	10%	7%	9%	3	8%
Tend to disagree	30%	24%	29%	9	25%
Strongly disagree	20%	35%	32%	4	27%
Does not apply to me	-	-	2%	-	2%
Don't know	-	-	2%	1	-
Agree (Net)	39%	34%	26%	10	38%
Disagree (Net)	51%	59%	61%	13	52%
Unweighted Base	138	147	131	27	132

C. I think most clients will wait until the last minute to seek advice on the new duties for employers
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Strongly agree	26%	61%	40%	12	55%
Tend to agree	33%	26%	34%	5	25%
Neither agree nor disagree	11%	2%	11%	4	5%
Tend to disagree	22%	7%	8%	2	8%
Strongly disagree	7%	3%	5%	4	6%
Does not apply to me	-	-	2%	-	1%
Don't know	1%	1%	1%	-	-
Agree (Net)	59%	87%	73%	17	80%
Disagree (Net)	30%	10%	14%	6	14%
Unweighted Base	138	147	131	27	132

Q10. Which of the following best describes your engagement with automatic enrolment?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You are already helping your clients	77%	35%	69%	11	29%
You are planning to help clients	10%	33%	15%	3	41%
You have not reached a decision about what you will do regarding automatic enrolment but expect you will have some involvement	5%	22%	10%	4	20%
You have not reached a decision about what you will do regarding automatic enrolment but you do not expect to have any involvement	4%	4%	2%	2	6%
You have decided to have nothing to do with automatic enrolment	4%	5%	2%	7	3%
Unsure / don't know	1%	1%	2%	-	2%
Unweighted Base	138	147	131	27	132

Q12a. Overall, in which of the following ways would you describe the MAIN service that you are providing / intending to provide to your clients?

(Base: All advisers who are planning to be involved in automatic enrolment)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You are only going to make your clients aware of the reforms	6%	38%	18%	10	35%
You are going to provide technical advice on the reforms	35%	21%	16%	2	21%
You are going to act on behalf of your clients	49%	32%	50%	3	31%
Other	9%	8%	13%	2	8%
Don't know	1%	2%	3%	1	5%
Unweighted Base	127	133	124	18	118

Q12c. Do you intend to refer your clients to other intermediaries for some of these services?
(Base: All who know what service they will provide)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	25%	69%	54%	15	68%
No	75%	26%	43%	2	28%
Don't know	-	5%	3%	-	4%
Unweighted Base	126	131	120	17	112

Q12d. Who do you intend to refer them to?
 (Base: All intending to partner with other intermediaries)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Pension provider	13%	14%	26%	2	22%
A financial advisor, IFA, broker	35%	57%	48%	7	42%
An accountant	10%	-	-	-	13%
A pensions consultant/ employee benefits consultant / pension advisor	10%	2%	9%	1	4%
A bookkeeper	-	-	-	-	-
A pension scheme trustee	3%	1%	2%	-	-
A payroll administrator / provider	16%	1%	-	1	4%
An HR adviser / outsourced HR services	-	-	-	1	1%
A pensions administrator	10%	2%	3%	1	3%
A trade body / professional body	6%	-	2%	1	1%
A lawyer	-	1%	-	1	-
Other	23%	6%	22%	2	14%
Don't know	6%	23%	11%	1	22%
Unweighted Base	31	90	65	15	76

Q12f. Are you planning to offer these services to ALL of your clients or potential clients, or only to certain clients?

(Base: All who know what service they will provide)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Plan to offer to all	73%	55%	94%	11	73%
Only to certain clients	25%	44%	5%	5	25%
Don't know	2%	2%	1%	1	2%
Unweighted Base	126	131	120	17	112

Q12gi. Are you planning to offer these services to clients with less than 50 employees?

(Base: All who know what service they will provide)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	95%	96%	98%	17	98%
No	2%	3%	3%	-	2%
Don't know	2%	1%	-	-	-
Unweighted Base	126	131	120	17	112

Q12gii. Are you planning to offer these services to clients with less than 5 employees?
 (Base: All who will offer services to those with less than 50 employees)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	82%	99%	98%	15	96%
No	15%	1%	1%	2	3%
Don't know	3%	-	1%	-	1%
Unweighted Base	120	126	117	17	110

Q12h. Are you planning to provide any products or software that can be used by your clients to administer automatic enrolment?
 (Base: All who know which service they will provide)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	33%	21%	24%	1	25%
No	60%	74%	73%	16	69%
Don't know	7%	5%	3%	-	6%
Unweighted Base	126	131	120	17	112

A12k. Which if any of the following functions will your product include?
 (Base: All who are planning to provide a software system)

	Intermediary type				
	IFA	Accountant **	Payroll Administrator **	HR Professional	Bookkeeper **
	%	%	%	Number of respondents	%
Assessment of workers	93%	79%	97%	1	71%
Generation of communications to different types of worker	93%	71%	97%	1	75%
Payroll functionality including calculations of contributions	78%	96%	93%	1	86%
Reporting for employer	93%	82%	97%	1	82%
Interface with pension provider	95%	79%	86%	1	79%
Interface with payroll	5%	-	-	-	-
Ability to opt in/out assessment	2%	-	-	-	-
Administration/Record keeping	2%	-	-	-	4%
Other	27%	11%	14%	-	-
Don't know	2%	-	-	-	14%
Unweighted Base	41	28	29	1	28

** Caution – low base size (<30).

Q13. I'm going to read out a list of things that need to be done to prepare for automatic enrolment. For each one please tell me if you have already undertaken or are currently undertaking it, on behalf of any of your clients, whether you plan to offer it as a service, or whether you have no plans to offer it as a service to clients.

A. Understanding how the legislation applies to their company
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	76%	36%	62%	9	36%
You plan to offer this	14%	39%	20%	6	42%
You have no plans to offer this but will refer to someone else	1%	11%	7%	1	8%
You have no plans to offer this and will not refer to someone else	1%	4%	3%	1	2%
Don't know	-	1%	3%	1	2%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

B. Finding out your clients' staging date
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	78%	67%	88%	11	61%
You plan to offer this	10%	20%	5%	3	27%
You have no plans to offer this but will refer to someone else	1%	3%	1%	2	2%
You have no plans to offer this and will not refer to someone else	1%	1%	1%	2	-
Don't know	1%	-	1%	-	-
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

C. Working out a timetable to implement the changes
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are Undertaking	67%	33%	55%	6	30%
You plan to offer this	18%	42%	28%	7	48%
You have no plans to offer this but will refer to someone else	4%	7%	5%	3	8%
You have no plans to offer this and will not refer to someone else	3%	6%	6%	2	2%
Don't know	-	1%	-	-	2%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

D. Identifying eligible workers to enrol
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are Undertaking	56%	24%	59%	4	25%
You plan to offer this	17%	48%	31%	6	56%
You have no plans to offer this but will refer to someone else	9%	12%	2%	4	5%
You have no plans to offer this and will not refer to someone else	9%	5%	2%	2	2%
Don't know	1%	1%	1%	2	2%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

E. Assessing the impact on your clients' payroll system
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are Undertaking	52%	33%	54%	5	27%
You plan to offer this	15%	43%	27%	2	51%
You have no plans to offer this but will refer to someone else	13%	6%	4%	5	6%
You have no plans to offer this and will not refer to someone else	12%	8%	5%	4	2%
Don't know	-	1%	5%	2	3%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

F. Communicating the changes to workers
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	49%	13%	36%	5	7%
You plan to offer this	20%	37%	31%	6	42%
You have no plans to offer this but will refer to someone else	10%	23%	11%	3	16%
You have no plans to offer this and will not refer to someone else	12%	14%	14%	3	18%
Don't know	1%	3%	2%	1	6%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

G. Choosing a pension scheme
(Base = All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	64%	7%	15%	3	6%
You plan to offer this	23%	20%	18%	2	24%
You have no plans to offer this but will refer to someone else	4%	46%	32%	10	37%
You have no plans to offer this and will not refer to someone else	1%	17%	28%	3	18%
Don't know	-	1%	2%	-	4%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

H. Reviewing a pension scheme
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	64%	5%	12%	3	4%
You plan to offer this	21%	19%	15%	1	24%
You have no plans to offer this but will refer to someone else	2%	47%	31%	9	42%
You have no plans to offer this and will not refer to someone else	4%	16%	31%	4	18%
Don't know	1%	3%	5%	1	1%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

I. Declaration of compliance (registration) (Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	42%	16%	31%	2	14%
You plan to offer this	17%	44%	24%	3	54%
You have no plans to offer this but will refer to someone else	12%	19%	15%	6	11%
You have no plans to offer this and will not refer to someone else	18%	9%	21%	7	9%
Don't know	3%	3%	5%	-	2%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

J. Providing or configuring software for your clients for automatic enrolment
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You have undertaken / are undertaking	23%	22%	50%	-	17%
You plan to offer this	12%	19%	15%	1	35%
You have no plans to offer this but will refer to someone else	29%	27%	8%	10	14%
You have no plans to offer this and will not refer to someone else	25%	21%	18%	7	20%
Don't know	2%	1%	5%	-	4%
Not stated	8%	10%	5%	9	11%
Unweighted Base	138	147	131	27	132

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

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
They will rely on you completely for help and advice	27%	33%	43%	1	33%
They will rely on you for some help and advice but will do some things themselves	57%	47%	47%	11	48%
They will just rely on you for advice but not for any action	5%	10%	2%	3	10%
They will be completely self-reliant	2%	3%	2%	4	4%
It depends	5%	2%	3%	1	1%
Don't know	1%	1%	2%	-	2%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q 20. Have any of your clients asked you about automatic enrolment?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	86%	48%	85%	14	42%
No / don't know	11%	47%	14%	6	55%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q22. How long before their staging date have your clients contacted you?
 (Base: All whose clients have asked about automatic enrolment)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
About two years or longer	18%	14%	9%	3	36%
About 18 months to two years	13%	28%	13%	1	13%
About a year to 18 months	24%	18%	21%	4	15%
About 9 to 12 months	22%	15%	17%	3	13%
About 6 to 9 months	8%	6%	9%	3	4%
About 3 to 6 months	4%	7%	20%	-	9%
About two months	-	-	6%	-	2%
About a month	1%	-	-	-	-
Less than a month	3%	3%	3%	-	2%
Don't know	8%	8%	3%	-	7%
Unweighted Base	118	71	111	14	55

Q22a. What was the main reason they contacted you?
 (Base: All whose clients have asked about automatic enrolment)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Seen some advertising	40%	55%	49%	9	73%
Received communication from TPR	45%	32%	47%	3	22%
Now close to their staging date	29%	25%	41%	5	20%
We / I contacted them / communicated with them / corresponded	23%	11%	14%	3	4%
Word of mouth / heard from somebody else / info from another source	6%	4%	4%	1	-
Employees / colleagues asking about it / heard about it	-	3%	1%	1	2%
To query their staging date	-	3%	3%	-	2%
For Information / advice / help	6%	11%	18%	-	5%
What it means for business / implications	2%	6%	7%	-	4%
Other	10%	4%	5%	-	-
Don't know	3%	3%	2%	-	4%
Unweighted Base	118	71	111	14	55

Q27. When you spoke with your clients, to what extent do you feel you were able to answer their questions?

(Base: All who have discussed automatic enrolment with clients)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Fully able to answer them yourself	52%	21%	33%	5	33%
Fully able to answer with advice from colleagues	34%	32%	34%	3	24%
Partially able to answer them	8%	21%	22%	3	22%
Able to answer with only basic information	4%	24%	11%	3	20%
Not at all able to answer	-	1%	-	-	2%
Don't know	2%	-	-	-	-
Unweighted Base	118	71	111	14	55

Q28. Which government website, if any, have you referred your clients to?
 (Base = All who have discussed automatic enrolment with clients)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
The Pensions Advisory Service (TPAS)	1%	1%	1%	-	2%
Her Majesty's Revenue and Customs (HMRC)	3%	15%	12%	1	15%
Department for Work and Pensions (DWP)	8%	1%	4%	-	4%
The Pensions Service (part of DWP)	1%	-	-	-	-
The Pensions Regulator (TPR)	67%	51%	78%	11	38%
Financial Services Authority (FSA)	-	-	-	-	-
Direct.gov	3%	4%	4%	3	13%
National Employers Savings Trust (NEST)	7%	3%	11%	1	5%
The government generally (no specific department)	3%	1%	3%	1	4%
Pensions provider website	2%	-	1%	-	2%
Other	1%	-	3%	1	2%
None of the above	24%	32%	12%	1	38%
Don't know	3%	4%	2%	-	2%
Unweighted Base	118	71	111	14	55

Q29. The pension scheme an employer uses for automatic enrolment must meet some minimum requirements set out in the law. Which of the following did you know before today?
 (Base: All IFAs who were aware of changes to pension law)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
The pension scheme must have a default fund	95%	-	-	-	-
A money purchase scheme must require a minimum level of employer contributions	94%	-	-	-	-
The scheme cannot require an individual to complete any forms or make any choices in order to become a member	78%	-	-	-	-
Not Stated	4%	-	-	-	-
Unweighted Base	138	-	-	-	-

Q30. In cases where employers do have to contribute to their workers' pensions, what do you think is the minimum amount as a percentage of the worker's earnings they will have to contribute into a defined contribution scheme?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
1 to 3	88%	78%	95%	15	67%
4 to 5	7%	10%	2%	1	11%
6 to 10	1%	-	1%	1	5%
11 to 15	-	1%	-	-	1%
16 to 20	-	-	-	-	1%
21+	-	-	-	-	-
None	-	-	-	-	1%
Don't know	1%	7%	-	3	12%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q31. Which, if any, elements of automatic enrolment do you feel you personally need more information about?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
What the legislation means / how it will affect clients / employers	4%	1%	3%	2	4%
The timing / when it comes into effect / when automatic enrolment applies to your clients	1%	1%	4%	1	6%
How to calculate costs (no detail)	-	1%	-	1	1%
How to calculate implementation costs / set up costs	-	1%	1%	1	3%
How to calculate how much (pension) contributions will cost	1%	-	1%	3	5%
How to identify eligible workers / what your clients need to do for each of their workers	4%	2%	2%	-	2%
How to identify the (appropriate) scheme / provider	-	2%	3%	-	5%
How to work out whether an existing scheme qualifies / can be used (for automatic enrolment)	1%	-	1%	-	-
What information to give (to workers)	3%	3%	2%	-	3%
How to identify any exceptions (to the rules)	-	1%	-	-	2%
How to set up and manage the (automatic enrolment) process	1%	4%	5%	1	4%
How to handle workers who want to opt in	-	3%	3%	-	3%
How to handle workers who want to opt out	1%	2%	4%	-	2%
What needs to be done / how to register (with the appropriate government body)	1%	3%	-	-	4%

How it will impact on (organisation) payroll Systems	3%	1%	3%	-	3%
All elements / everything	4%	23%	11%	1	27%
Pay reference periods	1%	-	1%	-	-
Postponement (rule)	1%	1%	4%	-	2%
Staging dates	1%	1%	2%	-	-
How to calculate employee's contributions	-	-	-	-	-
Technical / fine details / interpretation of terminology	-	-	-	-	-
Availability of software / software updates	-	1%	-	-	2%
Communication / communication strategy	-	-	2%	-	-
NEST / NEST processes	-	2%	1%	-	-
Administration / administration requirements	1%	1%	-	1	-
The costs / cost to members/ management fees	-	1%	-	-	-
The percentage contribution / the amount employers / employees must contribute	-	-	1%	2	2%
Notification of changes / early notification of changes made / keeping up to date with changing legislation	-	1%	2%	2	-
Information / more information / access to information / where to find information / benefit scheme information	2%	3%	2%	-	4%
Charging caps	-	-	-	-	-
Training on software / payroll systems	1%	-	1%	-	1%
Other	7%	10%	6%	2	6%
None of these	54%	29%	38%	10	23%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q32 Approximately how long do you think the process will take from understanding how the reforms affect the organisation through to the date the duties start?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
1 to 2 weeks	2%	7%	3%	-	6%
3 to 4 weeks	2%	3%	1%	-	2%
1 to 3 months	16%	20%	14%	4	20%
4 to 6 months	38%	22%	30%	9	30%
7 months to a year	22%	20%	26%	5	16%
More than a year	9%	7%	8%	-	5%
Don't know	7%	15%	17%	2	17%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q33. How confident are you that your clients/sponsoring employer(s) will have done everything they need to do, by the deadline set for them?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Very confident	33%	16%	16%	5	22%
Fairly confident	40%	38%	37%	7	43%
Not very confident	8%	24%	18%	4	14%
Not at all confident	4%	10%	9%	-	11%
Depends when the deadline is	7%	7%	15%	4	6%
Don't know	4%	1%	2%	-	1%
Not stated	4%	5%	2%	7	3%
Confident (Net)	72%	54%	53%	12	65%
Not confident (Net)	12%	33%	27%	4	25%
Unweighted Base	138	147	131	27	132

Q34. What do you think are the main challenges you will face in helping your clients comply with the introduction of automatic enrolment?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Lack of awareness	4%	2%	5%	2	5%
Lack of understanding	19%	20%	21%	8	16%
Lack of knowledge	8%	7%	7%	2	6%
Lack of time	18%	14%	22%	3	9%
Costs	18%	18%	17%	3	15%
Too much information	4%	4%	2%	-	2%
Information too complicated	7%	4%	5%	-	4%
Workforce not interested	4%	5%	2%	1	5%
Management not interested	4%	3%	2%	-	4%
Systems can't cope	7%	1%	3%	1	1%
Will need to get new systems in place	6%	6%	2%	1	3%
Client perception that they don't need to participate	10%	13%	14%	3	12%
Administration / admin burden / implementation	4%	4%	7%	2	6%
Communication (workers / clients) / communicating the information / informing their employees	2%	5%	5%	1	2%
Payroll issues / management	7%	1%	2%	1	2%
Choosing the right scheme / selection of pension provider	4%	9%	5%	2	9%
Lack of resources	3%	1%	2%	1	1%
Eligibility / identifying Individuals	1%	1%	2%	-	2%
Getting everyone engaged early enough / before staging date / meeting the deadline	4%	2%	5%	1	2%

Volume of numbers going live / the number of clients at one time	8%	1%	1%	1	-
Getting clients to engage / client apathy / not seen as a priority / take seriously / getting them to act / motivation	4%	5%	7%	-	5%
Clients' unwillingness to pay / don't want to pay / convince clients to accept extra costs	3%	1%	1%	-	2%
Software / technology behind it / developing software that works / finding the right software	1%	2%	1%	-	1%
Opting in / opting out / complying with opting in and out / the impact of opting in and out	1%	-	-	-	-
Educating workers / persuading workers to enrol in the scheme / explain the importance of pensions	-	-	-	-	-
Getting the information from the clients / clients and their employees / getting clients to gather the information	-	5%	9%	-	6%
Getting management to inform workers / make clients understand they need to inform workers	-	-	-	-	-
The amount of work involved / for clients to accept the additional work	1%	1%	2%	-	1%
Explaining that they have no choice in the matter / that the rules apply to them / acceptance that they have to do it / accept their obligations	-	3%	2%	-	1%
Irritability / daunted by it all / too challenging / decide to cease trading / resentment	-	-	-	-	-
Registration	-	-	-	-	-
Getting it to work / making it work / getting it correct	-	-	-	-	-

They will rely on me to sort it out / for me to make sure they comply / advise them / point them in the right direction / give them the information they need	1%	1%	-	-	-
System too complicated / difficult system to use	1%	-	2%	-	1%
Clients being disorganised / getting our clients to make decisions	1%	-	-	-	-
Other	13%	10%	11%	1	10%
Nothing	5%	5%	1%	2	4%
Don't know	2%	5%	6%	-	9%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q35. What enforcement action do you believe will be taken against an organisation that does not comply with the automatic enrolment law?
(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Warning letter	14%	7%	8%	2	6%
Fixed penalty / fine	88%	72%	89%	14	78%
Prosecution	13%	9%	14%	4	15%
Other	7%	7%	2%	1	4%
None	1%	-	2%	-	2%
Don't know	7%	20%	8%	4	14%
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q36. The Pensions Regulator is responsible for informing and making sure that employers comply with the new duties. How familiar are you with The Pensions Regulator?

(Base: All)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
You know a lot about them	54%	16%	39%	3	12%
You have heard the name but only know a little about them	39%	65%	54%	15	67%
You have heard the name but know nothing about them	1%	14%	4%	2	17%
You had never heard of them before this survey	-	1%	-	-	1%
Don't know / unsure	2%	-	2%	-	-
Not stated	4%	5%	2%	7	3%
Unweighted Base	138	147	131	27	132

Q37. Where have you heard about The Pensions Regulator before?
(Base: All who have heard of The Pensions Regulator)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
I currently deal with TPR	38%	6%	20%	4	7%
My professional adviser / consultant	4%	4%	2%	2	2%
Trade press	12%	13%	4%	-	4%
National press	5%	14%	8%	2	11%
Local press	-	1%	1%	1	2%
Online via PC / laptop	28%	26%	36%	5	32%
Online via mobile / tablet	2%	2%	-	-	3%
Direct mail / post	-	4%	5%	-	4%
Email	5%	7%	13%	2	6%
TPR event	5%	2%	4%	-	-
Other event	5%	6%	7%	-	6%
Poster	-	-	-	-	-
Pension provider	8%	4%	3%	-	4%
A trade body / professional body	8%	9%	3%	-	7%
Business Link	2%	-	-	-	1%
National Employers Savings Trust (NEST)	-	-	2%	-	1%
Trustee toolkit	-	-	-	-	1%
Other government body	-	1%	3%	-	3%
TV adverts	4%	13%	15%	4	13%
Press / newspaper / magazine adverts	5%	12%	9%	2	12%
Training / qualifications / exams	23%	7%	6%	-	4%
Somewhere else	21%	28%	35%	7	34%
Don't know / can't remember	-	9%	5%	1	9%
Unweighted Base	130	139	127	20	127

Q38. Have you used The Pensions Regulator's website to find information about automatic enrolment?

(Base: All who have heard of The Pensions Regulator)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	85%	56%	93%	14	57%
No / don't know	15%	44%	7%	6	43%
Unweighted Base	130	139	127	20	127

Q39. On balance, how useful has that information been?

(Base: All who have used The Pensions Regulator's website)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Very useful	57%	46%	53%	9	46%
Fairly useful	36%	41%	42%	5	44%
Neither useful nor useful	3%	4%	3%	-	3%
Not very useful	-	5%	2%	-	1%
Not at all useful	-	3%	-	-	1%
Don't know	4%	1%	1%	-	4%
Useful (Net)	94%	87%	95%	14	90%
Not useful (Net)	-	8%	2%	-	3%
Unweighted Base	110	78	118	14	72

Q39a. Has your organisation had a meeting with The Pensions Regulator about pension reforms? (Base = All IFAs, payroll software providers and payroll bureaux)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes and I attended	14%	-	20%	-	-
Yes but someone else from the organisation attended	5%	-	5%	-	-
No / don't know	77%	-	69%	-	-
Not stated	4%	-	6%	-	-
Unweighted Base	138	-	117	-	-

Q39b. On balance, how useful has that meeting been?
(Base: All who have had a meeting with The Pensions Regulator)

	Intermediary type				
	IFA **	Accountant	Payroll Administrator **	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Very useful	67%	-	79%	-	-
Fairly useful	22%	-	17%	-	-
Not very useful	-	-	-	-	-
Not at all useful	4%	-	-	-	-
Too early to say	-	-	-	-	-
Don't know	7%	-	3%	-	-
Unweighted Base	27	-	29	-	-

** Caution – low base size (<30).

Q39c. Did you modify your approach or engagement strategy following that meeting?
 (Base: All who have had a meeting with The Pensions Regulator)

	Intermediary type				
	IFA **	Accountant	Payroll Administrator **	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Yes	56%	-	59%	-	-
No	37%	-	38%	-	-
Don't know	7%	-	3%	-	-
Unweighted Base	27	-	29	-	-

** Caution – low base size (<30).

Q39d. In what way did you modify your approach / engagement strategy?
(Base: All IFAs and payroll software providers who modified their approach/engagement strategy)

NB: very small bases (fewer than 30 in total across all respondents) – table not shown

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

(Base: All Bookkeepers and Payroll administrators who offer payroll services)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	%	%
Sage	-	34%	29%	-	43%
IRIS	-	21%	14%	-	9%
Money soft	-	11%	5%	-	17%
Star	-	4%	18%	-	2%
HMRC	-	6%	-	-	7%
Quickbook	-	1%	4%	-	4%
Q Tac	-	1%	5%	-	3%
Superpay	-	2%	2%	-	5%
12 Pay	-	-	-	-	5%
Payroll Manager	-	3%	-	-	2%
Bond International	-	-	4%	-	-
Pegasus	-	1%	2%	-	1%
Bright pay	-	2%	-	-	2%
Earni	-	1%	2%	-	-
Payright	-	1%	2%	-	-
ABS	-	-	1%	-	1%
Cintra	-	-	2%	-	-
In house/ ourselves	-	-	2%	-	-
Access	-	-	1%	-	-
ADP	-	-	1%	-	-
Moorepay	-	1%	-	-	-
Northgate Arniso	-	-	1%	-	-
Safecomputing	-	-	1%	-	-
Team spirit	-	-	1%	-	-

Other	-	11%	12%	-	8%
Don't know	-	3%	2%	-	3%
Not stated	-	5%	2%	-	2%
Unweighted Base	-	140	131	-	123

C10. In general how regularly do you have contact with your clients?
 (Base: All answering)

	Intermediary type				
	IFA	Accountant	Payroll Administrator	HR Professional	Bookkeeper
	%	%	%	Number of respondents	%
Daily	14%	16%	28%	5	15%
Weekly	9%	19%	26%	11	36%
Monthly	15%	25%	37%	2	30%
Quarterly	15%	21%	3%	-	12%
Biannually	22%	9%	-	-	4%
Annually	19%	7%	1%	1	2%
Don't know	6%	4%	5%	1	2%
Unweighted Base	133	140	129	20	128