


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



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1. Executive Summary

1.1. Introduction

This report summarises the results from the Spring 2017 research carried out by Jigsaw Research, an independent market research agency, on behalf of The Pensions Regulator (TPR). It follows a series of previous biannual survey waves conducted since 2011.

The objectives of the research were:

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

The advertising activity referred to above continued to use a creature to embody the workplace pension with the slogan 'Don't ignore the workplace pension' in TV and digital adverts. The TV campaign first aired in October 2015, was jointly sponsored by TPR and the Department for Work and Pensions. It included advertising across a range of channels: television, radio, press adverts, digital channels and social media. This survey wave concentrated on the television, online and radio adverts during the January – March 2017 period

The sampling approach broadly followed that used for the Autumn 2016 wave, with employers split into three groups according to staging date, as follows:

1. Employers who were close to staging at the time of interview and had therefore received direct communications from TPR, commencing with a letter twelve months before their staging date. This cohort had staging dates between April and November 2017. In some cases we break the analysis down into the two cohorts of:
 - Those staging between April and July 2017 (referred to in this report as "*early stagers*")
 - Those staging between August and November 2017 ("*middle stagers*")
2. 'Newborn' employers. This group of employers, who were due to stage in January 2018, had all become employers for the first time between October and November 2016. These employers would not yet have received any direct communications from TPR by the time of the survey – they were due to receive their first piece of direct communications 6 months ahead of their staging date (July 2017).

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

The reporting convention for this survey wave follows the approach that was taken last wave, so that the three employer groups referred to above are reported separately, according to their distance from staging. As last wave (and in contrast with waves prior to that), there is therefore no reporting of the total sample, as this would not be representative of the total employer audience.

As with the last wave, this report makes trend comparisons with cohorts of employers who were the same distance from staging when the previous survey was carried out in Autumn 2016. The exception to that approach relates to the January 18 stagers. This group was surveyed in Autumn 2016 and again in Spring 2017, so comparisons of January 18 data is among a sample taken from the same group of employers, albeit they are now four months closer to staging.

A total of 682 telephone interviews were conducted with employers and this report is a summary of the findings.

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

1.2. Key findings

1.2.1. Awareness levels among those staging in 2017 were similar to those found in the Autumn 2016 survey generally. Awareness increased among those due to stage in January 2018. Understanding¹ levels found were higher among those staging between April and July 2017 and lower among January 18 stagers than in the Autumn 2016 survey. January 18 stagers had a significant increase in awareness of needing to contribute to workers' pensions.

Awareness of automatic enrolment remained highest among those employers closest to staging, with employers staging between April and July 2017 ("early stagers") recording an awareness level of 89% compared with 86% in Autumn 2016. Among those staging between August and November 2017 ("middle stagers") awareness stood at 77% (79% in Autumn 2016), while among January 2018 stagers it was 71% - an increase from 65% seen at the Autumn 2016 wave. January 18 stagers had a significant increase in awareness of needing to contribute to workers' pensions, with 92% this wave versus 80% in Autumn 2016.

Compared to employer tranches at similar distances from staging in the Autumn 2016 survey, awareness levels were comparable among the early and middle stagers.

Understanding levels were significantly higher than those found in Autumn 2016 among early stagers at 77% (vs. 68%), and similar among January 18 stagers (38% vs. 46% in Autumn 2016). Amongst January 18 stagers, the only duty for which awareness fell was awareness of the need to complete a declaration of compliance with TPR (52% this wave compared to 56% in Autumn 2016).

1.2.2. Small employers (with 5-29 employees) continued to display higher awareness and understanding levels than micro employers (1 to 4 employees). Levels for both similar to those found in Autumn 2016.

Awareness and understanding levels differed by size of the employer, as seen in previous surveys. Awareness among small employers was 90%, while among micro employers it was 76%, levels comparable to those in the Autumn 2016 survey: 87% and 73% respectively.

Understanding among small employers was 68%, compared to 60% for micro employers. These levels were similar to the 65% and 56% respectively found in Autumn 2016.

1.2.3. Similar to the Autumn 2016 survey, seven out of ten early stagers could accurately recall their staging date. For those due to stage in January 2018 one in six were able to accurately recall their date, almost twice the level seen in Autumn 2016

Employers closest to staging were most likely to be able to accurately recall their staging date, with 70% of early stagers able to correctly identify their date compared to 75% among early stagers at the Autumn 2016 survey. The same applied to almost half (46%) of middle stagers who were able to accurately recall their staging date (compared to 49% at the Autumn 2016 survey). January 2018 stagers were more able to accurately recall their staging date compared to Autumn 2016, with 17% doing so this wave vs. 9% last wave. It was notable that the proportion of 2017 stagers who thought their date was *later* than the actual date had increased significantly this wave from 4% to 9%.

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

¹ See pages 12 & 14 for full definition of the awareness and understanding measures used in the survey.

amongst those furthest from staging had, however increased significantly since Autumn 2016.

Spontaneous recall of workplace pensions advertising was highest among those employers closest to staging, with 75% of early stagers spontaneously recalling advertising, compared to 64% among January 2018 employers. This latter figure is a significant increase compared to 54% among January 18 employers in the Autumn 2016 wave.

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

Overall campaign reach this wave stood at 83%, which was similar to the previous two survey waves where the reach was 80%² in Autumn 2016 and 76% in Spring 2016.

1.2.6. Radio advertising continued to be seen by the majority of employers as having a clear message. However, there were signs that the new execution was seen as less helpful in directing towards help than previous executions

In contrast to other channels, radio advertising was more likely to be recalled by those furthest from staging. Among January 18 stagers, 54% recalled radio advertising, compared to 47% of middle stagers and 40% of early stagers. January 2018 stagers recall levels also represented an increase on the Autumn 2016 survey when recall stood at 48% among this group.

Proportions of all employers agreeing that the radio ads told them where to go for help fell for the second wave in succession. Just over three in five (61%) of early and later (January 18) stagers agreed with this sentiment, compared with over 70% in Autumn 2016. Over four in five (81% - 85%, depending on staging date) of all employers saw the radio ads as clear. The proportion seeing the ads as relevant had fallen from over nine in ten (91% - 94% depending on staging date) in Spring 2016 to less than eight in ten (77% to 83%, depending on staging date) at this latest wave.

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

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

For example, 67% of those who recalled both direct communications and the advertising had visited TPR's website, compared to 59% of those who remembered the direct communications only, 38% who recalled the advertising only, and 26% of those who recalled neither. This pattern is similar to that found in previous waves of the survey.

1.2.8. Overall, preparation levels for automatic enrolment were higher among early and middle stagers, while similar for January 18 stagers.

Early and middle stagers appeared to be more prepared for automatic enrolment than was the case at the Autumn 2016 wave. Early stagers, in particular, claimed higher preparedness levels across all measures, when compared to the previous wave (for example, 59% of April – July 17 stagers had investigated their pension scheme this wave, compared to 46% of early stagers last wave).

Preparedness among January 18 stagers was similar to the levels seen in Autumn 2016, for example, 23% had investigated the pension scheme they were going to use, compared to 24% last wave. It was notable that 53%

² Not including digital channels

of January 18 stagers had found out exactly when workplace pensions applied to their organisation – the same level as Autumn 2016 when this group was over a year from staging.

Consistent with the Autumn 2016 wave, usage or expected usage of advisors advisers to help employers through AE was common among early and middle stagers.

Use of business advisers showed a consistent pattern with previous waves of the survey; they tended to be higher among those employers closest to staging, with 55% of early stagers saying they had consulted an advisor about automatic enrolment. Among August to November 2017 and January 2018 stagers the figure stood at 48% and 33% respectively.

Accountants remained the advisor most likely to be used by all employers spoken to in this wave, with no differences by either staging date or size of employer. Small employers were the most likely group to have spoken to a pension provider, with 35% of this group claiming this, compared to 13% of micro employers.

When employers were asked the extent to which they would rely on external advisers to help them through the automatic enrolment process, it was notable that there was a significant rise among January 18 stagers saying they would rely on advisers for some advice/support compared to their response in the Autumn 2016 survey.

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

Similarly to Autumn 2016, Awareness among early stagers was between 80% and 91% for each of the five ongoing duties. Of the different duties, awareness was highest for needing to pay contributions into the pension scheme – however it was notable that 69% of January 18 stagers were aware of this, compared to 79% of the same group being aware of the same aspect last wave. The lowest awareness was for monitoring the ages and earnings of new and existing staff each pay period (60% - 80% depending on staging date) and managing requests to join or leave the pension scheme (53% to 81% depending on staging date).

1.2.10. Around a third to three fifths of the three employer cohorts were aware of the increases in the minimum contributions being introduced in April 2018 (“phasing”)

Awareness of the planned increases in the minimum contribution levels was higher among early stagers, with over three fifths (61%) aware that contributions would increase, although when prompted with the date and amount of the increase, 27% could say they were aware of both of these aspects. These levels were higher than the levels found in Autumn 2016 levels (52% and 22% respectively). Awareness of phasing among middle stagers had also increased since last wave from 32% to 40%, while among January 18 stagers it had fallen from 43% to 33%, with just 12% of this cohort aware of both the date and amount of the change in contributions.

1.2.11. Consistent with previous waves, attitudes towards automatic enrolment were broadly favourable. All employer groups now displayed very consistent attitudes with little difference between the three groups.

Similarly to the findings of the Spring 2016 and Autumn 2016 surveys, a majority of all employers agreed that they believed that the introduction of automatic enrolment was a good idea in principle for their members of staff, and that it was fair that it applied to all employers, regardless of size. Exactly 47% of all three employer groups said they would find it difficult financially to contribute to a workplace pensions scheme – for January 18 stagers, this represented a slight increase on the 39% agreeing with this statement at the Autumn 2016 wave, but similar to the levels found for early stagers (47%) and middle stagers (53%) in the Autumn 2016 survey.

2. Introduction

2.1. Workplace pension reforms

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

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

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

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

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

Businesses with over 250 employees (large employers) staged between 1 October 2012 and 1 February 2014. Those with 50 to 249 employees (medium employers) staged between 1 April 2014 and 1 April 2015, and small and micro employers began to be subject to their duties from June 2015. New businesses that started up after October 2012 were given a staging date from 1 May 2017 up until 1 February 2018. Employers that started up from October 2017 onwards will be required to enrol eligible workers into a pension scheme straightaway; that is from the first day of employment of their first worker.

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

This research encompassed employers classified as small (5-29 employees) and micro (1-4 employees) that have a staging date between April 2017 and January 2018 inclusive. In most previous waves of the research, only those employers who were four or more months from staging were interviewed. However, last wave, the sampling approach shifted to include employers who were one month from staging, through to employers who were 13 months from staging. This latest wave continued that approach, with employers between one month (April 17) and nine months (January 18) from staging.

As last wave, the survey findings have been reported by three employer cohorts, with no analysis or trend comparisons made on the total sample. The three employer cohorts are as follows:

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

2.2. Communications activities

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

The communications approach consists of writing to employers to inform them what to do at key intervals on the approach to their staging date and to their Declaration of compliance deadline.

Awareness messaging is re-enforced through an integrated multi-channel advertising campaign, which aims to maintain and to raise levels of awareness of the workplace pensions reforms among the small and micro employer audience, in order to drive action.

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

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

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

TPR writes to employers 12 months before their staging date³ (the date when their legal duties start). This initial 'getting started' letter encourages them to use the Duties Checker and also includes the Essential Guide to automatic enrolment which provides a top-level introductory overview of what is involved.

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

TPR has also established a programme of communications partnerships with professional and employer bodies, business networks and trade associations, to whom it provides targeted, regular and relevant messaging to be communicated to employers and their intermediaries through communications partners' own channels.

2.3. Advertising campaign

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

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

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

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

³ N.B January 18 employers will receive their first direct 'getting started' letter 6 months ahead of staging, instead of the usual 12 months

The TV advert continued to use a creature embodying the workplace pension accompanied by the slogan 'Don't ignore the workplace pension'. The call to action was for the viewer to search for workplace pensions. A campaign microsite was developed for both employers and individuals containing links to route them to the most relevant content.

The campaign also included radio, in this phase of the campaign of the campaign this had evolved with a different creative approach to reflect the evolving employer audience and was based on a 30 second radio advert, targeted solely at employers. These used the same slogan 'don't ignore the workplace pension' but rather than asking the listener to search workplace pensions, gave listeners the web address of the microsite.

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

Two further bursts of this advertising campaign took place in the first part of 2016, with further bursts taking place in September and November 2016, and January to March 2017. In latter waves, the TV campaign featured just 'Park' and 'Mechanic'. A new radio ad went on air in January 2017, updating the previous execution so that the initial message was obscured by loud noises signifying a small business at work, with the strapline 'don't ignore the workplace pension' only coming through at the end of the ad.

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

The advertising campaign featured in this report was run over a shorter period of time with a slightly different channel mix than previous waves to reflect the evolving campaign. The creative approach was also amended so that the creature was no longer featured in the digital advertising. The objective was to maintain the interest and awareness generated amongst employers from the launch campaign and encourage employers to find out their duties. The TV and radio channels were key to this, with TV raising general awareness of workplace pensions and radio more explicit in driving people to the website url. (Outdoor and trade press were not used as channels in this campaign.) A related objective of the campaign was to prime employers for receipt of the letters that TPR would send them and make them aware of TPR.

2.4. Research objectives

The objectives of the research were:

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

2.5. Survey methodology

The survey population was defined as employers with 1-29 staff who had an automatic enrolment staging date between April 2017 and January 2018 (inclusive). Employers with 1-4 members of staff were defined as micro employers and those with 5-29 staff were defined as small employers. All employer contact details for the survey were provided by TPR.

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

- Number of staff
- Staff eligibility
- Staging date

Critical Research (a specialist fieldwork provider working with Jigsaw Research) interviewed 682 employers staging between April 2017 and January 2018 by telephone, using Computer Assisted Telephone Interviewing (CATI), between March and April 2017. The average interview length was 23.5 minutes.

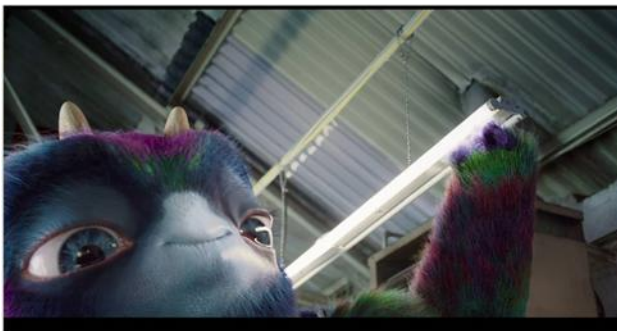
Figure 1: Survey Methodology

EMPLOYERS		
	How we interviewed	Telephone
	When we interviewed	15 th March - 24 th April 2017
	Questionnaire length	23.5 minutes
	Who we talked to	682 Employers
	Quotas	Staging Date Size of Business Eligibility of employees

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

Figure 2: Television advertising stills shown in the survey

‘The Mechanic’



‘The Park’



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

Figure 3: Achieved interviews and weighted sample

Quotas Staging Date/Business Size/Jobholders	Unweighted Data		Weighted Data	
	Interviews Achieved	%	Interviews Reported	%
Apr - Jul 17: Micro (1-4) - Eligible	95	14%	55	12%
Apr - Jul 17: Micro (1-4) - Ineligible	51	7%	43	9%
Apr - Jul 17: Small (5-29) - Eligible	126	18%	74	16%
Apr - Jul 17: Small (5-29) - Ineligible	17	2%	1	0.2%
Aug - Nov 17: Micro (1-4) - Eligible	118	17%	57	12%
Aug - Nov 17: Micro (1-4) - Ineligible	60	9%	45	9%
Aug - Nov 17: Small (5-29) - Eligible	73	11%	39	8%
Aug - Nov 17: Small (5-29) - Ineligible	13	2%	12	3%
Jan 18: Micro (1-4) - Eligible	62	9%	69	14%
Jan 18: Micro (1-4) - Ineligible	38	6%	54	11%
Jan 18: Small (5-29) - Eligible	24	4%	21	4%
Jan 18: Small (5-29) - Ineligible	5	1%	6	1%
Total	682	100%	476	100%

2.6. Reporting conventions

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

- Results may not sum to 100% due to rounding and/or due to participants being able to select more than one answer to a question.
- Data presented in this report are from a sample of employers rather than the total population. This means the results are subject to sampling error. Differences between sub-groups and between different waves of the research are commented on in the text only if they are statistically significant at the 95 per cent confidence level. This means there is no more than a 5 per cent chance that any reported differences are not real but a consequence of sampling error⁴.
- For comparability, results for two of the three employer staging tranches this survey wave are compared with the employer tranche from the Autumn 2016 wave *who were the same number of months from staging at the time of interview as the Spring 2017 employers were when they were interviewed*. This means that the following staging tranches are compared with each other throughout the report (in each case, we list the Spring employer group first):
 - Employers staging between April and July 2017 are compared to those staging between Jan and April 2017 (referred to as *Early stagers* throughout the report)
 - Employers staging between August and November 2017 are compared to those staging between May and August 2017 (*Middle stagers*)

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

- January 18 stagers interviewed in this wave are compared with those January 18 stagers interviewed during the Autumn 2016 wave.

2.7. Technical report

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

3. Awareness and understanding of automatic enrolment

3.1. Introduction

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

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

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

As last wave, the survey findings have been reported by three employer cohorts, with no analysis or trend comparisons made on the total sample. The three employer cohorts are as follows:

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

3.2. Spontaneous awareness of changes to workplace pensions

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

More than four in five (81%) of early stagers were spontaneously aware of recent changes to workplace pensions, this proportion being statistically the same as the 79% of middle stagers who were also spontaneously aware of the reforms. These awareness levels were significantly higher than the 63% of January 2018 stagers who said they were aware of the reforms.

These awareness levels were broadly similar to the Autumn 2016 awareness levels for both early stagers (84%) and middle stagers (81%), however they did represent a slight (but not statistically significant) fall in awareness among January 2018 stagers from 69% to 63%.

When asked about which aspects of the reforms they were aware of, over half of employers said they were aware that employers have to put their staff into a workplace pension. Spontaneous mentions of this aspect were highest among early stagers (61%) and January 18 stagers (60%), while not significantly lower (53%) among middle stagers.

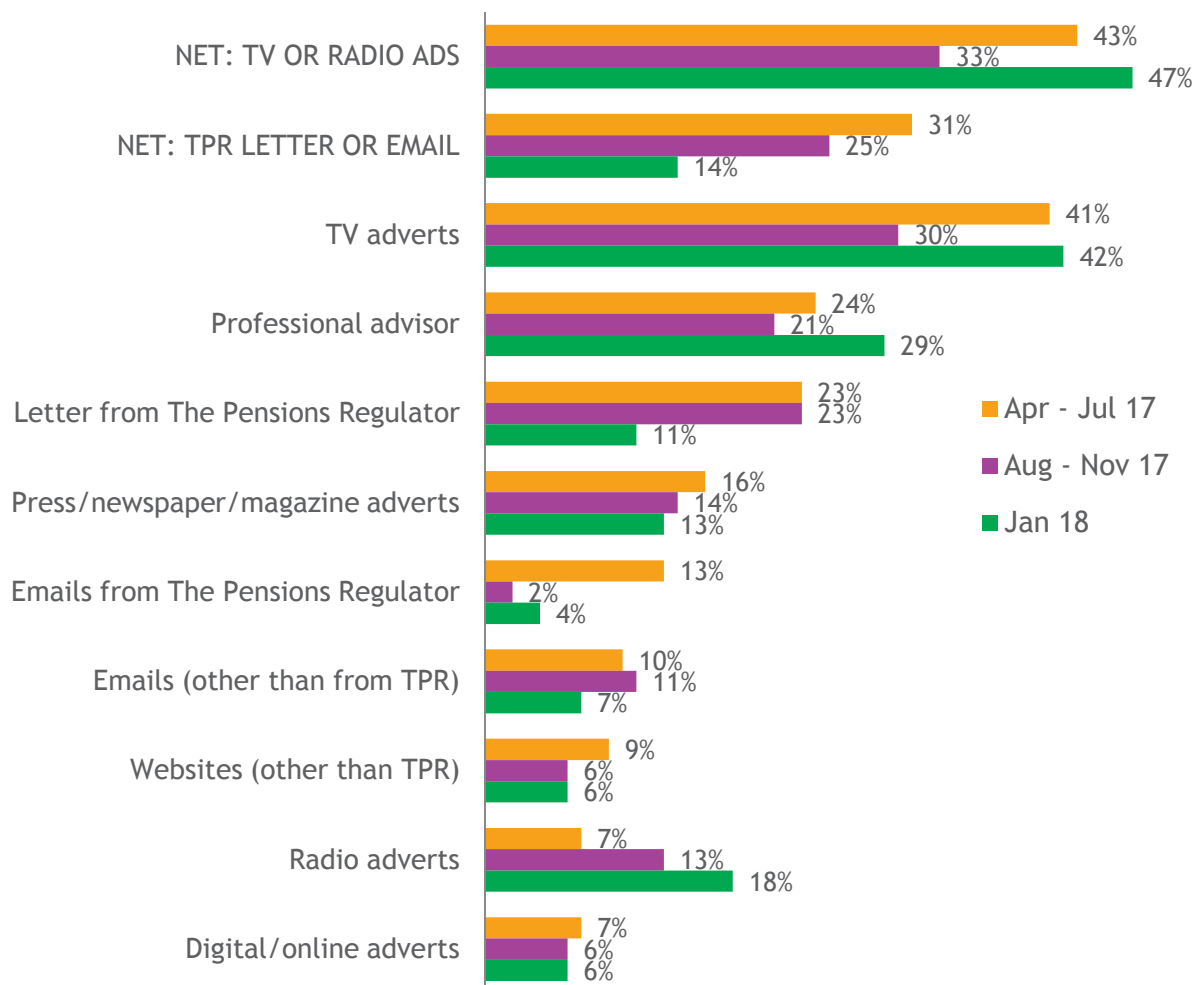
Similarly to both Spring and Autumn 2016, the aspect of the reforms that employers were next most likely to spontaneously mention was the fact that there is a new law in relation to workplace pensions. Between 27% and 32% of the three employer groups cited this aspect of the reforms.

Consistent with previous waves of the survey, employers had become aware of the changes through a wide range of sources. The data suggested that early stagers (41% of those aware of reforms) and January 18 stagers (42%) were most likely to cite TV adverts as their source of awareness, with middle stagers a little lower at 30%. January 18 stagers further indicated their engagement with the above the line campaign, with 18% citing radio ads as their source of workplace pension reform awareness. This level was higher than that recorded by either middle stagers (13%) or early stagers (7%). Aside from the campaign itself, professional advisers were the next most commonly mentioned source of awareness. More than one in five of all employers

(21% - 29% depending on staging date) aware of the reforms said a professional advisor was the source of that awareness.

Overall, Figure 4 below illustrates that indirect (TV/radio) sources were more likely to be the cause of pension reform awareness than direct (letter/email) sources. This position was again similar to that seen in Autumn 2016, although letters and email were less likely to be cited as the source of awareness among middle stagers this wave (25%), compared to last wave (38%).

Figure 4: Sources of workplace pension reform awareness



3.3. Awareness of automatic enrolment

Awareness levels broadly comparable with previous waves of research. January 18 stagers had a significant increase in awareness of needing to contribute to workers' pensions.

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

- Employers will have to automatically enrol UK members of staff into a pension scheme

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

Consistent with previous waves, Awareness levels were highest among those employers closest to staging. Early stagers had a significantly higher awareness level of 89% (i.e. they knew all three requirements which make up this measure than both middle staging employers (77%) and January 2018 stagers (71%).

In general, awareness levels were similar to Autumn 2016 scores, with early stagers registering awareness levels of 86% six months earlier, middle stagers 83% and January 18 stagers 65%. This increase among January 18 stagers (from 65% to 71%) was primarily driven by an increase in awareness of the specific aspect 'Employers will have to contribute to their members of staff pensions' which had gone up from 83% to 92% between Autumn 2016 and Spring 2017. January 18 stagers had a significant increase in awareness of needing to contribute to workers' pensions, with 92% this wave versus 80% in Autumn 2016.

As seen in previous waves, awareness levels tended to be higher among small employers, with 90% of this sample group saying they were aware of the three statements included in this measure. This compared to 76% among micro employers, which in turn broke down as 74% among employers with 3-4 employees and 77% among employers with 1-2 employees.

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

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

	Early Stagers		Middle Stagers		Later Stagers	
Research Wave:	Autumn 2016	Spring 2017	Autumn 2016	Spring 2017	Autumn 2016	Spring 2017
Staging dates of employers falling within each category for each survey wave.	January – April 17	April – July 17	May – August 17	August – Nov 17	January 18	January 18
<i>Which of the following changes in pensions law are you aware of?</i>						
Employers will have to automatically enrol UK members of staff into a pension scheme	96%	96%	94%	92%	80%	84%
Employers will have to provide a pension scheme that can be used for automatic enrolment	90%	91%	85%	83%	70%	75%
Employers will have to contribute to their members of staff pensions	95%	97%	94%	93%	83%	92%

3.4. Understanding of automatic enrolment

Understanding levels were more varied than at Autumn 2016, with early stagers at higher levels and January 18 stagers at lower levels than six months previously

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

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

Understanding levels tended to be highest among those employers closest to staging with the difference more pronounced than was seen for awareness levels, so that early stagers reported understanding levels of 77% compared to January 18 stagers with understanding levels of 38%. Middle stagers (at 61%) were closer to early stagers than January 18 stagers, and also closer to the levels seen for this group at the Autumn 2016 wave (when they stood at 65%).

Early stagers saw their understanding levels increase since the Autumn 2016 wave when they stood at 68%, while January 18 stagers experienced a fall in understanding scores from 46% to 38%. These changes were primarily driven by increases in awareness of the need to complete a declaration of compliance. Among early stagers this increased from 78% to 87% from Autumn 2016 to Spring 2017, while among January 18 stagers it fell from 56% to 52%.

There was a significant difference in understanding levels between small and micro employers - among small employers, understanding levels were 68%, while among micro employers it was 60%.

Figure 5 (below) shows awareness of the two additional statements that employers must be aware of in order to be categorised as 'understanding' the reforms. As in the previous section, this data is shown by employer staging date groups, comparing the equivalent groups in Autumn 2016 and Spring 2017.

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

	Early Stagers		Middle Stagers		Later Stagers	
Research Wave:	Autumn 2016	Spring 2017	Autumn 2016	Spring 2017	Autumn 2016	Spring 2017
Staging dates of employers falling within each category for each survey wave.	January – April 17	Apr – July 17	May – August 17	August – Nov 17	January 18	January 18
<i>Which of the following changes in pensions law are you aware of?</i>						
Employers will have to communicate to UK staff on an individual basis	91%	89%	78%	82%	70%	69%
Employers will have to complete a Declaration of compliance with the	78%	87%	76%	73%	56%	52%

appropriate government body to confirm they have met their duties						
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3.5. Knowledge of staging date

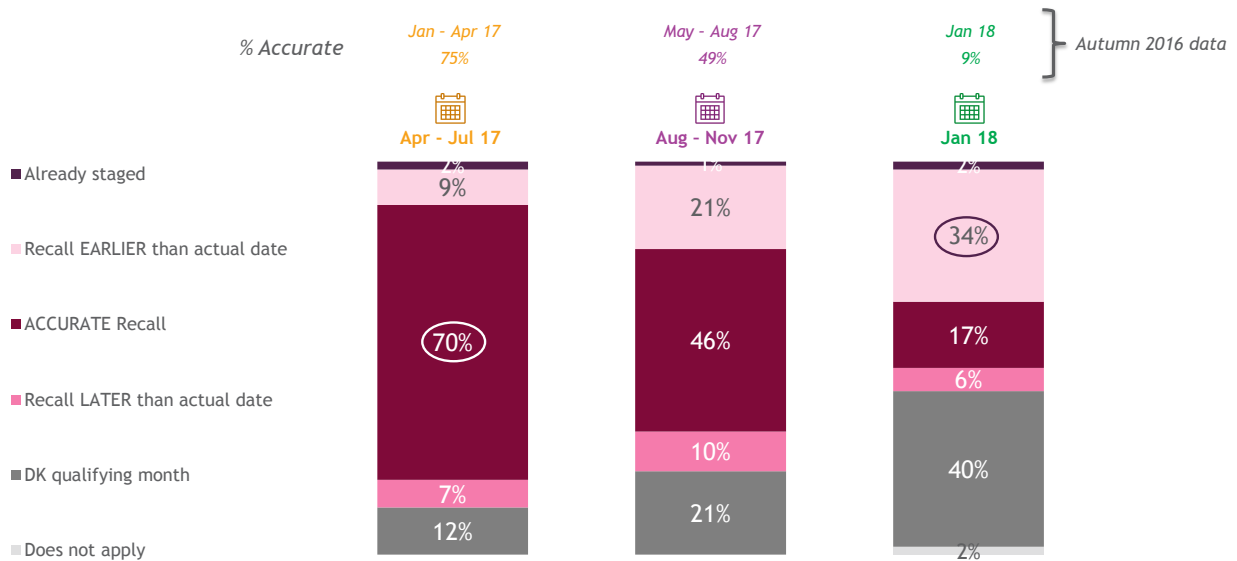
Accurate recall of staging date was higher among those closest to staging. When compared to Autumn 2016 accurate recall among January 18 stagers had almost doubled

Seven out of ten (70%) of early stagers were able to accurately recall their staging date, compared to 75% who could do so at the Autumn 2016 wave.

Recall of staging dates among the middle stagers was accurate for 46% of these employers in Spring 2017, a similar level to that seen in the Autumn 2016 survey (49%). Accurate knowledge of staging date for employers staging in January 2018 was 17%, this proportion almost double the 9% who could accurately recall their date in Autumn 2016.

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

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



As found in the Autumn 2016 survey, most employers who were unable to accurately recall their staging date tended to think it was earlier than the correct date. However this wave also saw an increase in the small, but growing, minority of employers who thought their staging date was later than the actual date. For example, 10% of middle stagers thought the date was later than the actual date, compared with just 3% of middle stagers who thought this at the Autumn 2016 wave.

4. Response to the advertising campaign

4.1. Introduction

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

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

4.2. Unprompted recall of advertising

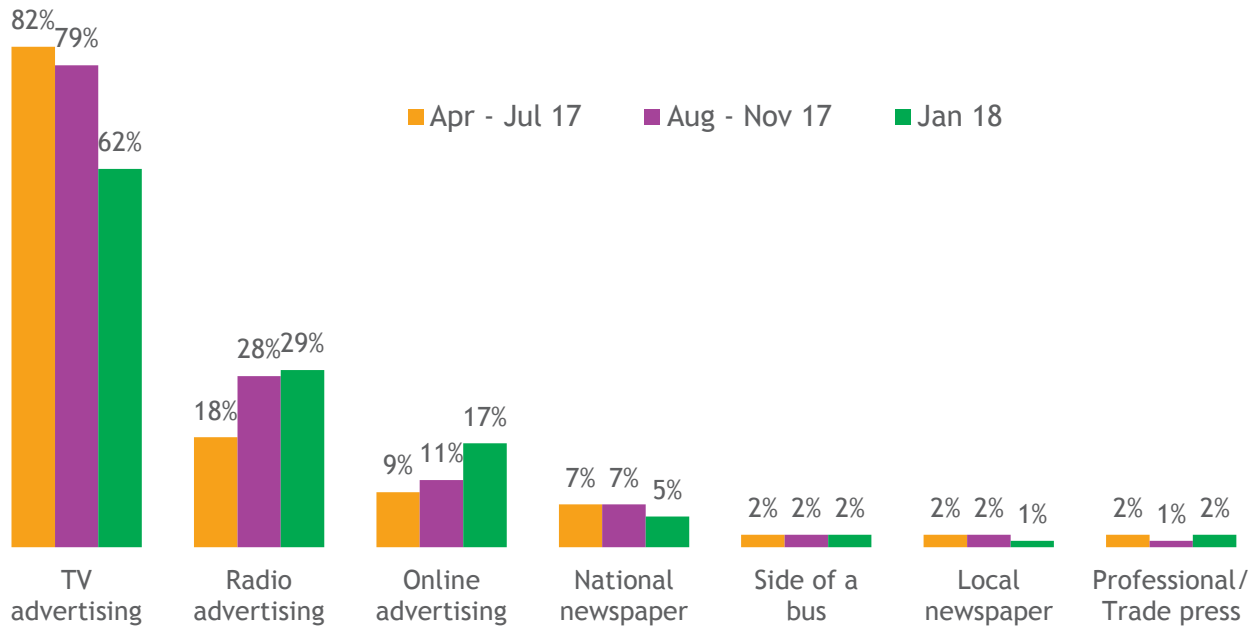
As with awareness and understanding, there was a strong relationship between spontaneous awareness of workplace pensions advertising and proximity to staging, though the differences were not as great as seen last wave.

Three-quarters (75%) of early stagers said they recalled seeing or hearing any workplace pensions advertising, which was higher than middle stagers (69%). January 2018 stagers were less likely to have recalled any advertising (64%).

These spontaneous awareness scores were at similar levels for early and middle stagers as seen at the Autumn 2016 wave, however awareness among January 2018 stagers was notably higher, rising from 54% to 64% this wave. This latter increase was driven by increases in awareness of both TV and radio advertising.

Seven out of ten (73%) employers with eligible jobholders recalled seeing the advertising, compared to 64% of employers with no eligible jobholders. This was similar to Autumn 2016, when 77% and 63% of employers in these groups respectively recalled seeing the advertising.

Figure 8: Assumed source of spontaneously recalled advertising



As has been the pattern at all waves where TV advertising has been present, it was recall of the TV adverts that dominated overall spontaneous awareness. This was true across all three staging groups of employers – particularly so for early and middle stagers where spontaneous recall of the TV adverts stood at around 80%. Among January 2018 stagers, spontaneous recall of the TV adverts was 62%. It was notable that spontaneous recall of the radio ads was highest among those furthest from staging, with 28% of middle stagers and 29% of January 2018 stagers citing radio as the source of their automatic enrolment advertising awareness – this compared to 18% of early stagers. This pattern was repeated for digital advertising, which was cited by 17% of January 2018 stagers compared to 11% of middle stagers and 9% of early stagers.

4.3. Prompted recall of advertising

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

Figure 9: Campaign Reach

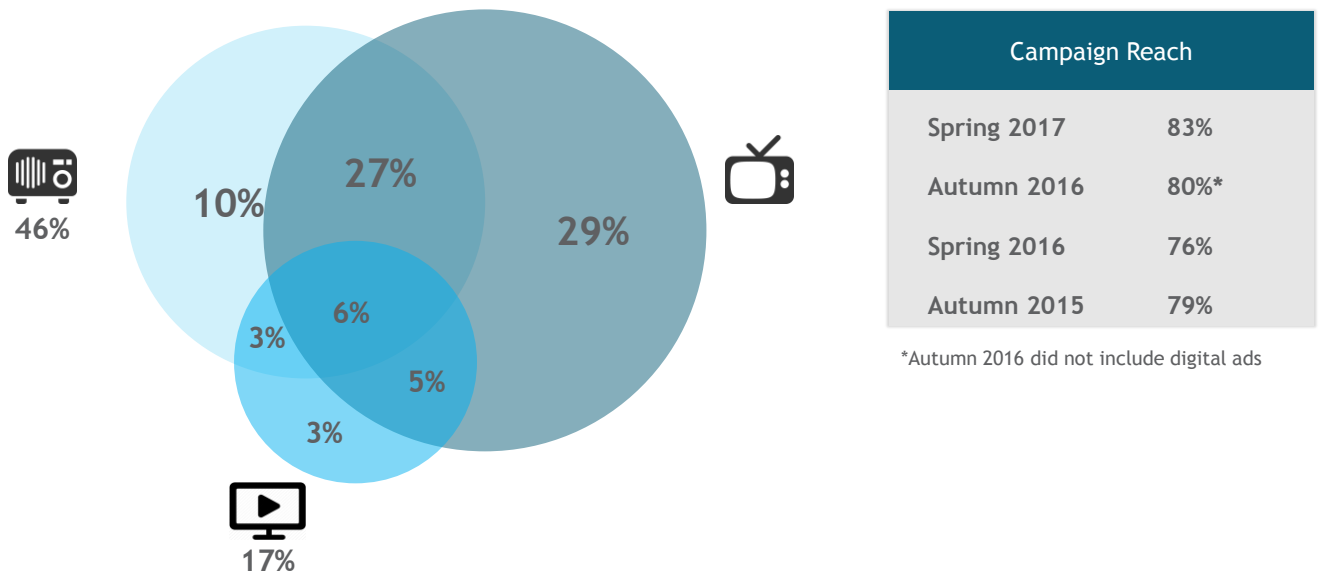


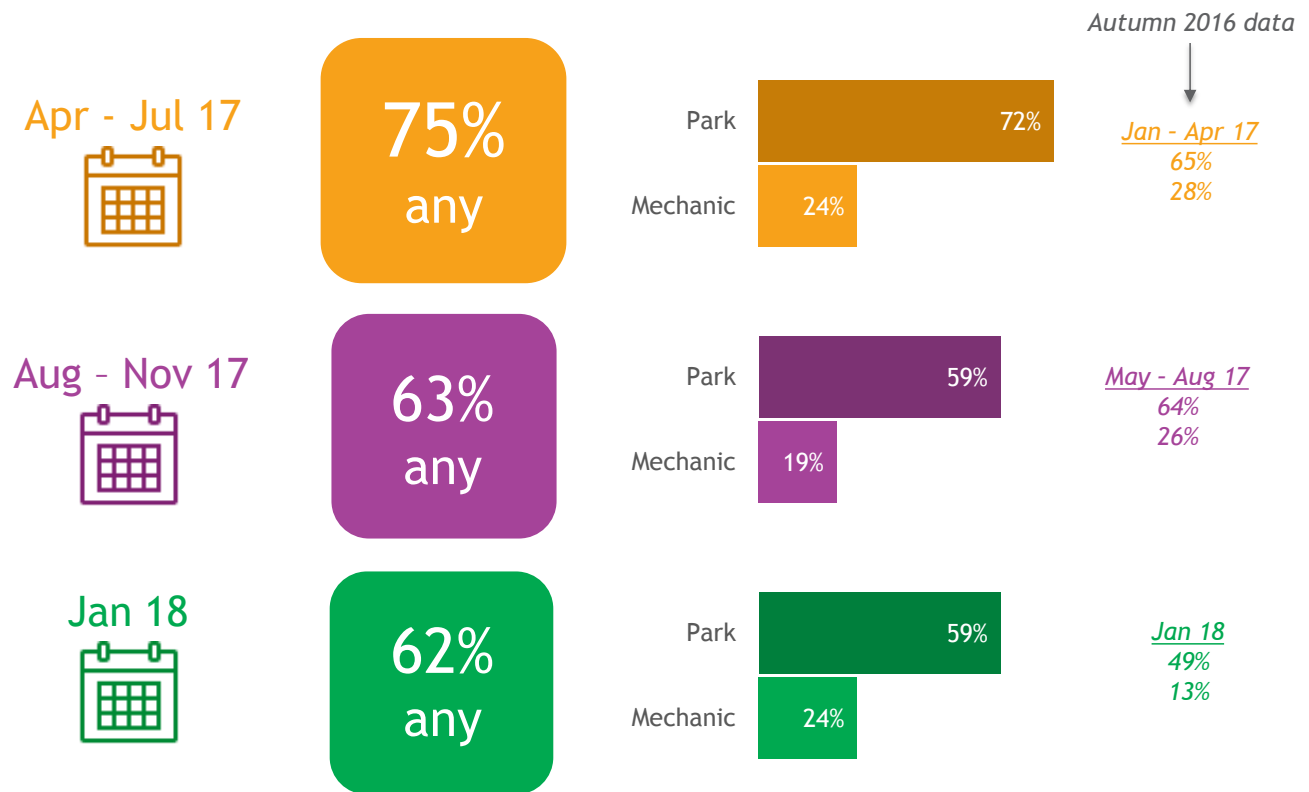
Figure 9 shows overall campaign reach, as calculated by including respondents who recall ANY aspect of the campaign that was played/shown to them in the interview. The reach figure for the latest wave (83%) compares favourably with the Spring 2016 and Autumn 2015 waves (the last two waves which included TV, radio and online in the reach figure). TV dominates the overall reach figure, contributing 68%, while radio also makes a substantial contribution of 46% to the overall reach level.

4.3.1. TV Advertising

Recognition of the TV ads continued to be dominated by 'Park'

Three-quarters (75%) of early stagers recalled one of 'Park' or 'Mechanic', with 72% recalling Park compared to 24% recalling 'Mechanic'. Middle stagers and January 18 stagers recorded a similar pattern of recall, albeit at a lower level than early stagers, with 59% recalling 'Park' and 24% (January 18)/ 19% (middle stagers) recalling 'Mechanic'. January 18 stagers were more able to recognise elements of the TV campaign this wave (62% recalling either execution) compared to last wave (52% recalling either execution).

Figure 10: Television advertising recognition



4.3.2. Radio Advertising

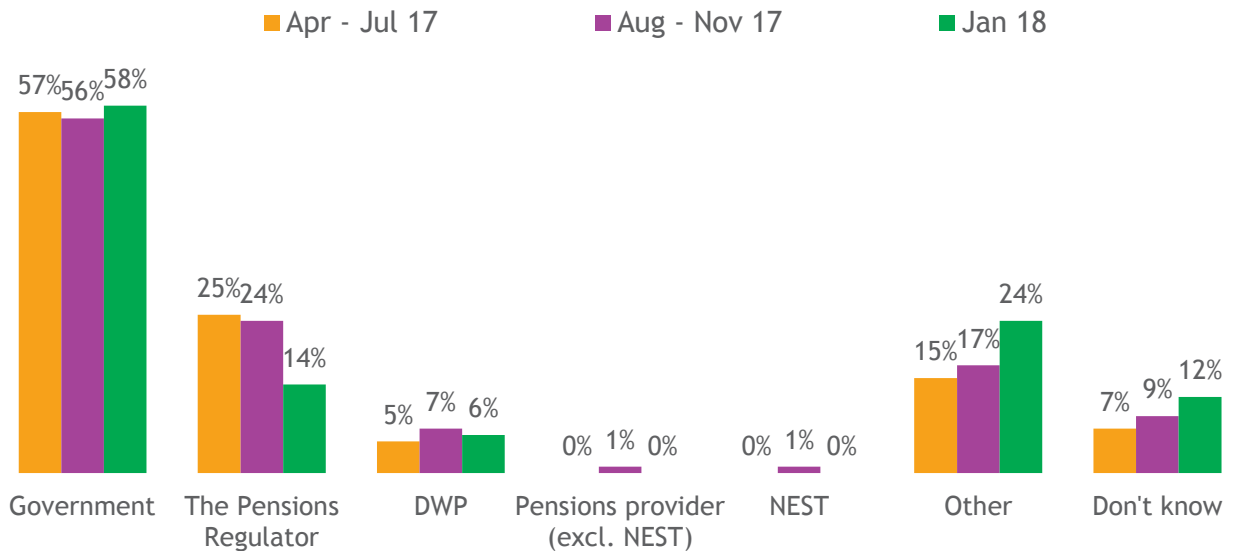
On a number of measures, it was apparent that the radio advertising appeared to have most resonance with the January 18 stagers – recall was highest among this group. While clarity of the ad’s message was felt to be high, relevance and direction towards help were lower than levels found in the Autumn 2016 survey.

Recall of radio advertising was highest among January 18 stagers at 54%, up from 48% in Autumn 2016. This contrasted with early stagers where recall stood at 40% (down from 44% in Autumn 2016). Middle stagers’ recall was 47%, compared to the 50% seen at Autumn 2016.

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

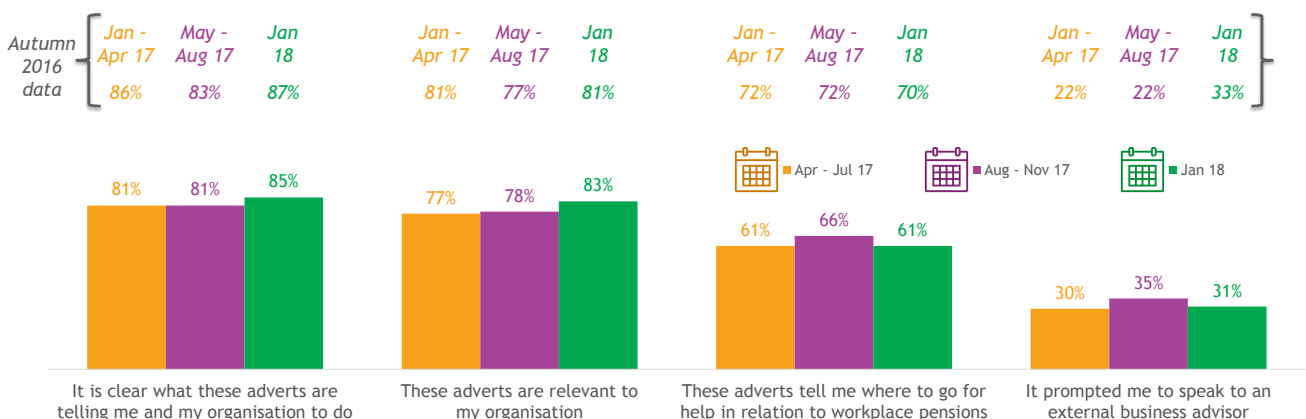
Spontaneous message take outs were similar across all groups, with over one in three of all employers (34% - 38% depending on staging date) taking the message ‘I have to offer my staff a workplace pension’ from the radio ads and over one in five (20% - 24% depending on staging date) taking out the message ‘there is a new law in relation to workplace pensions’.

Figure 11: Assumed sponsor of radio advertising



Radio adverts were most likely to be attributed to the government ahead of any other organisation. TPR was the next most likely organisation to which the ads were likely to be attributed, though it was notable that January 2018 stagers exhibited the lowest attribution of TPR as sponsor of the radio ads (14%), despite this group being the most likely to recall the ads.

Figure 12: Radio advertising evaluation



There was general agreement among employers that the radio ad was clear, where over four out of five (81% - 85%) of all three employer groups agreed that it was “clear what the adverts are telling me and my organisation to do”. Agreement that the radio ad was “relevant to my organisation” also applied equally to all three employer groups, where between 77% - 83% of each staging tranche agreed with this statement. 77% and 78% of early

and middle stagers respectively agreed with this statement, lower than the 94% and 91% respectively that agreed with this statement at the Spring 2016 wave.

. Early stagers and January 2018 stagers were the least likely to think the radio ad told them 'where to go for help in relation to workplace pensions', with 61% agreeing with this statement. This compared to 72% of early stagers and 70% of January 2018 stagers in Autumn 2016. These were in turn lower than the Spring 2016 levels, where agreement levels were 83%. The pattern for early stagers is repeated among middle stagers where the scores for the last three waves are 78% (Spring 2016), 72% (Autumn 2016) and 66% (Spring 2017).

4.3.3. Digital Advertising

Recall of digital advertising was at similar levels to those seen at Spring 2016 (the last time digital was asked about in the survey), with little difference between employer groups

Approximately one in six employers could recall TPR's digital advertising, rising to 19% among early stagers compared to 15% among middle stagers and 16% among January 2018 stagers.

As with the radio ads, most felt the digital advertising was on behalf of the government, with fewer than one in five across all employer groups thinking the ads were on behalf of TPR.

The majority of employers thought the digital ads were a "clear way of getting across a serious message", with 68% of early stagers and 71% of middle stagers agreeing with this statement. In comparison, 57% of January 2018 stagers agreed with this statement, with this group appearing to prefer the radio ads 'fun' approach as evidenced by the fact that 66% of January 2018 stagers felt the radio ad represented a "fun way to get across a serious message" (the highest proportion of all three employer groups).

5. Preparation for automatic enrolment

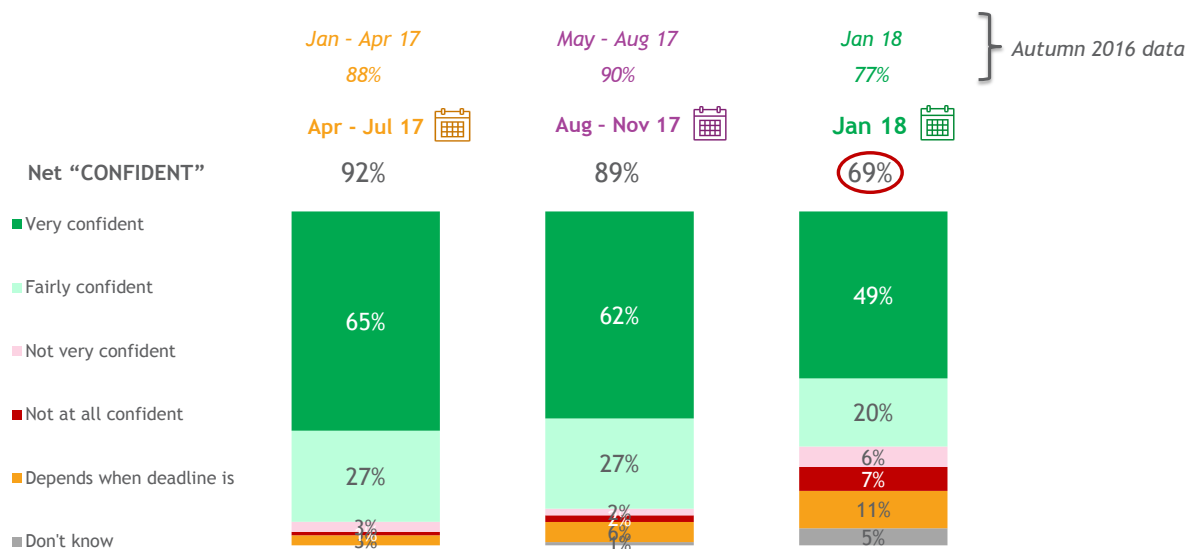
5.1. Confidence in future compliance

Employers continued to be confident in their future compliance with automatic enrolment, though this confidence was weaker among January 2018 stagers

More than nine out of ten (92%) of early stagers felt they were either very or fairly confident that their organisation would be fully compliant with the new legislation, which was a similar level to that seen among the early stagers at the Autumn 2016 wave (88%). This pattern was repeated among the middle stagers, with 89% of this group feeling at least fairly confident of their compliance – a level that was very similar to that seen last wave (90%).

Confidence levels were significantly lower among January 2018 stagers, with 69% saying they were either fairly or very confident in their compliance, lower than the 77% seen in Autumn 2016. Upon further examination, we saw that among Micro businesses staging in January 2018, confidence levels were at 65%, while among Smalls they were at 85%. Given that the majority of January 2018 stagers are Micros, it is clear that this is driving the lower confidence levels of these later stagers.

Figure 13: Confidence organisation will be fully compliant



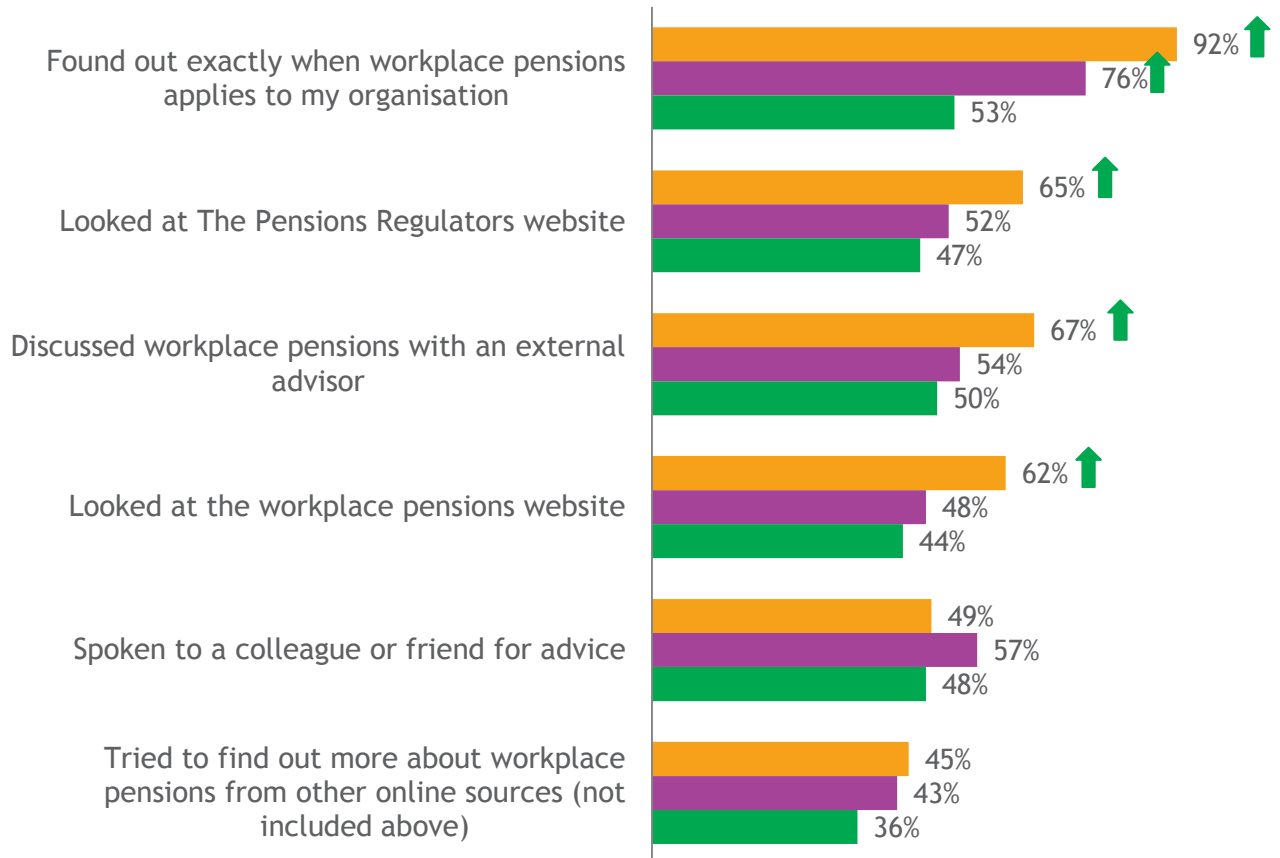
5.2. Actions taken to prepare for automatic enrolment

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

Similar to Autumn 2016, the most common information seeking action carried out prior to automatic enrolment by employers was finding out when workplace pensions applied to their organisation, particularly among early stagers where 92% said they had done this. It was notable that a greater proportion of January 2018 stagers had discussed workplace pensions with an external advisor, when compared to Autumn 2016. Exactly 50% of January 18 stagers had done this at the most recent wave, compared with 43% last Autumn.

Similarly to earlier waves of the survey, early stagers were more likely to have carried out information seeking actions, as shown in Figure 14, below:

Figure14: Information seeking behaviour carried out



Those employers closest to staging were also more likely to have completed, or been in the process of completing the four key tasks measured. These proportions can be seen in Figure 15.

Figure 15: Automatic enrolment activities carried out

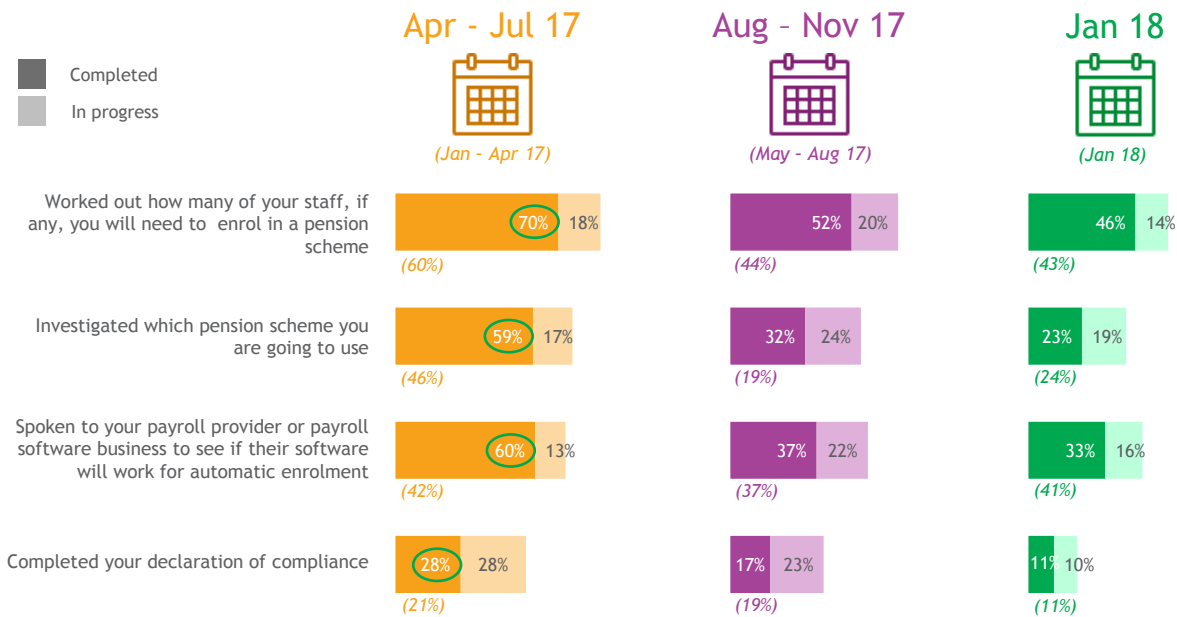


Figure 15 also illustrates that early stagers were generally more prepared for automatic enrolment than their early staging counterparts in Autumn 2016. For example, Seven out of ten (70%) had worked out how many of their staff they would need to enrol in a pension scheme compared to 60% who had done so in the Autumn 2016 survey. There were similar increases for the other three measures, with increases from Autumn 2016 to Spring 2017 of between 7 and 18 percentage points.

Among middle stagers, preparation levels had also increased for working out how many staff they would need to enrol (44% to 52%) and investigating which pension scheme they were going to use (19% to 32%), illustrating that this group of middle stagers are somewhat more prepared than their counterparts were last Autumn.

There was very little difference between preparation levels for January 2018 stagers in the Spring 2017 wave, when compared to the Autumn 2016 wave, despite the January 2018 stagers being four months closer to staging than last wave. As last wave, it was also notable that preparation levels were generally higher among Small employers, compared to Micros (for example, 57% of Small employers had investigated the pension scheme they were going to use, compared to 34% of Micros) and also higher among employers with eligible jobholders (46% had investigated which pension scheme they were going to use) compared to those with non-eligible jobholders (33% for this same measure).

5.3. Influences and triggers for preparation activities

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

As found in previous surveys, employers were asked to state what had triggered the actions they had taken to prepare for automatic enrolment. The triggers for action found in Spring 2017 followed a pattern established in previous surveys, with the clear majority of early and middle stagers attributing the receipt of a letter or email from TPR, followed by receiving information from an adviser. It should be remembered that the January 2018 stagers had not received their first piece of direct mail from TPR by the time of the research – nevertheless, 36% attributed their information seeking behaviour to some sort of TPR communication, either letter or email.

Figure 16: Triggers for information seeking behaviours

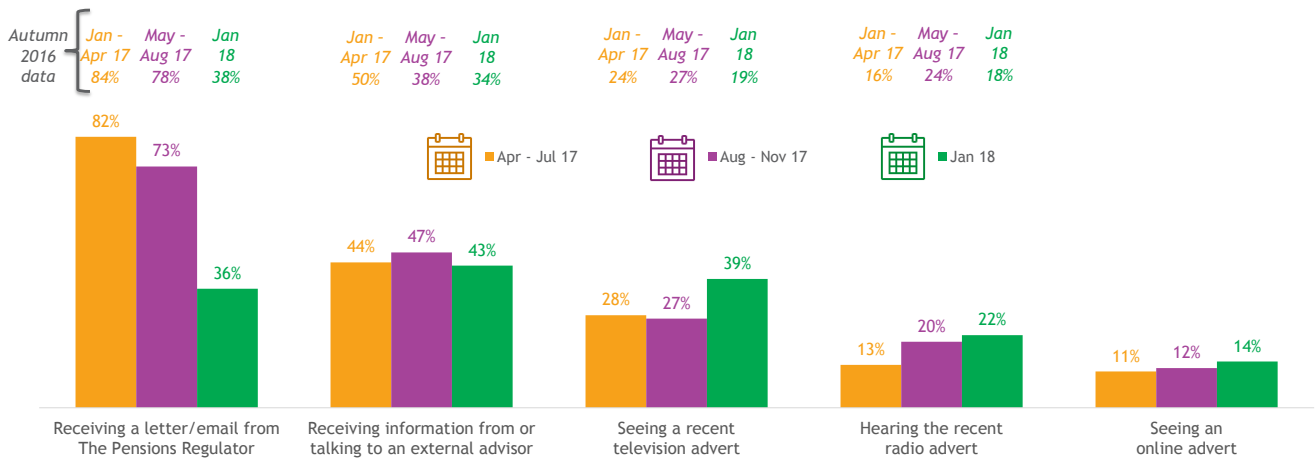


Figure 16 illustrates the role of TPR's direct communications in prompting action among the employer audience, with 82% of early stagers and 73% of middle stagers respectively saying that their information seeking behaviour had been prompted by receiving a letter/email from The Pensions Regulator.

Among January 18 stagers, it is notable that the two sources most likely to prompt information seeking behaviour were, firstly, receiving information from or talking to an external advisor (43%) and, secondly, seeing a recent television advert (39%). Both of these represented increases on the scores for January 2018 stagers in respect to these two aspects last wave, in particular the TV advert has had a much greater impact, rising from 19% in Autumn 2016 to 39% this most recent wave.

5.4. Use of external business advisers

Accountants were the most likely types of advisor to be consulted by employers, with the next most likely shown to be payroll administrator/bureau and financial advisers/IFAs. As seen in previous surveys, differences in advisor type used more linked to the size of employer, than by proximity to staging.

The proportion of early stagers (55%) and middle stagers (48%) who said they had consulted an advisor in relation to automatic enrolment was almost identical to the Autumn 2016 survey (55% and 47% respectively). Exactly one in three (33%) of employers staging in January 2018 stagers had consulted an advisor.

When only those employers who have consulted an advisor are focussed upon, there is very little difference in the type of advisor consulted by staging date, with the exception of early stagers who were more likely to have consulted a trade body (17%) than either middle stagers (5%) or January 18 stagers (5%).

This discrepancy by size of business filters through to the type of advisor consulted. This wave it was notable that 35% of small businesses had consulted their pensions provider and 30% had consulted a pensions consultant, compared to 21% and 15% respectively for micro businesses. These differences can be seen in Figure 17.

Figure 17: Types of external advisor used by size of business

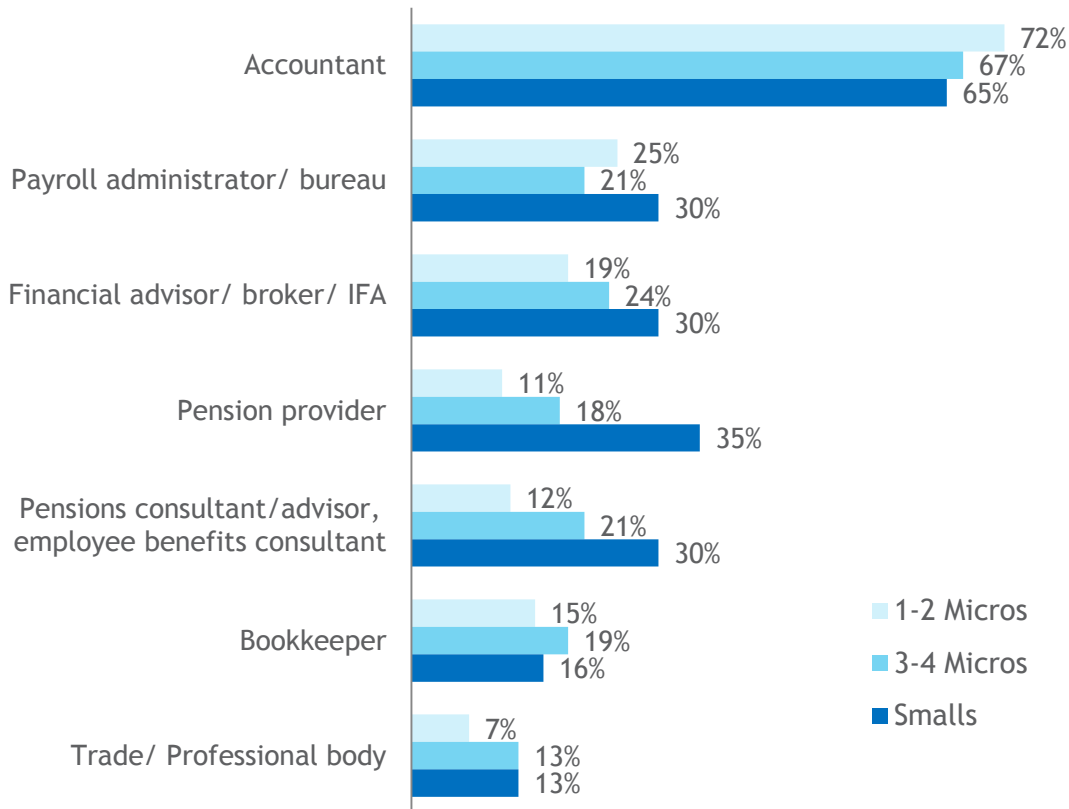
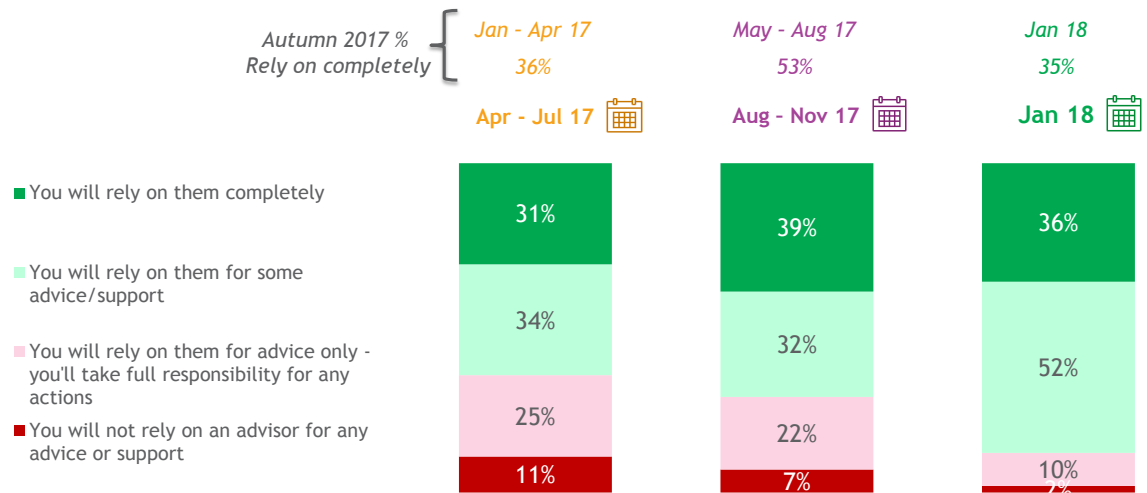


Figure 18 illustrates that employers' reliance on advisers had changed quite substantially since Autumn 2016. Both early and middle stagers stated that their anticipated reliance on advisers was expected to be lower than was the case last wave.

Among January 2018 stagers, the proportion of employers expecting to rely on advisers completely had not changed since Autumn 2016, however the proportion expecting to rely on advisers for some advice or support had increased significantly from 33% in Autumn 2016 to 52% at this latest wave.

Figure 18: Extent to which employers will rely on external advisers



6. Attitudes towards automatic enrolment

Consistent with previous waves, attitudes towards automatic enrolment were broadly positive. There was very little difference in attitudes between the three employer groups

Figure 19 below shows a clear majority of employers continued to believe that the introduction of automatic enrolment is in principle both a good idea for them and their members of staff. January 2018 stagers were marginally more likely to believe this compared to early or middle stagers, but levels for all three employer groups were very similar to the levels seen last wave.

Figure 19: Attitudes towards automatic enrolment

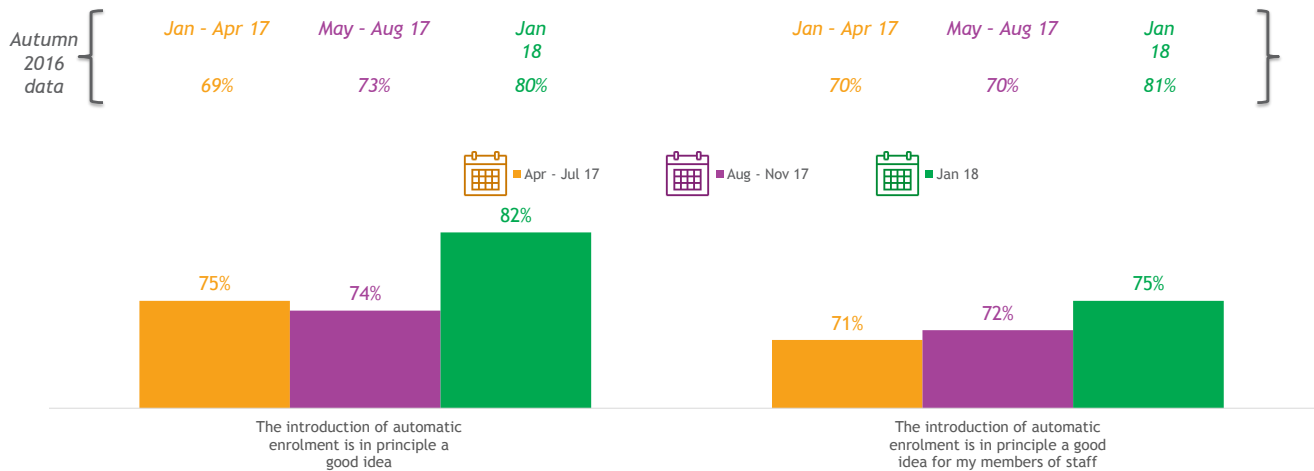


Figure 20 below shows the proportion of employers who agreed with the statement that their organisation would find it difficult financially to contribute to a workplace pensions scheme. Just under half (47%) of all employers questioned agreed that they would find it difficult financially to contribute to a workplace pensions scheme, with no difference in this score between the three employer groups. This lack of differentiation between the staging date groups contrasted sharply with the Autumn 2016 wave when middle stagers were more concerned than other groups at their ability to contribute financially. January 2018 stagers' concern at their ability to contribute financially increased from 39% last wave to 47% this wave as their staging date has moved closer.

Figure 20: Attitudes towards automatic enrolment

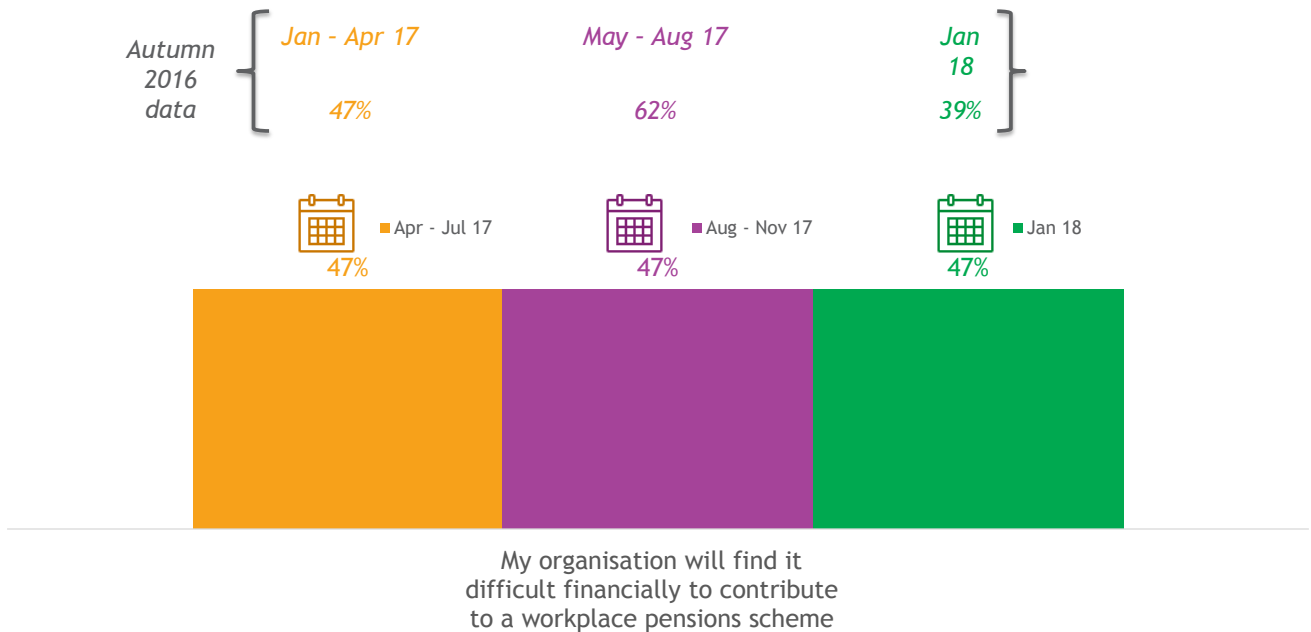
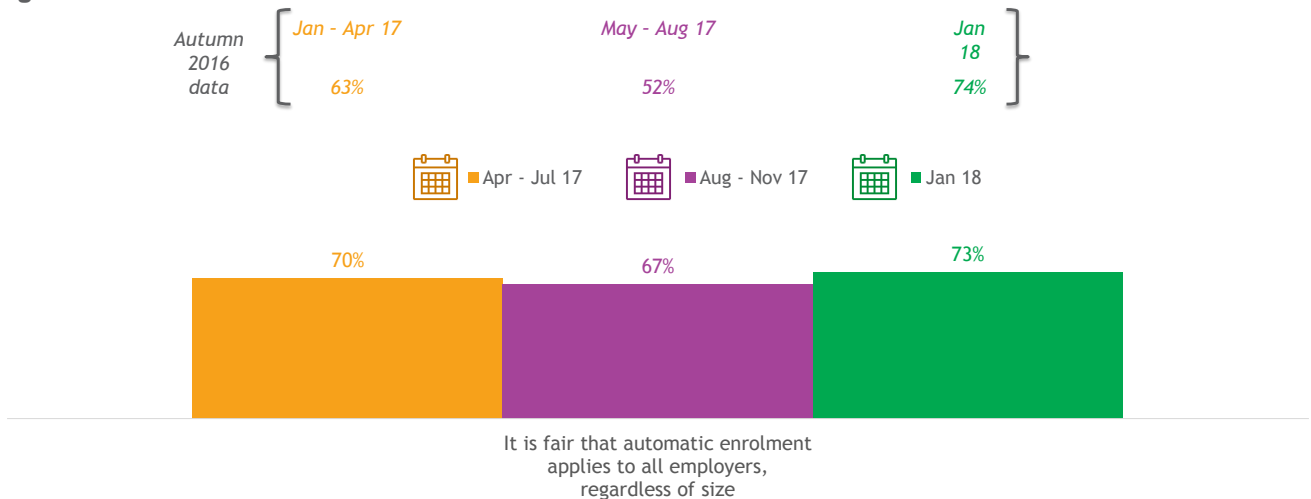


Figure 21 shows that over two-thirds of all employers agreed it is fair that automatic enrolment applies to all employers regardless of size – again the lack of differentiation between the three employer groups contrasts with the differences seen last wave. Middle stagers' views, in particular, have improved at this Spring 2017 wave, with 67% agreeing with the statement, compared to just 52% agreeing last Autumn. Early stagers, too, have increased their belief it is fair that automatic enrolment applies to all employers, regardless of size – 70% agreeing with the statement this wave, compared to the Autumn 2016 level of 63%.

Figure 21: Attitudes towards automatic enrolment



6.1. Familiarity with TPR

Familiarity with TPR had increased significantly among January 2018 stagers since Autumn 2016

There was a relationship between familiarity with TPR and proximity to staging, with early stagers claiming the highest levels of TPR familiarity, as 81% felt they knew a lot or a little about them. This was marginally higher than middle stagers (75%) and January 2018 stagers (67%), with all three groups recording similar levels who felt they knew 'a lot' about TPR and the difference primarily occurring in the proportion who felt they knew 'a little'.

It was notable that the proportion of January 2018 stagers who felt they were familiar with TPR had increased significantly since Autumn 2016, when 57% said they knew either 'a lot' or 'a little' about TPR.

7. Awareness of increases in minimum contributions and ongoing duties

Data around ongoing duties and planned increases in minimum contribution levels highlighted some gaps in employer knowledge, with the gaps tending to be larger the further the distance from staging.

Continuing on from Autumn 2016, questions were again asked around the new and ongoing duties which either apply now, or will apply to all employers once they have staged. These questions were asked about the following topics:

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

Figure 22 shows awareness of the increases in the minimum pension contributions, showing the levels of awareness of the increase per se, the date it will be introduced and the minimum percentage contribution it will increase to. Respondents were asked about both the April 2018 and April 2019 increases and were told what the dates and new contribution amounts were and asked whether they were aware of them (as opposed to respondents having to name the date and amounts).

Awareness of the existence of planned increases in the minimum contribution level in April 2018 was higher among early stagers, with over three in five (61%) aware of this. Awareness was lower among the other employer groups: at 40% of middle stagers and 33% of January 2018 stagers.

Figure 22: Awareness of the increases in the minimum pension contributions (“phasing”)

Staging Date	Aware of increase		Knew Date		Knew new minimum contribution percentage	
	April 2018	April 2019	April 2018	April 2019	April 2018	April 2019
April – July 2017	61%	47%	38%	31%	36%	31%
August – November 2017	40%	28%	22%	18%	20%	15%
January 2018	33%	27%	19%	16%	15%	12%

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

The proportion of employers aware of all three aspects of the contributions increases (i.e. aware that it was happening and aware of the date and aware of the amounts) ranged between 27% (among early stagers) and 15% and 12% among middle and January 2018 stagers respectively. Proportions aware of all three aspects (its

existence, the date and the amount) for the further increases in April 2019 were very similar at 24%, 13% and 10% for early, middle and January 2018 stagers respectively.

Figure 23: Prompted awareness of ongoing duties

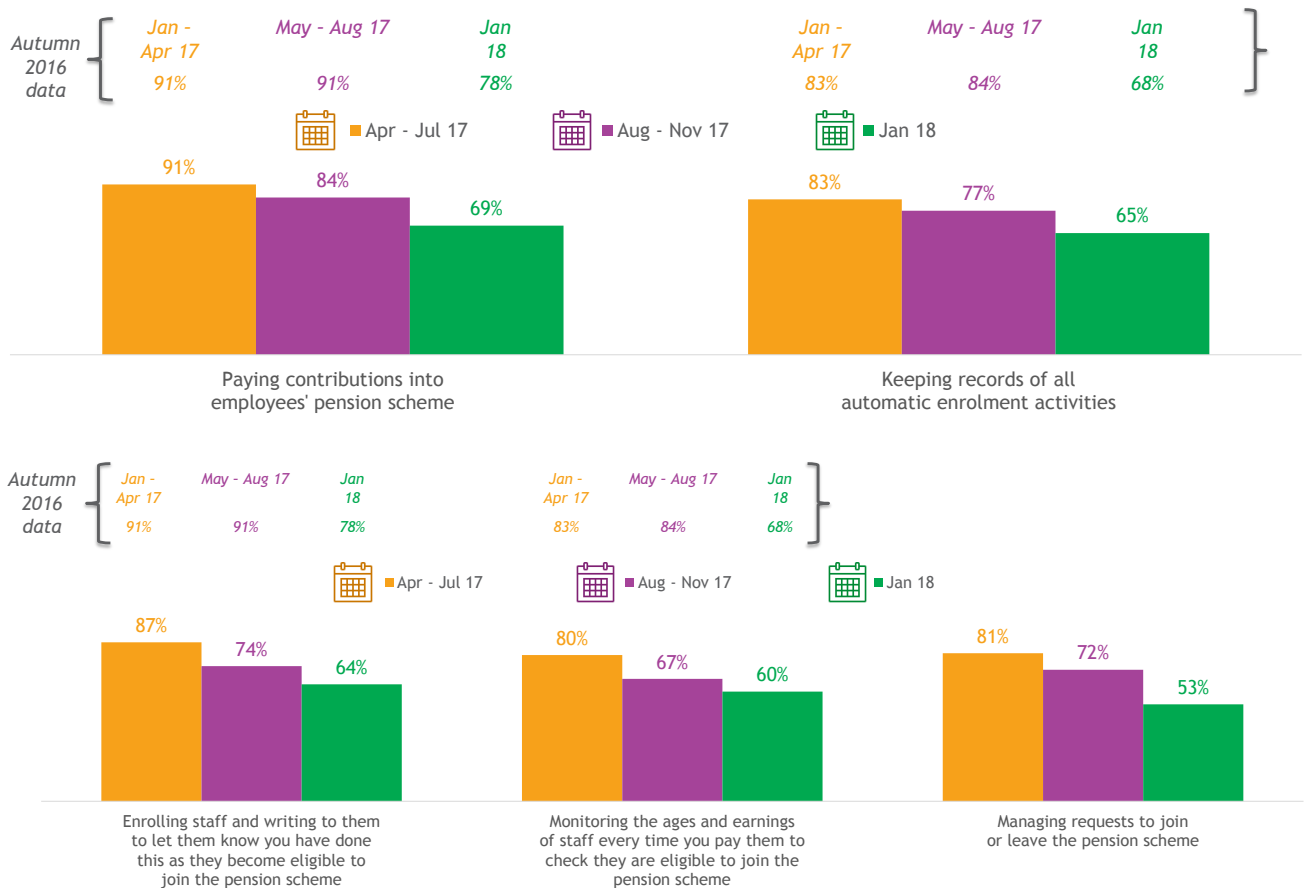


Figure 23 illustrates the strong link between awareness of ongoing duties and proximity to staging, with early stagers invariably displaying greater awareness of ongoing duties than either middle or January 2018 stagers. This pattern broadly followed the pattern seen last wave for the same ongoing duties.

Over nine out of ten (91%) early stagers were aware of the need to continue paying contributions into employees' pension schemes, but this fell sharply to 69% of January 2018 stagers, which in turn was 9 percentage points lower than the 78% of this group who were aware of this aspect at the Autumn 2016 wave. Awareness of the remaining four ongoing duties was lower across all employer groups, with the two ongoing duties that had the lowest awareness levels tending to be the requirement to monitor ages and earnings of staff every time the employer pays them and managing requests to join or leave the pension scheme. Awareness of these aspects ranged from early stagers at 80% and 81% respectively to January 2018 stagers at 60% and 53% respectively.



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