



Department  
for Work &  
Pensions

# Pensions portfolio: communications tracking research

Findings from the July 2013 survey

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October 2013

# Acknowledgements

Ipsos MORI would like to thank the 2,301 people that took part in the July 2013 survey. We would also like to thank Dave Edwards, Nita Mistry and Jenni Smith from the Department for Work and Pensions for their input during the research process.

# Executive summary

This summary covers the findings from survey research tracking attitudes and behaviours regarding workplace pensions, and in particular the automatic enrolment law. The survey was undertaken by Ipsos MORI on behalf of the Department for Work and Pensions (DWP). A sample of 2,301 adults of working age was interviewed from 28 June to 11 July 2013.

## Campaign recognition

Overall recognition of campaign adverts increased to 82% (from 79% in March 2013), with television and video-on-demand adverts still the most recognised at 75%. Exposure to the campaign has also broadened over this period – two-thirds (64%) said they had seen more than one ad, compared with half (48%) in March. This may be linked to the new outdoor adverts (seen by 22%), as well as the renewed radio adverts (heard by 33%) introduced in this latest campaign burst.

Those who were potentially eligible for automatic enrolment were just as likely as the average working adult to recognise the adverts. While those in the Daunted and Unprepared segments<sup>1</sup> were also just as likely to say they had seen any ad, their exposure to different channels tended to be narrower than average.

Three-in-ten (28%) recalled seeing or hearing something about workplace pensions via one of the campaign partners, which was higher than in March (16%). Caution must be taken when interpreting this rise – it is possible that some of the difference between waves represents recall of other things seen about workplace pensions, which were not necessarily part of the DWP campaign.

In line with people's increasing recognition of the campaign, recall of all the current campaign slogans had increased since March. Most commonly recalled were the "I'm in" (43%, up from 30%) and "You pay in, your boss pays in" (40%, up from 33%) slogans. The "We're all in" slogan was slightly less well recalled (31%), reflecting its lower prominence in the current adverts, though even this had increased (from 24%).

## Reactions to the advertising

The feedback on the adverts tended to be positive, with many thinking they were personally relevant. A third (33%) believed that they were aimed at someone like them and two-in-ten (20%) said that the adverts made them think about their current situation. Those in the Unprepared segment were particularly positive – they were more likely to feel the adverts were aimed at someone like them, told them something new and made them want to find out more about workplace pensions.

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<sup>1</sup> These are based on an existing DWP segmentation. The Daunted are typically older individuals with low incomes who lack confidence in personal finance. The Unprepared tend to be younger people for whom retirement seems so far off that saving for it is not their priority.

Four-in-ten (40%) said that having prominent business people in the adverts gave them a better opinion of automatic enrolment. The proportion saying it gave them a much better opinion rose by three percentage points since March (from 15% to 18%).

### **Awareness of automatic enrolment**

Awareness of automatic enrolment has remained consistently high since the launch of the current campaign, with seven-in-ten (69%) saying they had heard of it in this latest wave. There has, however, been a continual decline in awareness among the Daunted since November 2012, from 58% to 50%, highlighting that this group remains a challenge.

Awareness was linked both to ad recognition and to staging dates. Ad recognisers were substantially more aware of the changes than non-recognisers (76% versus 33%). Those closer to being enrolled were also typically more aware than those further away from their scheduled staging date.

Recall of seeing or hearing anything about workplace pensions or automatic enrolment had decreased since March (from 51% to 47% for workplace pensions, and from 35% to 28% for automatic enrolment), suggesting these were less top-of-mind issues than before. Nevertheless, recall was still higher than before the launch burst in July 2012, when 20% recalled anything about workplace pensions and 11% recalled anything about automatic enrolment.

Television remained the most recalled source of information on workplace pensions and automatic enrolment, although slightly less so than in March 2013 (down from 44% to 39%). Communication within the workplace was also prominent, with a quarter (23%) saying they had heard about these issues recently at work.

In this wave, people showed greater awareness of the primary campaign messages (i.e. messages that were heavily featured in the adverts), with more people recalling that “if you put money into your workplace pension, your boss will too” (35%, versus 24% in March), and that “people who don’t have a workplace pension will automatically be enrolled” (27%, versus 15% in March). At the same time, there was less awareness of some of the secondary messages.

### **Understanding of the benefits of workplace pensions**

When people were asked unprompted what they thought the benefits of workplace pensions were, the highest single mention was the employer contribution (29%). A variety of other benefits were also mentioned, particularly around helping people to save more or helping them to shape their retirement.

The survey also asked people to identify what they felt were benefits of workplace pensions from a pre-defined list of attributes that the current campaign has focused on. Nine-in-ten (90%) identified one or more attributes from this list as benefits, six percentage points up from March. The employer contribution was, again, the most commonly selected answer, although this time fewer selected this attribute than just after the campaign launch (51%, versus 56% in November).

Similar to awareness, understanding of the employer contribution as a benefit was linked both to ad recognition and to staging dates. Ad recognisers were more likely to select it from the list than non-recognisers (54% versus 35%). Those closer to being enrolled were also more likely to see it as a benefit than those further away from their scheduled staging date.

When asked what, from the same list of attributes, was the most important benefit, the most common answer was again the employer contribution (39%). Nonetheless, an exclusive focus on the employer paying in may not appeal to everyone. Around three-in-ten in each case considered each of the other benefits listed to be the most important. Moreover, those in the Daunted segment were more likely to say none of the five attributes mentioned was the most important benefit or that they did not know (21% said this, compared with 11% overall).

Many are not convinced of a more underlying benefit of workplace pensions – i.e. outcome. While half (50%) agreed that saving into a workplace pension would increase the amount of money they had at retirement, two-fifths (40%) were neutral on this, and a further eight per cent disagreed.

### **The social norms around saving into a workplace pension**

The proportion of people thinking that more than half their friends and family had workplace pensions had risen by nine percentage points since March (from 27% to 36%). This rise might reflect that greater numbers had actually undergone automatic enrolment by this wave. However, a look at staging dates suggests that the social norm does not simply emerge once people have been enrolled, but instead becomes more prevalent the closer people get to their scheduled staging date.

Ad recognisers were more likely than non-recognisers to believe that more than half their friends and family had workplace pensions (39% versus 26%). Moreover, the gap between recognisers and non-recognisers had increased by seven percentage points since March.

Four-in-ten (41%) thought that saving into a workplace pension was the “normal thing to do” for those in employment. Just around a third thought people like them (36%) or most others in their workplace (34%) saved into a workplace pension. Fewer than two-in-ten (15%) believed that most people in Britain did this. None of the statements asked about had majority agreement, suggesting that there is potential for the strengthening of social norms around workplace pensions.

### **Campaign impact**

Positivity towards automatic enrolment remained high, with three-quarters (73%) saying it was a good thing. Two-in-ten (18%) were neutral about automatic enrolment, while just seven per cent were negative about it. Ad recognisers were more likely than non-recognisers to consider it a good thing (76% versus 60%).

Around one-in-ten (9%) said they had decided to start or stay in a workplace pension as a result of seeing campaign materials. Beyond this, a third (33%) had taken other actions after seeing the campaign, which is up from 22% in March 2013. Among this

third of people, the most common actions taken were speaking to other people about workplace pensions. Indeed, ad recognisers were more likely than non-recognisers to have talked to others about workplace pensions (25% versus 15%). They were also more likely to have looked online for information about them (16% versus 11%) and spoken to their employer about them (15% versus 10%).

Two-fifths (39%) said the adverts made them more likely to remain in a workplace pension (if they were already in one, or if they were enrolled in one), while just under half (46%) thought the adverts made no difference to their intentions. Far fewer (9%) said the adverts made them less likely to stay in.

While just over half (54%) of those who had not yet experienced automatic enrolment intended to stay in when enrolled, the proportion that had actually stayed in once enrolled was much higher (76%). The findings suggest that willingness to stay in appears to become *gradually* stronger the closer people get to their staging date. The findings also indicate that those who are not sure what they would do have typically stayed in once enrolled, whereas those intending to opt out (16%) have tended to follow through with their intentions.

Half (51%) of all potentially eligible ad recognisers intended to stay in, compared with two-fifths (41%) of potentially eligible non-recognisers, suggesting that the adverts were continuing to have an impact.<sup>2</sup>

### **Motivations to stay in a workplace pension or not**

Almost half (46%) of those who were intending to stay in, or had stayed in after being enrolled, felt it was a good idea or made sense to them, suggesting that the overall campaign proposition is resonating with people. The main reason some were unsure was a general lack of familiarity with automatic enrolment (44% of those who were unsure said they did not know enough about it), which highlights the importance of the employer letter and other communication from employers. Of the 17% intending to opt out or having done so, many (34%) said they already had a non-workplace pension or would arrange one themselves, while others said they could not afford a workplace pension (29%), or did not trust automatic enrolment (18%).

Those who were aware of automatic enrolment and those who thought that the employer contribution was a benefit of workplace pensions were more likely to intend to stay in or have stayed in once enrolled (67% in each case, versus 60% overall), suggesting awareness and understanding do influence behaviour. Those who agreed with each of the social norms statements were also more likely than average to say they would stay in or had stayed in, with a particularly strong link between stated or intended behaviour and perceptions of what others “like me” or work colleagues are doing with regards to workplace pensions.

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<sup>2</sup> The questions used to produce these data have changed, and this finding for this wave is best viewed as a new baseline figure against which to compare subsequent waves.

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# 1 Introduction

This report details the findings from survey research tracking attitudes and behaviours regarding workplace pensions, and in particular the automatic enrolment law. The survey was undertaken by Ipsos MORI on behalf of the Department for Work and Pensions (DWP).

## 1.1 Background

### **The automatic enrolment law**

In order to help people save more for their retirement, the Government introduced a new law in 2012 that requires employers to automatically enrol all eligible workers into a workplace pension scheme. Workers are eligible if they:

- are not already in a workplace pension;
- are aged between 22 and State Pension age<sup>3</sup>;
- earn more than £9,440 a year; and
- work in the UK.

The law is being rolled out on a staged basis, with those working for the largest companies being enrolled first, in October 2012. By the time of this research in July 2013, automatic enrolment had been rolled out across all companies with 3,000 or more employees. The staged rollout will continue until February 2018.<sup>4</sup>

### **Advertising campaign**

DWP has been running advertising campaigns to raise awareness and understanding of automatic enrolment among individuals, as well as to encourage individuals to stay in a workplace pension after being enrolled. The “I’m in” campaign was launched in September 2012, and has run in three bursts so far, from September to November 2012, January to March 2013 and most recently May to July 2013. These follow an earlier campaign with a different strapline, which ran from January to March 2012.

The current campaign has run across multiple channels, including television and video on-demand (VOD), radio, press and online adverts. Radio adverts were not featured in the January to March 2013 burst, but were included again for the latest burst. In addition, the latest burst featured out-of-home adverts for the first time,

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<sup>3</sup> State Pension age can be between 61 and 68, depending on a person’s date of birth and gender.

<sup>4</sup> The full list of staging dates can be found on The Pensions Regulator website at: <http://www.thepensionsregulator.gov.uk/employers/staging-date-timeline.aspx>.

including outdoor adverts at bus stops, train and tram stations, and on the sides of buses.

As well as direct advertising, DWP has also run advertising partnerships with various organisations. These partnership activities have targeted particular segments of the population that are typically less likely to have workplace pensions (the Daunted and Unprepared segments, detailed in Section 1.4). While previous bursts included press, radio and online partnerships, the latest burst only continued the radio partnerships, which were with Real Radio and Smooth Radio.

### **Previous research**

This survey is the latest of several waves of surveys carried out regularly since January 2009. Previous surveys were conducted by GfK NOP using a comparable research methodology.

## **1.2 Research objectives**

The primary objective of the survey was to evaluate the impact of the “I’m in” advertising campaign on awareness of automatic enrolment, and on attitudes and behaviours regarding workplace pensions. This was done both by comparing ad recognisers to non-recognisers and by tracking changes over time.

This wave was also intended to test new questions on understanding and social norms around workplace pensions, for their potential inclusion in future waves.

## **1.3 Methodology**

The survey was carried out using the Ipsos MORI Capibus, a face-to-face in-home omnibus survey of British adults aged 18 and over. Fieldwork took place from 28 June to 11 July 2013.

From the entire sample of British adults, a sub-sample of 2,301 adults of working age (men aged 22-64 and women aged 22-59) was used to produce the results for this survey. Data were weighted to represent the national population profile.

## **1.4 Interpretation of the data**

### **Statistical significance**

It should be remembered that final data from the survey are based on a sample, rather than the entire population of working age adults. Therefore, results are subject to sampling tolerances, and not all differences are statistically significant. Throughout this report, we report only on differences that are statistically significant at the 95% level of confidence.

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 such as this one.

## **Segmentation**

The survey contained various questions used to map respondents to an existing DWP segmentation based on their attitudes to saving and retirement. This segmentation was based on previous research carried out in 2008 on behalf of DWP, which found five overarching segments in the working age population:

- The Daunted (21% of the working age population) are typically older individuals with low incomes. This segment lacks confidence in personal finance so have both practical and emotional barriers to saving.
- The Unprepared (28%) tend to be younger people for whom retirement seems so far off that saving for it is not their priority.
- The Competing Priorities (10%) tend to be relatively affluent and financially literate. However, their ability to save for retirement is often hampered by other demands on their money, such as a mortgage.
- The Maybe Sorted (15%) have made some plans for retirement, but by and large, these are not based on personal private pension savings, and they have no “Plan B” should their home, business or partner’s pension not provide the retirement income they expect.
- The Really Sorted (26%) have good pension provision and generally credible retirement plans. They are typically older people.

In this report, particular attention is paid to the Daunted and Unprepared segments, as people in these segments are typically less inclined to have workplace pensions, so are considered particularly challenging segments to engage when it comes to automatic enrolment.

## **Comparisons to previous waves**

While the methodology for this latest wave of research has been designed to be comparable to previous waves, it should be remembered that there has been a change in research contractor from previous waves, meaning a change in interviewer and coding teams. Bearing in mind this change, comparisons to previous waves should be treated with the appropriate caution. Nonetheless, they still provide a good indication of the direction of travel of awareness, attitudes and behaviours over time.

Particular caution should be taken when looking at changes over time among the subgroup of those potentially eligible for automatic enrolment. This latest wave defines the potentially eligible as those in work or self-employed, without existing workplace pensions and with household incomes of at least £9,500 (indicating that their individual incomes meet the threshold for automatic enrolment). Previous waves

did not factor in income in their definition of the potentially eligible, making this subgroup slightly different now than before.

### **Comparisons between ad recognisers and non-recognisers**

Throughout the report, comparisons are made between those who recognised the adverts and those who did not, in order to provide an indication of the impact that the campaign has had. As in the rest of the report, these differences are only commented on when statistically significant. However, as with all correlational analysis, it is not strictly possible to infer cause-and-effect when making these comparisons.

### **Reporting conventions**

Where percentages do not sum to 100%, or to aggregated scores, this may be due to computer rounding, or when questions allow multiple answers. An asterisk (\*) denotes any value less than half a per cent but greater than zero.

Some questions in the survey asked people to agree or disagree with statements on a scale of 1 to 10, where 1 meant they strongly disagreed and 10 meant they strongly agreed. Throughout this report, we have categorised the scores so that 1-3 means “disagree”, 4-7 means “neither agree nor disagree” and 8-10 means “agree”.

Within all figures, an up arrow indicates a significant increase since March 2013, while a down arrow indicates a significant decrease over the same period.

## 2 Campaign recognition and reactions to the advertising

This chapter first looks at the reach of the current advertising campaign, including recognition of the different ad channels, exposure to partnership activity and recall of the campaign slogans. It also covers what people thought of the adverts. The key findings were as follows:

- Overall recognition of any ad increased slightly since March 2013, possibly linked to the new outdoor adverts added to this latest campaign burst, as well as the renewed radio adverts.
- Three-in-ten recalled seeing or hearing something about workplace pensions via one of the campaign partners.
- Four-in-ten recalled the “I’m in” and “You pay in, your boss pays in” slogans, while three-in-ten recalled the “We’re all in” strapline. All three were recalled by more people than in March 2013, suggesting that people’s familiarity with the campaign is increasing.
- The feedback on the adverts was highly positive. Many thought they were personally relevant, particularly among the Unprepared segment, and only a small minority had negative opinions towards the use of prominent business people in the adverts.

### 2.1 Exposure to the adverts

#### Changes in recognition over time

Replicating previous waves, people were shown or played various adverts from the current “I’m in” campaign and asked if they had seen or heard them before.<sup>5</sup> As can be seen in Figure 2.1, overall recognition of any ad increased slightly from 79% in March 2013 to 82% in July. In fact, the proportion of people who remembered seeing any ad has increased steadily since the launch of the campaign (by seven percentage points since November 2012).

Alongside this overall increase in recognition, exposure to the adverts has also become broader, with two-thirds (64%) saying they had seen more than one ad, compared to just half (48%) saying this in March 2013. This may be linked to the new outdoor adverts added to this latest campaign burst, as well as the renewed radio adverts – indeed, radio ad recognition increased by five percentage points to 33%

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<sup>5</sup> The July 2013 survey included a new question about the online interactive advert, not asked about in previous waves. Therefore there is no trend data for recognition of this advert.

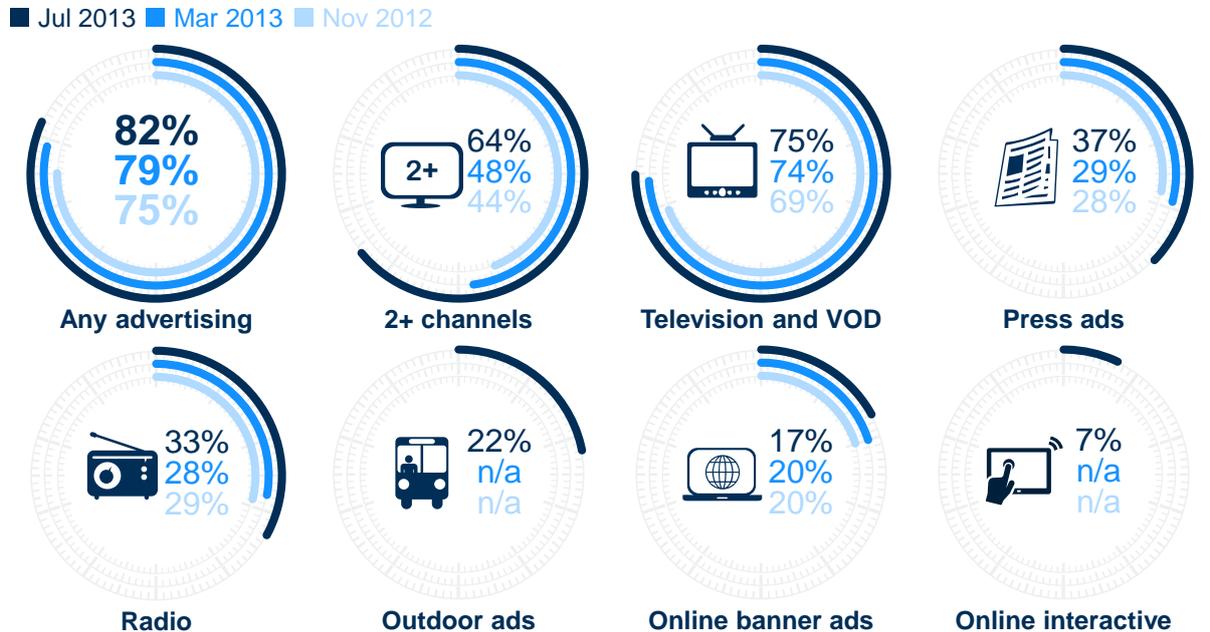
between March and July. Supporting this, while three-in-ten (28%) said they had only seen the television ad and no other part of the campaign in March, this had dropped to just 13% by July.

Nonetheless, the television and video-on-demand (VOD) advert was still by far the most recognised at 75%, reinforcing the television-led nature of the campaign.

While the press adverts saw an increase in recognition since March, from 29% to 37%, it is important to note their similarity in look and feel to the new outdoor adverts. People may have therefore confused the two types of ad when answering. This is supported by the large overlap between outdoor and press ad recognisers (84% of those who said they saw the outdoor advert also recognised one of the press ads).

Recognition of the online banner adverts remained in line with previous waves.

**Figure 2.1: recognition by ad channel**



Bases: c.2,000 GB adults of working age per wave

Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

Those who were potentially eligible for automatic enrolment were just as likely as the average working age adult to recognise the individual campaign adverts and just as likely to say they had seen any ad.

There were more differences when looking at the target segments. While both the Daunted and Unprepared were just as likely as average to say they had seen any ad, their exposure to different ad channels tended to be narrower than average. Both the Daunted and Unprepared were less likely to recall having seen the television and VOD adverts (67% and 68% respectively, compared with 75% overall) as well as the outdoor adverts (17% for each segment, compared with 22% overall). The Daunted were also less likely than average to recognise the press adverts (29% versus 37%) and radio adverts (26% versus 33%).

### **Profile of those who had less exposure to multiple adverts**

There were many demographic differences between those who had seen multiple adverts and those who had not. Younger adults aged 22-34, women, those who were not married or in a couple, those from less affluent backgrounds (DEs) and ethnic minorities typically had had less exposure to multiple channels.

### **Success of the commuter strategy**

In this latest campaign burst, DWP intended to specifically target commuters making their journeys to and from work. This was done through a mix of the new outdoor advertising, renewed radio spots and partnership activity in the Metro newspaper (partnership activity is dealt with in more detail in Chapter 3).

The survey shows that 23% of working age adults had read the Metro in the last three months leading to July 2013, and these might be considered as a proxy for commuters. This subgroup of Metro readers were more likely than average to have seen the outdoor adverts (32%, versus 22% overall), heard the radio adverts (39% versus 33%) and seen the partnership activity placed in the Metro (23% versus 4%). They were also more likely to have seen three or more adverts (45%, versus 38% overall). This suggests that the specific commuter strategy has had an impact, with commuters particularly likely to have had campaign exposure on multiple occasions.

## **2.2 Exposure to partnership activity**

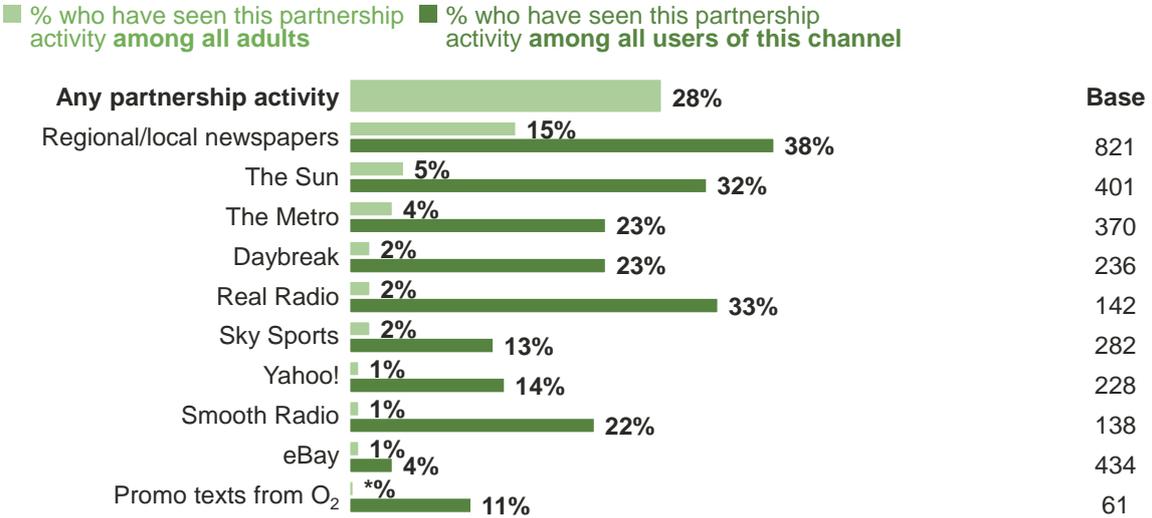
Although the latest campaign burst included less partnership activity than previous bursts, this wave of the survey maintained questions asking about all previous press, radio and online partnerships used for the “I’m in” campaign, so that their continuing impact could be measured.

As Figure 2.3 shows, three-in-ten (28%) recalled seeing or hearing something about workplace pensions via one of the campaign partners, which was higher than in March 2013 (16%). Caution must be taken when interpreting this rise, particularly as much of the partnership activity had stopped before July 2013 – it is possible that some of the difference between waves represents recall of other things seen about workplace pensions, which were not necessarily part of the DWP campaign. Supporting this is the fact that this rise is generally attributable to more people saying they had seen items in regional or local newspapers, or in the Sun, which possibly had other (non-campaign related) news stories about workplace pensions between March and July.

Figure 2.2 also shows that while some individual partnerships only reached a relatively small proportion of all working age adults, certain partnerships reached a substantial proportion of partners’ audiences. In particular, the radio partnerships reached a large proportion of the listenership of those stations (33% of Real Radio listeners and 22% of Smooth Radio listeners).

**Figure 2.2: proportions who recall partnership activity among all working age adults and among users**

**Q. Have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently?**



Bases: 2,301 GB adults of working age, or as indicated on chart

Source: Ipsos MORI

As partnerships were intended to target the Daunted and Unprepared segments, it is important to note results by segment here. While the Unprepared were just as likely as average to say they had seen any partnership activity, the Daunted were less likely to have recalled seeing this (23%, compared with 28% overall).

### 2.3 Recall of the campaign slogans

The survey tested recall of three campaign slogans used in the current “I’m in” campaign, as well as the main slogan from an older campaign that DWP had run on automatic enrolment (the “Build a better future” campaign) in order to provide a control for comparison.<sup>6</sup> As might be expected, recall of the current campaign slogans was much higher than for the old campaign slogan, as Figure 2.3 shows. Moreover, all slogans from the current campaign had seen an increase in recall since March 2013 again suggesting people’s familiarity with the campaign is increasing.

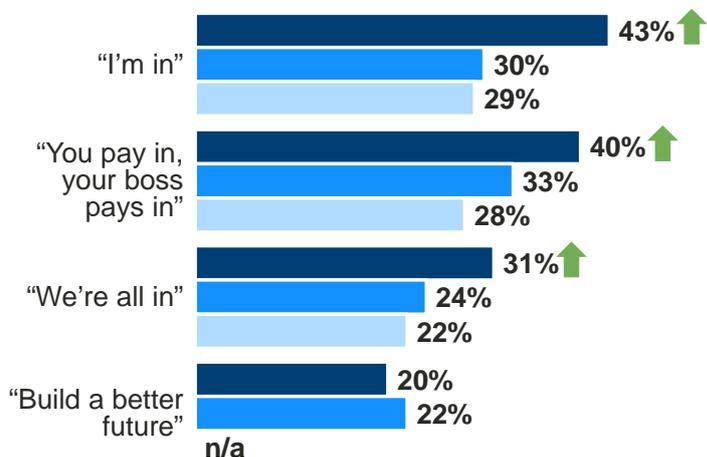
Most commonly recalled were the “I’m in” (43%) and “You pay in, your boss pays in” (40%) slogans. In line with its less prominent placement in the current adverts, the “We’re all in” slogan was less well recalled (by 31%).

<sup>6</sup> The previous campaign ran from January to March 2010.

**Figure 2.3: recall of campaign slogans**

**Q. Have you seen, heard or read any of these phrases on advertising recently?**

■ Jul 2013 ■ Mar 2013 ■ Nov 2012



Bases: c.2,000 GB adults of working age per wave

Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

While ad recognisers would be expected to have greater recall of the slogans than non-recognisers, there was a further substantial difference between ad recognisers generally and those who had seen three or more adverts. Those who recognised three or more adverts were more likely to recall the "I'm in" (58%, versus 49% of all ad recognisers), "You pay in, your boss pays in" (57% versus 46%) and "We're all in" (45% versus 31%) slogans.

Looking at subgroups, recall of the current slogans among those potentially eligible for automatic enrolment was in line with average. By contrast, people in the Daunted and Unprepared segments were less likely to recognise any of the current campaign slogans than average – this has also been the case in previous waves. Nonetheless, in line with the overall trend, both the Daunted and Unprepared segments were more likely to recall the "I'm in" slogan than in March 2013 (36% versus 25% for the Daunted and 35% versus 27% for the Unprepared). The Daunted were also more likely to recall the "We're all in" slogan than in March (26% versus 20%).

## 2.4 Reactions to the adverts

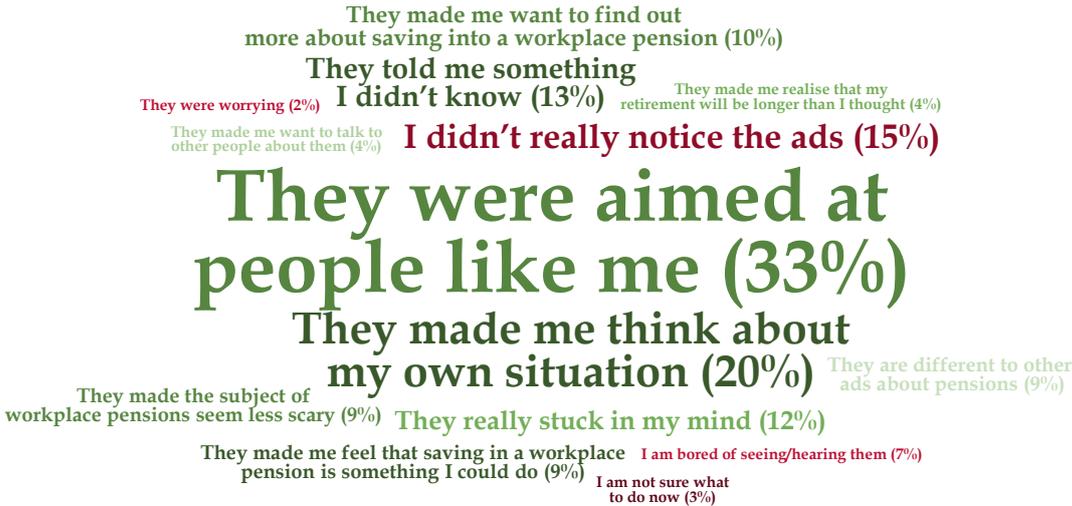
### Top-of-mind reactions

After seeing the adverts in the survey, people were asked to say what they thought of them by picking out statements that best met their top-of-mind opinions from a pre-defined list. The word cloud in Figure 2.4 shows the statements with font size proportionate to how often they were chosen. Positive statements are shown in green while negative ones are in red.

The feedback on the adverts tended to be positive, with many thinking they were personally relevant. A third (33%) believed that the adverts were aimed at someone like them and two-in-ten (20%) said that the adverts made them think about their current situation. The most common negative response was only mentioned by 15%, who felt they “didn’t really notice the adverts”.

**Figure 2.4: word cloud of top-of-mind reactions to the adverts**

**Q. Thinking about all the ads you have just seen and heard, which of these statements, if any, do you think apply?**



Base: 2,301 GB adults of working age

Source: Ipsos MORI

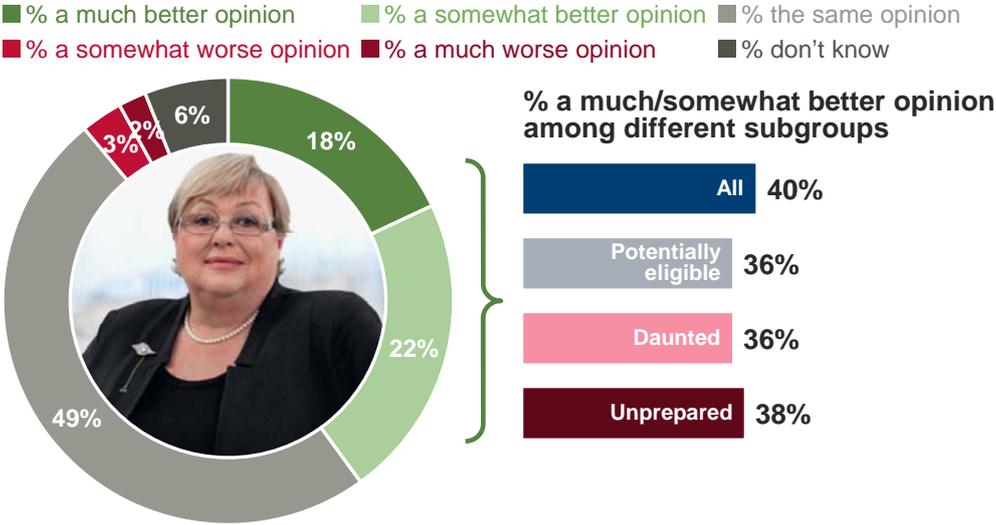
The adverts especially made an impression on some important subgroups. Those potentially eligible for automatic enrolment were more likely to say the adverts made them think about their current situation (26%, versus 20% overall). The Unprepared were also more likely to think the adverts were aimed at them (37%, versus 33% overall), told them something they did not know (18% versus 13%), made them want to find out more about saving into a workplace pension (16% versus 10%), made them feel that saving into a workplace pension was something they could do (13% versus 9%) and made them realise that their retirement would be longer than they thought (8% versus 4%).

**Reaction to adverts featuring prominent business people**

The “I’m in” campaign approach has been to have prominent business people adopting the campaign slogans, including well-known faces from the Dragons Den and The Apprentice television series. Four-in-ten (40%) said this approach gave them a better opinion of automatic enrolment, while just five per cent said it gave them a worse opinion, as Figure 2.5 indicates. The proportion saying it gave them a much better opinion rose by three percentage points since March 2013 (from 15% to 18%).

**Figure 2.5: whether featuring prominent business people in the adverts gave people a better impression of automatic enrolment**

**Q. Does the fact that these ads feature prominent business people give you a better or worse opinion of automatic enrolment?**



Bases: 2,301 GB adults of working age; 752 adults potentially eligible for auto-enrolment; 574 Daunted; 540 Unprepared

Source: Ipsos MORI

As Figure 2.6 shows, the potentially eligible, Daunted and Unprepared subgroups were all in line with the average on this measure.

## 3 Awareness of automatic enrolment

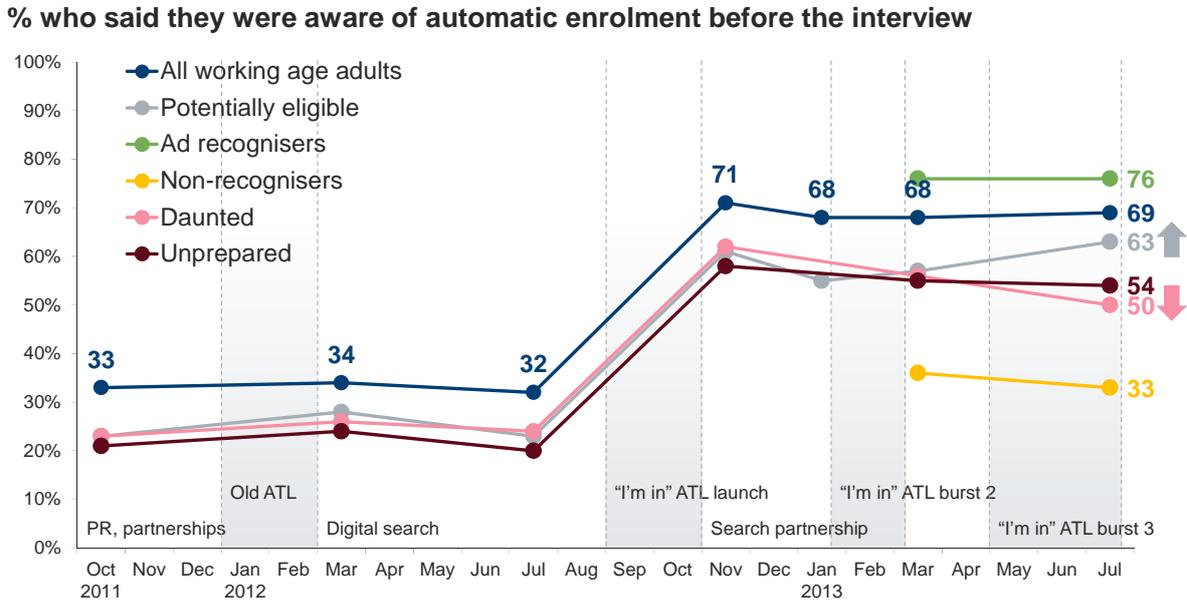
This chapter discusses awareness of the new law on automatic enrolment, the salience of workplace pensions and automatic enrolment, and the specific messages people had taken away from the campaign. The key findings were as follows:

- Seven-in-ten said they had heard about the automatic enrolment law. This proportion has remained steady since around the launch of the current campaign, though awareness was far higher among those due to be enrolled in the near future.
- Spontaneous recall of seeing or hearing anything about workplace pensions or automatic enrolment decreased since March 2013. However, the salience of these issues is still higher than before the launch burst.
- Workplace communications are becoming particularly prominent, with a quarter saying they had heard about workplace pensions or automatic enrolment recently at work.
- More people in this wave recalled that “if you put money into your workplace pension, your boss will too”, and that “people who don’t have a workplace pension will automatically be enrolled” compared to March 2013. By contrast, there was a decline in awareness of some of the secondary campaign messages.

### 3.1 Awareness of the automatic enrolment law

People were asked whether they had heard about the automatic enrolment law prior to the interview. As Figure 3.1 illustrates, awareness of automatic enrolment was high, with seven-in-ten (69%) saying they had heard of it. This has remained steady since around the launch of the current campaign, with a similar proportion (71%) having been aware in November 2012.

**Figure 3.1: awareness of the automatic enrolment law**



Bases: c.2,000 GB adults of working age; c.700 adults potentially eligible for auto-enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

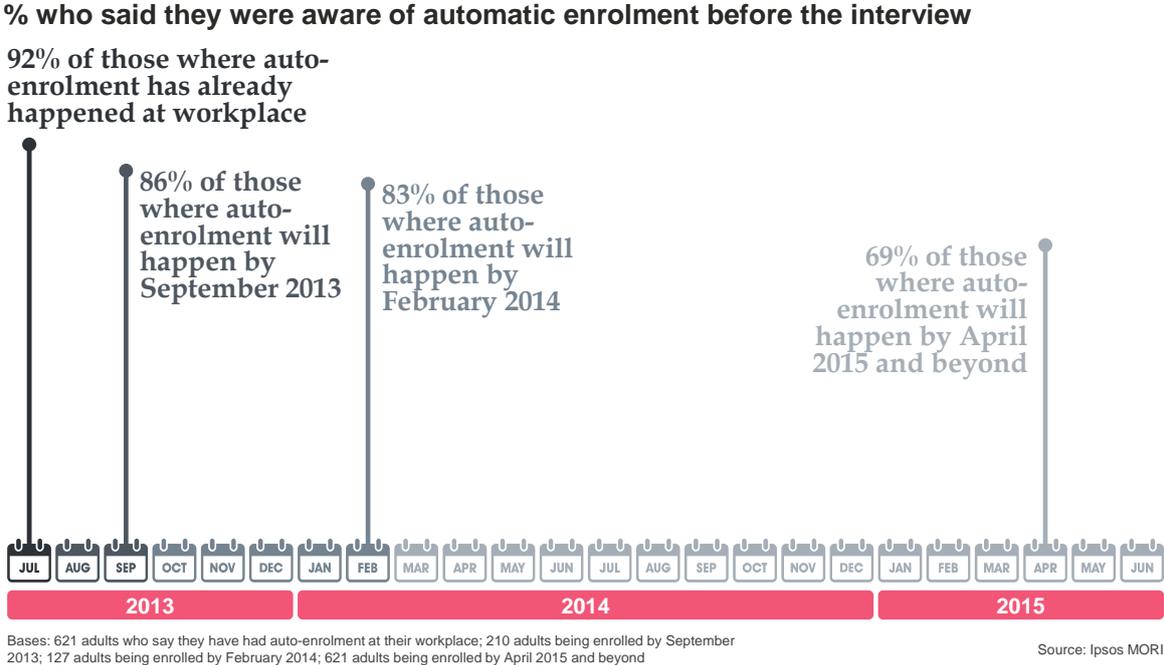
Campaign recognition was strongly correlated with awareness of automatic enrolment. Ad recognisers were substantially more aware of the changes than non-recognisers (76% versus 33%).

There were consistent increases in awareness among the potentially eligible since January 2013, moving from 55% to 63% in this latest wave. This is now back in line with the proportion recorded around the time of the campaign launch (61% in November 2012).

As in all previous waves, those in the Daunted and Unprepared segments were less aware than average (50% and 54% respectively, versus 69% overall). Moreover, there has been a continual decline in awareness among the Daunted since November 2012, from 58% to 50% in July. This highlights that the Daunted, who have typically had a narrower exposure to the ad campaign, remain a particular challenge.

As Figure 3.2 indicates, awareness also appears to correlate with how close people are to being enrolled. Over four-fifths (86%) of those who were due to be enrolled in September 2013 were aware of the changes, while just seven-in-ten (69%) of those who were scheduled to be enrolled by April 2015 and beyond (and after February 2014) were aware.

**Figure 3.2: awareness by staging date**



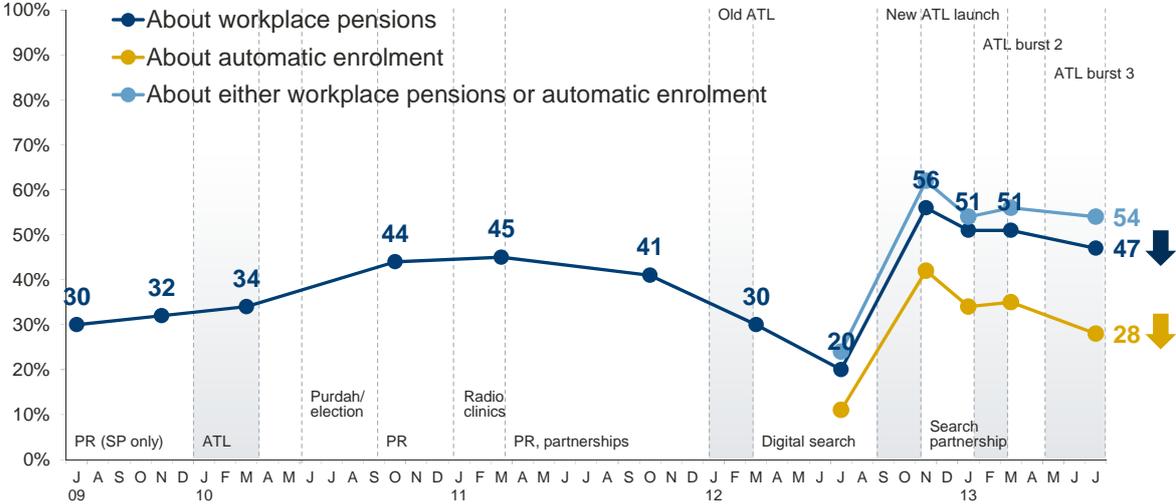
### 3.2 Salience of workplace pensions and automatic enrolment

The survey asked two sets of questions to explore whether people had recently seen or heard anything about workplace pensions and automatic enrolment and where they had seen or heard these things, in order to see whether the campaign had successfully increased the salience of these issues. These questions were asked before showing any of the campaign adverts, in order to get a spontaneous response from people (i.e. not prompted by seeing the adverts).

As Figure 3.3 shows, recall of seeing or hearing anything specifically about workplace pensions or specifically about automatic enrolment both decreased since March 2013 (from 51% to 47% for workplace pensions, and from 35% to 28% for automatic enrolment). Of course, the salience of these issues might be expected to decline over the course of an on-going ad campaign like this one, and it is important to remember that their salience was still higher than before the launch burst (July 2012, when 20% recalled anything about workplace pensions and 11% recalled anything about automatic enrolment).

**Figure 3.3: recall of seeing or hearing anything about workplace pensions or automatic enrolment**

**Q. Have you seen, heard or read anything about workplace pensions or automatic enrolment recently?**



Bases: c.2,000 GB adults of working age per wave Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

Once again, recall of anything to do with workplace pensions was far higher among ad recognisers than non-recognisers (54% versus 15%), highlighting that the salience of this issue is clearly being impacted on by the campaign. In particular, salience was linked to seeing multiple adverts (61% of those who had seen three or more adverts spontaneously recalled seeing or hearing about workplace pensions, compared with 54% of all ad recognisers), to outdoor adverts (64% of outdoor ad recognisers recalled this) and to radio adverts (61% of radio ad recognisers recalled this).

Potentially eligible people were less likely to have seen or heard anything about workplace pensions recently (43%, compared with 47% on average). The Daunted and Unprepared segments were also less likely than average to have recalled seeing or hearing about workplace pensions recently (34% and 33% respectively, versus 47% overall).

In line with the overall trend, both the Daunted and Unprepared were less likely to recall anything about workplace pensions than in March 2013. The Daunted figure had declined from 45% to 34%, while the Unprepared figure fell from 40% to 33%.

**Where people have seen or heard things**

People were asked whether they had seen or heard anything about workplace pensions and automatic enrolment through various channels, shown in Figure 3.4. From this, it is evident that workplace communications are becoming particularly prominent, with a quarter (23%) saying they had heard about these issues recently at work. Television remained the most recalled source of information on these issues, although slightly less so than in March 2013 (down from 44% to 39%).

**Figure 3.4: where people had seen or heard anything about workplace pensions or automatic enrolment**

**Q. Have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently?**



	Jul 2013	Mar 2013
TELEVISION AND VOD	39%	44%
NEWSPAPERS/MAGAZINES	12%	16%
RADIO	11%	10%
OUTDOOR	5%	n/a
ONLINE	5%	6%
AT WORK	23%	n/a*
DISCUSSED WITH COLLEAGUES	5%	5%
DISCUSSED WITH FRIENDS/FAMILY	7%	6%

\* "At work" data not available for previous wave

Base: 2,301 GB adults of working age

Source: Ipsos MORI

### 3.3 Awareness of campaign messages

To see what specific aspects of the campaign were being recalled, people were asked if they had seen, heard or read any advertising, news or publicity about specific messages that had been emphasised in the ad campaign. These are listed in Figure 3.5.

In this wave, people showed greater awareness of the primary campaign messages (i.e. messages that were particularly focused on in the adverts) compared to March 2013. More people recalled that “if you put money into your workplace pension, your boss will too” (35%, versus 24% in March), and that “people who don’t have a workplace pension will automatically be enrolled” (27%, versus 15% in March). At the same time, there was less awareness of some of the secondary messages.

**Figure 3.5: recall of specific campaign messages**

**Q. Have you seen, heard or read any advertising, news or publicity about any of these specific subjects recently?**

	Jul 2013	Mar 2013	Nov 2012
If you put money into your workplace pension, <b>your boss will too</b>	35% 	24%	27%
People who don't have a workplace pension will <b>automatically be enrolled</b>	27% 	15%	19%
If you put money into your workplace pension, <b>the government will too</b>	17%	16%	19%
<b>Lots of businesses</b> are starting to automatically enrol workers into a pension	17% 	28%	27%
<b>Larger companies</b> will be enrolling their workers first	14% 	23%	28%
<b>Millions of working people</b> will be enrolled	12% 	19%	20%
<b>More people</b> are starting to save in a workplace pension	11% 	15%	16%
<b>Every employee</b> will be affected by these changes	11%	n/a	n/a
<b>Important business people</b> support workplace pensions	10%	12%	12%
<b>Millions of working people</b> are discovering the benefits of a workplace pension	6%	n/a	n/a
<b>To look out for a letter</b> about enrolment into a workplace pension	4%	6%	6%

Bases: c.2,000 GB adults of working age per wave

Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

That people focused their attention on two of the most prominent messages, over and above others, may be linked to the introduction of outdoor adverts, which heavily emphasise the employer contribution. Half (50%) of outdoor ad recognisers recalled that “if you put money into your workplace pension, your boss will too”, versus 41% of all ad recognisers.

# 4 Understanding of the benefits of workplace pensions

This chapter explores people's understanding of the benefits of workplace pensions. It discusses the benefits people spontaneously associated with workplace pensions, and also whether people identified with the benefits highlighted in the ad campaign, particularly the employer contribution. It also considers the extent to which people recognise the underlying benefit of a workplace pension, to increase the amount of money they would have when they retire. The key findings were as follows:

- The employer contribution was the most commonly cited benefit of workplace pensions, both when people are asked for their top-of-mind answers and when prompting them with a list of potential benefits.
- The employer contribution was also most widely thought of as being the most important benefit. However, other benefits were also highlighted as being the most important by substantial proportions, so should not be ignored.
- The proportion mentioning the employer contribution as a benefit when prompted has decreased slightly since the November wave (which took place immediately after the launch of the campaign), though people who were closer to being enrolled were much more likely to see it as a benefit.
- Half agreed that saving into a workplace pension would increase the amount of money they had at retirement, while two-fifths were neutral on this, suggesting that many are not yet fully convinced of this underlying benefit of workplace pensions.

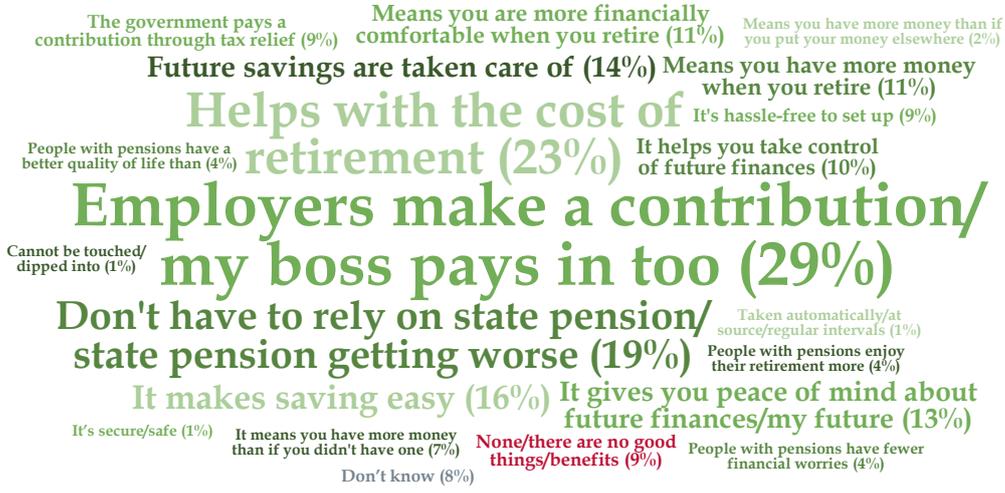
## 4.1 Top-of-mind benefits associated with workplace pensions

In this wave, a new question was introduced in order to determine which, if any, benefits people spontaneously associated with workplace pensions (i.e. without a prompted list). The word cloud in Figure 4.1 shows the coded responses with font size proportionate to how often they were mentioned.

The highest number of mentions was around the employer contribution (29%), which suggests that the "I'm in" campaign has had good reason to focus on this benefit in particular. Nevertheless, it is important to note that a variety of other benefits besides the employer contribution were also mentioned, particularly around helping people to save more or helping them to shape their retirement.

**Figure 4.1: unprompted perceived benefits of workplace pensions**

**Q. From what you know or have seen/heard, what, if any, do you think are the good things about saving into a workplace pension?**



Base: 2,301 GB adults of working age  
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data  
 Source: Ipsos MORI

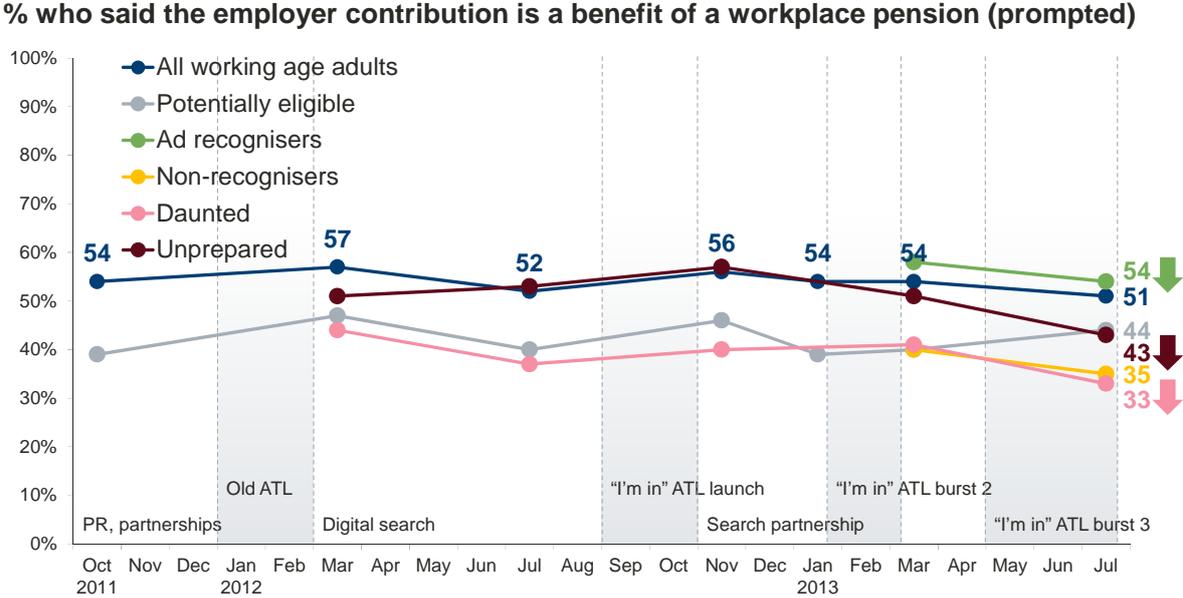
Three-in-ten ad recognisers (31%) spontaneously mentioned employer contribution, compared to two-in-ten non-recognisers (20%). This suggests that the campaign itself has been helping to shape what people understand to be the benefits of workplace pensions.

The Daunted segment were more likely to say there were no benefits to having a workplace pension (13%, compared with 9% overall), again highlighting the challenge faced when engaging this group.

## 4.2 Understanding of the employer contribution as a benefit

The employer contribution has been a central part of the current “I’m in” campaign. Figure 4.2 illustrates that the proportion of people identifying this as a benefit when prompted has remained largely static over time. In this latest wave, half (51%) identified this as benefit, down slightly from 56% in November, just after the campaign launch.

**Figure 4.2: proportion identifying the employer contribution as a benefit**



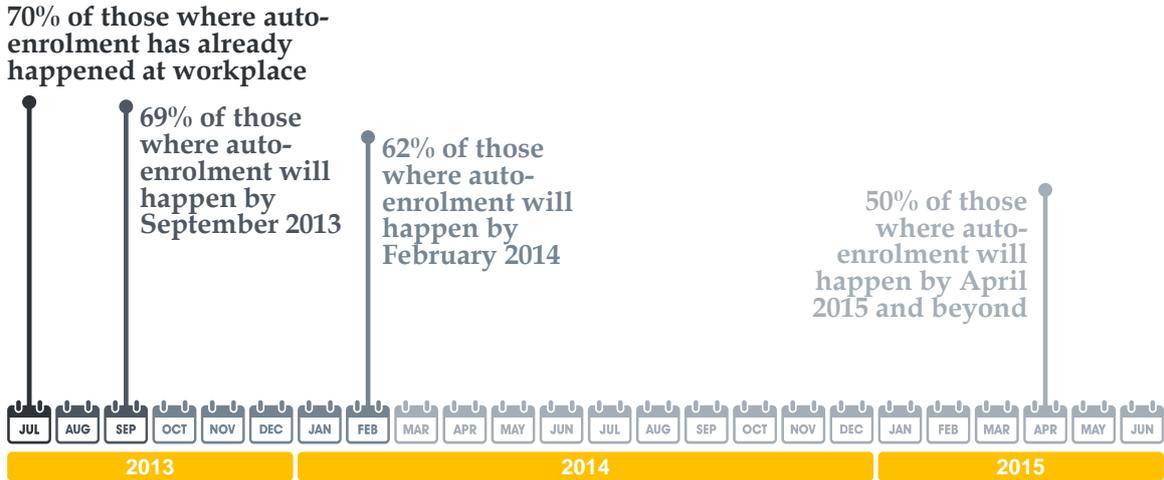
Bases: c.2,000 GB adults of working age; c.700 adults potentially eligible for auto-enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave. Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

Various subgroups were less likely to highlight the employer contribution as a benefit than in March 2013. These included ad recognisers (54%, versus 58% in March), the Daunted segment (33% versus 41%) and the Unprepared segment (43% versus 51%).

Similar to patterns in people’s awareness (discussed in the previous chapter), understanding of this benefit is something that appears to increase the closer people get to their staging date. Figure 4.3 shows that 69% of those being enrolled in September 2013 saw the employer contribution as a benefit, while just 50% of those being enrolled towards April 2015 and beyond (and after February 2014) did so.

**Figure 4.3: proportion identifying the employer contribution as a benefit by staging date**

% who said the employer contribution is a benefit of a workplace pension (prompted)



Bases: 621 adults who say they have had auto-enrolment at their workplace; 210 adults being enrolled by September 2013; 127 adults being enrolled by February 2014; 621 adults being enrolled by April 2015 and beyond. Source: Ipsos MORI

### 4.3 Understanding of other benefits highlighted by the campaign

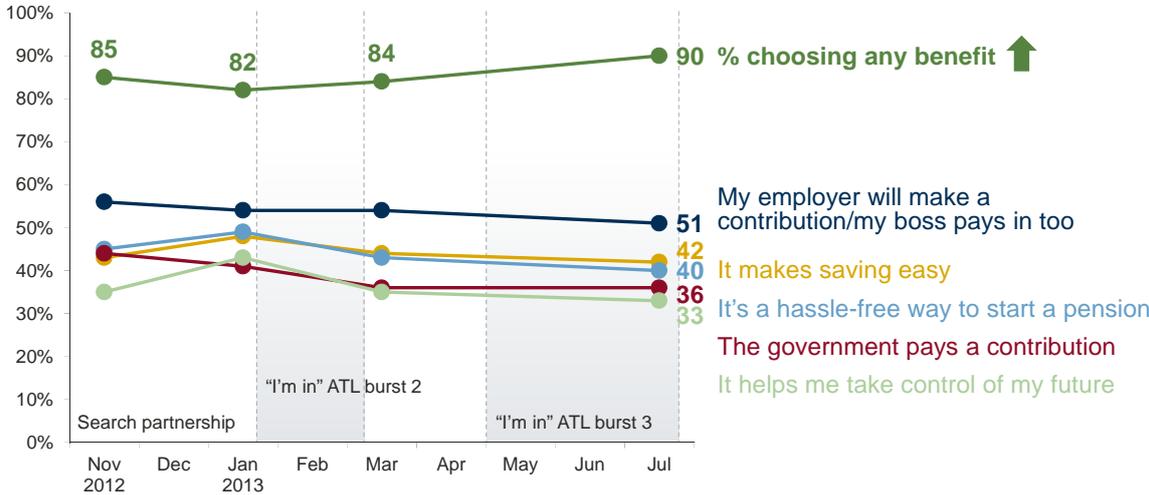
#### What benefits do people identify with?

As well as the employer contribution, the survey has regularly asked whether people consider as benefits some of the other attributes of workplace pensions that are highlighted in the “I’m in” campaign. As Figure 4.4 shows, in this wave, nine-in-ten (90%) identified one or more attributes from this list as benefits, which was an increase of six percentage points from March 2013.

The employer contribution was, again, the most frequently selected benefit. However, it is worth noting that substantial proportions selected the other listed attributes as benefits, so the importance of these other perceived benefits should not be overlooked.

**Figure 4.4: proportions identifying various attributes of workplace pensions as benefits**

**Q. Which of these do you think are benefits of saving into a workplace pension?**



Bases: c.2,000 GB adults of working age per wave

Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

Ad recognisers were more likely than non-recognisers to identify the top four attributes as benefits, again suggesting that the campaign is helping to influence what people see as the benefits of workplace pensions. The two answers that generated the largest gaps between these two groups were the employer contribution (54% of ad recognisers identified this as a benefit, versus 35% of non-recognisers) and it being a hassle-free way to start a pension (42% versus 30%).

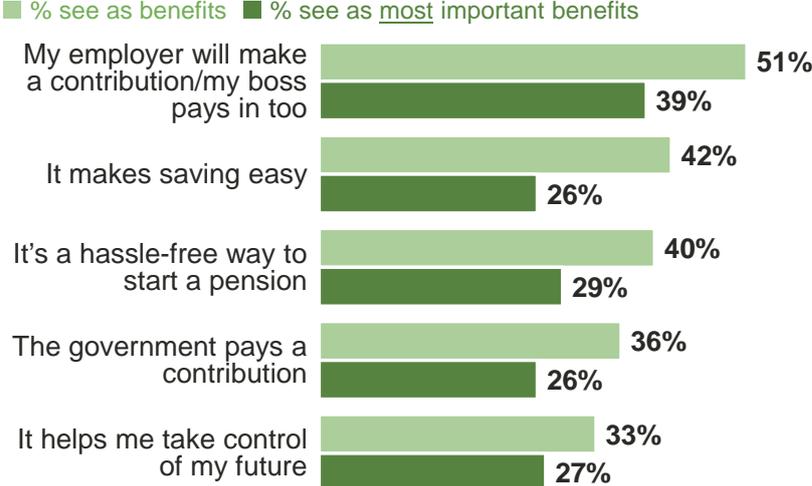
**What do people consider the most important benefits?**

Unlike previous waves, the survey asked which of the five benefits from the same list would be most important to them when deciding whether to get a workplace pension or not. This was intended to see whether any of the key subgroups targeted by the campaign had different priorities and motivations with regards to workplace pensions.

The overall results, shown in Figure 4.5, again show that the employer contribution was widely considered the most important benefit, though not by the majority (39% said it was the most important). Around a quarter to three-in-ten in each case considered each of the other benefits listed to be the most important, which highlights that an exclusive focus on the employer paying in may not appeal to everyone.

**Figure 4.5: attributes identified as the most important benefits of workplace pensions**

Q. Which of these do you think are benefits of saving into a workplace pension?  
 Q. Which of these would be most important to you in deciding whether or not to save into a workplace pension?



Base: 2,301 GB adults of working age

Source: Ipsos MORI

There were no discernible differences to how key subgroups such as the Daunted and the Unprepared ranked these particular benefits in order of importance. For both segments, the employer contribution was still most commonly chosen as the most important benefit, but it is worth noting that among the Daunted, this was not far ahead of the other attributes. Around a quarter (27%) of the Daunted said the employer contribution was the most important benefit, while a similar proportion said being a hassle-free way to start a pension (25%) was the most important benefit.

The Daunted were also more likely to say none of the five attributes mentioned was the most important benefit or that they did not know (21% said this, versus 11% overall), again highlighting the difficulty of engaging this segment.

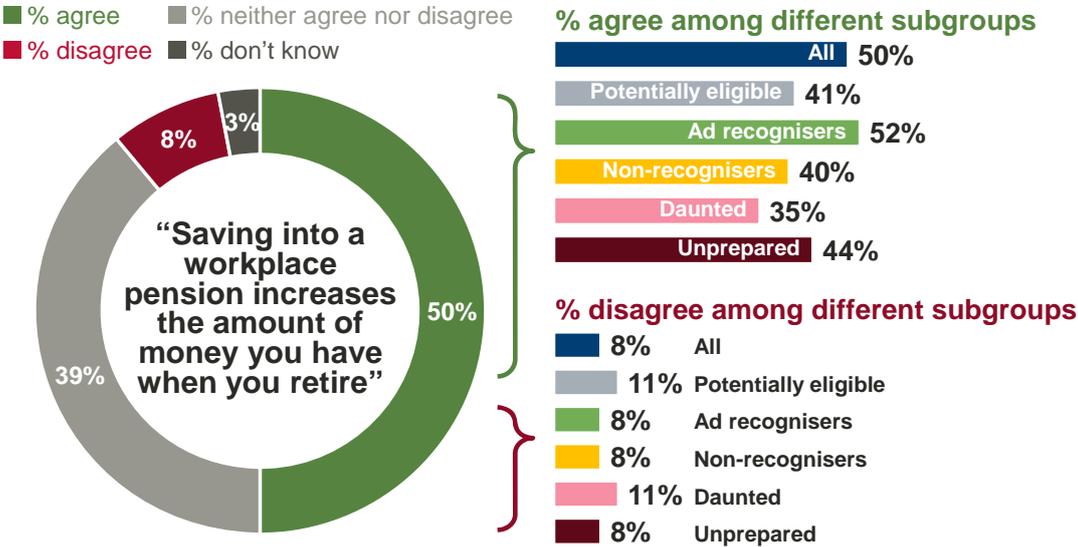
## 4.4 Understanding that workplace pensions result in more money for retirement

Given that understanding of various benefits such as the employer contribution had remained largely unchanged since the launch of the “I’m in” campaign, DWP was interested in tracking understanding of the underlying benefit of workplace pensions, which is that they should leave people with more money when they retire. Therefore, a new question, represented in Figure 4.6, was added.

Half (50%) agreed that saving into a workplace pension would increase the amount of money they had at retirement. Two-fifths (40%) were neutral, while a further eight per cent disagreed. The large proportion neither agreeing nor disagreeing suggests that many are not yet fully convinced that this is the case.

**Figure 4.6: perceptions of whether workplace pensions result in more money at retirement**

**Q. How much do you agree or disagree with the following statement?**



Bases: 2,301 GB adults of working age; 752 adults potentially eligible for auto-enrolment; 1,877 ad recognisers; 424 non-recognisers; 574 Daunted; 540 Unprepared

Source: Ipsos MORI

Ad recognisers were more likely to agree with this statement than non-recognisers (52% versus 40%), suggesting that the campaign has helped people to understand this benefit. Nonetheless, when looking at disagreement, there is no difference between ad recognisers and non-recognisers, suggesting that a minority will disagree regardless of whether or not they have seen the campaign.

In line with their typically lower levels of understanding of other benefits of workplace pensions, those potentially eligible for automatic enrolment, as well as the Daunted and the Unprepared segments, were all less likely than average to agree that workplace pensions result in more money for retirement (41%, 35% and 44% respectively, versus 50% overall).

# 5 The social norms around saving into a workplace pension

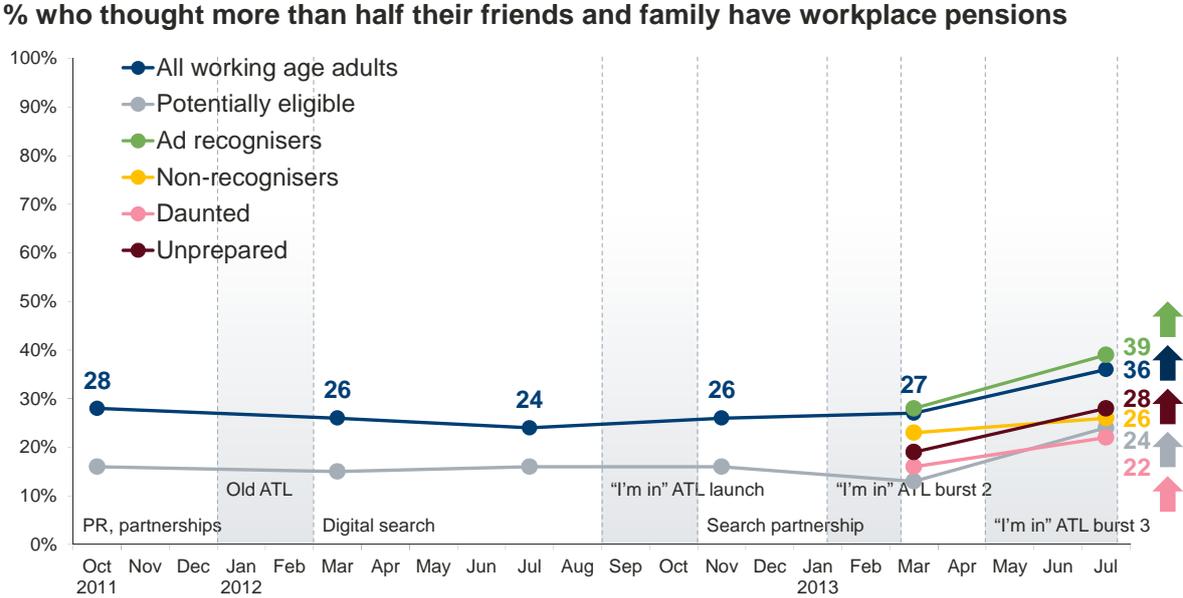
This chapter explores whether the campaign is helping to make saving into workplace pensions into a social norm (i.e. something that is done because others around you are doing it). While previous waves have had a question on this looking at the social norm among friends and family, this wave added several new questions to explore the social norm in other cases, such as among work colleagues. The key findings were as follows:

- The proportion thinking that more than half their friends and family had workplace pensions was at its highest since this tracking research began, having risen since March 2013. Again, views are particularly positive among those due to be enrolled in the near future.
- Four-in-ten felt that saving into a workplace pension was a normal thing to do for those in work, while a third felt that people like them did this. None of the new statements included in this wave had majority agreement, suggesting that the strength of social norms around workplace pensions could be developed further.

## 5.1 Perceptions of how many friends and family have workplace pensions

As Figure 5.1 shows, the proportion thinking that more than half their friends and family had workplace pensions (36%) was at its highest since this tracking research began and had risen by nine percentage points since March 2013. This rise might reflect that greater numbers had actually undergone automatic enrolment by July than in March – indeed, among those who said automatic enrolment had already happened in their workplace, the majority (57%) felt that more than half their friends and family had workplace pensions.

**Figure 5.1: proportion who thought more than half their friends and family had workplace pensions**



Bases: c.2,000 GB adults of working age; c.700 adults potentially eligible for auto-enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave. Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

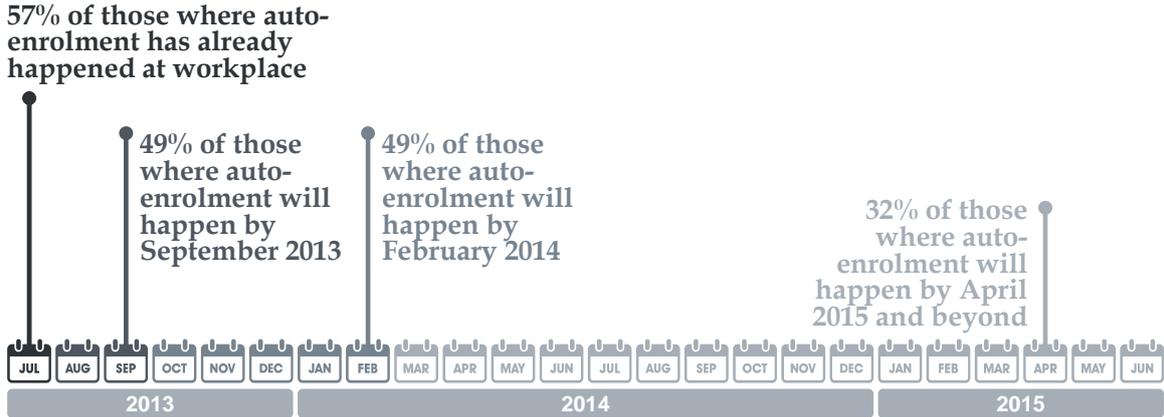
Ad recognisers were more likely than non-recognisers to believe that more than half their friends and family had workplace pensions (39% versus 26%). Moreover, the gap between recognisers and non-recognisers had increased from five percentage points in March 2013 to 13 percentage points in this wave.

The proportion of potentially eligible people, and of the Daunted and the Unprepared who thought that more than half their friends and family had workplace pensions had also increased since March in line with the overall trend (the potentially eligible from 13% to 24%, the Daunted from 16% to 22% and the Unprepared from 19% to 28%).

Looking at staging dates also suggests that the social norm does not simply kick in once people have undergone automatic enrolment, but instead becomes more prevalent the closer people get to their scheduled staging date. This analysis is represented in Figure 5.2, which shows that 49% of those scheduled to be enrolled by September 2013 believed that more than half their friends and family had workplace pensions, compared to just 32% of those due to be enrolled much later, by April 2015 and beyond (and after February 2014).

**Figure 5.2: proportion who thought more than half their friends and family had workplace pensions by staging date**

% who thought more than half their friends and family have workplace pensions



Bases: 621 adults who say they have had auto-enrolment at their workplace; 210 adults being enrolled by September 2013; 127 adults being enrolled by February 2014; 621 adults being enrolled by April 2015 and beyond. Source: Ipsos MORI

## 5.2 Other social norms

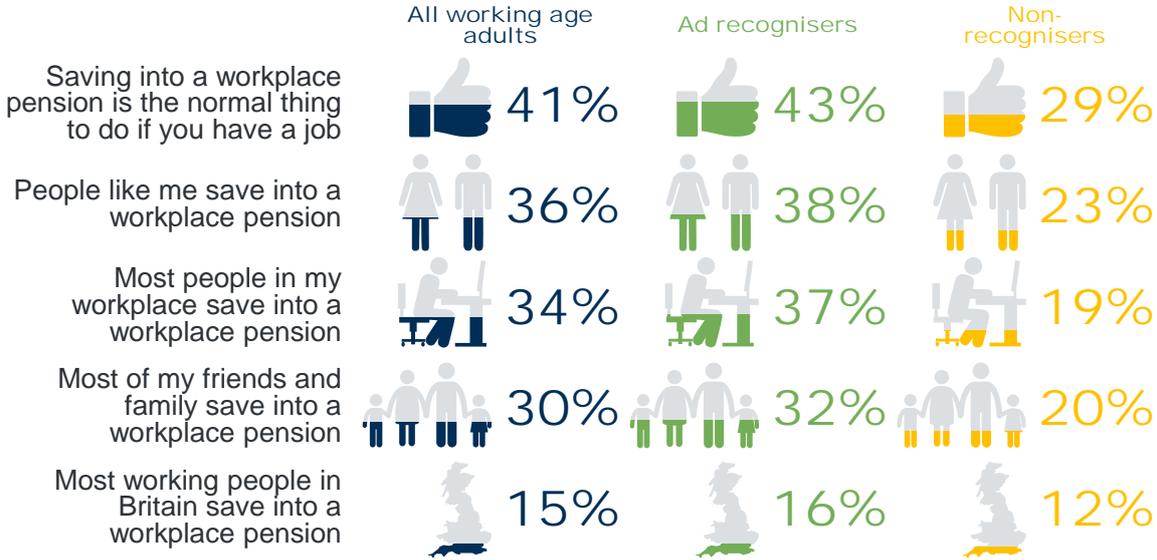
For this wave, people were asked about the extent to which they agreed with a variety of new statements, designed to explore what kinds of social norms were stronger or weaker when it came to workplace pensions.<sup>7</sup> As can be seen in Figure 5.3, the statement that people were most likely to agree with was that saving into a workplace pension was the “normal thing to do” for those in employment (41%). Around a third thought people like them (36%) or most others in their workplace (34%) saved into a workplace pension. Fewer than two-in-ten (15%) believed that most people in Britain did this.

It is worth noting that none of the five statements asked about had the majority agreeing with them. These findings suggest that there is perhaps more that can be done to convince people to stay in a workplace pension through having future campaigns focus on strengthening social norms (this is returned to in the next chapter).

<sup>7</sup> While the statement “most of my friends and family save into a workplace pension” is equivalent to the question discussed in Section 5.1, it generated a different answer because the two questions are asked in very different ways (see the appendix for exact question wording).

**Figure 5.3: different social norms around workplace pensions**

**Q. How much do you agree or disagree with the following statements?**



Bases: 1,877 ad recognisers; 862 who recognise 3+ ads; 424 non-recognisers

Source: Ipsos MORI

Across the range of social norm measures, ad recognisers expressed higher levels of agreement than non-recognisers, suggesting that the ad campaign was helping to strengthen social norms. The largest gaps between these two subgroups were for the perceptions that people like them saved into a workplace pension (38% of ad recognisers versus 23% of non-recognisers) and that most people in their workplace saved into a workplace pension (37% versus 19%).

It also appeared that actually being enrolled via automatic enrolment helped to shape many people’s social norms. Those who had already had automatic enrolment happen at their workplace were far more likely to agree with each statement than those who had not. Here, the largest gaps between these subgroups were for the same statements – 63% of those who had had automatic enrolment agreed that people like them saved into a workplace pension (compared with just 21% of those who had not) and 70% thought that most of their work colleagues saved into a workplace pension (compared with 15%).

For most of the indicators, the potentially eligible, the Daunted and the Unprepared were less likely to agree than average. For instance, just 16% of the potentially eligible, 19% of the Daunted and 25% of the Unprepared thought that people like them saved into a workplace pension, compared with 36% overall.

## 6 Campaign impact

This chapter covers how the advertising campaign had influenced people's opinion of automatic enrolment and its impact on their behaviour, both in the lead up to being enrolled and after having been so. The key findings were as follows:

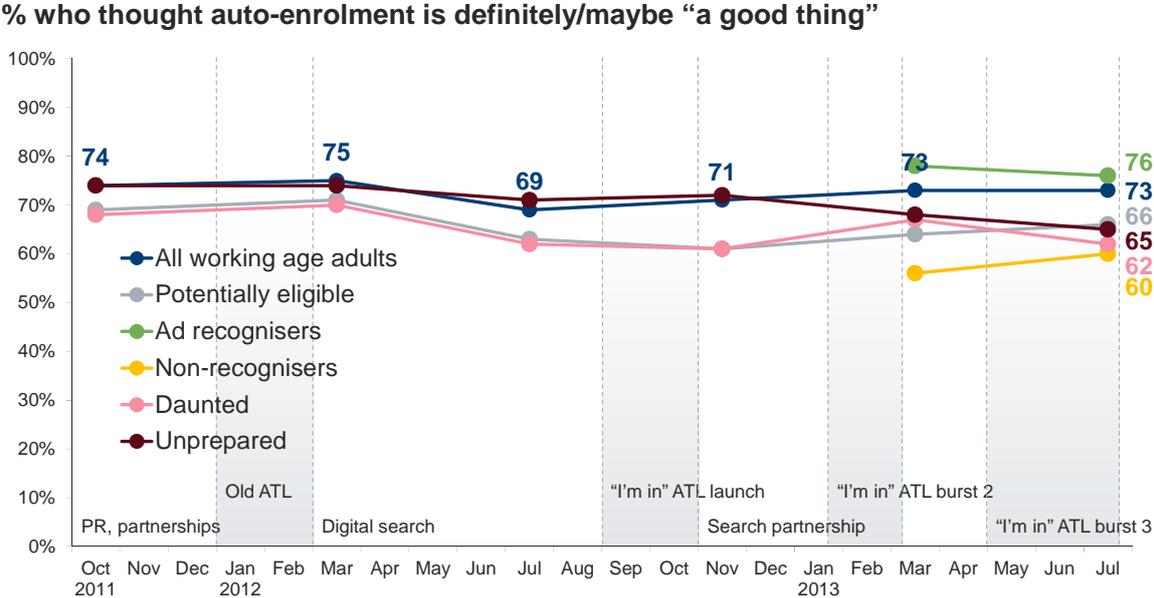
- Positivity towards automatic enrolment remained high, with three-quarters saying it was a good thing – slightly higher than before the start of the “I’m in” campaign in July 2012.
- Discussing workplace pensions with friends, family and work colleagues appeared to be the most common action spurred by the campaign. One-quarter of ad recognisers said they had done this in the last 12 months.
- Overall, three-quarters intended to stay in or had stayed in when enrolled. The campaign appeared to have a positive impact on this decision – among the potentially eligible, half of all ad recognisers intended to stay in when enrolled, compared with just two-fifths of non-recognisers.
- When looking at motivations for staying in or not, social norms were very important, particularly perceptions of what “people like me” and what work colleagues were doing with regards to workplace pensions.

### 6.1 Positivity towards automatic enrolment

As in previous waves, people were asked whether they considered the automatic enrolment law to be a good thing or not. As Figure 6.1 indicates, positivity towards the law remained high, with three-quarters (73%) saying it was a good thing, which was slightly higher than before the start of the “I’m in” campaign in July 2012 (69%).

Two-in-ten (18%) were neutral about automatic enrolment, while just seven per cent were negative about it. Broadly, this distribution has remained unchanged since March 2013.

**Figure 6.1: proportions who thought automatic enrolment was definitely or maybe “a good thing”**



Bases: c.2,000 GB adults of working age; c.700 adults potentially eligible for auto-enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave. Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

Ad recognisers were once again much more likely than non-recognisers to consider automatic enrolment a good thing (76% versus 60%), suggesting that the adverts have continued to help build positivity towards the law (though, as with all findings here, the correlation cannot be confirmed as direct cause-and-effect). Of course, it is worth noting that even six-in-ten of those who had not seen the adverts supported automatic enrolment, indicating that people are generally in favour, regardless of the campaign.

Younger age groups tended to be less positive towards automatic enrolment than older people, with 66% of those aged 34 and under thinking it was a good thing, compared with 75% of 35-64 year-olds. Those who were not married or in a couple (68% of whom thought it was a good thing), those from less affluent backgrounds (62%) and ethnic minorities (53%) were all less likely than average (73%) to be positive. These were all groups that were less likely to have been exposed to multiple ad channels.

The Daunted (62%) and Unprepared (65%) segments were also somewhat less likely than average (73%) to say automatic enrolment was a good thing. With the Unprepared, this may be particularly linked to their younger age profile.

The potentially eligible subgroup were also less likely to think automatic enrolment was a good thing (66%, versus 73% overall). This is not surprising, since this subgroup by definition excludes people who already have workplace pensions, who might be expected to be more positive towards the new law.

# 6.2 Actions taken in relation to workplace pensions

## Actions taken after seeing or hearing campaign materials

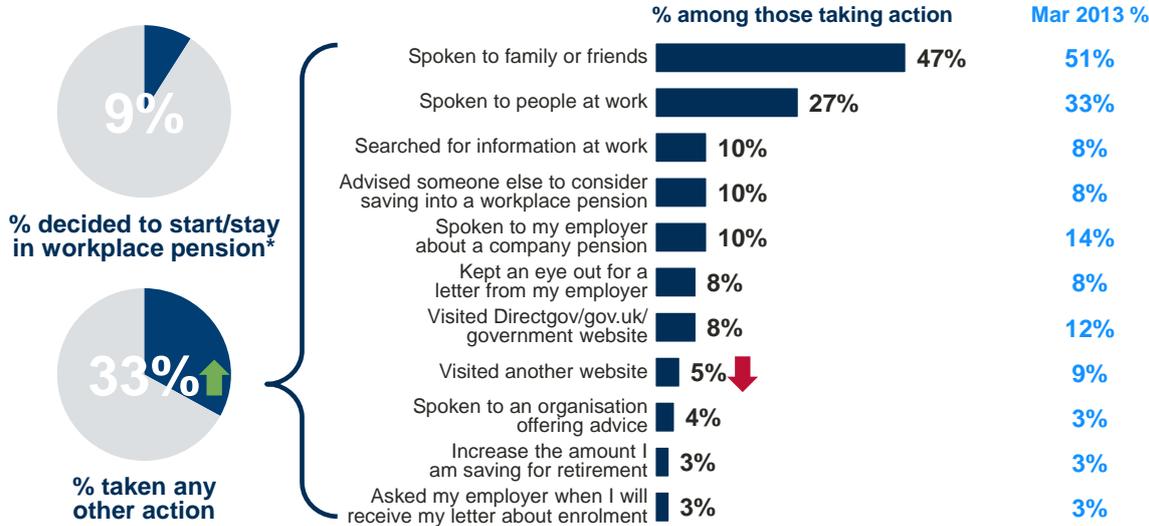
Those who recognised or recalled any of the campaign materials were asked what actions they had taken as a result of what they saw or heard. As Figure 6.2 shows, one-in-eleven (9%) said they had decided to start or stay in a workplace pension as a result of seeing the campaign. Beyond this, a third (33%) had taken other actions, which was up from 22% in March 2013.

Among this third of people, the most common actions spurred by the campaign were speaking to other people about workplace pensions, be it friends and family (47%) or people at work (27%). These discussions with friends, family and work colleagues may have an important impact on the social norms discussed in the previous chapter.

While all other actions were far less common, it is important to bear in mind that the ad campaign was not specifically intended to encourage action on workplace pensions.

**Figure 6.2: actions taken as a result of the campaign**

**Q. Which of these things, if any, have you done as a result of the advertising, publicity or news you had seen or heard before this interview?**



Bases: c.2,000 adults who are aware of the campaign or recognise ads; c.400 taking any action  
 \* Code excluded from "taken any action" net score, as this was a new code added in July 2013 wave  
 Sources: Ipsos MORI (current wave); GfK NOP (previous wave)

Those potentially eligible for automatic enrolment were more likely to have taken any action listed in the bar chart in Figure 6.2 (39%, versus 33% overall), as were those from the Unprepared segment (38%). Those in the Daunted segment were no more or less likely than average to have done so (32%).

Looking at whether particular ad channels were more likely to encourage action than others, the online adverts appear to have had a stronger effect, with 46% of online ad recognisers having taken action, versus 33% overall. Moreover, it is those who saw a mix of different channels that were most likely to take action, with 39% of those who

recognised three or more types of adverts having taken action, compared with just 25% of those who had only seen or heard one type of ad.

When cross-analysing the actions in Figure 6.2 with intent to stay in, or whether people actually stayed in after automatic enrolment, the survey finds that staying in was more associated with speaking to an employer about a company pension (65% of those who did this intended to stay in, or actually stayed in), or speaking to people at work (57% intended to stay in, or stayed in) than with speaking to family or friends (37% intended to stay in, or stayed in). This highlights the particular importance of social norms within the workplace – something returned to in Section 6.3.

### **Did the campaign increase overall activity around workplace pensions?**

Of course, it is possible that people would have carried out the actions in Figure 6.2 regardless of whether they had seen any part of the advertising campaign or not. Therefore, the survey also asked what things people had done more generally with regards to workplace pensions in the last 12 months.<sup>8</sup> This was used to assess both the typical background level of activity on workplace pensions that might be expected without any advertising, and whether the “I’m in” campaign was having an effect above and beyond this.

From Figure 6.3, it is evident that the ad campaign appeared to generate more activity around workplace pensions, with ad recognisers more likely than non-recognisers to have talked to others about workplace pensions (25% versus 15%), looked online for information about them (16% versus 11%) and spoken to their employer about them (15% versus 10%). Once again, the most common activity, by far, was talking to friends, family and colleagues, with one-in-four ad recognisers having done this.

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<sup>8</sup> While a similar question was asked in previous waves, this asked about actions taken in relation to “pensions or saving for later life”, rather than “workplace pensions”. Moreover, a longer list of answer codes was included in previous waves, meaning that trend data are not comparable to this wave.

**Figure 6.3: activity around workplace pensions in the last 12 months**

**Q. Have you done any of these things in the past 12 months in relation to workplace pensions?**

■ All working age adults ■ Ad recognisers ■ Non-recognisers



Bases: 2,301 GB adults of working age; 1,877 ad recognisers; 424 non-recognisers

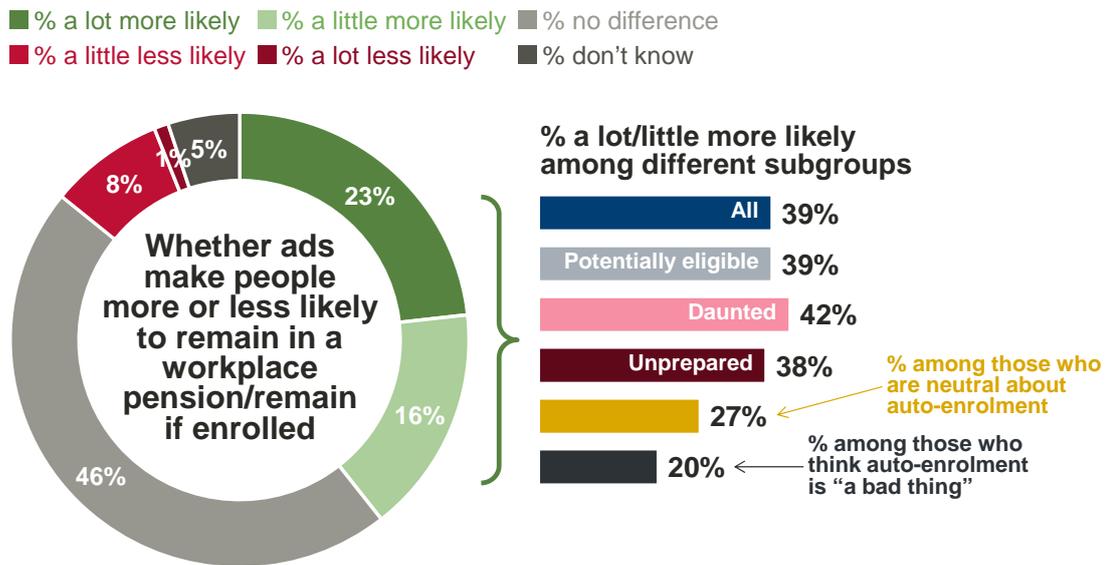
Source: Ipsos MORI

### 6.3 Likelihood to stay in a workplace pension

**What effect did people think the adverts would have on them staying in?**

As Figure 6.4 illustrates, two-fifths (39%) said the adverts made them more likely to remain in a workplace pension (if they were already in one, or if they were enrolled in one), while just under half (46%) thought the adverts made no difference to their intentions. Very few (9%) said the adverts made them less likely to stay in.

**Figure 6.4: perceived effect of adverts on people’s decisions**



Bases: 1,382 adults in work; 631 adults potentially eligible for auto-enrolment; 257 Daunted; 344 Unprepared; 231 who are neutral about auto-enrolment; 93 who think auto-enrolment is "a bad thing" Source: Ipsos MORI

Those potentially eligible for automatic enrolment, as well as the Daunted and Unprepared segments were in line with the average. In each case, around two-fifths said the adverts made them more likely to stay in.

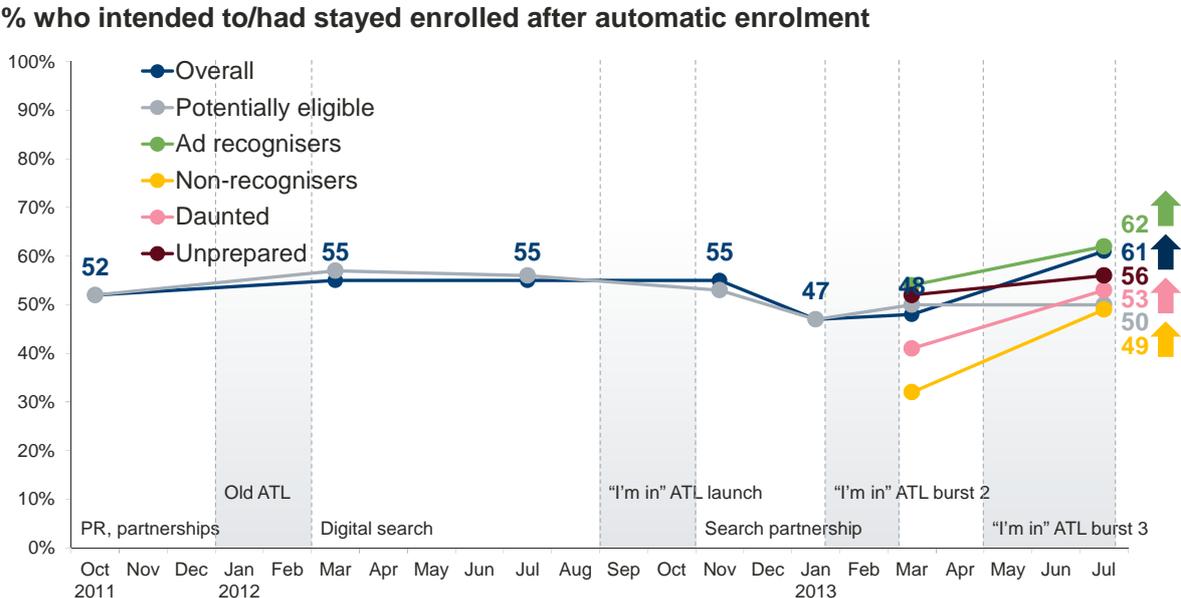
Those who had neutral or negative views of automatic enrolment from the outset were less convinced by the adverts. Only 27% of those who were neutral about the new law and 20% of those who thought it was “a bad thing” thought the adverts made them more likely to stay in. This indicates that there is a hard core of people who are unlikely to be swayed by the ad campaign.

Of course, it is important to bear in mind that this hard core make up a relatively small part of the overall working age population – 18% thought automatic enrolment was neither good nor bad and just seven per cent thought it was a bad thing. However, they remain a key audience who may require a shift in campaign focus, or in some cases may be beyond the remit of any campaign approach.

**Actual decisions people made to stay in or not**

Figure 6.5 shows that six-in-ten (61%) working age adults who were not previously in workplace pensions intended to stay in or had stayed in once enrolled. Ad recognisers were much more likely than non-recognisers to intend to stay in or to have stayed in (62% versus 49%), suggesting that the campaign has successfully helped to convince many to remain in workplace pensions.

**Figure 6.5: proportions of those not previously in workplace pensions who intended to stay in or had stayed in after being enrolled**



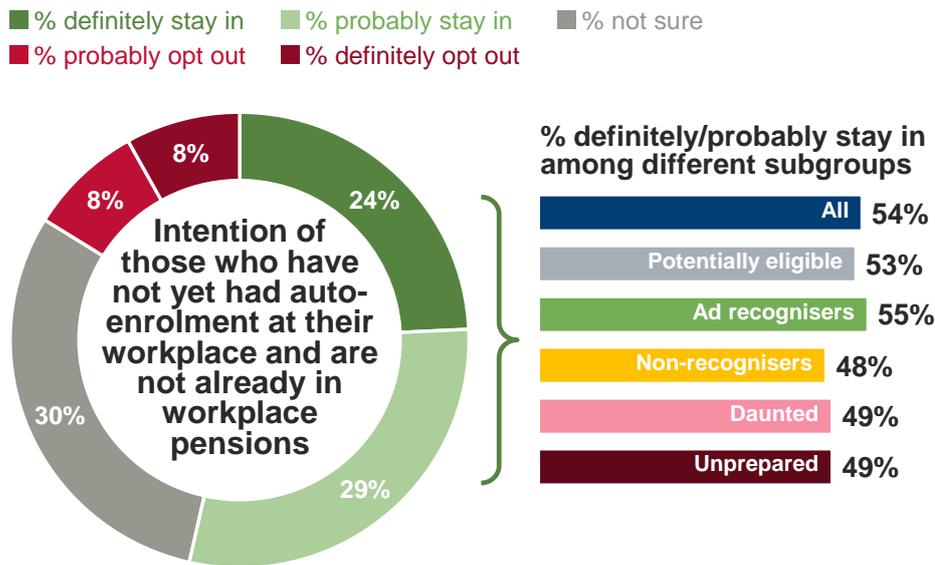
Bases: c.850 adults who were not previously in workplace pensions; c.550 adults potentially eligible for auto-enrolment; c.700 ad recognisers; c.150 non-recognisers; c.200 Daunted; c.250 Unprepared per wave. Sources: Ipsos MORI (current wave); GfK NOP (previous waves)

While the scores in Figure 6.5 have typically increased since March 2013, this does not necessarily mean that willingness to remain in workplace pensions has increased over this period. Instead, the likely explanation is that since March, automatic enrolment has come into force among many more employers, and once enrolled, workers have been more likely to stay in than their earlier intentions suggested. This naturally skews the results upwards over time. In order to test this theory, this wave of the survey split the questions on intent and actual action.

From Figures 6.6 and 6.7, this explanation is evident. While just over half (54%) of those who had not yet experienced automatic enrolment intended to stay in when enrolled, the proportion that had actually stayed in once enrolled was much higher (76%). The findings suggest it is the 30% of people who were not sure what they would do who have tended to stay in once enrolled. By contrast, the proportion intending to opt out (16%) roughly equates to the proportion who said that they did opt out when enrolled (17%), suggesting this group tends to follow through with their intentions.<sup>9</sup>

<sup>9</sup> While this 17% opt out figure differs from the 9% average opt out rate calculated in other DWP research (see the gov.uk website for the findings from research with large employers: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/227039/opt-out-research-large-employers-ad\\_hoc.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/227039/opt-out-research-large-employers-ad_hoc.pdf)), this difference can be explained by the differing methodologies used. Whereas the 9% figure was based on employer data, this survey was based on employees' perceptions of whether they had undergone automatic enrolment or not, which may not always be correct. In addition, this survey was undertaken in July 2013, whereas the employer research covered employers with automatic enrolment start dates up to April 2013 only. The employer research is likely to present a more accurate average opt out rate for the period of time it covered.

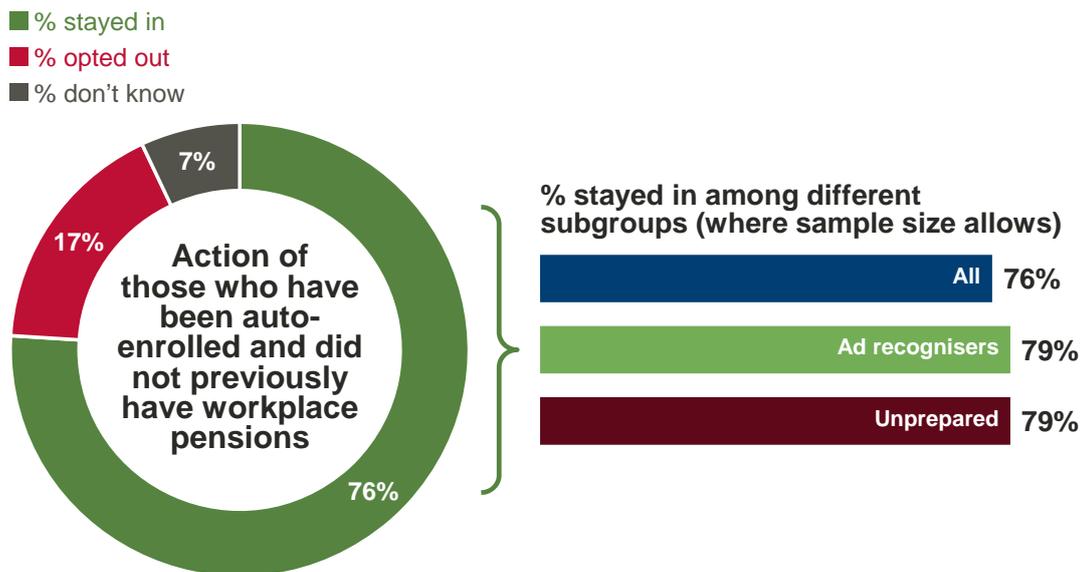
**Figure 6.6: people's intentions before automatic enrolment has taken place**



Bases: 616 adults who have not already had auto-enrolment at their workplace and are not already in workplace pensions; 574 adults potentially eligible for auto-enrolment; 480 ad recognisers; 136 non-recognisers; 146 Daunted; 209 Unprepared

Source: Ipsos MORI

**Figure 6.7: people's actions after automatic enrolment has taken place**



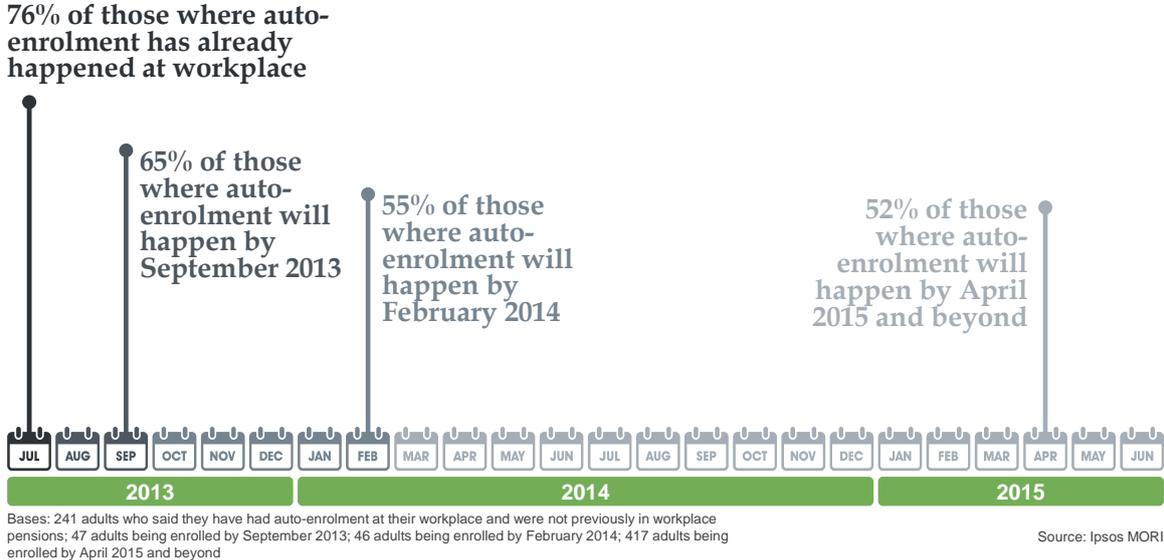
Bases: 241 adults who have had auto-enrolment at their workplace and were not previously in workplace pensions; 212 ad recognisers; 58 Unprepared

Source: Ipsos MORI

Looking at this more closely, this change in heart among those who are initially unsure is not something that happens suddenly when they are enrolled. In fact, willingness to stay in appears to become *gradually* stronger the closer people get to their staging date, as Figure 6.8 indicates. Among those who will be enrolled by September 2013, two-thirds (65%) were intending to stay in, whereas among those who will be enrolled much later on, by April 2015 and beyond (and after February 2014), just half (52%) were intending to stay in.

**Figure 6.8: people’s decisions to stay in or not by staging date**

% who intended to/had stayed enrolled after automatic enrolment



**What effect did the campaign appear to have on people’s actual decisions?**

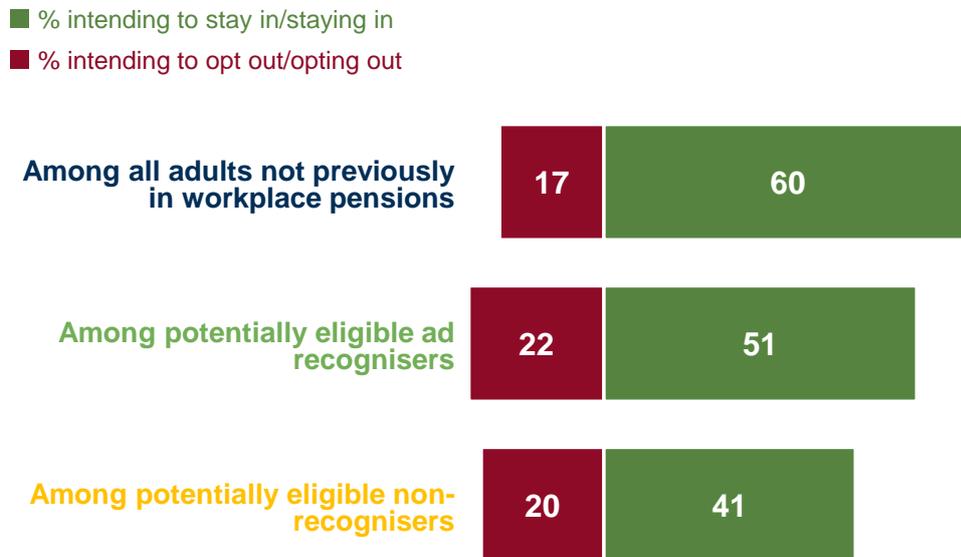
Previous waves have examined the impact of the campaign on willingness to stay in by comparing results for potentially eligible ad recognisers with potentially eligible non-recognisers. Looking only at those who are potentially eligible excludes those who already have workplace pensions, so helps to remove the skew – as mentioned earlier in this section – created by more people becoming enrolled over time.

As can be seen in Figure 6.9, half (51%) of all potentially eligible ad recognisers intended to stay in, compared with two-fifths (41%) of non-recognisers, suggesting that the adverts were continuing to have an impact. While the gap between ad recognisers and non-recognisers appeared to have decreased since the previous wave (from 20 to 10 percentage points), it is important to bear in mind that the questions used to produce these data have changed<sup>10</sup>, and this finding for this wave is best viewed as a new baseline figure against which to compare subsequent waves.

Figure 6.9 also shows once again that those who intend to opt out are a particularly challenging group to engage. Among those who are potentially eligible, two-in-ten (22% and 20% respectively) said they would opt out or had opted out regardless of having seen any adverts or not.

<sup>10</sup> The original question measuring both intent among those who had not yet been automatically enrolled and actual action among those who had been enrolled was split into two questions asking separately about intent and action for this wave.

**Figure 6.9: proportions of potentially eligible ad recognisers and non-recognisers who intended to stay in or had stayed in after being enrolled**



Bases: 857 adults who were not previously in workplace pensions; 492 potentially eligible ad recognisers; 139 potentially eligible non-recognisers

Source: Ipsos MORI

### Who are the people that intended to opt out or had opted out?

The proportion intending to or already having opted out was 22% among the potentially eligible subgroup, compared with 17% overall. Again, this proportion should be expected to be higher than for all working age adults, as the potentially eligible subgroup will, by definition, exclude those who have been auto-enrolled and have stayed in a workplace pension. When looking just at intent among the potentially eligible subgroup (i.e. excluding those who said auto-enrolment had already happened in their workplace), the survey finds that 17% were intending to opt out, which is in line with the average.

Looking at the characteristics of this 17% who intended to opt out, or already had done so, the survey finds that they were more likely to be men (20% opting out, versus 12% of women), more likely to be aged 55 or over (21%, versus 16% of those aged under 55), less likely to be married or in a couple (19%, versus 15% of those who have partners) and less likely to have children (18%, versus 15% of those who do have children). These differences suggest it is potentially those who have fewer commitments to families and to partners who are more likely to want to opt out. It should be noted however that in each of these cases the subgroup differences, while statistically significant, are very small.

Among the segments, those from the Competing Priorities segment were most likely to want to opt out or have done so (22%, versus 17% overall). By contrast, the two target segments were in line with the average – 17% of Daunted and of Unprepared respectively wanted to opt out or had done so.

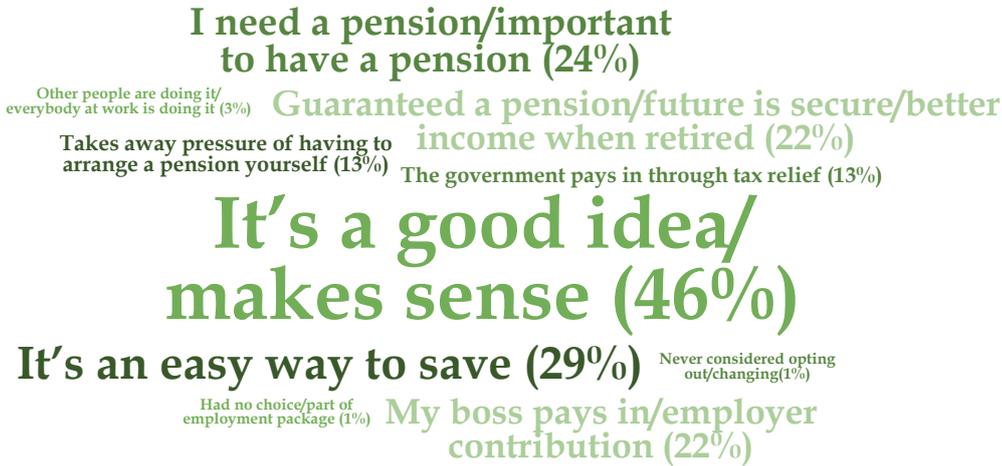
# 6.4 Motivations to stay in a workplace pension or not

## Self-reported reasons for deciding to stay in or not

The survey asked people, in a set of unprompted questions, why they had made a particular decision about their actions after being enrolled. Those who were intending to stay in once enrolled, or had stayed in after being enrolled, gave answers that fitted the categories represented in Figure 6.10. From this range of answers, it is evident that the overall proposition of the DWP campaign – that a workplace pension is a good deal and makes sense – is resonating with people.

**Figure 6.10: reasons for people intending to stay in or staying in**

**Q. What makes you say that you would/made you decide to stay enrolled on the workplace pension scheme?**



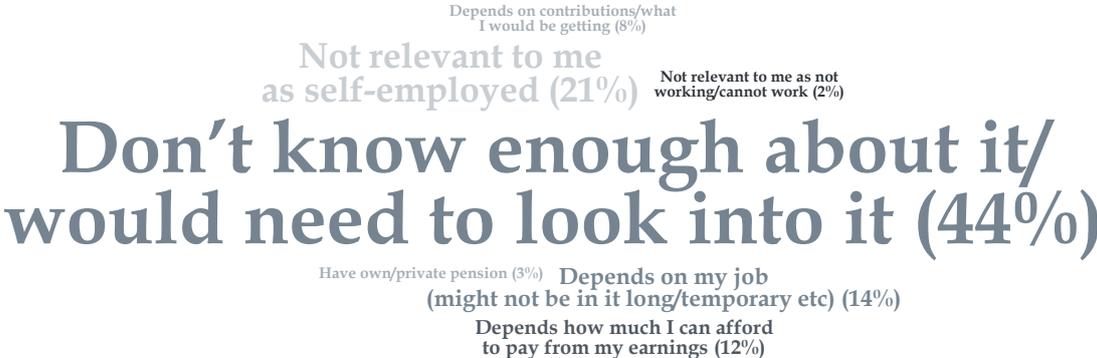
Base: 883 adults who stayed enrolled or intend to stay enrolled  
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

Figure 6.11 shows the reasons given by those who said they were not sure what they would do when they were enrolled. The main reason some were unsure was a general lack of familiarity with automatic enrolment (44% said they did not know enough about it). This especially highlights the importance of the employer letter and other communication from employers, which might help to sway this group towards staying in once enrolled.

**Figure 6.11: reasons for people being unsure what to do**

**Q. What makes you say that you are not sure (if you will stay enrolled or opt out when your employer enrolls you on a workplace pension scheme)?**



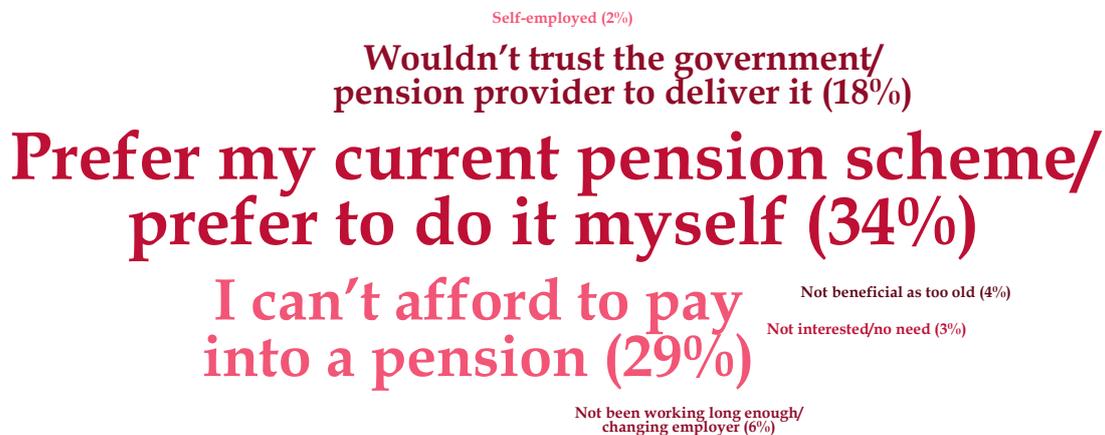
Base: 194 adults who are not sure what they will do when they are auto-enrolled  
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

Finally, Figure 6.12 shows the reasons given by those who said they would opt out, or had already opted out after being enrolled. Here, it is worth noting that many (34%) said they took this decision because they already had a non-workplace pension or would arrange one themselves, so not all people in this group will necessarily be without any savings for retirement. Beyond this, the main reasons for opting out seemed to be around not being able to afford a workplace pension (29%), or not trusting it (18%). Once again, it is important to note that, while these were the most common reasons given, they were only noted by relatively small proportions of an already small subgroup (the 17% intending to opt out or having done so).

**Figure 6.12: reasons for people intending to opt out or opting out**

**Q. What makes you say that you would/made you decide to opt out of the workplace pension scheme?**



Base: 143 adults who opted out or intend to opt out  
N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

### **Effectiveness of particular ad channels**

The links between particular ad channels and staying in were also examined, especially to see if certain channels were more or less effective in influencing the behaviour of the target Daunted and Unprepared segments. Here, there were few discernible differences, although it was found that the television adverts appeared to have *less* impact on the Daunted segment than on others.

Among all the working age adults that saw the television ad, three-fifths (62%) were intending to stay in, or had stayed in after automatic enrolment. This figure was just over half (53%) among the Daunted segment. This highlights the particular importance of a multi-channel approach for this segment.

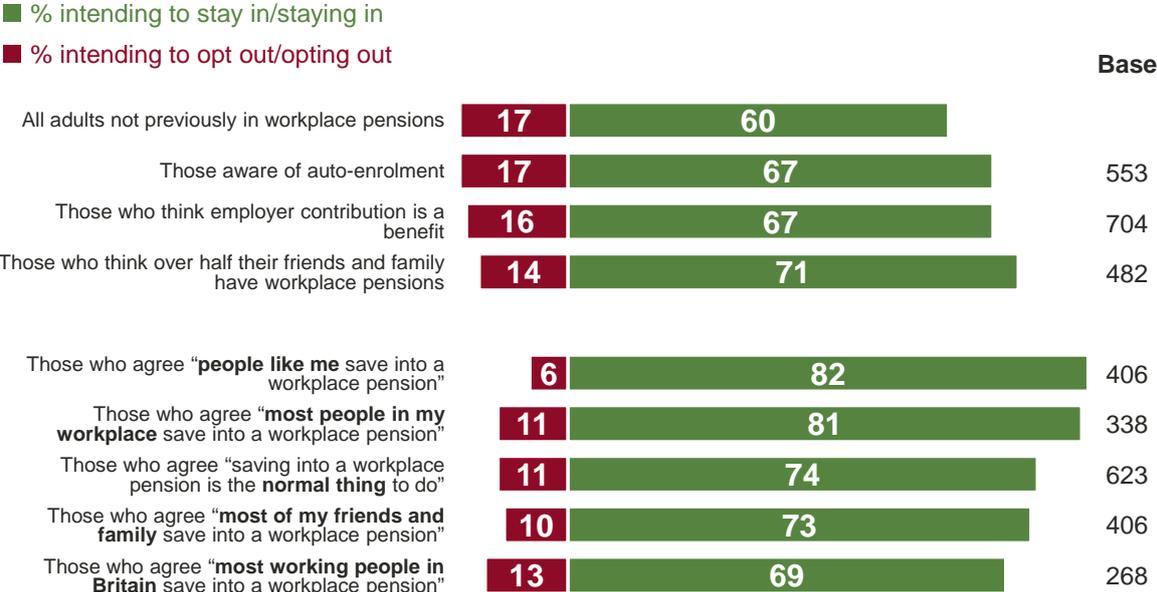
### **Potential underlying drivers of staying in**

The DWP campaign is founded on the idea that building up people's awareness and understanding of automatic enrolment and workplace pensions leads to a greater willingness to stay in when enrolled. Figure 6.13 suggests that this hypothesis is supported by the data. Those who were aware of automatic enrolment and those who thought that the employer contribution was a benefit of workplace pensions were more likely to intend to stay in or have stayed in once enrolled (67% in each case, versus 60% overall).

Also evident is the importance of social norms. Those who agreed with each of the new social norms statements included in this wave were more likely than average to say they would stay in or had stayed in. Moreover, this analysis suggests that a focus on social norms may be the key to encouraging those who are inclined to opt out to change their decisions – just six per cent of those who agreed that people like them save into workplace pensions wanted to opt out or had done so, compared with 17%

overall. The figures show that people place particular importance on what others “like me” and what their work colleagues are doing with regards to workplace pensions.

**Figure 6.13: attitudes associated with staying in**



Bases: 857 adults who were not previously in workplace pensions, or as indicated on chart

Source: Ipsos MORI

# Appendix: questionnaire

ASK SECTION IF MALE AGED 22–64 OR IF FEMALE AGED 22–59

READ OUT

I now have some questions about people's plans for the future.

IF NECESSARY: These questions are being asked on behalf of the Government Department for Work and Pensions.

READ OUT

I'd like to start by asking a bit about you.

ASK IF RETIRED (WORK2 CODE 9)

Q1.

Are you doing any kind of paid work?

Yes, retired from main job but doing some paid work

No, retired and doing no paid work

(SP; allow DK and REF)

ASK IF DOING PAID WORK (WORK2 CODES 1–3)

SHOWSCREEN (R)

Q2.

In total, how many people are employed by the company you work for across the whole of the UK?

Please think about the total number employed across the whole of the UK, rather than just the number employed at the site where you work. If you are not sure, please give your best guess.

A. Fewer than 5

B. 5–29

C. 30–49

D. 50–249

E. 250–1,249

F. 1,250–9,999

G. 10,000 or more

(SP; allow DK and REF)

ASK IF NOT DOING PAID WORK (WORK 2 CODE 4 OR CODES 6–8 OR CODES 10–11, OR Q1 CODE 2)

SHOWSCREEN (R)

Q3.

Do you personally expect to do paid work in the future? Just read out the letter that applies on the screen.

CODE NULL FOR "IT DEPENDS"

A. Definitely

B. Probably

C. Probably not

D. Definitely not

(SP; allow DK, REF and NULL)

ASK ALL

SHOWSCREEN (R) WHERE 1 IS "NOT THAT SORT OF PERSON AT ALL" AND 10 IS "DEFINITELY THAT SORT OF PERSON"

Q4.

Different people have different approaches to how they like to organise their lives. For each of the things I read out, could you give me a score from 1 to 10, where 1 means that you are not that sort of person at all, and 10 means that you are definitely that sort of person?

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

- a. I like to feel that I am in control of my life
- b. I just take each day as it comes
- c. ASK IF DOING PAID WORK EVEN IF RETIRED (WORK2 CODES 1–3 OR Q1 CODE 1): I focus on my work and doing well
- d. I have so much going on at the moment that I can't really think about the future

WRITE IN ANSWER (RANGE 1–10)

SHOWSCREEN (R)

Q5.

Thinking about your current situation, which one or two of the things on this screen, if any, would you say are the most important to you at the moment? Please only tell me the one or two things which are really key priorities for you at the moment.

CODE NULL FOR NONE OF THESE

- A. Buying or moving house
  - B. Clearing debts
  - C. Starting a family
  - D. Doing well at work or getting a new job
  - E. Learning a new skill
  - F. Building up some savings
  - G. Having a good social life
  - H. Paying off your mortgage
  - I. Becoming or being your own boss
  - J. Having more time to relax and enjoy myself
  - K. Saving for later life
  - L. Putting money somewhere to make it grow
- (MP UP TO TWO CODES; allow NULL)

SHOWSCREEN (R)

Q6.

Which of these things would you find really hard to give up or scale back on if your finances were stretched?

CODE NULL FOR NONE OF THESE

- A. Your social life
  - B. Running a car
  - C. Shoes or clothes
  - D. Going on holiday
  - E. Being able to treat family or friends
  - F. Spending on a hobby or interest
  - G. Spending on the house or garden
  - H. Being able to put money aside for a rainy day
- (MP; allow NULL)

SHOWSCREEN (R) WHERE 1 IS "KNOW NOTHING AT ALL" AND 10 IS "KNOW A LOT"

Q7.

What score would you give yourself from 1 to 10 for your overall knowledge of financial matters, where 1 means that you know nothing at all and 10 means that you know a lot about financial matters?

WRITE IN ANSWER (RANGE 1–10)

SHOWSCREEN (R) WHERE 1 IS "NOT CONFIDENT AT ALL" AND 10 IS "VERY CONFIDENT"

Q8.

And could you give me another score from 1 to 10 for how confident you feel generally when dealing with financial matters, where 1 means that you don't feel at all confident and 10 means that you are very confident?

WRITE IN ANSWER (RANGE 1–10)

ASK IF DOING PAID WORK EVEN IF RETIRED (WORK2 CODES 1–3 OR Q1 CODE 1)

Q9.

I'd now like you to think a bit about later life and not being in paid work, and what that might be like.

Which of these statements do you agree with?

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

- a. I will do all the things I don't have enough time to do now, like hobbies or seeing friends
- b. I expect to live in a very similar way to how I live now
- c. I really don't want to think about it
- d. I can't imagine what it will be like
- e. I expect I will have to watch what I spend more closely
- f. I'm really looking forward to being retired

Agree

Disagree

(SP; allow NULL)

READ OUT

The next set of questions is about financial plans for retirement.

ASK ALL

Q10.

Do you currently have any financial plans, savings, workplace pensions or personal pensions specifically for your retirement?

Yes, have at least one of these things

No, have none of these things

(SP; allow DK and REF)

SHOWCARD (R) EXCLUDING CODE 18

Q11.

There are lots of reasons why people might not have money put aside for their retirement, or perhaps not as much as they could do. Which, if any of these, are key reasons in your case?

- A. It's a struggle to cope with just basic day-to-day expenses
  - B. I would rather enjoy a good lifestyle now
  - C. I don't want to make the wrong decision
  - D. I don't feel I know enough about what would be the best option for me
  - E. Retirement is too far away to think about
  - F. The state provides a financial safety net in retirement
  - G. I just haven't got round to it yet
  - H. There always seems to be other things to spend money on, like holidays or the family
  - I. My partner has enough pension and/or savings for us both
  - J. I expect my house to make me enough money
  - K. If I have savings I might miss out on means-tested benefits now
  - L. If I have savings I might miss out on means-tested benefits later
  - M. I expect to carry on working
  - N. I don't trust banks/financial advisors
  - O. I am saving for other things
  - P. I have never really thought about it
  - Q. I am too old to start planning for my retirement
- I don't think I will live that long
- I am already putting away enough money for retirement

My employer doesn't offer a pension  
(MP; allow NULL)

SHOWSCREEN (R)

Q12.

I am going to read out some things that other people have said about later life and managing money. For each one, please tell me how much you agree or disagree by giving a score from 1 to 10, where 1 means you strongly disagree, and 10 means you strongly agree.

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

- a. ASK IF NOT RETIRED (WORK2 NOT CODE 9): If I have to work beyond State Pension Age, I think I will have failed
- b. Dealing with pensions scares me
- c. Anything I have for my retirement I have sorted out myself
- d. Pensions are the best way to save for retirement
- e. It is a good idea to have some savings in a pension so you cannot keep dipping into them
- f. ASK IF NOT RETIRED (WORK2 NOT CODE 9): It's not worth saving for retirement as I might not live that long

WRITE IN ANSWER (RANGE 1–10)

SHOWSCREEN (R) WHERE 1 IS "VERY WORRIED" AND 10 IS "VERY CONFIDENT"

Q13.

Thinking about your current situation and retirement plans, how worried or confident would you say you are about the future? Please answer on a scale of 1 to 10, where 1 means you are very worried and 10 means you are very confident.

WRITE IN ANSWER (RANGE 1–10)

SCRIPT TO ROTATE ORDER OF Q14 AND Q15

SHOWSCREEN (R)

Q14.

Here are some statements about workplace pensions. For each one, please tell me how much you agree or disagree by giving a score from 1 to 10, where 1 means you strongly disagree, and 10 means you strongly agree.

SCRIPT TO RANDOMISE ORDER OF STATEMENTS

READ OUT EACH STATEMENT

- a. People like me save into a workplace pension
- b. Saving into a workplace pension is the normal thing to do if you have a job
- c. Most of my friends and family save into a workplace pension
- d. Most people in my workplace save into a workplace pension
- e. Most working people in Britain save into a workplace pension

WRITE IN ANSWER (RANGE 1–10)

(Allow DK and REF)

SHOWSCREEN (R)

Q15.

Thinking about your friends and family, how many of them do you think are saving into a workplace pension? It doesn't matter if you don't know for sure, but I'm interested in your perceptions.

- A. None
- B. One in ten or fewer (10% or less)
- C. More than one in ten, up to a quarter (10%–25%)
- D. More than a quarter, up to a half (26%–50%)
- E. More than a half, up to three quarters (51%–75%)
- F. More than three quarters (76% or more)

G. All  
(SP; allow DK and REF)

SHOWSCREEN (R)

Q16.

And can I just check, have you done any of these things in the past 12 months in relation to workplace pensions?

CODE NULL FOR NONE OF THESE

- A. Looked at information about workplace pensions online
- B. Spoken to my employer about a workplace pension
- C. Had a conversation with friends, family or work colleagues about workplace pension

Other – specify

(MP; allow DK, REF and NULL)

ASK ALL

Q17.

From what you know or have seen/heard, what, if any, do you think are the good things about saving into a workplace pension?

DO NOT PROMPT

PROBE FULLY

Don't have to rely on state pension/state pension getting worse  
Employers make a contribution/my boss pays in too  
Future savings are taken care of  
Helps with the cost of retirement  
It gives you peace of mind about future finances/my future  
It helps you take control of future finances  
It makes saving easy  
It means you have more money than if you didn't have one  
It's hassle-free to set up  
Means you are more financially comfortable when you retire  
Means you have more money than if you put your money elsewhere  
Means you have more money when you retire  
People with pensions enjoy their retirement more than those without them  
People with pensions have a better quality of life than those without them  
People with pensions have fewer financial worries than those without them  
The government pays a contribution through tax relief  
None – there are no good things/benefits  
Other – specify  
(MP; allow DK and REF)

Q18.

Which of these do you think are benefits of saving into a workplace pension?

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

It makes saving easy  
The government pays a contribution through tax relief  
My employer will make a contribution/my boss pays in too  
It's a hassle-free way to start a pension  
It helps me take control of my future  
(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q19.

Which, if any, of these do you think would be most important to you in deciding whether or not to save into a workplace pension?

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. It makes saving easy
- B. The government pays a contribution through tax relief
- C. My employer will make a contribution/my boss pays in too
- D. It's a hassle-free way to start a pension
- E. It helps me take control of my future

Other – specify

(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q20.

Please tell me how much you agree or disagree with the following statement by giving a score from 1 to 10, where 1 means you strongly disagree, and 10 means you strongly agree. Saving into a workplace pension increases the amount of money you have when you retire.

WRITE IN ANSWER (RANGE 1–10)

(Allow DK and REF)

READ OUT

I would now like to ask some more questions about workplace pensions.

In a workplace pension scheme, both employers and workers contribute. Because the government gives tax relief on pension contributions, the pension pot grows even more. Money saved in a pension can't be touched until you retire.

To help people save more for their retirement, a new law was introduced in 2012. Starting with larger companies, from October 2012, bosses across the UK have begun to offer their workers a workplace pension. The new law requires all bosses to automatically enrol their workers into a workplace pension scheme, if they are not already in one.

People can choose to opt out of the pension scheme if they wish to.

INTERVIEWER NOTE: CHECK RESPONDENT UNDERSTANDS BEFORE PROCEEDING (SEE INTERVIEWER INSTRUCTIONS FOR GUIDANCE)

ASK ALL

Q21.

Can I just check, before this interview had you heard about this new law requiring all employers to automatically enrol their workers into a workplace pension scheme?

Yes

No

(SP; allow DK and REF)

Q22.

And what do you think of the law to make all employers automatically enrol their workers into a workplace pension scheme? Is it ...

SCRIPT TO FLIP ORDER OF CODES AT ALTERNATE INTERVIEWS

READ OUT CODES

- ... definitely a good thing
- ... maybe a good thing
- ... neither a good thing nor a bad thing
- ... maybe a bad thing
- ... definitely a bad thing

(SP; allow DK and REF)

ASK IF DOING PAID WORK (WORK2 CODES 1–3)

Q23.

As far as you know, has this automatic enrolment into a workplace pension scheme already happened in your workplace?

Yes, has already happened  
No, has not already happened  
(SP; allow DK and REF)

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q23 CODE 1)

SHOWSCREEN (R)

Q24.

Which of these statements best describes your current situation? Just read out the letter that applies on the screen.

- A. I was already enrolled in a workplace pension scheme before other people in my workplace were automatically enrolled, so it did not affect me
- B. My employer has automatically enrolled me into a workplace pension, and I have stayed in
- C. I opted out of a workplace pension scheme after my employer enrolled me
- D. (SP; allow DK and REF)

ASK IF AUTOMATIC ENROLMENT HAS NOT ALREADY HAPPENED AT THEIR WORKPLACE OR IF THEY DON'T KNOW OR REFUSED TO SAY (Q23 CODE 2 OR DK OR REF)

SHOWSCREEN (R)

Q25.

Which of these statements best describes your current situation? Just read out the letter that applies on the screen.

- A. I am already enrolled in a workplace pension scheme
- B. I would definitely stay in a workplace pension scheme if my employer enrolls me
- C. I would probably stay in a workplace pension scheme if my employer enrolls me
- D. I would probably opt out of a workplace pension scheme if my employer enrolls me
- E. I would definitely opt out of a workplace pension scheme if my employer enrolls me
- F. I am not sure what I would do if my employer enrolls me in a workplace pension scheme  
(SP; allow DK and REF)

ASK IF STAYED IN OR WOULD STAY IN (Q24 CODES 1–2 OR Q25 CODES 2–3)

Q26.

ASK IF STAYED IN (Q24 CODES 1–2): What made you decide to stay enrolled in the workplace pension scheme?

ASK IF WOULD STAY IN (Q25 CODES 2–3): What makes you say that you would stay enrolled in a workplace pension scheme?

DO NOT PROMPT

PROBE FULLY

It's a good idea/makes sense

It's an easy way to save

I need a pension/important to have a pension

Guaranteed a pension/future is secure/better income when retire

Takes away pressure of having to arrange a pension yourself

My boss pays in too/employer contribution

The government pays in through tax relief

Other people are doing it/everybody at work is doing it

Other – specify

(MP; allow DK and REF)

ASK IF NOT SURE (Q25 CODE 6)

Q27.

What makes you say that you are not sure?

DO NOT PROMPT

PROBE FULLY

Don't know enough about it/would need to look into it  
Depends on contributions/what I would be getting  
Depends on how much I can afford to pay from my earnings  
Depends on my job (might not be in it long/temporary etc)  
Not relevant to me – I am not working/cannot work  
Not relevant to me – I am self employed  
Other – specify  
(MP; allow DK and REF)

ASK IF OPTED OUT OR WOULD OPT OUT (Q24 CODE 3 OR Q25 CODES 4–5)  
Q28.

ASK IF OPTED OUT (Q24 CODE 3): What made you decide to opt out of the workplace pension scheme?

ASK IF WOULD OPT OUT (Q25 CODES 4–5): What makes you say that you would opt out of a workplace pension scheme?

DO NOT PROMPT

PROBE FULLY

I can't afford to pay into a pension  
Wouldn't trust the government/pension provider to deliver it  
Prefer my current pension scheme/prefer to do it my self  
I'm too old/it's too late for me  
Other – specify  
(MP; allow DK and REF)

READ OUT

Next, I'd like to ask you about what you may have seen or heard about workplace pensions.

ASK ALL

Q29.

Have you seen, heard or read anything about workplace pensions or automatic enrolment recently? I don't want you to think about advertising from pensions or savings companies, but anything else that you might have seen, heard or read. IF NECESSARY: And was that about workplace pensions generally, or automatic enrolment specifically, or both?

Yes – workplace pensions

Yes – automatic enrolment

No – neither

(MP CODES 1–2; allow DK and REF)

SHOWCARD (R)

Q30.

Can I just check, have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently? Once again I don't want you to think about advertising from pensions or savings companies, but anything else that you might have seen or heard.

PROBE FULLY

CODE NULL FOR NONE OF THESE

At work

A. Letter or email from your employer

B. Discussed with my employer

C. Poster at work

D. Work colleagues have discussed it

In newspapers or magazines

E. Advert in a national newspaper

F. Article in a national newspaper

G. Advert in a local newspaper

H. Article in a local newspaper

I. Magazine

On TV or radio

- J. Radio advertising
- K. Radio programme
- L. TV advertising
- M. TV programme

Online

- N. YouTube
- O. Online Ad shown before watching a TV programme or video (not YouTube)
- P. Ad on the internet
- Q. Something else on the internet

Elsewhere

- R. Advert on my mobile
- S. Advert on my tablet
- T. Posters outside/inside public buses
- U. Posters at stations (including bus, train, tube and tram stations)
- V. Poster elsewhere, e.g. billboard
- W. Leaflet
- X. Jobcentre Plus/Local advice centres
- Y. Financial Advisor
- Z. Friends or family have discussed it

Other – specify

(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q31.

And have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently? Once again I don't want you to think about advertising from pensions or savings companies, but anything else that you might have seen or heard. Please tell me all that apply, even if you have already mentioned any of these at the previous question.

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. Regional or local newspapers
- B. The Sun
- C. The Metro
- D. O2 texts
- E. Sky Sports
- F. Real Radio
- G. Smooth Radio
- H. eBay website
- I. Yahoo! website
- J. Daybreak

(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q32.

Can I just check, have you seen, heard or read any advertising, news or publicity about any of the specific subjects shown on this screen recently? Just read out the letter or letters that apply.

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. People who don't have workplace pension schemes will automatically be enrolled into one
- B. If you put money into your workplace pension, your boss will too
- C. If you put money into your workplace pension, the government will too
- D. Lots of businesses are starting to automatically enrol workers into a pension
- E. Important business people support workplace pensions
- F. More people are starting to save in a workplace pension
- G. Millions of working people will be enrolled
- H. Millions of working people are discovering the benefits of a workplace pension
- I. Every employee will be affected by these changes

- J. Larger companies are enrolling their workers first
- K. To look out for a letter about enrolment into a workplace pension  
(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q33.

And have you seen or heard or read any of these phrases on advertising recently?

PROBE FULLY

CODE NULL FOR NONE OF THESE

“I’m in”

“You pay in, your boss pays in”

“We’re all in”

(MP; allow DK, REF and NULL)

READ OUT TO ALL

I’d now like to show you some different advertisements. For each one, please could you tell me if you have seen it before?

SCRIPT TO ROTATE ORDER OF Q34–Q39 BUT KEEP Q37-Q38 TOGETHER

ASK ALL

SCRIPT TO PLAY RESPONDENT TV AD

Q34.

Have you seen this advertisement before?

Yes – on TV

Yes – online (e.g. before watching on-demand TV programmes)

Yes, but can’t remember where

No

(MP CODES 1–2; allow DK and REF)

SCRIPT TO SHOW PRESS ADVERTS – KAREN (A) THEO (B) NIKKI (C) AND IAN (D)

Q35.

Have you seen any of these advertisements recently?

Yes – seen A

Yes – seen B

Yes – seen C

Yes – seen D

Yes, but not sure which

No

(MP CODES 1–4; allow DK and REF)

READ OUT

Next I’d like you to listen to a radio advertisement.

SCRIPT TO PLAY RESPONDENT RADIO AD (HALF THE SAMPLE GET VERSION A, HALF THE SAMPLE GET VERSION B, WITH A DUMMY VARIABLE TO CODE VERSION USED)

Q36.

Have you heard this radio advertisement or one like it before? IF YES: was it this specific advertisement or one like it?

Yes – heard this one

Yes – heard one like it

No

(SP; allow DK and REF)

SCRIPT TO SHOW TRANSPORT AD

Q37.

Have you seen any of these adverts recently whilst outdoors or at a station? This might have been on the side of a bus or on a poster outside or inside a station/bus stop?

Yes – seen an ad

No – not seen any ad

(SP; allow DK and REF)

ASK IF HAVE SEEN TRANSPORT AD (Q37 CODE 1)

Q38.

Where did you see the advert?

DO NOT PROMPT

PROBE FULLY

On the side of a bus

Poster – outdoors (including bus/tram stops)

Poster – in train/tube station

Other – specify

(MP; allow DK and REF)

ASK ALL

SCRIPT TO SHOW DIGITAL BANNER AD SCREENSHOT

Q39.

Have you seen any of these advertisements or others like them on the internet recently? IF YES: was it one of these or another one like them?

Yes – Seen one of these

Yes – Seen another one like them

No

(SP; allow DK and REF)

NO ROTATION OF ADVERTS BEYOND THIS POINT

SCRIPT TO SHOW YOUTUBE AD

Q40.

Have you seen this advertisement or one like it on YouTube recently? IF YES: was it this specific advertisement or one like it?

Yes – seen ad

Yes – seen one like it

No

(SP; allow DK and REF)

ASK IF SAY THEY HAVE SEEN YOUTUBE AD (Q40 CODES 1–2)

Q40CHK.

Can I double-check please, are you sure you saw this advertisement on YouTube, rather than on television?

Yes – definitely on YouTube

Unsure – may have been YouTube, but may have been on television

No – it was on television

(SP; allow REF)

ASK ALL

SCRIPT TO SHOW INTERACTIVE AD SCREENSHOT

Q41.

Have you seen this interactive online advertisement or one like it before? In this advert, if you hover over the orange button in the bottom left then further information pops up on the screen.

Yes

No

(SP; allow DK and REF)

SHOWCARD (R)

Q42.

Thinking about all the adverts you have just seen and heard, which of these statements, if any, do you think apply?

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. They were aimed at people like me
  - B. They were worrying
  - C. They made me think about my own situation
  - D. They made me want to find out more about saving into a workplace pension
  - E. They made me realise that my retirement will be longer than I thought
  - F. I didn't really notice the adverts
  - G. I am bored of seeing/hearing them
  - H. They told me something I didn't know
  - I. They made the subject of workplace pensions seem less scary
  - J. They made me feel that saving in a workplace pension is something I could do
  - K. They really stuck in my mind
  - L. They are different to other adverts about pensions
  - M. I am not sure what to do now
  - N. They make me want to talk to other people about them
- (MP; allow DK, REF and NULL)

ASK IF IN WORK BUT NOT CURRENTLY SAVING INTO A WORKPLACE PENSION (Q24 CODE 3 OR DK OR Q25 CODES 2–6)

SHOWSCREEN (R)

Q43.

Which of these phrases best applies to you?

- A. These adverts make me a lot more likely to remain in a workplace pension if my employer enrolls me
- B. These adverts make me a little more likely to remain in a workplace pension if my employer enrolls me
- C. These adverts make me a little less likely to remain in a workplace pension if my employer enrolls me
- D. These adverts make me a lot less likely to remain in a workplace pension if my employer enrolls me
- E. These adverts make no difference to whether or not I remain in a workplace pension if my employer enrolls me

(SP; allow DK and REF)

ASK IF CURRENTLY SAVING INTO A WORKPLACE PENSION (Q24 CODES 1–2 OR Q25 CODE 1)

SHOWSCREEN (R)

Q44.

Which of these phrases best applies to you?

- A. These adverts make me a lot more likely to stay in a workplace pension
- B. These adverts make me a little more likely to stay in a workplace pension
- C. These adverts make me a little less likely to stay in a workplace pension
- D. These adverts make me a lot less likely to stay in a workplace pension
- E. These adverts make no difference to whether or not I stay in a workplace pension

(SP; allow DK and REF)

SHOWSCREEN (R)

Q45.

Does the fact that these adverts feature prominent business people give you a better or worse opinion of workplace pensions? Just read out the letter that applies on the screen.

- A. A much better opinion of workplace pensions

- B. A somewhat better opinion of workplace pensions
  - C. The same opinion of workplace pensions
  - D. A somewhat worse opinion of workplace pensions
  - E. A much worse opinion of workplace pensions
- (SP; allow DK and REF)

ASK IF SEEN, HEARD OR READ ABOUT WORKPLACE PENSIONS OR AUTOMATIC ENROLMENT (Q29 CODES 1–2 OR Q30 CODES 1–26 OR Q31 CODES 1–10) OR IF SEEN ADVERTISING (Q34 CODES 1–3 OR Q35 CODES 1–5 OR Q36 CODES 1–2 OR Q37 CODE 1 OR Q39 CODES 1–2 OR Q40 CODES 1–2 OR Q41 CODE 1)  
SHOWSCREEN (R)

Q46.

And which of these things, if any, have you done as a result of the advertising, publicity or news you had seen or heard before this interview?

SCRIPT TO SHOW CODE A ONLY IF ENROLLED IN A WORKPLACE PENSION (Q24 CODES 1–2 OR Q25 CODE 1)

SCRIPT TO SHOW CODE K ONLY IF ALREADY SAVING FOR RETIREMENT (Q10 CODE 1)

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. Decided to start or stay enrolled in a workplace pension
- B. Spoken to family or friends
- C. Spoken to people at work
- D. Searched for information at work
- E. Spoken to an organisation offering advice
- F. Visited Directgov/gov.uk/government website
- G. Visited another website
- H. Spoken to my employer about a company pension
- I. Kept an eye out for a letter from my employer
- J. Asked my employer when I will receive my letter about being enrolled in a workplace pension
- K. Increased the amount I am saving for my retirement
- L. Advised someone else to consider saving into a workplace pension

Other – specify

(MP; allow DK, REF and NULL)

ASK ALL

SHOWSCREEN (R)

Q47.

Finally, which, if any, of the following have you looked at, heard or read in the last 3 months?

PROBE FULLY

CODE NULL FOR NONE OF THESE

Newspapers

- A. Regional or local newspapers
- B. The Sun
- C. The Metro

TV

- D. Sky Sports channel
- E. Daybreak (the TV programme)

Radio

- F. Real Radio
- G. Smooth Radio

Online websites

- H. eBay website ([www.ebay.co.uk](http://www.ebay.co.uk))
- I. Yahoo! website, including Yahoo! Mail, Finance and News sites ([www.yahoo.co.uk](http://www.yahoo.co.uk))
- J. O2 website ([www.o2.co.uk](http://www.o2.co.uk))
- K. Money Saving Expert website ([www.moneysavingexpert.com](http://www.moneysavingexpert.com))
- L. This is Money website ([www.thisismoney.co.uk](http://www.thisismoney.co.uk))

Other services

- M. Promotional texts sent to O2 mobile phones

(MP; allow DK, REF and NULL)