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Pensions portfolio: communications tracking research

Findings from the November 2013 survey

March 2014

Acknowledgements

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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 2,344 adults of working age were interviewed between 18 October and 7 November 2013.

Campaign recognition

Overall recognition of the campaign was high, with eight-in-ten people (80%) recalling seeing or hearing at least one of the ads. This was consistent with the two previous campaign bursts in July and March 2013, and was five percentage points higher than for the previous launch burst in November 2012 (75%). Those who were potentially eligible for automatic enrolment, as well as those in the target Daunted and Unprepared segments¹, were generally just as likely as the average working-age adult to recognise the adverts.

Relative to July, there was greater recognition of both the press ads (45% vs. 37%) and online banner ads (28% vs. 17%). Recognition of the television and video-on-demand (VOD) adverts was slightly lower (70% vs. 75%), though this may be explained by these ads having aired over a shorter period than in July.² In all, the campaign was still television-led, with most ad recognisers having seen a television ad plus at least one other ad. Very few had seen any combination of ads that did not include television.

There were further increases in recall of all campaign slogans (already having increased in the previous wave). This time, four-in-ten (40%) recognised the principal “We’re all in” slogan, bringing it up to the levels that “I’m in” and “You pay in, your boss pays in” were at in July. There was, as in the previous wave, a significant difference in recall between ad recognisers generally and those who had seen three or more channels. The impact of exposure to a mix of ads across channels is evident across the survey and supports the multi-channel mix.

Reactions to the advertising

As in July 2013, the feedback on the adverts was generally positive, with many – particularly those in the unprepared segment – thinking they were personally relevant. Across all working-age adults, a third (33%) believed the ads were aimed at someone like them and two-in-ten (20%) said that the ads made them think about

¹ 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.

² The most recent campaign burst had the television and VOD ads running over just five weeks, whereas the previous burst had these ads running across three months.

their current situation. There is consistency with July, even though this was a new campaign that featured new ads. The results suggest they are still as resonant as the previous ads.

The use of prominent business people in the adverts garnered a slightly more neutral response this wave. This time, 54% said this had no impact on their opinion of automatic enrolment, compared with 49% in July. This may reflect the fact that prominent business people are no longer the focus of the ads in this latest campaign.

Awareness of automatic enrolment

Awareness of automatic enrolment had increased by five percentage points since July 2013, with 74% saying they had heard of it in this latest wave. This had also increased substantially among the target Daunted and Unprepared segments, halting the decline in awareness that had occurred among the Daunted subgroup since November 2012.

Once again, ad recognisers were substantially more aware of the changes than non-recognisers (81% versus 47%). That said, there had been a 14 percentage point increase in awareness among non-recognisers since July 2013, indicating other factors at play, beyond just the advertising campaign. This included the fact that many more people had actually experienced automatic enrolment or moved closer to it since July – those closer to being enrolled were typically more aware than those further away from their scheduled staging date.

The proportion of working age adults who recall seeing or hearing anything about workplace pensions or automatic enrolment had also increased since July (from 55% to 61%). Once again, television was the most cited source of information on these topics (by 41%), followed by workplace communications (29%), with the latter having increased in prominence for two successive waves.

It is important to note that recall of workplace communications was higher among ad recognisers than non-recognisers (32% vs. 18%). This suggests that the advertising campaign and employers' own workplace communications are complementary, with the former potentially helping to increase the impact of the latter.

The takeout from the adverts was broader than in July, with a wider range of campaign messages being recalled. In particular, more people recalled messages relating to "*millions of people*" or to "*lots of businesses*", which reflects the greater focus of this latest ad campaign on the collective "we're all in" concept.

Positivity towards automatic enrolment and workplace pensions

Positivity towards the automatic enrolment law remained high, with three-quarters (74%) saying it was a good thing. This was somewhat higher than after the launch of the previous campaign in November 2012 (71%). In this wave, ad recognisers were once again more likely than non-recognisers to consider automatic enrolment a good thing (76% versus 69%).

The majority of people were also positive towards workplace pensions generally – six-in-ten (58%) thought that it makes sense to have a workplace pension if you have

a job, while half (49%) thought that a workplace pension is a good thing for them personally. For both statements, there was a nine percentage-point gap between ad recognisers and non-recognisers, highlighting the potential impact of the campaign on overall positivity towards workplace pensions.

As in July 2013, ad recognisers were also more likely than non-recognisers to identify various benefits associated with workplace pensions. Non-recognisers were *not* especially more likely to say there were no benefits, but were more likely to say they *did not know* what the benefits were, suggesting that while people were generally aware that there are benefits to workplace pensions, the campaign has potentially helped to bring specific benefits to the forefront of people's minds.

It is worth noting that, compared to July, there were more non-recognisers identifying benefits in this wave. This again indicates that there are multiple factors beyond the campaign also influencing positivity towards workplace pensions. Indeed, people appear to become more positive the closer they get to their scheduled staging date.

Just eight per cent disagreed that saving into a workplace pension would increase the amount of money they had at retirement, which was no different from July 2013. The same proportion said they would *never* save into a workplace pension. These proportions did not differ significantly by ad recognition, suggesting that these views may be reflective of deeper held attitudes and beliefs which the campaign is less able to influence.

The social norms around saving into a workplace pension

A third (34%) said they had taken actions as a result of seeing the campaign, the most common of which were speaking to other people about workplace pensions, be it friends and family, people at work or, more specifically, employers. Indeed, just over a quarter (27%, up from 23% in July 2013) said they had talked about workplace pensions with others in the last 12 months, with ad recognisers more likely than non-recognisers (28% vs. 21%). This suggests the campaign was, among other factors, helping to generate conversation around workplace pensions.

Possibly as a result of this increased conversation around workplace pensions, and as a result of more people actually being enrolled, the social norms around workplace pensions appeared to have strengthened since July 2013. In November, four-in-ten (41%, vs. 36% in July) thought that more than half their friends and family had workplace pensions. More also agreed this wave that people like them (40%, vs. 36% in July), most people in their workplace (38% vs. 34%), and most working people in Britain (18% vs. 15%) save into a workplace pension.

As noted in July, social norms appear to become gradually more prevalent the closer people get to their scheduled staging date. Views of those already enrolled also vary significantly to those yet to go through the process. Among those who said automatic enrolment had not yet taken place in their workplace, a third (32%) agreed that most people in their workplace will stay in once enrolled. Among those who said it had taken place, two-thirds (66%) agreed that most people had stayed in.

The campaign appears to have most influence on social norms pre-enrolment. This likely reflects the current focus and messaging of the campaign on those yet to be enrolled. By contrast, after automatic enrolment takes place, the gap between ad recognisers and non-recognisers on social norms measures is not apparent, suggesting that factors other than the campaign start to have more bearing.

Intentions and outcomes

People were less sure about what they would do after being enrolled than was the case in July 2013. Around two-fifths (43%, compared with 54% in July) said they would definitely or probably stay in if enrolled, and similarly two-fifths (38%, vs. 30% in July) said they were not sure. In line with this trend, slightly fewer were likely to say that the campaign adverts would have any effect on their decisions; almost three-fifths (57%, vs. 46% in July) said the ads made no difference. Despite this, ad recognisers were still more likely than non-recognisers to express intent to stay in (47% vs. 34%), suggesting the campaign was potentially having an impact here.

While fewer said they intended to stay in this wave than in July, their actual actions once enrolled were no different from July. Four-fifths (78%) said they had stayed in after being enrolled. Just 12% said they had opted out (compared with the 19% who said they intended to opt out once enrolled). Again, ad recognisers were more likely than non-recognisers to say they had stayed in (79% vs. 70%). The target Daunted and Unprepared segments, which have tended to score slightly lower than on various other indicators, were just as likely as average to say they had stayed in once enrolled.

As found in the previous wave, this change in heart among those who are initially unsure is not something that happens suddenly once they are enrolled; willingness to stay in appears to become *gradually* stronger the closer people get to their staging date.

Motivations for staying in a workplace pension (or not)

The reasons given for intending to stay in and/or for having stayed in once enrolled were broadly similar to those expressed in the July 2013 survey, focusing both on certain specific benefits, such as having more money for retirement (32%) as well as the more general campaign proposition – that a workplace pension is a good deal that makes sense (20%). The minority who said they would opt out, or had already opted out after being enrolled, typically said they were not able to afford a workplace pension.

The main reason given by those who were not sure what they would do when enrolled was that they did not know enough about it (30% said this), though this was considerably lower than in July 2013 (when 44% said this). This is in line with the greater awareness across the board seen in this wave.

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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 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 age³;
- 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 November 2013, automatic enrolment had been rolled out across all companies with 800 or more employees. The staged rollout will continue until February 2018.⁴

Advertising campaign

DWP has been running advertising campaigns to raise awareness and understanding of automatic enrolment among individuals since January 2012. The latest campaign launched in September 2013 with new creative materials and a new strapline, “We’re all in”. This latest campaign burst, which ran until late October, maintained much of the content and imagery of the previous “I’m in” campaign, while moving the focus away from prominent business people, and more towards large groups of employees working in a wide range of workplaces.

The earlier “I’m in” campaign ran in three bursts between September 2012 and July 2013. An earlier campaign with an entirely different strapline ran from January to March 2012.

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

⁴ 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>.

The most recent campaign burst, like previous ones, ran across multiple channels, including television and video on-demand (VOD), radio, press, outdoor and online adverts. Nonetheless, this latest burst made some changes to the channel mix:

- Outdoor adverts for this burst were shown outside supermarkets across the country, and on large billboards in certain cities, whereas in the last burst, they featured at bus stops, train and tram stations, and on the sides of buses.
- A new workplace pensions rap video was used on YouTube.
- DWP-branded sandwich bags were used in sandwich shops across the country as part of this new campaign launch burst.
- Previous bursts included radio and online advertising partnerships with various organisations. There was no partnership activity in this burst (though new partnership activity is planned in 2014).

Previous research

This survey is the latest of several waves carried out since January 2009. From July 2013, surveys have been carried out by Ipsos MORI. Prior to this date, 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 “We’re all in” advertising campaign, covering awareness of automatic enrolment, and attitudes and behaviours regarding workplace pensions. This was done by comparing ad recognisers to non-recognisers and by tracking changes over time.

This wave also tested new questions on positivity and engagement with workplace pensions and pre and post-enrolment social norms..

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 18 October to 7 November 2013.

From the entire sample of British adults, a sub-sample of 2,344 adults of working age (men aged 22-64 and women aged 22-59) were interviewed. Data are weighted to represent the national population profile.

Within the weighted sample, just over half (55%) of those in work said their workplace had undergone automatic enrolment. It should be noted that while this is higher than the actual proportion DWP estimates to have been enrolled by November, it is only slightly higher than the proportion found in previous waves – this is what would be expected given the increasing numbers experiencing automatic enrolment over

time period. This measured gradual increase over time suggests that wave-on-wave comparisons are robust and meaningful.

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 has 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 the potentially eligible subgroup

This report 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). Pre-July 2013 waves did not factor in income in their definition of the potentially eligible, making this subgroup slightly different from earlier waves.

In addition, it is important to recognise that employees who stay in once automatically enrolled cease to be potentially eligible, while those who opt out continue to be potentially eligible. Therefore, the make-up of this subgroup changes over time, and tends to become more challenging, as it includes more and more people who have opted out.

Across our total sample of 2,344 adults of working age, there are 694 potentially eligible and 1,650 non-potentially eligible.

Comparisons between ad recognisers and non-recognisers

Respondents were shown images, audio or video clips of the adverts used in the “We’re all in” ad campaign. Examples of each of these ads are shown in Figure 1.1.

Figure 1.1: adverts from the “We’re all in” campaign



Throughout the report, comparisons are made between those who recognised these 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 July 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 and recall of the campaign slogans. It also covers what people thought of the adverts. The key findings were as follows:

- Overall recognition of the campaign was high, with eight-in-ten people (80%) recalling seeing or hearing at least one of the ads. This was consistent with the two previous campaign bursts in July and March 2013, and was five percentage points higher than for the previous launch burst in November 2012 (75%).
- Relative to July, there was greater recognition of both the press ads (45% vs. 37%) and online banner ads (28% vs. 17%). Recognition of the television and video-on-demand advert was slightly lower (70% vs. 75%), though this may be explained by the ad having aired over a shorter period than in July.⁵
- Recognition of all slogans used in the latest and previous campaigns had increased since July. This time, four-in-ten recognised the principal “We’re all in” slogan, bringing it up to the levels that “I’m in” and “You pay in, your boss pays in” were at in July.
- As in July, the feedback on the adverts was broadly positive. Many thought they were personally relevant, particularly those in the Unprepared segment. The use of prominent business people in the ads garnered a more neutral response this wave, which is likely to reflect that they are no longer the focus of the ads in this latest campaign.

2.1 Recognition of the adverts

Changes in recognition over time

People were shown or played various adverts from the new “We’re all in” campaign and asked if they had seen or heard them before. As can be seen in Figure 2.1, overall recognition of the adverts was high, with eight-in-ten people (80%) recalling seeing any ad. This was consistent with the two previous campaign bursts in July and March 2013, and was five percentage points higher than for the previous launch burst in November 2012 (75%, not shown in Figure 2.1). This, in part, will reflect that the “We’re all in” campaign is an evolution of the previous campaign, using similar straplines and imagery, whereas the previous “I’m in” campaign was entirely new when launched.

⁵ The most recent campaign burst had the television ad running over just five weeks, whereas the previous burst had this ad running across three months.

Relative to July, there was greater recognition of both the press adverts (45% vs. 37%) and online banner ads (28% vs. 17%) in this wave. Recognition of the television and VOD ad was somewhat lower (70% vs. 75%), though it was still by far the most recognised of any channel.

The decrease in recognition of the television advert may be explained by the fact that this most recent campaign burst had this ad running over just five weeks, with survey fieldwork taking place towards the end of that period. By contrast, the previous burst had the television ads running across three months, with fieldwork taking place while the ad was still showing. Within this context, overall recognition had been maintained at the levels seen in the previous bursts.

Figure 2.1: recognition by ad channel



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

Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

Once again, 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.

Broadly, there were also no differences between those in the Daunted and Unprepared target segments and the average working-age adult, with the exception of the press adverts, where recall was somewhat lower among people in the Daunted segment (40%, compared with 45% overall). In line with the overall pattern, recognition of the press and online banner ads had risen among these target segments. Recognition of the outdoor ads had also risen among the Unprepared (from 17% in July 2013 to 26% this wave).

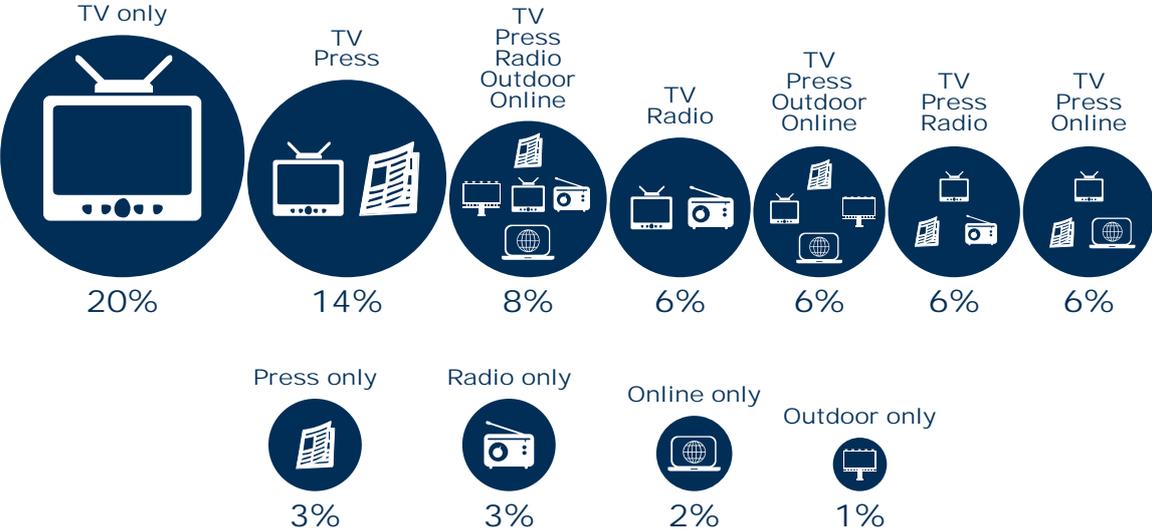
Exposure to different combinations of adverts

As Figure 2.2 shows, most ad recognisers had seen the television advert plus at least one other ad. Those who had not seen the television ad typically only recall seeing one other ad. This reinforces the television-led nature of the campaign, with

its potential impact relying on seeing the television ad along with the other ad channels.

Figure 2.2: recognition by ad channel

% among those who have seen either a TV, press, radio, outdoor or online banner ad



Base: 1,349 adults who have seen either a TV, press, radio, outdoor or online banner ad

Source: Ipsos MORI

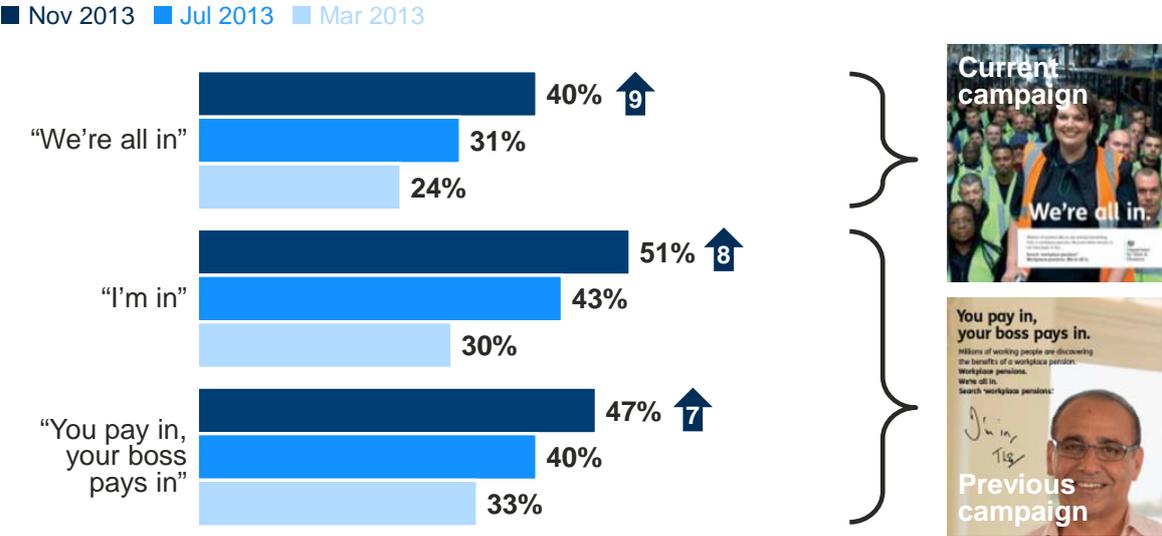
2.2 Recall of the campaign slogans

The survey tested recall of three slogans. The “We’re all in” slogan is the focus of the current campaign, while the previous campaign emphasised two slogans – “I’m in” and “You pay in, your boss pays in”.

As shown in Figure 2.3, all slogans saw an increase in recall again this wave, with recall already having increased in the previous wave. Four-in-ten (40%) recalled the “We’re all in” slogan. While the most commonly recalled slogans – the “I’m in” (51%) and “You pay in, your boss pays in” (47%) slogans – are not featured prominently in the latest campaign, it is likely that some people still associated the new adverts with the previous campaign, given that they use similar straplines and imagery.

Figure 2.3: recall of campaign slogans

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



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

Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

While ad recognisers would be expected to have greater recall of the slogans than non-recognisers, there was, as in the previous wave, a further substantial difference between ad recognisers generally and those who had seen three or more adverts. Those who recognised three or more adverts had a higher recall than ad recognisers generally of "We're all in" (56% vs. 39%), "I'm in" (68% vs. 48%) and "You pay in, your boss pays in" (62% vs. 56%).

Such increases in overall recall were not observed amongst those potentially eligible for automatic enrolment – among this subgroup, recall for each slogan was the same as in July 2013. Recall of the "We're all in" slogan was therefore lower than average among this subgroup (35% vs. 40%).

By contrast, among the Daunted and Unprepared segments, there was increased recall of all three slogans compared to July. This suggests the campaign may be embedding more among these target segments.

2.3 Reactions to the adverts

Top-of-mind reactions

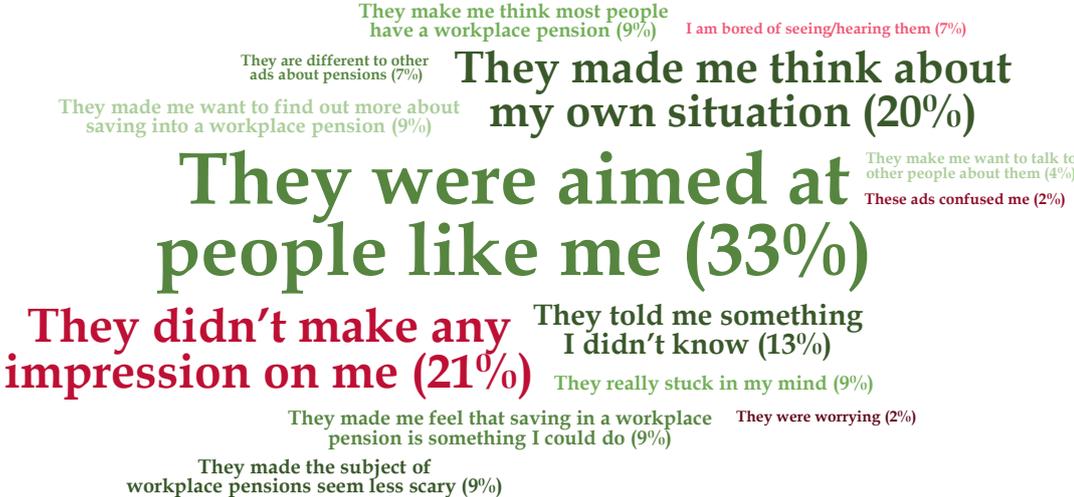
After seeing the adverts in the survey, people were asked what they thought of them, by selecting statements that best met their top-of-mind opinions from a pre-defined list. The word cloud in Figure 2.4 shows the statements with font size proportionate to how often they were chosen. Positive statements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

As in July 2013, the feedback on the adverts was generally positive, with many thinking they were personally relevant.⁶ A third (33%) believed the adverts were aimed at someone like them and two-in-ten (20%) said that the adverts made them think about their current situation. There is consistency with July even though this was a new campaign that featured new ads. The results suggest they resonate as strongly as the previous ads.

Two-in-ten (21%) said that the adverts did not make any impression on them.⁷ Nevertheless, it is worth noting that the people saying this tended to be among the most affluent (37% of those saying this had an annual income of £40,000 or over, compared with 27% of all working-age adults), so therefore more likely to already have sufficient pension provision.

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: 2,344 GB adults of working age
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data
 Source: Ipsos MORI

Among those who had heard about automatic enrolment at work (this is explored in the next chapter), almost half (47%, vs. 33% overall) felt that the adverts were aimed at people like them. This suggests that the campaign was helping to reinforce other workplace communications that were taking place.

As in July 2013, those in the Unprepared segment were particularly positive about the adverts, being more likely to feel they were relevant to them. They were once again more likely than average to say that the ads were aimed at people like them (39%, vs. 33% on average), made them think about their own situation (24% vs. 20%), told them something they did not know (19% vs. 13%) and made them feel that saving into a workplace pension was something they could do (14% versus 9%).

⁶ Due to changes in the prompted list of answer codes since the previous wave, answers for this wave are not directly comparable. However, a general comparison can still be made.

⁷ This was a new answer code added to the November 2013 questionnaire.

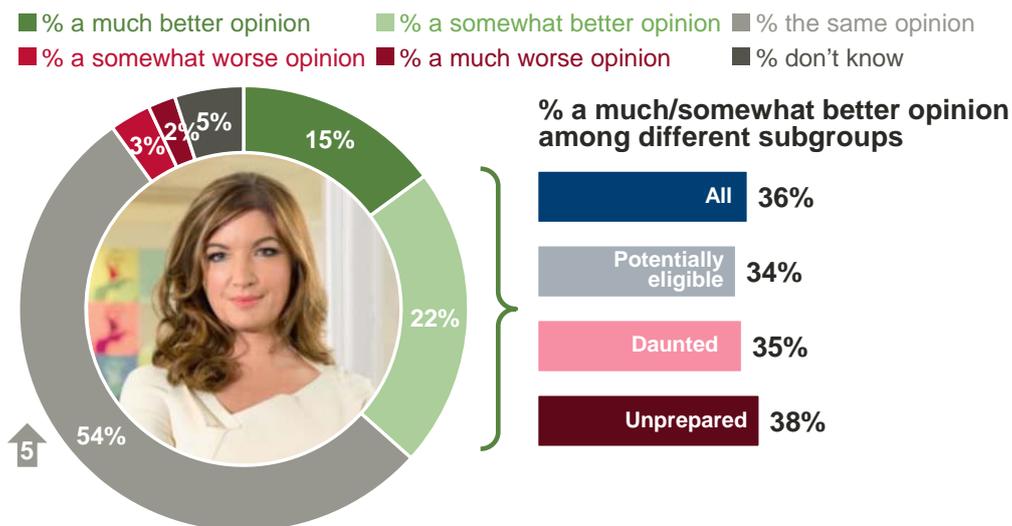
Reaction to adverts featuring prominent business people

The previous “I’m in” campaign heavily featured prominent business people adopting the campaign slogans and providing voice-overs for the adverts. This included well-known faces from the Dragons Den and The Apprentice television series. The new “We’re all in” campaign launch retained this approach for some ads, but generally placed much less emphasis on these well-known faces.

The reduced use of prominent business people may explain why people were somewhat more neutral on this aspect of the campaign than in July 2013, as Figure 2.6 indicates. In this wave, 54% said this had no impact on their opinion of automatic enrolment, compared with 49% in July. Over a third (36%) said that the featuring of prominent business people gave them a better opinion of automatic enrolment, while just five per cent said it gave them a worse opinion.

Figure 2.6: 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: 2,344 GB adults of working age; 694 adults potentially eligible for auto-enrolment; 549 Daunted; 511 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.

Reactions amongst those who recognise the YouTube rap

The latest campaign burst was the first time the new workplace pensions rap video was used to promote automatic enrolment. The rap video, placed on the DWP YouTube channel, is distinct from other parts of the campaign, and early indications from this wave suggest that those who saw the YouTube video responded slightly differently to the campaign than ad recognisers generally.

As with all ad recognisers, people who recognised the YouTube rap were more likely than non-recognisers to think that the ads were aimed at people like them (41%, vs. 19% of non-recognisers) and made them think about their own situation (27% vs.

10%). However, YouTube rap viewers were more likely *than the average ad recogniser* to say they had kept an eye out for a letter from their employer or asked their employer about the letter (7%, vs. 4% of ad recognisers overall). At the same time, YouTube rap viewers were more likely than the average ad recogniser to say they were bored with the ads (17% vs. 8%), suggesting that the rap video might generate more of a reaction than usual, but it might not always be positive.

It is important to bear in mind that these relatively small differences are early findings that may be confirmed or disproved in later waves. Moreover, they are not based on questions asking specifically about the YouTube rap, but instead reflect YouTube rap recognisers' reactions to the campaign as a whole.

3 Awareness of automatic enrolment

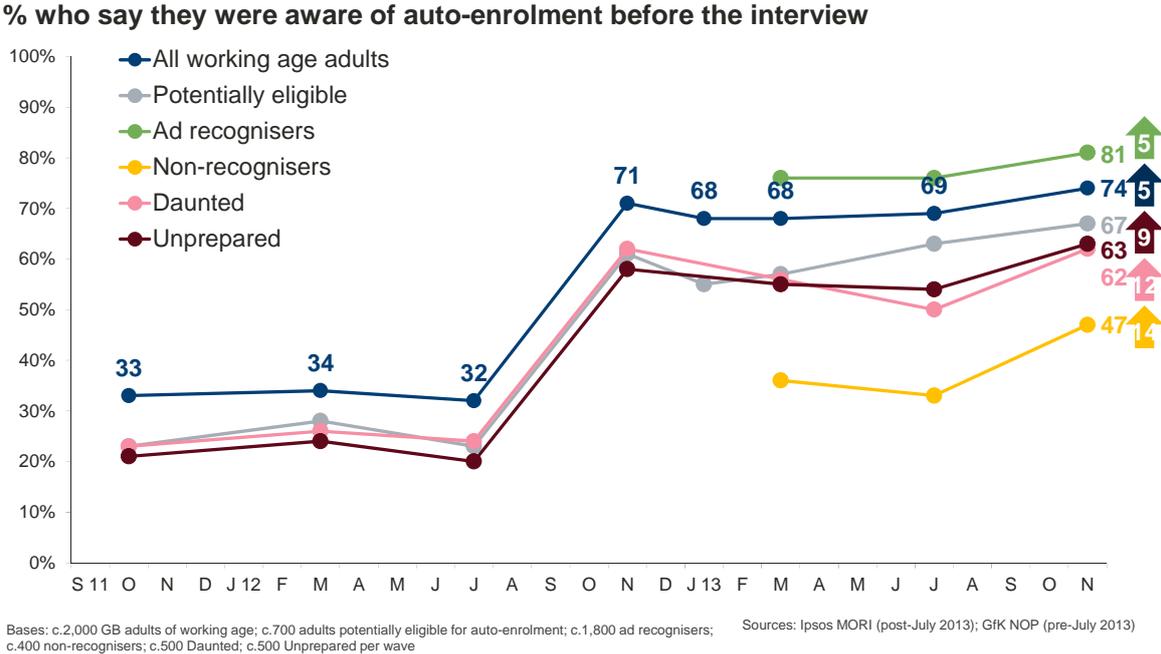
This chapter discusses awareness of the automatic enrolment law, the salience of workplace pensions and automatic enrolment and the specific messages people had taken away from the campaign. The key findings were as follows:

- Awareness of automatic enrolment had increased since July 2014, with three-quarters saying they had heard of it in this latest wave. This increase was both among ad recognisers and non-recognisers, underlining the impact of other factors beyond the campaign making people aware of automatic enrolment.
- Spontaneous recall of seeing or hearing anything about workplace pensions or automatic enrolment had also increased since July. For the second successive wave, more people said they had heard about these topics at work, highlighting the increasing prominence of workplace communications. Findings from the research suggest that the campaign and the workplace communications are complementary.
- The takeout for this wave was much broader than in July, with a wider range of campaign messages being recalled. In particular, more people recalled messages relating to the collective “we’re all in” concept that is the focus of this latest advertising campaign.

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 had increased by five percentage points since July 2013, with 74% saying they had heard of it in this latest wave. Awareness among the target Daunted and Unprepared segments had also increased substantially, halting the decline in awareness that had occurred among the Daunted subgroup since November 2012.

Figure 3.1: awareness of the automatic enrolment law



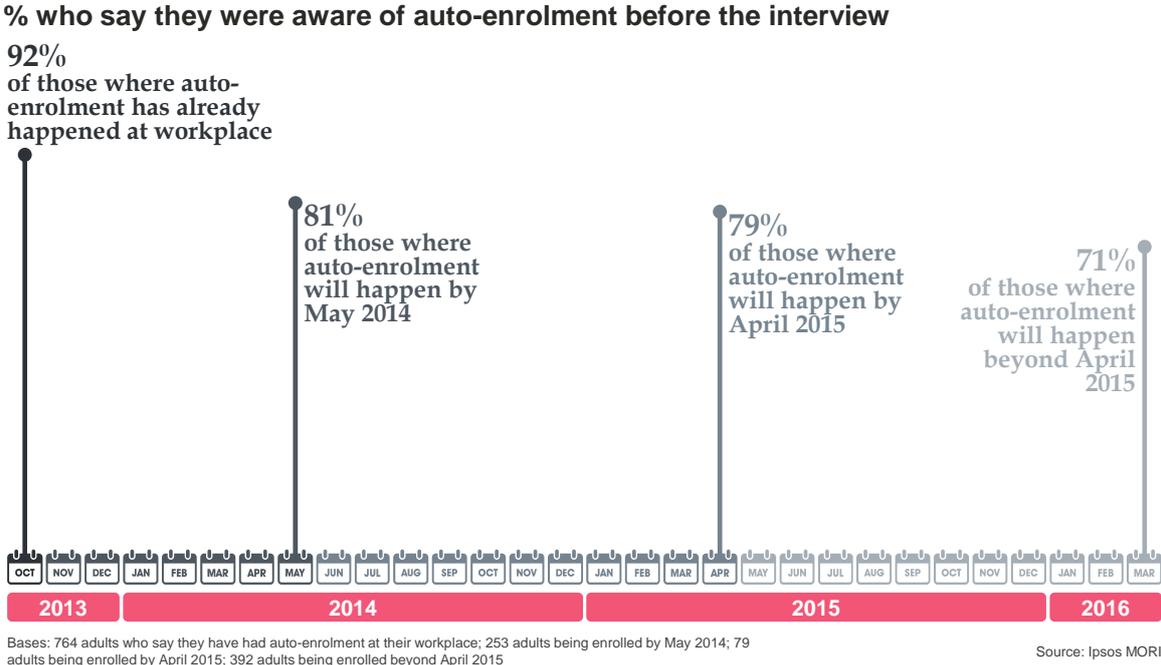
Once again, campaign recognition was strongly correlated with awareness of automatic enrolment, with a 34 percentage-point gap in awareness between ad recognisers and non-recognisers. Nevertheless, the gap has narrowed since July 2013, due to a substantial increase in awareness among non-recognisers. This shows that there are of course other factors beyond the campaign making people aware of automatic enrolment.

Part of the increase in awareness may be due to more people having actually been enrolled since July.⁸ This is supported by the fact that awareness has not increased significantly among the potentially eligible subgroup – this subgroup is comprised largely of people that have not yet undergone automatic enrolment.

Figure 3.2 indicates that awareness continued to correlate with how close people were to being enrolled. Nevertheless, even among those not due to be enrolled for at least another 18 months, awareness was still high – seven-in-ten (71%) of those due to be enrolled beyond April 2015 said they were aware of automatic enrolment.

⁸ Approximately 1.03 million employees were enrolled from the beginning of July 2013 through to the beginning of November.

Figure 3.2: awareness by staging date



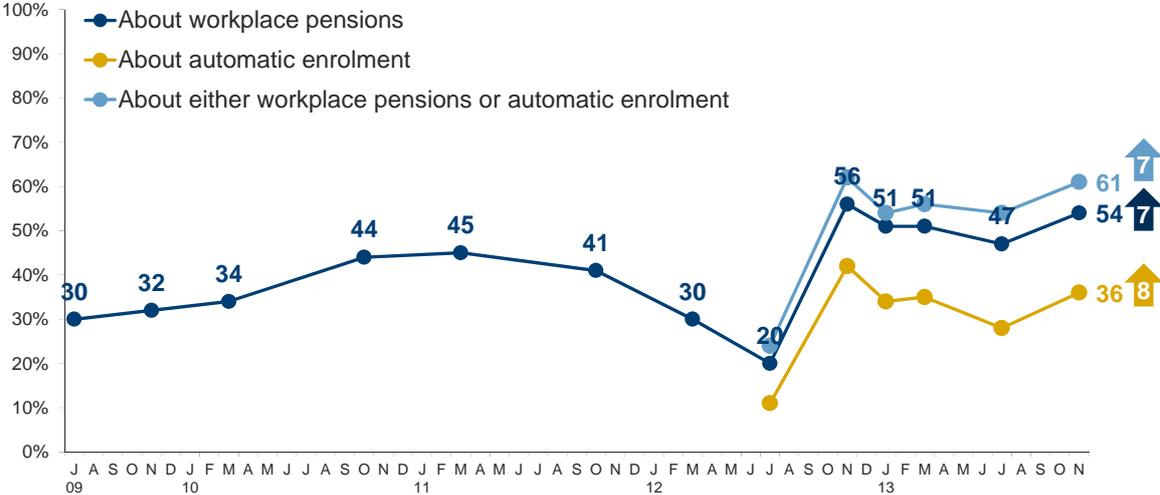
3.2 Salience of workplace pensions and automatic enrolment

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. This helps to determine 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, levels of recall of seeing or hearing anything specifically about workplace pensions and/or specifically about automatic enrolment had both increased since July. This brought both scores back in line with the levels seen at the launch of the previous campaign, in November 2012.

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 (post-July 2013); GfK NOP (pre-July 2013)

Once again, recall of anything to do with workplace pensions was far higher among ad recognisers than non-recognisers (61% vs. 26%), highlighting the significant impact that the campaign has on salience of the issue(s). In particular, as in July, those who had seen multiple adverts were more likely even than the average ad recogniser to recall anything about these topics (70% among those who saw three or more ads, vs. 61% of ad recognisers overall). This once more highlights the importance of using a mix of different channels to raise awareness.

Just as with the awareness score, there was increased recall of communication around workplace pensions among the two target segments since July 2013 – recall rose among the Daunted by 14 percentage points to 47% and among the Unprepared by 10 percentage points to 43%.

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.

Television and video-on-demand remained the most recalled sources of information on these issues, with four-in-ten (41%) saying this is where they had heard about these issues. Alongside this, workplace communications continued to become more prominent, with almost three-in-ten (29%, compared to 23% in July 2013) saying in this latest wave that they had heard about these issues recently at work – this is the second successive wave in which this score had increased.

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?



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

Source: Ipsos MORI

It is worth noting that recall of workplace communications was higher among ad recognisers than non-recognisers (32% vs. 18%), even though the advertising campaign has run outside of the workplace. This suggests that the campaign and employers’ own workplace communications are complementary, with the former potentially helping to increase the impact of the latter.

3.3 Awareness of campaign messages

To see which 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.

The takeout from the adverts has continued to build on previous waves. Moreover, the takeout for this wave was much broader than in July, with a wider range of messages being recalled. In particular, more people recalled messages relating to “millions of people” or to “lots of businesses”, reflecting the greater focus of this latest ad campaign on the collective “we’re all in” concept.

This new focus appeared to have been especially acknowledged by those in the Unprepared segment. Compared to July, people from this segment were more likely to pick out the statements relating to millions of people being enrolled (up from 10% to 19%), every employee being affected by these changes (up from 7% to 11%) and millions discovering the benefits of workplace pensions (up from 4% to 8%).

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?

	Nov 2013	Jul 2013	Mar 2013
If you put money into your workplace pension, your boss will too	41%	35%	24%
People who don't have a workplace pension will automatically be enrolled	34%	27%	15%
Lots of businesses are starting to automatically enrol workers into a pension	24%	17%	28%
If you put money into your workplace pension, the government will too	22%	17%	16%
Millions of working people will be enrolled	19%	12%	19%
Larger companies will be enrolling their workers first	18%	14%	23%
More people are starting to save in a workplace pension	17%	11%	15%
Every employee will be affected by these changes	14%	11%	n/a
Important business people support workplace pensions	12%	10%	12%
Millions of working people are discovering the benefits of a workplace pension	9%	6%	n/a
To look out for a letter about enrolment into a workplace pension	6%	4%	6%

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

Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

Where recall had increased since July, this increase was apparent both among ad recognisers and non-recognisers, as Figure 3.6 shows. This highlights that the key messages are starting to become embedded beyond the campaign, potentially due to increased workplace communications or information seeking as more people have become enrolled since July. Nonetheless, it is important to remember that even the most commonly recalled message was only noted by 17% of non-recognisers, suggesting that the campaign still appears to be the greatest driver of awareness and understanding of automatic enrolment.

Figure 3.6: recall of specific campaign messages by ad recognition

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

	Ad recognisers	Non-recognisers
If you put money into your workplace pension, your boss will too	47%	17%
People who don't have a workplace pension will automatically be enrolled	38%	17%
Lots of businesses are starting to automatically enrol workers into a pension	27%	12%
If you put money into your workplace pension, the government will too	26%	10%
Millions of working people will be enrolled	22%	8%
Larger companies will be enrolling their workers first	21%	8%
More people are starting to save in a workplace pension	18%	10%
Every employee will be affected by these changes	16%	7%
Important business people support workplace pensions	13%	4%
Millions of working people are discovering the benefits of a workplace pension	10%	6%
To look out for a letter about enrolment into a workplace pension	6%	4%

Bases: 1,842 ad recognisers; 502 non-recognisers

Source: Ipsos MORI

4 Positivity towards automatic enrolment and workplace pensions

This chapter explores the impact of the campaign on people's positivity both towards the automatic enrolment policy and towards workplace pensions more generally. It also explores people's underlying attitudes towards workplace pensions, and the extent to which the campaign can overcome these. The key findings were as follows:

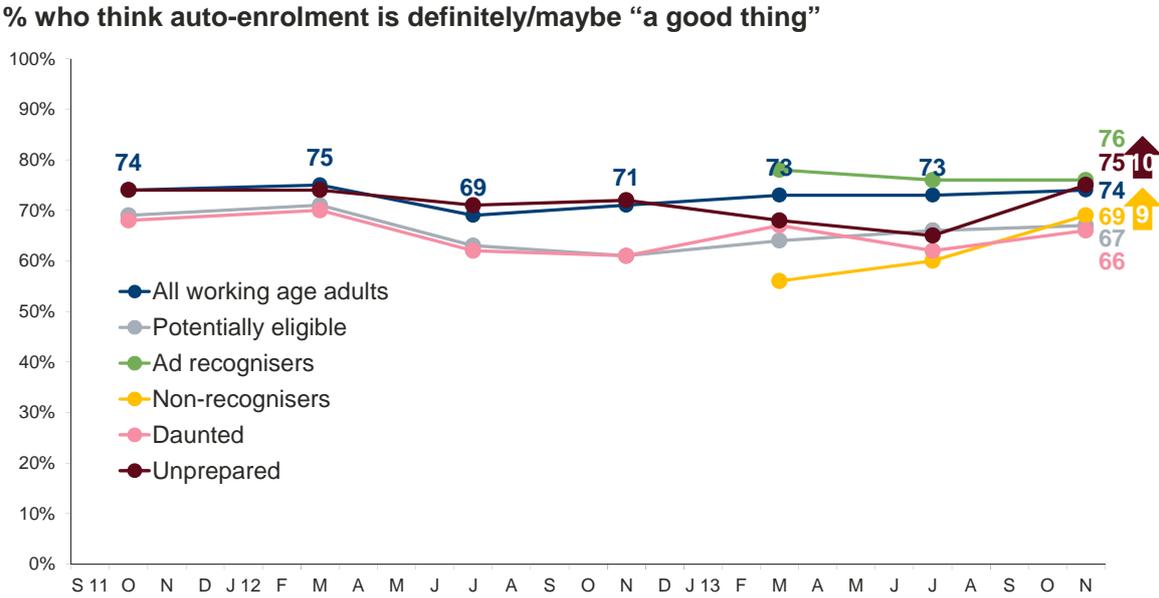
- Positivity towards the automatic enrolment law remained high, with three-quarters saying it was a good thing. This was somewhat higher than after the launch of the previous campaign in November 2012.
- People were also positive towards workplace pensions generally – six-in-ten thought that it makes sense to have a workplace pension if you have a job, while half thought that a workplace pension is a good thing for them personally.
- As in July 2013, ad recognisers were still more likely than non-recognisers to identify various benefits associated with workplace pensions. However, compared to July there were more non-recognisers identifying benefits in this wave. This again indicates that there are multiple factors beyond the campaign that are also influencing positivity towards workplace pensions.
- Just eight per cent disagreed that saving into a workplace pension would increase the amount of money they had at retirement. The same proportion said they would *never* save into a workplace pension. These proportions did not differ significantly by ad recognition, suggesting that these views may be reflective of deeper held attitudes and beliefs which the campaign is less able to influence.

4.1 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 4.1 indicates, positivity towards the law remained high, with three-quarters (74%) saying it was a good thing. This was somewhat higher than after the launch of the previous campaign in November 2012 (71%).

Fewer than two-in-ten (17%) were neutral about automatic enrolment, while just seven per cent were negative about it. Broadly, this distribution has remained unchanged since March 2013.

Figure 4.1: 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 (post-July 2013); GfK NOP (pre-July 2013)

Ad recognisers were once again more likely than non-recognisers to consider automatic enrolment a good thing (76% versus 69%), suggesting that the adverts have continued to help build positivity towards the law (though, as with all findings here, this cannot be confirmed as direct cause-and-effect).

In addition, the act of approaching and undergoing automatic enrolment may itself shape people’s views. Those who said automatic enrolment had already happened at their workplace tended to be considerably more positive about the law than those who said it had not occurred yet (85% vs. 69% saying it was a good thing). This may help to explain why the gap between ad recognisers and non-recognisers has diminished over time, as more people – including those who have not seen the campaign – have been enrolled.

Those from less affluent backgrounds (60% of those from DE social grades), from ethnic minorities (64%), and from the Daunted (66%) and Maybe Sorted (64%) segments were all less likely than average (74%) to be positive. As in the previous wave, these groups were not necessarily more negative about the prospect of automatic enrolment, but simply more neutral or undecided on it. By contrast, the people in the Unprepared segment, who had been less positive about automatic enrolment than average in July 2013, were back in line with the average for this latest burst, having risen by 10 percentage points to 75% on this indicator.

The potentially eligible subgroup were once again less likely to think automatic enrolment was a good thing (67%, versus 74% 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.

4.2 Benefits associated with workplace pensions

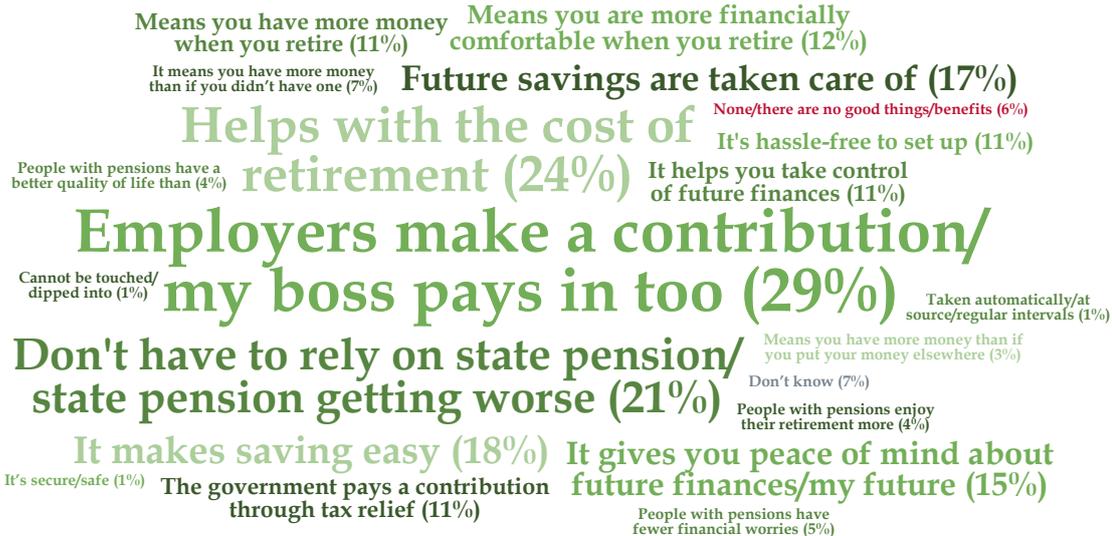
Top-of-mind benefits associated with workplace pensions

The word cloud in Figure 4.2 shows the benefits people spontaneously associated with workplace pensions (i.e. without a prompted list), with font size proportionate to how often they were mentioned.

The highest number of mentions was, as in July 2013, around the employer contribution (29%). Nevertheless, 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. This range of perceived benefits fits in with the new direction of the “We’re all in” campaign, which focuses less on the employer contribution than the previous campaign.

Figure 4.2: 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: 2,344 GB adults of working age
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data
 Source: Ipsos MORI

Ad recognisers were more likely to spontaneously mention the employer contribution (31% vs. 22% of non-recognisers), that workplace pensions help with the cost of retirement (25% vs. 17%), that they reduce reliance on the state pension (22% vs. 16%), that they increase the amount of money available for retirement (12% vs. 8%) and that the government contributes (11% vs. 8%). They were also more likely than non-recognisers to give more than one answer (51% vs. 38%).

Non-recognisers were *not* especially more likely to say there were no benefits, but were more likely to say they *did not know* what the benefits were (13% vs. 4% of ad recognisers). This suggests that while people were generally aware that there are benefits to workplace pensions, regardless of having seen the campaign or not, the campaign has potentially helped to bring specific benefits to the forefront of people’s minds.

Those in the Daunted segment were also somewhat more likely to say they did not know what the benefits of having a workplace pension were (11%, compared with 6% overall), again highlighting the challenge faced when engaging this group.

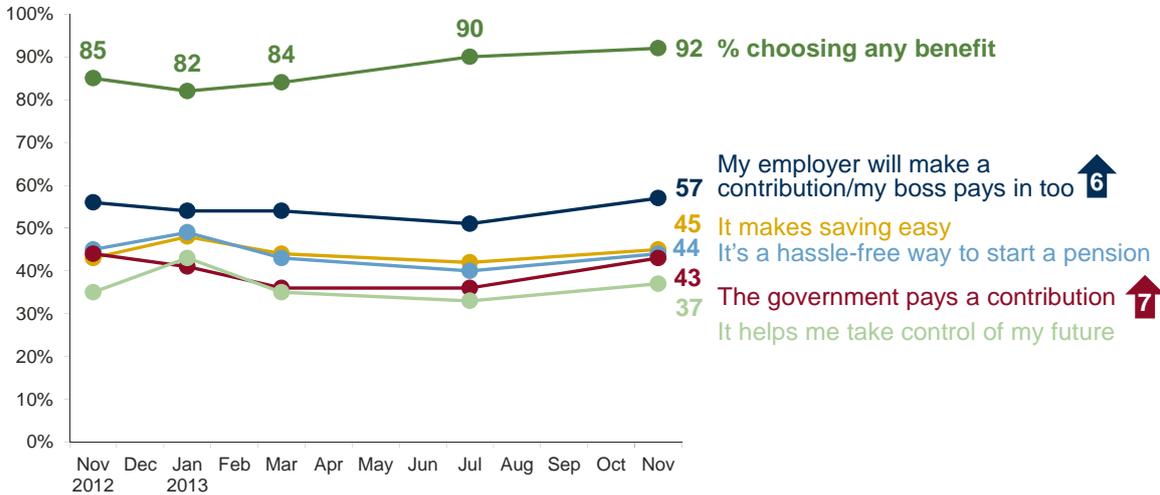
Whether people saw specific attributes of workplace pensions as benefits

The survey has regularly asked whether people consider as benefits some of the specific attributes of workplace pensions that have been particularly emphasised in the current and previous campaigns. In this wave, the overwhelming majority of people (92%) identified at least one of these attributes as a benefit, which was more than following the launch of the previous campaign in November 2012 (85%), as can be seen in Figure 4.3.

Compared to July 2013, more people specifically identified the employer contribution (57% vs. 51%) and government contribution (43% vs. 36%) as benefits. Again, this may reflect that more people had undergone automatic enrolment since July, and were beginning to see the benefits for themselves – three-quarters (74%) of those who said it had already taken place at their workplace recognised the employer contribution as a benefit, whereas under half (46%) of those who had not yet had automatic enrolment thought this.

Figure 4.3: proportions identifying various attributes of workplace pensions as benefits

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



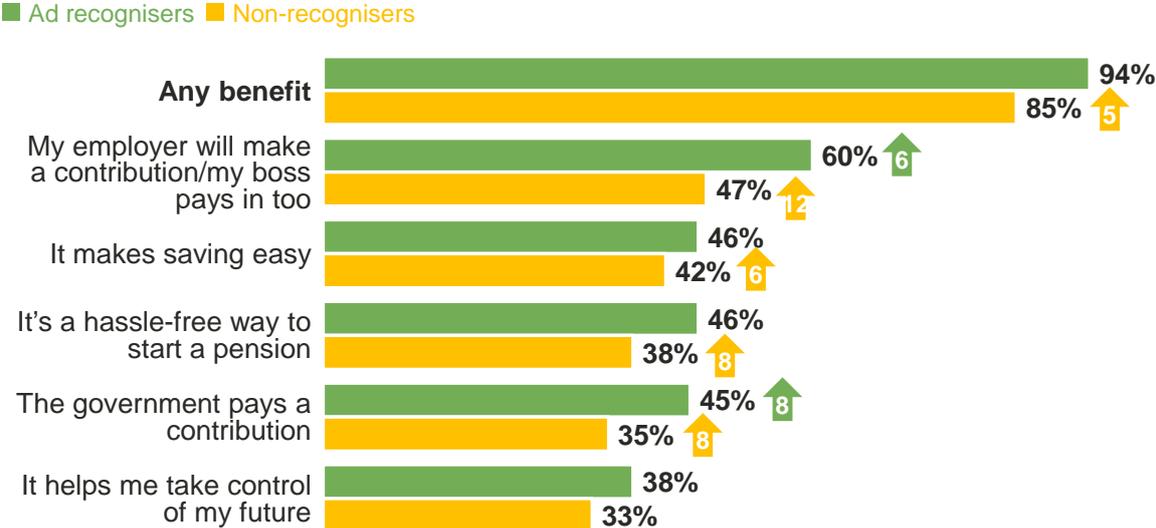
Bases: c.2,000 GB adults of working age per wave

Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

As Figure 4.4 illustrates, ad recognisers were more likely to pick out each of these attributes as benefits than non-recognisers. Nevertheless, there was an increase in the proportions of non-recognisers identifying the top four attributes as benefits, when compared with July 2013. Again, this indicates that there are multiple factors beyond the campaign that are also influencing positivity towards workplace pensions.

Figure 4.4: differences between ad recognisers and non-recognisers on the perceived benefits of workplace pensions

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



Bases: 1,842 ad recognisers; 502 non-recognisers

Source: Ipsos MORI

People from both the Daunted (41%) and Unprepared (52%) segments were slightly less likely than average (57%) to pick out the employer contribution as a benefit. Among these segments, other attributes were just as likely to be seen as benefits – four-in-ten (41%) among the Daunted picked out “it makes saving easy” as a benefit, and five-in-ten (49%) of the Unprepared picked out “it’s a hassle-free way to start a pension” as a benefit. The finding among the Daunted segment chimes with results from July 2013, which also showed that they were less inclined to focus on a single attribute, such as the employer contribution.

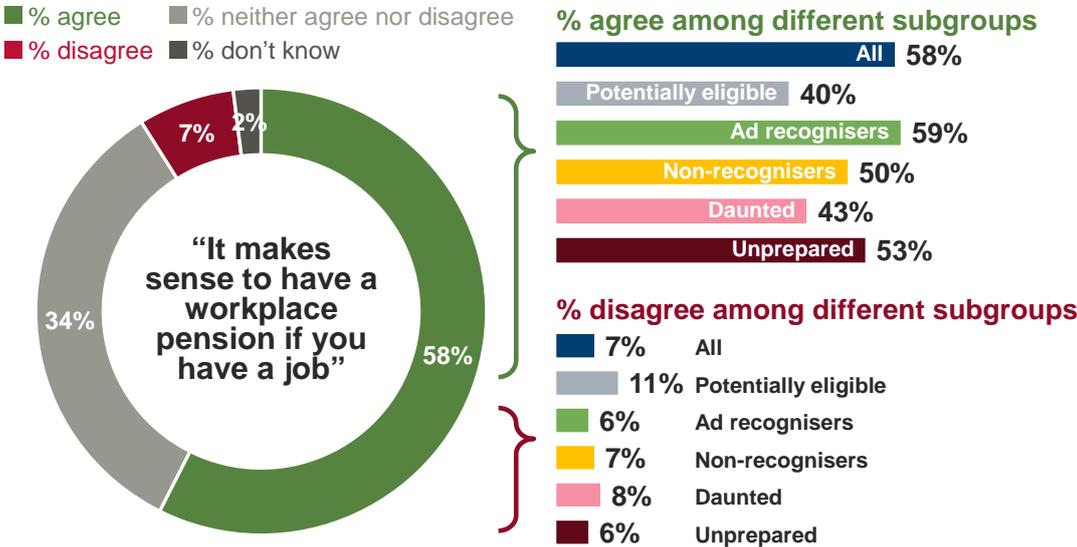
4.3 Whether workplace pensions were perceived as a good thing or not

In the July 2013 survey, many said they would stay in or had stayed in a workplace pension after being enrolled because they thought it was generally a good idea that made sense to them, not necessarily because of the specific benefits of workplace pensions. This sentiment was tested further with two new questions in November, asking how positive people were about workplace pensions generally.

Looking at Figures 4.5 and 4.6, it can be seen that six-in-ten (58%) thought that it makes sense to have a workplace pension if you have a job, while half (49%) thought that a workplace pension is a good thing for them personally. Just seven per cent disagreed with the former notion, while a higher proportion (16%) disagreed with the latter statement, indicating that there were some people that thought workplace pensions are a good thing, but maybe not right for them currently.

Figure 4.5: extent to which people thought workplace pensions are a good thing generally

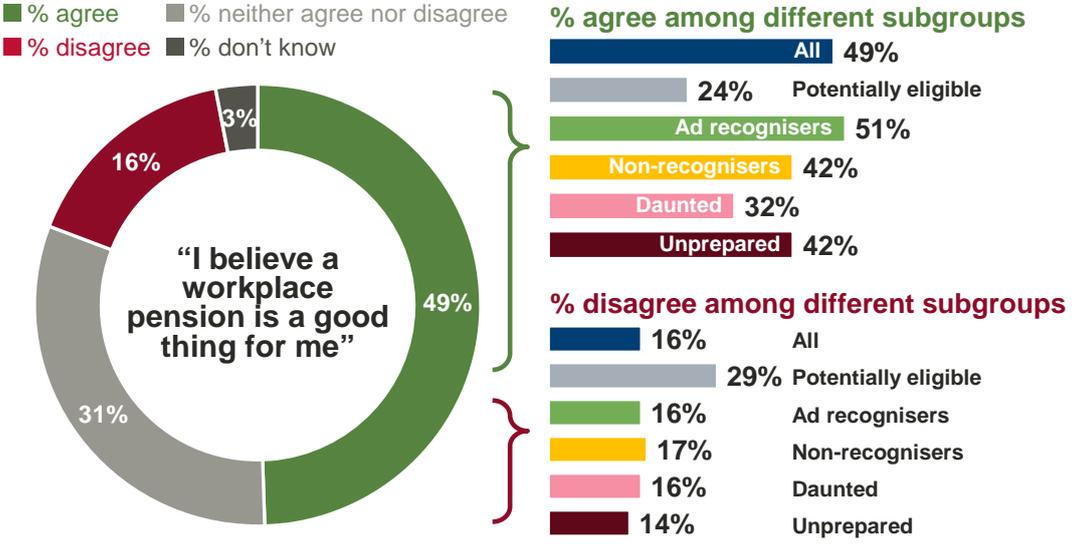
Q. How much do you agree or disagree with the following statement?



Bases: 2,344 GB adults of working age; 694 adults potentially eligible for auto-enrolment; 1,855 ad recognisers; 489 non-recognisers; 549 Daunted; 511 Unprepared Source: Ipsos MORI

Figure 4.6: extent to which people thought workplace pensions are a good thing for them personally

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



Bases: 2,344 GB adults of working age; 694 adults potentially eligible for auto-enrolment; 1,855 ad recognisers; 489 non-recognisers; 549 Daunted; 511 Unprepared Source: Ipsos MORI

For both statements, there was a nine percentage-point gap between ad recognisers and non-recognisers, highlighting the potential impact of the campaign on overall positivity towards workplace pensions.

It is worth noting that the proportions of ad recognisers and non-recognisers *disagreeing* with each of the statements did not significantly differ. This suggests that if the campaign is helping to shape opinion on workplace pensions, it is doing so

among those who are initially neutral, or do not know exactly how they feel about workplace pensions – the small proportions who already think workplace pensions are a bad idea or not for them will stick to this view regardless of the campaign.

Characteristics of those who were less positive towards workplace pensions

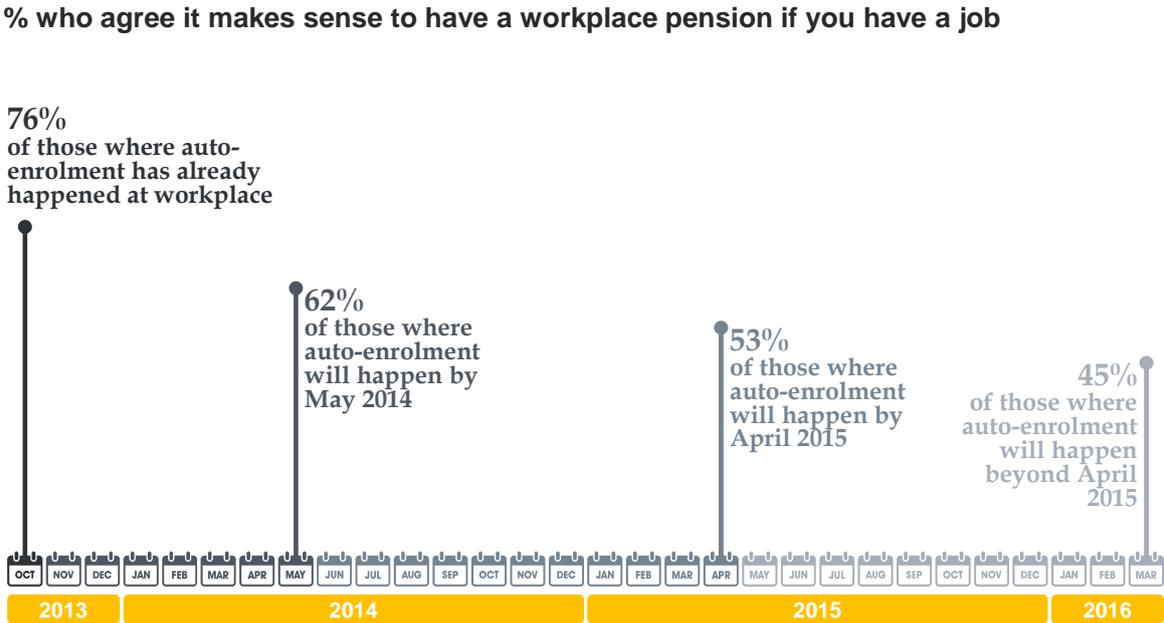
The minority that disagreed that workplace pensions were a good thing tended to be from less affluent backgrounds (social grades DE) and on lower incomes, of £11,500 a year or less. Those in the Maybe Sorted segment were among the most likely to disagree that it makes sense to have a workplace pension if you have a job (16%, vs. 7% overall) and that a workplace pension was a good thing for them (33%, vs. 16% overall) – this is in line with the typology for this segment, which says they tend to other ways to finance their retirement.

The Daunted and Unprepared segments were not more likely to disagree, but were more likely than average to be neutral on both statements, suggesting the campaign might still be able to do more to make these groups more positive towards workplace pensions. Ethnic minorities and younger adults aged 22-34 were also more likely to be neutral on both statements, so might be two further broad subgroups to target in order to increase positivity.

How positivity towards workplace pensions changes as people approach automatic enrolment

As Figure 4.7 shows, people tended to be more positive towards workplace pensions the closer they were to their automatic enrolment staging date. There seem to be two spikes in positivity, with the first occurring around 18 months to two years before people are scheduled to be enrolled, and the second occurring around the time people are enrolled. This mirrors the two spikes in awareness seen in Chapter 3.

Figure 4.7: positivity by staging date



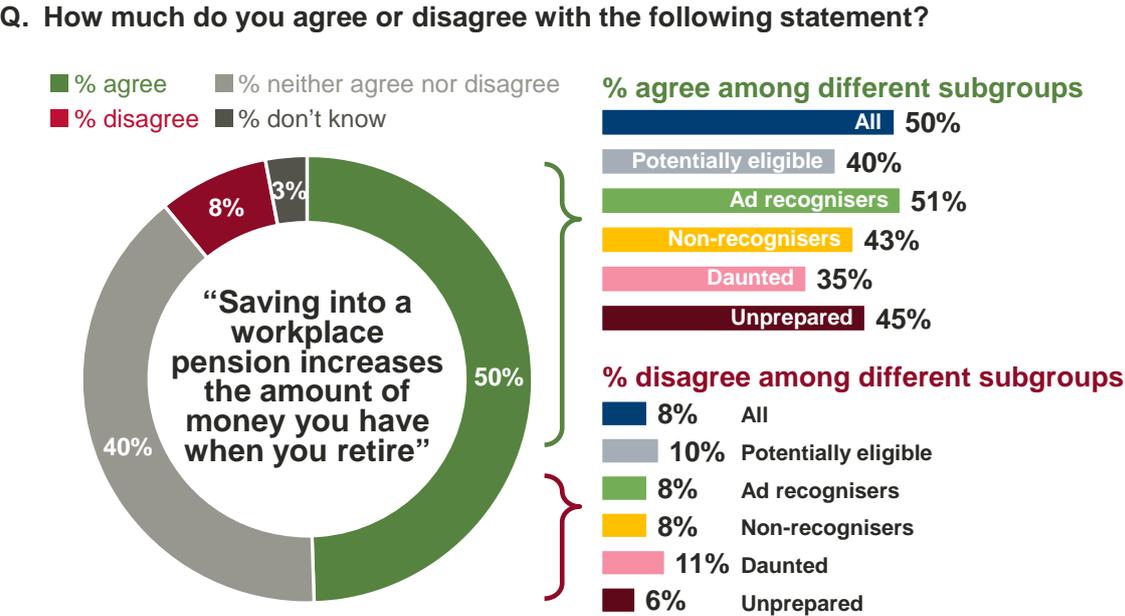
Bases: 764 adults who say they have had auto-enrolment at their workplace; 253 adults being enrolled by May 2014; 79 adults being enrolled by April 2015; 392 adults being enrolled beyond April 2015 Source: Ipsos MORI

4.4 Underlying attitudes towards workplace pensions

As discussed in the previous section, there appeared to be a small minority of working-age adults who were not being moved by the campaign. The survey asked two questions, shown in Figures 4.8 and 4.9, attempting to measure the size of this group and whether they tended to come from any particular demographic group or segment.

Just eight per cent disagreed that saving into a workplace pension would increase the amount of money they had at retirement, which was no different from July 2013. The same proportion said they would *never* save into a workplace pension (a new question for this wave). These proportions did not differ significantly by ad recognition, suggesting that these views may be reflective of deeper held attitudes and beliefs which the campaign is less able to influence.

Figure 4.8: perceptions of whether workplace pensions result in more money at retirement



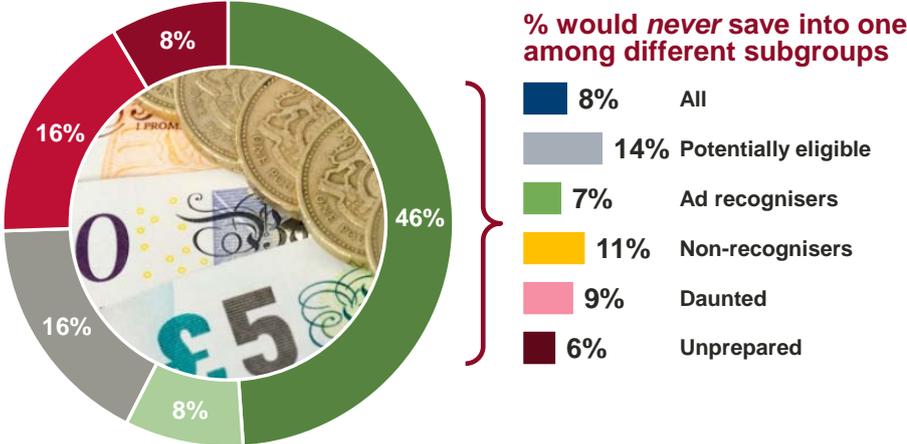
Bases: 2,344 GB adults of working age; 694 adults potentially eligible for auto-enrolment; 1,855 ad recognisers; 489 non-recognisers; 549 Daunted; 511 Unprepared

Source: Ipsos MORI

Figure 4.9: underlying attitudes towards saving into a workplace pension

Q. Which of the following statements most accurately describes your attitude towards saving into a workplace pension, assuming one was available?

- % would *always* save into one
- % save now, but may not want to in future
- % undecided
- % may want to in future, but not now
- % would *never* save into one



Bases: 2,344 GB adults of working age; 694 adults potentially eligible for auto-enrolment; 1,855 ad recognisers; 489 non-recognisers; 549 Daunted; 511 Unprepared

Source: Ipsos MORI

Characteristics of those who would never save into a workplace pension and those who are undecided

The minority who said they would never save into a workplace pension were more likely to be men (64%, vs. 53% of all working-age adults), aged 55 and over (28% vs. 16%), from ethnic minorities (18% vs. 12%) and from the Maybe Sorted segment (21% vs. 11%). At the same time, those who were undecided were also more likely to be from ethnic minorities (19%, vs. 12% of all working-age adults) and from less affluent backgrounds (33% vs. 22%). This once again suggests there may be value in further targeting ethnic minorities, while noting that a relatively small minority may be committed to never taking on a workplace pension.

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; the 'normal' thing to do). Leading into this, it also looks at whether the campaign has generated conversations about workplace pensions among friends, family and colleagues in the workplace. The key findings were as follows:

- Around three-in-ten said they had discussed workplace pensions with friends, family and work colleagues in the last 12 months, which was slightly more than in July 2013. This was higher among ad recognisers than non-recognisers, though factors other than the campaign also appear to have played a part.
- Four-in-ten thought that more than half their friends and family had workplace pensions. This proportion has risen for two successive waves. In this latest wave, more also agreed that people like them, most people in their workplace, and most working people in Britain save into a workplace pension compared to July.
- The act of actually being enrolled seems to be a significant point in establishing social norms around workplace pensions. Among those who said automatic enrolment had not yet taken place in their workplace, around a third agreed that most of their colleagues will stay in once enrolled. Among those who said it had taken place, two-thirds agreed that most people had stayed in.

5.1 Action taken in relation to workplace pensions

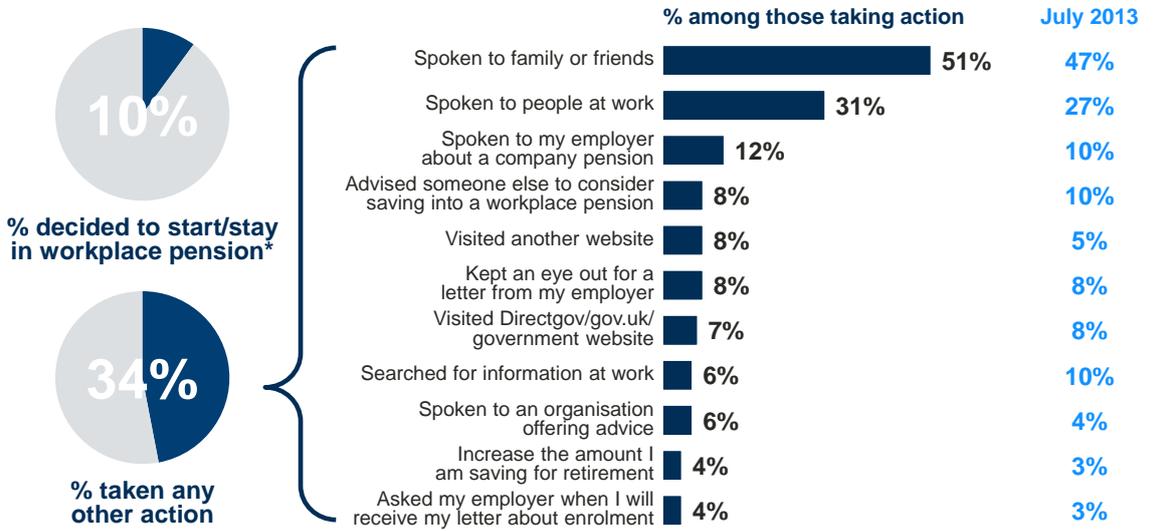
Actions taken after seeing or hearing campaign materials

Those who recognised any of the campaign materials were asked what actions they had taken as a result of what they saw or heard. As Figure 5.1 shows, one-in-ten (10%) said they had decided to start or stay in a workplace pension as a result of seeing the campaign. Beyond this, a third (34%) had taken other actions, which was in line with the July 2013 figure.

Among this third of people, the most common actions spurred by the campaign were – as in July 2013 – speaking to other people about workplace pensions, be it friends and family (51%), people at work (31%) or more specifically employers (12%). While all other actions were far less common, it is important to bear in mind that the ad campaign does not directly promote specific actions on workplace pensions.

Figure 5.1: 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 other action" net score

Sources: Ipsos MORI (current wave)

As in the previous wave, those potentially eligible for automatic enrolment were more likely to have taken any action listed in the bar chart in Figure 5.1 (38%, versus 34% overall). Those in the Daunted and Unprepared segments were no more or less likely than average to have done so.

Did the campaign increase overall activity around workplace pensions?

Of course, it is possible that people would have carried out the actions in Figure 5.1 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. 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 campaign was having an effect above and beyond this, particularly in generating conversation around workplace pensions.

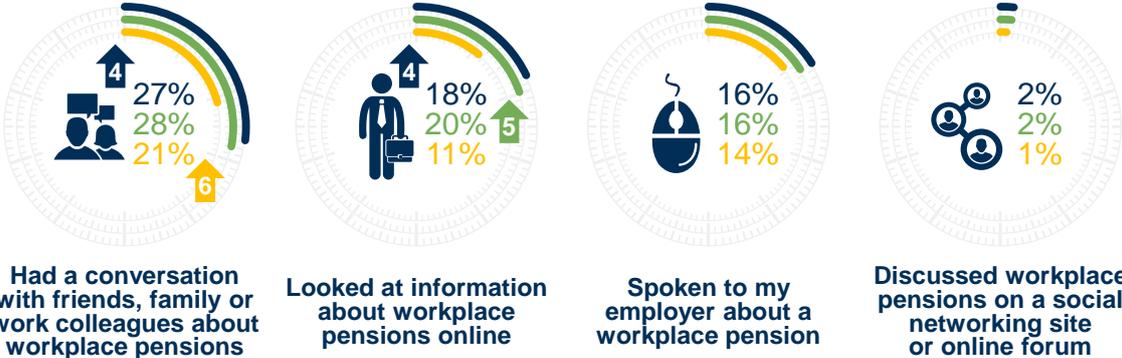
Figure 5.2 suggests that the ad campaign continued to appear to generate more activity around workplace pensions, with ad recognisers still more likely than non-recognisers to have talked to others about workplace pensions (28% versus 21%) – this was the most common activity, by far. Relatively few said they had discussed workplace pensions on social networks or online forums, though this is likely to reflect that the campaign has not yet included any official activity on such websites.

While the number saying they had talked about workplace pensions with others had increased since July 2013 (from 23% to 27%), this was largely driven by increased conversation among non-recognisers. This once again highlights the many factors at play outside of the advertising campaign, including workplace communications and more people actually being enrolled, which may also have spurred people to discuss workplace pensions with others.

Figure 5.2: 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



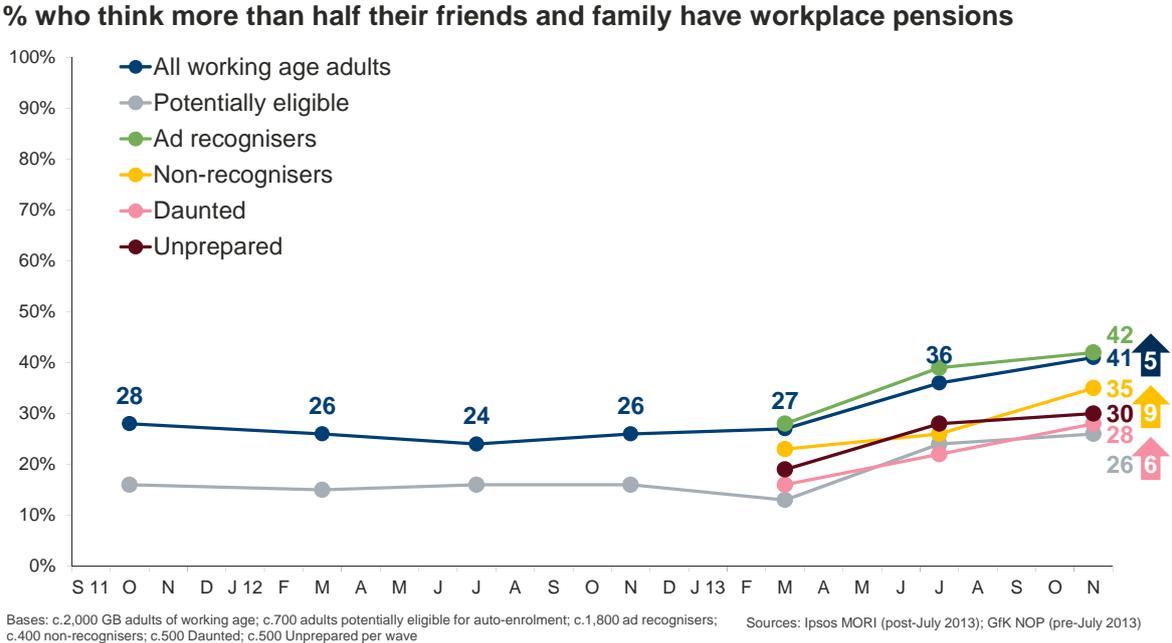
Bases: 2,344 GB adults of working age; 1,855 ad recognisers; 489 non-recognisers

Source: Ipsos MORI

5.2 Perceptions of how many friends and family have workplace pensions

As Figure 5.3 shows, the proportion thinking that more than half their friends and family had workplace pensions (41%) was at its highest since this tracking research began and had risen for two successive waves, since March 2013. This rise was fuelled in part by an increase among non-recognisers, which again suggests that the campaign is influencing social norms alongside several other factors, including more people being enrolled and the resulting increase in conversation around workplace pensions (noted in the previous section).

Figure 5.3: proportion who thought more than half their friends and family had workplace pensions

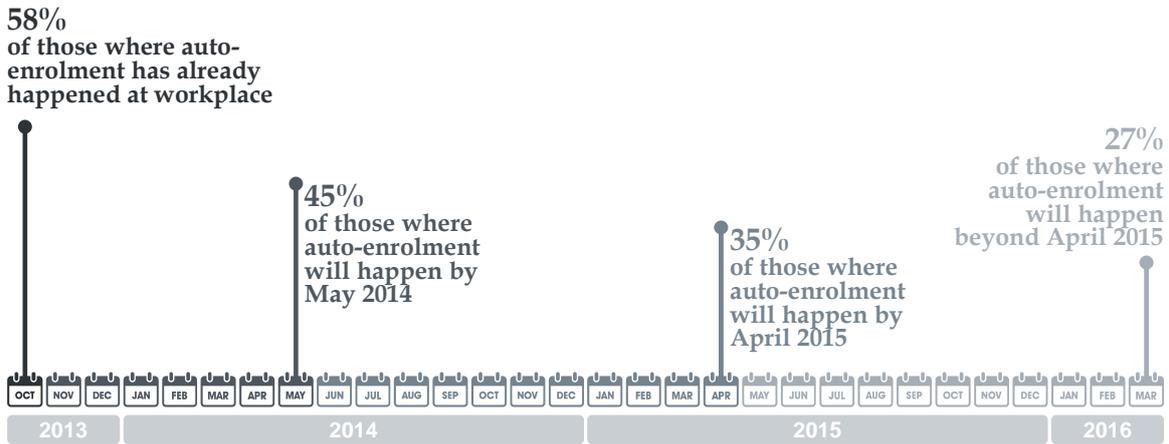


The proportion of people from the Unprepared segment who thought that more than half their friends and family had workplace pensions had also increased for the second successive wave, this time by six percentage points to 28%. The increases among the Daunted segment and the potentially eligible subgroup were more muted, though scores for both groups remain higher than in March 2013.

Once more, 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 (although it should be noted that those closer to their staging dates are in larger companies, which may have its own impact on social norms). This analysis is represented in Figure 5.4, which shows that 45% of those scheduled to be enrolled by May 2014 believed that more than half their friends and family had workplace pensions, compared to just 35% of those due to be enrolled by April 2015, and just 27% of those to be enrolled beyond this.

Figure 5.4: proportion who thought more than half their friends and family had workplace pensions by staging date

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



Bases: 764 adults who say they have had auto-enrolment at their workplace; 253 adults being enrolled by May 2014; 79 adults being enrolled by April 2015; 392 adults being enrolled beyond April 2015
Source: Ipsos MORI

5.3 Other social norms

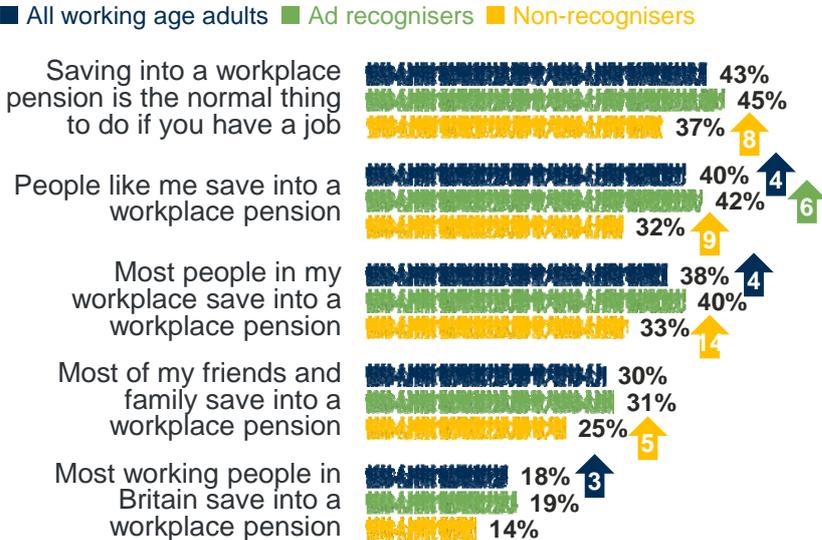
As in July 2013, people were asked about the extent to which they agreed with a variety of statements, designed to explore what kinds of social norms were stronger or weaker when it came to workplace pensions.⁹ As can be seen in Figure 5.5, around four-in-ten agreed that saving into a workplace pension was the “normal thing to do” for those in employment (43%), and that people like them (40%) or most others in their workplace (38%) saved into a workplace pension. Around two-in-ten (18%) believed that most people in Britain did this.

Agreement with three of these five social norms indicators had increased since July 2013. This increase was among non-recognisers too – in particular, there was a 14 percentage-point increase in the proportion of non-recognisers saying that most people in their workplace saved into workplace pensions. Once more, this highlights the potential impact of workplace communications and the act of actually being enrolled in shaping social norms.

⁹ While the statement “most of my friends and family save into a workplace pension” is equivalent to the question discussed in Section 5.2, it generated a different answer because the two questions are asked in very different ways (see the appendix for exact question wording).

Figure 5.5: different social norms around workplace pensions

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



Bases: 2,344 GB adults of working age; 1,855 ad recognisers; 489 non-recognisers

Source: Ipsos MORI

While some of these social norms measures had seen improvements at the overall level compared to July 2013, there had been no significant changes over time among the potentially eligible subgroup, or among the Daunted and Unprepared segments.

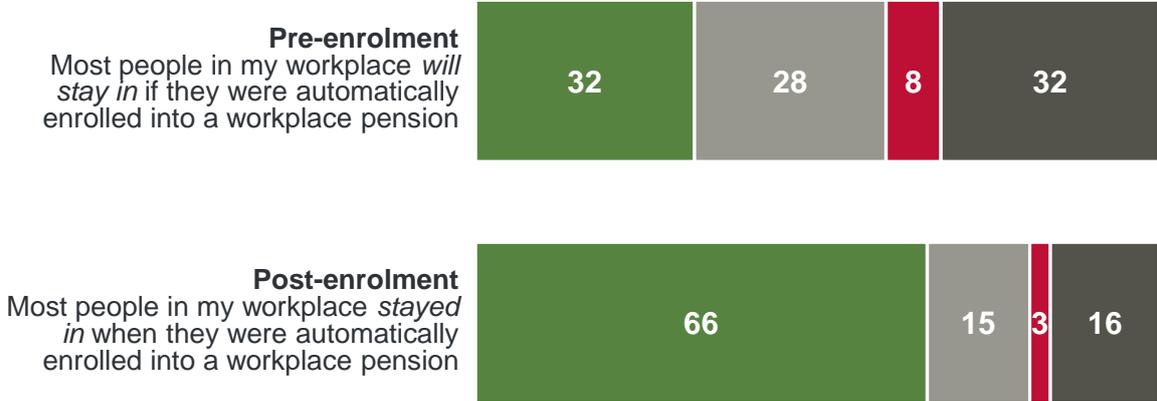
5.4 Impact of enrolment on social norms

As noted earlier in this chapter, social norms appear to become gradually more prevalent the closer people get to their scheduled staging date. Nevertheless, as Figure 5.6 shows, the act of actually being enrolled seems to be a significant point. Among those who said automatic enrolment had not yet taken place in their workplace, a third (32%) agreed that most people in their workplace will stay in once enrolled. Among those who said it had taken place, two-thirds (66%) agreed that most people had stayed in.

Figure 5.6: pre-enrolment and post-enrolment social norms

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

■ % agree ■ % neither agree nor disagree
■ % disagree ■ % don't know



Bases: 641 adults who say they have not had auto-enrolment at their workplace; 764 adults who say they have had auto-enrolment at their workplace

Source: Ipsos MORI

The campaign appears to have most influence on social norms pre-enrolment, whereas after automatic enrolment takes place, other factors have more bearing. Among those who said automatic enrolment had not yet happened, 36% of ad recognisers agreed with the respective statement, versus 19% of non-recognisers. Among those who said it had already taken place, there was no longer a gap between ad recognisers and non-recognisers.

6 Intentions and outcomes

This chapter covers how the advertising campaign had influenced people's intentions in the lead up to automatic enrolment, and their actions after having been enrolled.

The key findings were as follows:

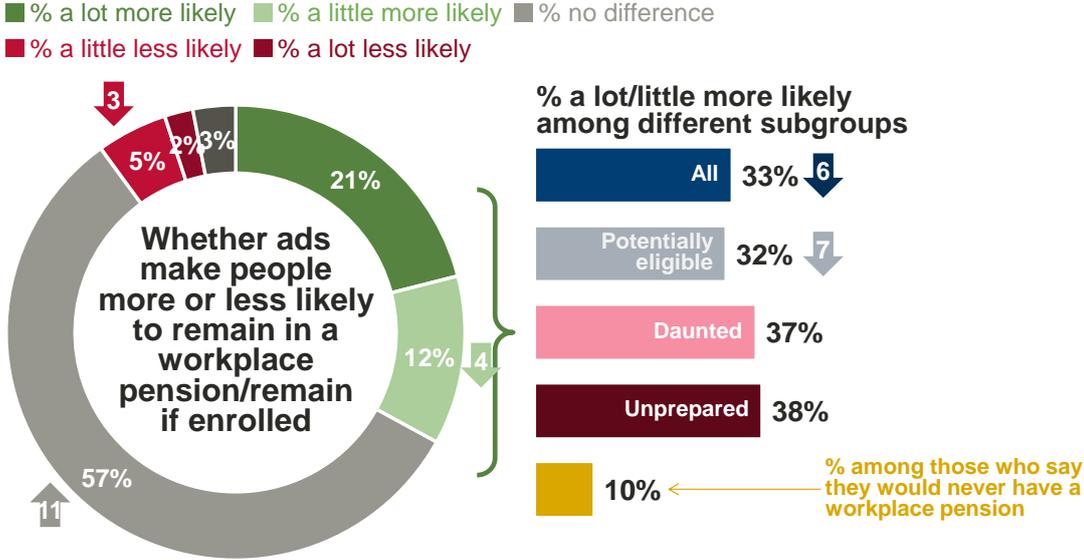
- People were less sure about what they would do after being enrolled than was the case in July 2013. Around two-fifths said they would definitely or probably stay in if enrolled, compared with over half in July. However, ad recognisers were still substantially more likely than non-recognisers to state intention to stay in.
- While people's intentions overall were slightly less positive than in July, their actual actions once enrolled were no different. Eight-in-ten said they had stayed in after undergoing automatic enrolment. Just around one-in-ten said they had opted out. Again, ad recognisers were more likely than non-recognisers to say they had stayed in.
- When looking at motivations for staying in, the reasons given focused both on certain specific benefits, such as having more money for retirement, as well as on the more general campaign proposition – that a workplace pension is a good deal that makes sense. Among those intending to opt out or having opted out, the most common reason centred on lack of affordability, more so than in July 2013.

6.1 Likelihood to stay in a workplace pension

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

As Figure 6.1 illustrates, people were more neutral about the impact of the ads on their intentions than in July 2013. This wave, a third (33%, vs. 39% in July) 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 almost six-in-ten (57%, vs. 46% in July) thought the adverts made no difference to their intentions. Very few (7%) thought the ads had an outright negative impact on their intentions.

Figure 6.1: perceived effect of adverts on people’s decisions



Bases: 1,405 adults in work; 546 adults potentially eligible for auto-enrolment; 249 Daunted; 343 Unprepared; 92 adults who say they would never save into a workplace pension

Source: Ipsos MORI

As might be expected, those who were potentially eligible for automatic enrolment were less positive about the impact of the ads than in the previous wave of research. This may reflect the fact that this subgroup is changing over time, excluding the people that have stayed in and including those that have opted out. By contrast, the scores among the Daunted and Unprepared segments have not changed significantly since July.

It is worth noting that even among those who had said elsewhere in the questionnaire that they would never have a workplace pension, one-in-ten (10%) still said that the ads made them more likely to stay in if enrolled.

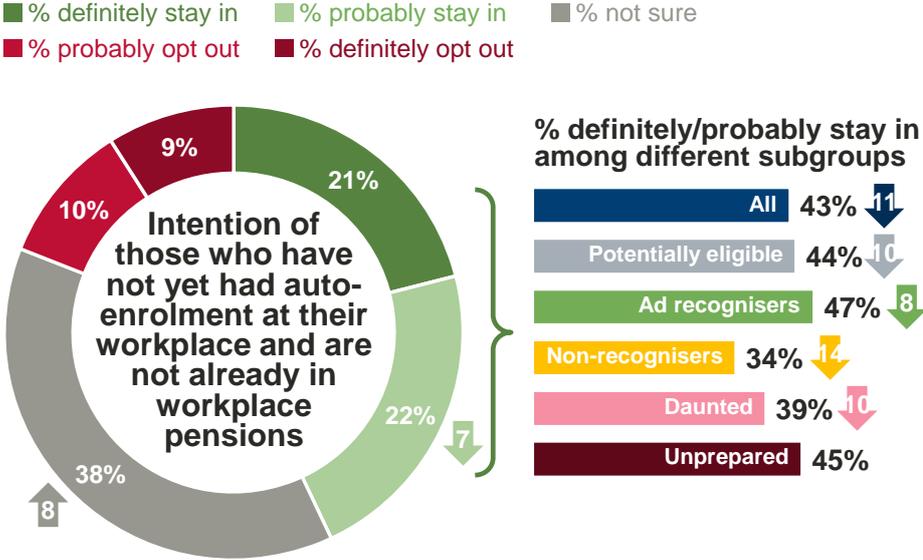
Intention to stay in

Figure 6.2 shows that, more generally, people were less sure about what they would do after being enrolled than in July 2013. Around two-fifths (43%, compared with 54% in July) said they would definitely or probably stay in if enrolled, and similarly two-fifths (38%, vs. 30% in July) said they were not sure what they would do.

It is worth noting that on the indicators of intention and action, the July wave had been substantially more positive than previous waves. Therefore, the dip in intention to stay in for this wave may partly reflect a regression to the ‘norm’.

Moreover, it is also important to note that the dip in intention to stay in among ad recognisers (-8 percentage points) is less than among non-recognisers (-14 percentage points). Ultimately, there was still a large difference between the intentions of ad recognisers and non-recognisers, suggesting that the campaign was still potentially encouraging people to consider staying in during the lead in to automatic enrolment.

Figure 6.2: people’s intentions before automatic enrolment has taken place



Bases: 511 adults who have not already had auto-enrolment at their workplace and are not already in workplace pensions; 477 adults potentially eligible for auto-enrolment; 377 ad recognisers; 134 non-recognisers; 109 Daunted; 173 Unprepared

Source: Ipsos MORI

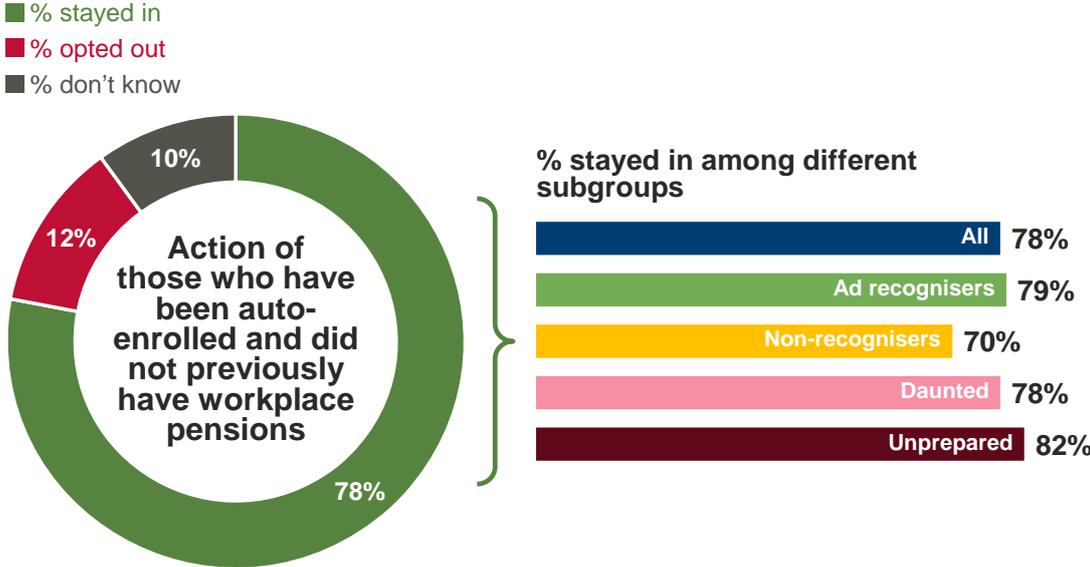
As the people who were not sure what they would do after being enrolled have increased in number, it is worth looking at their characteristics. Those from ethnic minorities (61%) and from less affluent backgrounds (47% of DEs) were more likely than average (38%) to say they were not sure, as were those from the Daunted segment (50%).

6.2 Actual action once enrolled

In contrast to the changes in intention since the last wave, people’s actual actions once enrolled did not appear to have changed in this latest wave. As Figure 6.3 indicates, four-fifths (78%) said they had stayed in after undergoing automatic enrolment. Just 12% said they had opted out (compared with the 19% who said they intended to opt out once enrolled).¹⁰

¹⁰ While this 12% 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), 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 November 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 6.3: people’s actions after automatic enrolment has taken place



Bases: 327 adults who have had auto-enrolment at their workplace and were not previously in workplace pensions; 279 ad recognisers; 48 non-recognisers; 58 Daunted; 81 Unprepared

Source: Ipsos MORI

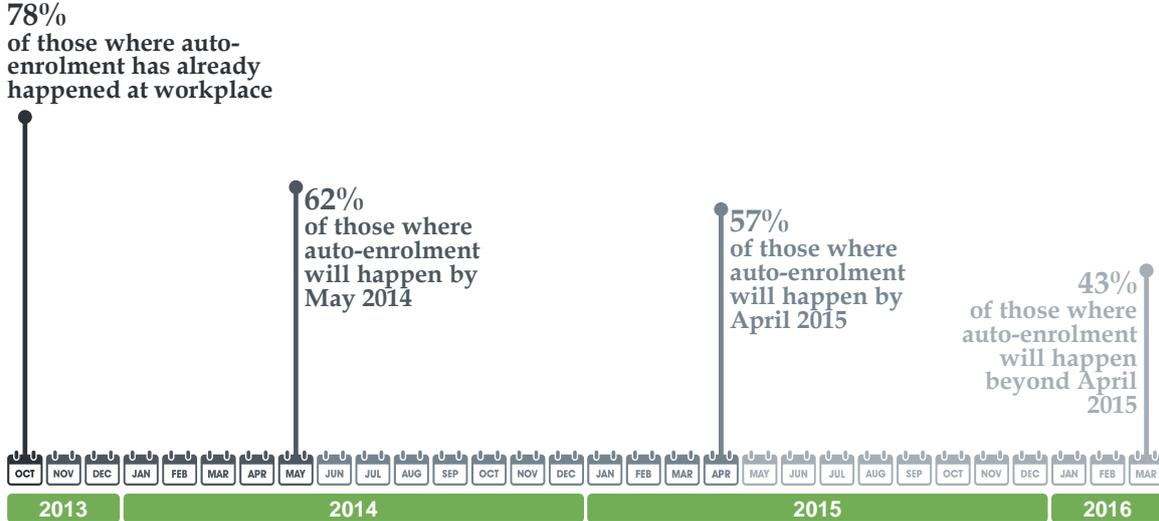
Ad recognisers were more likely than non-recognisers (79% vs. 70%) to say they had stayed in, which once more suggests that the campaign may be encouraging people to stay in after they are enrolled. Even the target Daunted and Unprepared segments, which have tended to score more lowly on various other indicators, were just as likely as average to say they had stayed in once enrolled.

How proximity to automatic enrolment affects decisions

As found in the previous wave, this change in heart among those who are initially unsure is not something that happens suddenly upon enrolment. In fact, willingness to stay in appears to become *gradually* stronger the closer people get to their staging date, as Figure 6.4 indicates (although, once again, it should be noted that those closer to their staging dates are in larger companies, which may also be a factor influencing their intentions). Among those who will be enrolled by May 2014, three-fifths (62%) were intending to stay in, whereas among those who will be enrolled much later on, beyond April 2015, only two-fifths (43%) were intending to stay in.

Figure 6.4: people’s decisions to stay in or not by staging date

% not previously in workplace pensions who intend to/have stayed enrolled after auto-enrolment



Bases: 327 adults not previous in workplace pensions who say they have had auto-enrolment at their workplace; 141 adults being enrolled by May 2014; 55 adults being enrolled by April 2015; 320 adults being enrolled beyond April 2015
Source: Ipsos MORI

6.3 Motivations to stay in a workplace pension or not

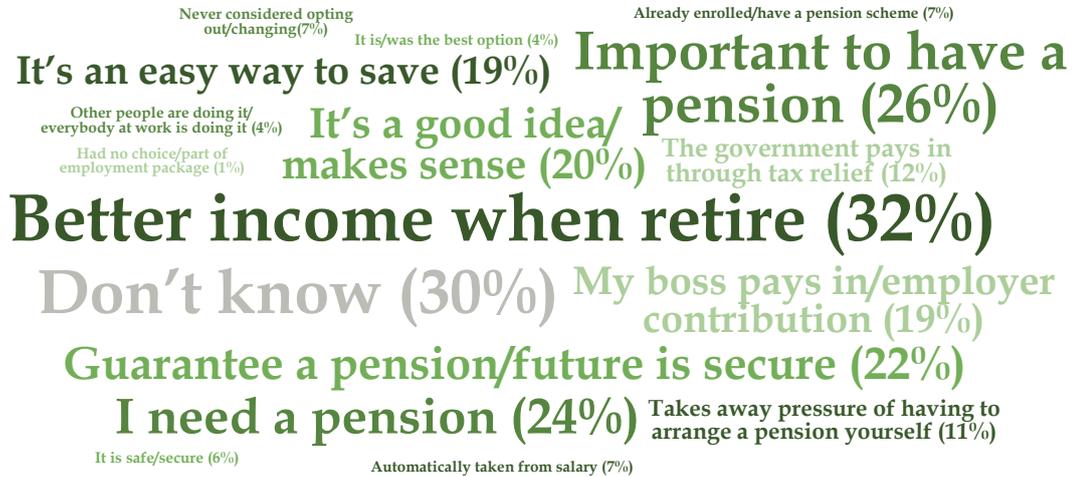
Self-reported reasons for deciding to stay in or not

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 6.5. The reasons given were broadly similar to those seen in the July 2013 survey, focusing both on certain specific benefits, such as having more money for retirement (32%) as well as the more general campaign proposition – that a workplace pension is a good deal that makes sense (20%).¹¹

¹¹ Due to changes in the unprompted answer codes since the previous wave, answers for this wave are not directly comparable. However, a general comparison can still be made.

Figure 6.5: 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?



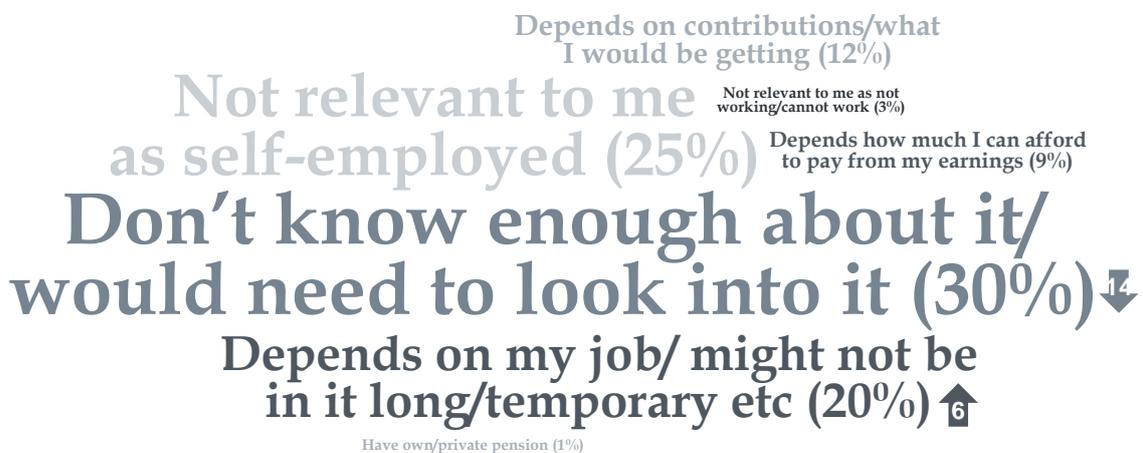
Base: 1,218 adults who stayed enrolled or intend to stay enrolled
N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

Figure 6.6 shows the reasons given by those who said they were not sure what they would do when they were enrolled. Here, the main reason given was still a general lack of familiarity with automatic enrolment (30% said they did not know enough about it), though this was considerably lower than in July 2013 (when 44% said this), suggesting people might have become more aware of the details of automatic enrolment than in July, be this through the campaign or through other means such as workplace communications. This is in line with the greater awareness across the board seen in this wave.

Figure 6.6: 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: 188 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

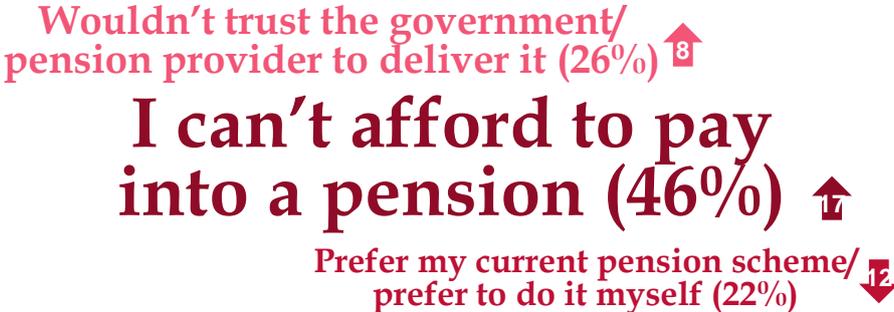
Source: Ipsos MORI

Finally, Figure 6.7 shows the reasons given by those who said they would opt out, or had already opted out after being enrolled. Here, more said they were not able to afford a workplace pension (46%) than in July 2013. This reason was typically given by those aged under 45 (51% of whom said this).

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 16% intending to opt out or having done so).

Figure 6.7: 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: 306 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

Appendix: questionnaire

ASK SECTION IF MALE AGED 22–64 OR IF FEMALE AGED 22–61

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.

INTERVIEWER NOTE: PLEASE PROBE FOR BEST GUESS RATHER THAN CODE "DON'T KNOW" STRAIGHT AWAY

A. Fewer than 5

B. 5–29

C. 30–49

D. 50–60

E. 61–89

F. 90–249

G. 250–499

H. 500–1,249

I. 1,250–9,999

J. 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)

Workplace pensions

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 A–E BUT NOT F–G

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
- f. I believe a workplace pension is a good thing for me
- g. It makes sense to have a workplace pension if you have a job

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
- D. Discussed workplace pensions on a social networking site or online forum (e.g. Facebook or Twitter)

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.

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 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

Q20.

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

Yes

No

(SP; allow DK and REF)

Q21.

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)

Q22.

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 (Q22
CODE 1)

SHOWSCREEN (R)

Q23.

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. After my employer enrolled me, I opted out of a workplace pension scheme
- (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 (Q22 CODE 2 OR DK OR REF)

SHOWSCREEN (R)

Q24.

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 on a workplace pension scheme
- (SP; allow DK and REF)

ASK IF STAYED ENROLLED OR WOULD STAY ENROLLED (Q23 CODES 1–2 OR Q24 CODES 2–
3)

Q25.

ASK IF STAYED ENROLLED (Q23 CODES 1–2): What made you decide to stay enrolled on the workplace pension scheme?

ASK IF WOULD STAY ENROLLED (Q24 CODES 2–3): What makes you say that you would stay enrolled on a workplace pension scheme?

DO NOT PROMPT

PROBE FULLY

Better income when retire

Guaranteed a pension/future is secure

It's a good idea/makes sense

It's an easy way to save

I need a pension

It's important to have a pension

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 staying enrolled/everybody at work is staying enrolled

Other – specify

(MP; allow DK and REF)

ASK IF NOT SURE (Q25 CODE 6)

Q26.

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 (Q23 CODE 3 OR Q24 CODES 4–5)

Q27.

ASK IF OPTED OUT (Q23 CODE 3): What made you decide to opt out of the workplace pension scheme?

ASK IF WOULD OPT OUT (Q24 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 myself
I'm too old/it's too late for me
Other – specify
(MP; allow DK and REF)

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q22 CODE 1)

SHOWSCREEN (R)

Q28.

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. I think most people in my workplace stayed in when they were automatically enrolled into a workplace pension.

WRITE IN ANSWER (RANGE 1–10)

(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 (Q22 CODE 2 OR DK OR REF)

SHOWSCREEN (R)

Q29.

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. I think most people in my workplace will stay in if they are automatically enrolled into a workplace pension.

WRITE IN ANSWER (RANGE 1–10)

(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

Q30.

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)

Q31.

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 or regional newspaper
- H. Article in a local or regional 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 catch-up TV programme or video (not YouTube)
- P. Ad on the internet
- Q. Twitter
- R. Facebook
- S. Something else on the internet

Elsewhere

- T. Advert on my mobile
- U. Advert on my tablet
- V. Advert on sandwich bags
- W. Posters at the supermarket
- X. Posters on large billboards in cities or towns
- Y. Leaflet
- Z. Jobcentre Plus/Local advice centres
- AA. Financial Advisor
- BB. Friends or family have discussed it

Other – specify

(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–Q40 BUT KEEP Q37-Q38 TOGETHER

ASK ALL

SCRIPT TO PLAY RESPONDENT TV AD (20 SECONDS)

Q34.

Have you seen this advertisement before?

Yes – on TV

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

Yes – on YouTube

Yes, but can’t remember where

No

(MP CODES 1–3; allow DK and REF)

SCRIPT TO SHOW PRESS ADS – COOP (A) THEO (B)

Q35.

Have you seen any of these advertisements recently?

Yes – seen A

Yes – seen B

Yes, but not sure which

No

(MP CODES 1–2; allow DK and REF)

READ OUT

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

SCRIPT TO PLAY RESPONDENT 30 SECOND RADIO AD

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 OUTDOOR ADS

Q37.

Have you seen any of these adverts recently whilst outdoors? This might have been at the supermarket or on large billboards in cities and towns?

Yes – seen one or both of these ads

Yes – seen one like these

No – not seen any ad

(SP; allow DK and REF)

ASK IF HAVE SEEN OUTDOOR AD (Q37 CODE 1)

Q38.

Where did you see the advert?

DO NOT PROMPT

PROBE FULLY

At supermarket

Large billboards in cities and towns

Other – specify

(MP; allow DK and REF)

ASK ALL

SCRIPT TO SHOW DIGITAL BANNER ADS 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)

SCRIPT TO SHOW YOUTUBE RAP VIDEO SCREENSHOT

Q40.

Have you seen this rap video on YouTube recently?

Yes

No

(SP; allow DK and REF)

NO ROTATION OF ADS BEYOND THIS POINT

SCRIPT TO SHOW INTERACTIVE AD SCREENSHOTS

Q41.

Have you seen these interactive online advertisements or ones like them before? In these adverts, 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)

ASK ALL

SHOWCARD (R)

Q42.

Thinking about all the ads 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 didn't make any impression on me
 - F. I am bored of seeing/hearing them
 - G. They told me something I didn't know
 - H. They made the subject of workplace pensions seem less scary
 - I. They made me feel that saving in a workplace pension is something I could do
 - J. They really stuck in my mind
 - K. They are different to other ads about pensions
 - L. These ads confused me
 - M. They make me want to talk to other people about them
 - N. They make me think most people have a workplace pension
- (MP; allow DK, REF and NULL)

ASK IF IN WORK BUT NOT CURRENTLY SAVING INTO A WORKPLACE PENSION (Q23 CODE 3 OR DK OR Q24 CODES 2–6)
SHOWSCREEN (R)

Q43.

Which of these phrases best applies to you?

- A. These ads make me a lot more likely to remain in a workplace pension if my employer enrolls me
- B. These ads make me a little more likely to remain in a workplace pension if my employer enrolls me
- C. These ads make me a little less likely to remain in a workplace pension if my employer enrolls me
- D. These ads make me a lot less likely to remain in a workplace pension if my employer enrolls me
- E. These ads 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 (Q23 CODES 1–2 OR Q24 CODE 1)
SHOWSCREEN (R)

Q44.

Which of these phrases best applies to you?

- A. These ads make me a lot more likely to stay in a workplace pension
- B. These ads make me a little more likely to stay in a workplace pension
- C. These ads make me a little less likely to stay in a workplace pension
- D. These ads make me a lot less likely to stay in a workplace pension
- E. These ads 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 ads 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 (Q30 CODES 1–2 OR Q31 CODES 1–28) OR IF SEEN ADVERTISING (Q34 CODES 1–4 OR Q35 CODES 1–3 OR Q36 CODES 1–2 OR Q37 CODE 1 OR Q39 CODES 1–2 OR Q40 CODE 1 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 (Q23 CODES 1–2 OR Q24 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

Q47.

Which of the following statements most accurately describes your attitude towards saving into a workplace pension, assuming one was available?

CODE NULL FOR NONE OF THESE

- A. I would never save into a workplace pension
- B. I may want to save into a workplace pension in the future, but I do not want to currently
- C. I am undecided about saving into a workplace pension
- D. I save into a workplace pension currently, but I may not want to in the future
- E. I would always save into a workplace pension

(SP; allow DK, REF and NULL)