



The Pensions  
Regulator

## Ongoing duties survey - July 2017

Research report

Prepared for The Pensions Regulator

By OMB Research

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## 1. Executive summary

### 1.1 Introduction

This survey was the first of its kind for The Pensions Regulator (TPR), asking employers who had completed automatic enrolment about their awareness of, intentions regarding and attitudes towards ongoing and future duties relating to automatic enrolment.

The specific research objectives were:

- In respect of **ongoing duties**<sup>1</sup>, to measure employers' awareness, costs, attitudes and understand who is responsible for carrying out each ongoing duty.
- In respect of **re-enrolment** – that is an employer's requirement to put certain staff back into their pension scheme approximately every three years<sup>2</sup> - to measure employers' awareness, intentions regarding preparation for re-enrolment and any external support requirements.
- In respect of **increases in minimum pension contributions** taking place in April 2018 and April 2019<sup>3</sup>, to measure awareness and attitudes.
- To measure awareness of TPR and use of their website.

The research was carried out amongst a sample of employers who had staged between 1<sup>st</sup> January 2015 and 1<sup>st</sup> January 2016 (i.e. they were between 10 and 23 months from re-enrolment at the time of interview).

The survey was undertaken by OMB Research, an independent research agency. A total of 800 telephone interviews (290 micro employers, 305 small and 205 medium) were completed between 6<sup>th</sup> February and 14<sup>th</sup> March 2017.

### 1.2 Key findings

#### 1.2.1 At least 92% of all employer sizes were aware of each individual ongoing duty in relation to automatic enrolment.

Awareness of each of the five ongoing duties ranged between 92% and 99% across micro, small and medium employer sizes. The proportion of employers who were aware of all five of the ongoing duties increased with employer size, from 88% of micro employers, 90% of small and 96% of medium employers. Letters from TPR were named as the key source of awareness of ongoing duties, followed by pension providers and TPR's website.

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<sup>1</sup> The five ongoing duties relating to Automatic Enrolment that were asked about in the survey are listed on page 4.

<sup>2</sup> More details can be found at <http://www.thepensionsregulator.gov.uk/en/employers/re-enrolment.aspx>

<sup>3</sup> More details can be found at <http://www.thepensionsregulator.gov.uk/doc-library/increases-in-minimum-contributions-automatic-enrolment.aspx>

### **1.2.2 The majority of employers did not have any difficulty with ongoing duties, finding them less onerous than they expected.**

The majority of employers (73% of micro, 81% of small and 85% of medium) stated that they do not have any difficulty keeping up with their duties, and most agreed (59% of micro, 68% of small and 58% of medium) that they find them less onerous than expected. Furthermore, the majority were confident that their organisation was fully compliant with its duties, with 97% of both micro and small employers, and 99% of medium employers agreeing that they were 'very' or 'fairly' confident that they were currently fully compliant with their ongoing duties.

Ongoing duties were typically carried out solely in-house (i.e. without external support), with between 71% and 78% across the three employer sizes carrying out each of the five ongoing duties themselves.

The time burden of duties per month was typically two hours or less per month, with medians of half an hour for micros and one and a half hours for small and medium employers. More than half of micro employers (58%) reported that their ongoing duties took less than one hour per month.

Among those using external advisers/providers, the median monthly cost reported ranged from £42 for micro employers to £100 for small employers and £175 for medium employers.

### **1.2.3 Around half (52%) of micro and three quarters of small (72%) and medium (79%) employers were aware of their re-enrolment duties, with more than nine in ten confident in their ability to fulfil them.**

Awareness of an employer's option to choose a date for re-enrolment<sup>4</sup> and that a re-declaration of compliance will be required ranged between 28% of micro, 33% of small and 45% of medium employers.

A significant minority of employers had no plans to prepare in advance of their re-enrolment date (44% of micro, 30% of small and 26% of medium employers) and around a third of employers (31% of micro and 33% of both small and medium employers) expected to use some form of external support for re-enrolment.

The large majority of employers (93% of micro, 96% of small and 95% of medium) were confident that they would be able to comply fully with their re-enrolment duties.

### **1.2.4 Most employers were aware that pension contributions will increase (76% of micro, 88% of small and 92% of medium), while awareness of the level of the April 2018 increase was lower and awareness of the date lower still.**

Awareness that the minimum contributions will increase in April 2018 to 5% of an employee's salary in total – of which employers must pay a minimum of 2%

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<sup>4</sup> Which needs to be between three months before and three months after the three-year anniversary of an employer's staging date.

- ranged from 44% of micro employers to 67% of small and medium employers.

Awareness of the date of the increases was lower, with 11% of micro, 14% of small and 19% of medium employers able to correctly identify April 2018 as the date of the first increase. Of those employers who knew that minimum contribution levels would increase, TPR was cited as the primary source of information on increased contributions by 49% of micro employers, 43% of small employers and 40% of medium employers.

### **1.2.5 Employers were generally positive about the planned increases in contributions, with around a quarter anticipating difficulties in affording the higher contributions levels.**

The majority of employers thought that future increases in contribution rates were a good idea (64% of micro and 70% of small and medium employers), although 42% of micro, 45% of small and 53% of medium employers thought the increases are likely to lead to more employees opting out of their pension.

Around a quarter of employers (31% of micro, 22% of small and 27% of medium) felt they would find it difficult to meet the increased minimum employer contributions.

### **1.2.6 Employers were less positive about the impact of the planned contribution increases on their employees.**

There were concerns for the affordability of employee contributions. This increased with employer size, with 31% of micro employers, 39% of small employers and 49% of medium employers agreeing that staff would find it difficult to afford contributions.

## 2. Introduction

### 2.1 Workplace pension reforms

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

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

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

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

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

Employers must submit a declaration of compliance to The Pensions Regulator (TPR) within five months of their staging date to confirm that they have complied with their duties.

Following declaration, employers have a number of ongoing duties under the reforms. These include:

- Keeping accurate records related to administering the pension scheme
- Assessing workers every time they are paid to check whether they are eligible for automatic enrolment
- To enrol staff if they reach the eligibility criteria and write to them to explain how automatic enrolment applies to them
- Managing requests from staff to join or leave the pension scheme
- Calculating and paying correct pension contributions for every worker enrolled in the pension scheme

The minimum contribution levels that both employers and employees have to make into the employees' pensions are scheduled to increase in two stages, taking effect in April 2018 and April 2019. The scale of the minimum contribution increases are shown in the table below:

Table 2.1.1 – Minimum contribution levels

Date	Total contribution	Min employer contribution	Employee contribution (if paying min)	Tax relief
Up to 5 Apr 2018	2%	1%	0.8%	0.2%
6 Apr 2018 – 5 Apr 2019	5%	2%	2.4%	0.6%
6 Apr 2019 onwards	8%	3%	4%	1%

## 2.2 Research objectives

This survey was the first of its kind for TPR, asking employers who had completed automatic enrolment about their awareness of, intentions regarding and attitudes towards ongoing and future duties relating to automatic enrolment.

The specific research objectives were:

- In respect of **ongoing duties**, to measure employers' awareness, costs, attitudes and understand who is responsible for carrying out each ongoing duty.
- In respect of **re-enrolment**, to measure employers' awareness, intentions regarding preparation for re-enrolment and any external support requirements.
- In respect of **increases to minimum contributions**, to measure awareness and attitudes.
- To measure awareness of TPR and use of its website.

## 2.3 Methodology

The sample for this research was extracted from TPR's employers' database and consisted of firms who had staged between 1<sup>st</sup> January 2015 and 1<sup>st</sup> January 2016 (i.e. they were between 10 and 23 months from re-enrolment at the time of interview). As such, none of the firms interviewed would have yet received any communications from TPR regarding re-enrolment or increases to minimum contributions.

The survey was undertaken by OMB Research, an independent research agency. A total of 800 telephone interviews were completed between 6<sup>th</sup> February and 14<sup>th</sup> March 2017, each lasting c.20 minutes.

Targets were set on the number of interviews achieved to enable analysis by employer size, as shown in Table 2.3.1 below.

**Table 2.3.1 - Achieved interview numbers**

	<b>N</b>	<b>%</b>
Micro (1 - 4 employees)	290	36%
Small (5 - 49 employees)	305	38%
Medium (50 - 249 employees)	205	26%
<b>Total</b>	<b>800</b>	<b>100%</b>

To qualify for interview, respondents had to work within the specified organisation (rather than as an external adviser) and be one of the people best qualified to talk about the organisation's automatic enrolment duties.

## 2.4 Analysis and reporting conventions

Throughout the report results are shown by each of the three employer size groups (i.e. micro, small and medium) rather than for the 'total sample'.

When interpreting the data presented in this report, please note that results may not sum to 100% due to rounding and/or due to employers being able to select more than one answer to a question.

Data presented in this report is from a sample of employers rather than the total population. This means the results are subject to sampling error. Differences between sub-groups are commented on in the text only if they are statistically significant at the 95 per cent confidence level. This means there is no more than a five per cent chance that any reported differences are not real but a consequence of sampling error.



### 3. Ongoing duties

#### 3.1 Awareness of ongoing duties

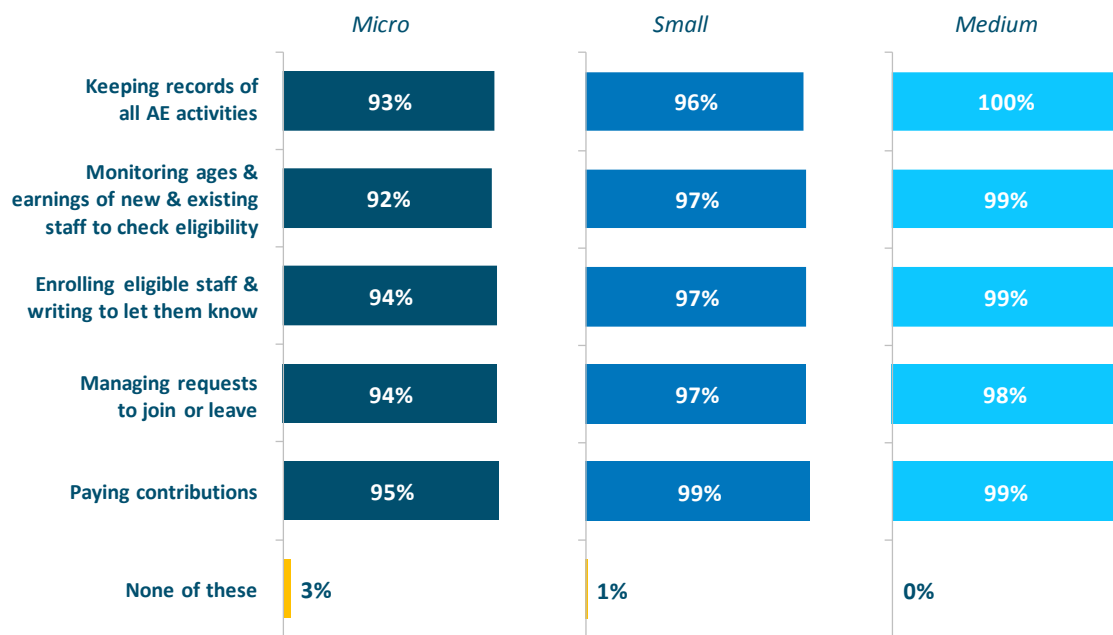
**At least 92% of all employer sizes were aware of each individual ongoing duty in relation to automatic enrolment.**

Awareness was determined by asking employers whether, prior to the survey, they were aware of each of the following specific ongoing duties:

- Keeping records of all automatic enrolment activities.
- Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme.
- Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme.
- Managing requests to join or leave your pension scheme.
- Paying contributions into your employees’ pension scheme.

As shown in Figure 3.1.1, awareness of each individual ongoing duty was very high (92-100%) across all employer sizes.

**Figure 3.1.1 - Proportion of employers aware of individual duties**



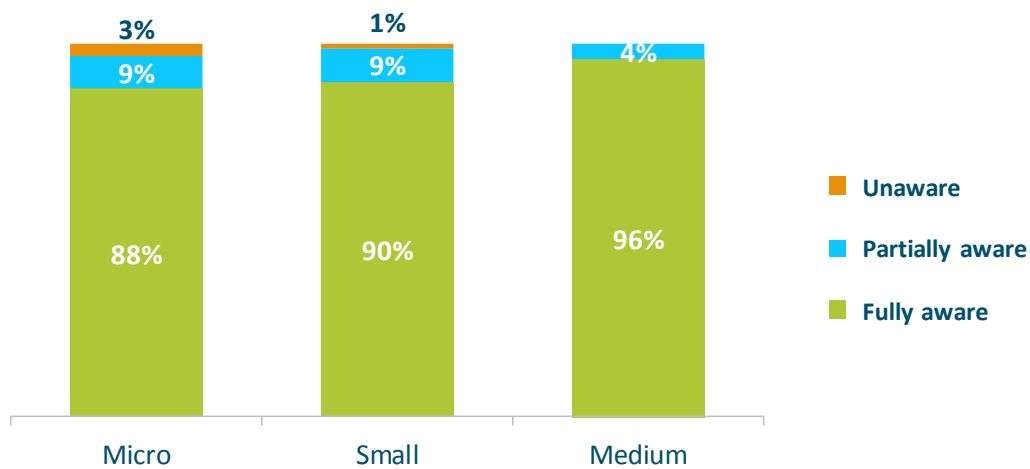
Base: All respondents (Base, Don't know)  
 Micro (290, 1%), Small (305, 0%), Medium (205, 0%)

A measure of employers' awareness of their ongoing duties was defined as follows:

- **Unaware** – not aware of any duties
- **Partially aware** – aware they have duties (but not of all five listed in the survey)
- **Fully aware** – aware of all five duties listed in the survey

As detailed in Figure 3.1.2, around nine in ten employers (88% of micro, 90% of small, 96% of medium employers) were aware of all five ongoing duties measured, and were therefore classified as 'fully aware'.

**Figure 3.1.2 - Awareness of ongoing duties measure - summary**



Base: All respondents (Base) Micro (290), Small (305), Medium (205)

Awareness of ongoing duties was lower among those who paid an external adviser to assist them with these duties (4% were unaware compared to 1% of those not using an external adviser).

There is also evidence that those with a fluctuating workforce were more aware of their ongoing duties (95% were 'fully aware' compared to 90% of those with a static workforce).

**Table 3.1.1 - Awareness of ongoing duties measure - by employer profile**

	Eligible job holders		Pay external adviser		Workforce stability	
	Yes	No	Yes	No	Static	Changing
<i>Base: All respondents</i>	721	79	248	552	628	161
Unaware	1%	3%	4%	1%	2%	0%
Partially aware	7%	13%	8%	7%	8%	5%
Fully aware	91%	85%	88%	92%	90%	95%

### 3.2 Sources of awareness

Employers that were aware of any ongoing duties were then asked how they became aware of these duties. As shown in Table 3.2.1, TPR were named as the key source of awareness of ongoing duties, particularly among micro employers (59% of this group became aware of their duties from a TPR source). Pension providers and advisers were also important sources of awareness for small and medium employers.

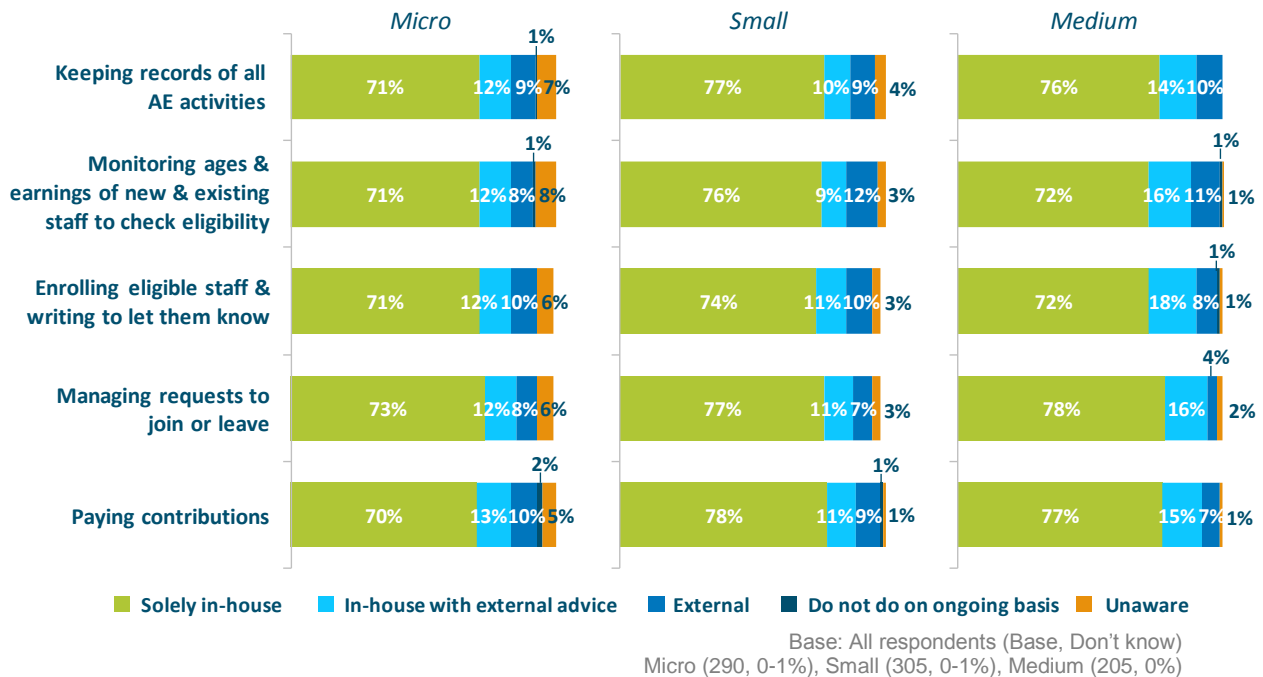
**Table 3.2.1 – Sources of employers' awareness of ongoing duties**

<i>Top mentions only (5%+)</i>	<b>Micro</b>	<b>Small</b>	<b>Medium</b>
<i>Base: All aware of any ongoing duties</i>	281	303	204
Letters from TPR	41%	27%	25%
A pension provider	14%	27%	29%
TPR website	18%	23%	20%
Accountant/bookkeeper/payroll provider	12%	17%	16%
Business/ financial/ pension adviser	4%	17%	17%
Other website	9%	10%	13%
Email newsletter from TPR	14%	7%	9%
Internally/from colleagues/staff	6%	10%	5%
Gov.uk website	6%	5%	7%
Other emails from TPR	4%	5%	6%
Other emails	6%	3%	4%
Events/seminars	3%	6%	5%
Leaflets/booklets	4%	3%	5%
TV adverts	5%	3%	2%
<i>Net: TPR source</i>	<b>59%</b>	<b>48%</b>	<b>41%</b>

### 3.3 Completion of ongoing duties

As shown in Figure 3.3.1, ongoing duties were typically carried out solely in-house (i.e. without external advice). This was true of all duties and across all employer size bands.

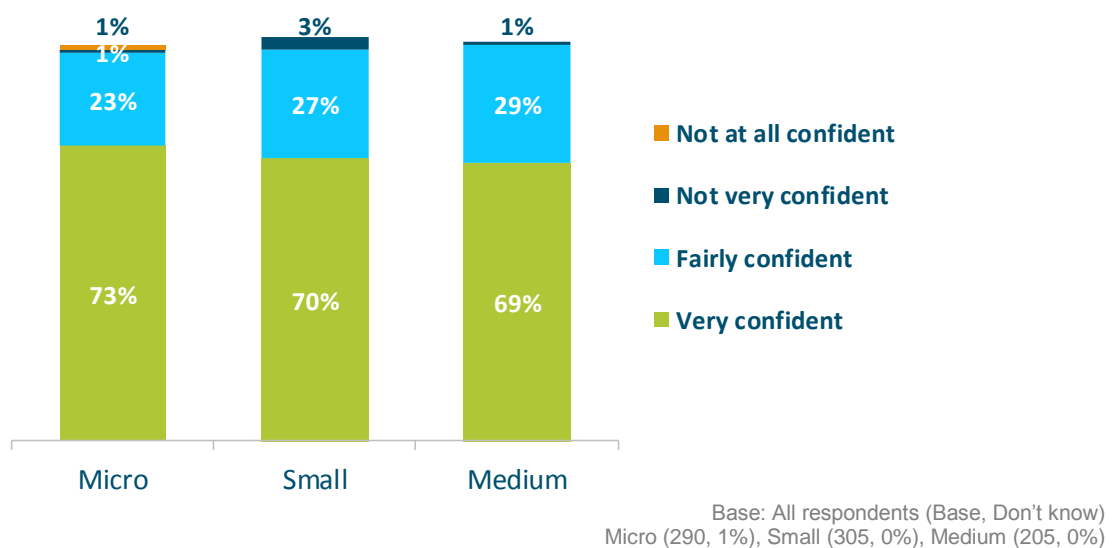
Figure 3.3.1 – Who carries out each ongoing duty



### 3.4 Ability to comply with ongoing duties

All respondents were asked how confident they were that their organisation was currently fully compliant with its ongoing duties relating to automatic enrolment. The majority (97-99%) were confident of being fully compliant, with around a quarter 'fairly' confident and the remainder 'very' confident.

Figure 3.4.1 – Confidence in current compliance with ongoing duties



### 3.5 Employers unaware of ongoing duties

The minority of employers unaware of three specific ongoing duties (which are now a 'live requirement' for them) were asked how confident they were in being able to complete these. Due to the low number of employers unaware of each of these duties (30-34 respondents), results are shown at a total level for the 3 size groups combined.

As shown in Table 3.5.1, the majority of employers who were unaware of specific duties were confident in their ability to complete these duties. This was most likely to be the case for 'keeping records of all AE activities' (87% were confident).

Almost a quarter (24%) of those unaware of their duty to monitor staff eligibility and a fifth (20%) of those unaware of their duty to enrol and write to eligible staff were not confident in their ability to complete these duties. However, when taken as a percentage of all employers, this equates to 1% and 0.75% respectively.

**Table 3.5.1 – Ability to complete duties – employers unaware of duties**

	Keeping records of all AE activities	Monitoring ages & earnings of staff to check eligibility	Enrolling staff & writing to let them know as they become eligible
<i>Base: All unaware of duty</i>	31	34	30
Very confident	48%	44%	47%
Fairly confident	39%	32%	33%
Not very confident	6%	6%	0%
Not at all confident	3%	3%	3%
Don't know	3%	15%	17%
<i>Net: Not confident/don't know</i>	13%	24%	20%

Any employers unaware of any of the five ongoing duties were also asked who will (or does) carry out those duties. Due to the low number of employers unaware of each of these duties (21-34 respondents), again these results are shown at a total level for the three size groups combined.

Among those unaware, duties were comparatively more likely to be handled externally (26%-40%, compared to around 10% of those aware of each duty).

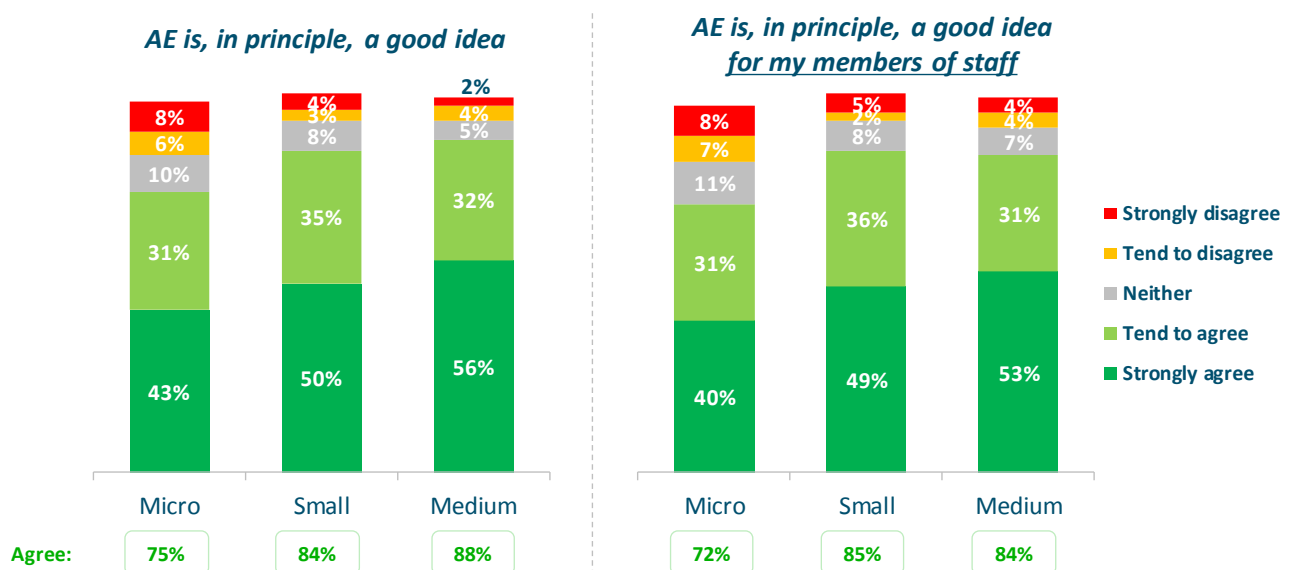
**Table 3.5.2 - Who will/does carry out each ongoing duty – employers unaware of duties**

	Keeping records of all AE activities	Monitoring ages & earnings of staff to check eligibility	Enrolling staff & writing to let them know as they become eligible	Managing requests to join / leave scheme	Paying contributions into scheme
<i>Base: All unaware of duty</i>	31	34	30	30	21
Solely in-house	35%	47%	53%	47%	48%
In-house with ext. advice	23%	21%	7%	7%	10%
External	39%	26%	33%	40%	38%
Will not be done on ongoing basis	3%	6%	7%	7%	5%

### 3.6 Attitudes to automatic enrolment and ongoing duties

All respondents were asked to what extent they agreed or disagreed with two statements in relation to automatic enrolment (AE). As shown in Figure 3.6.1, the majority (72%-88%) agreed that AE was, in principle, a good idea (both in general, and for their members of staff).

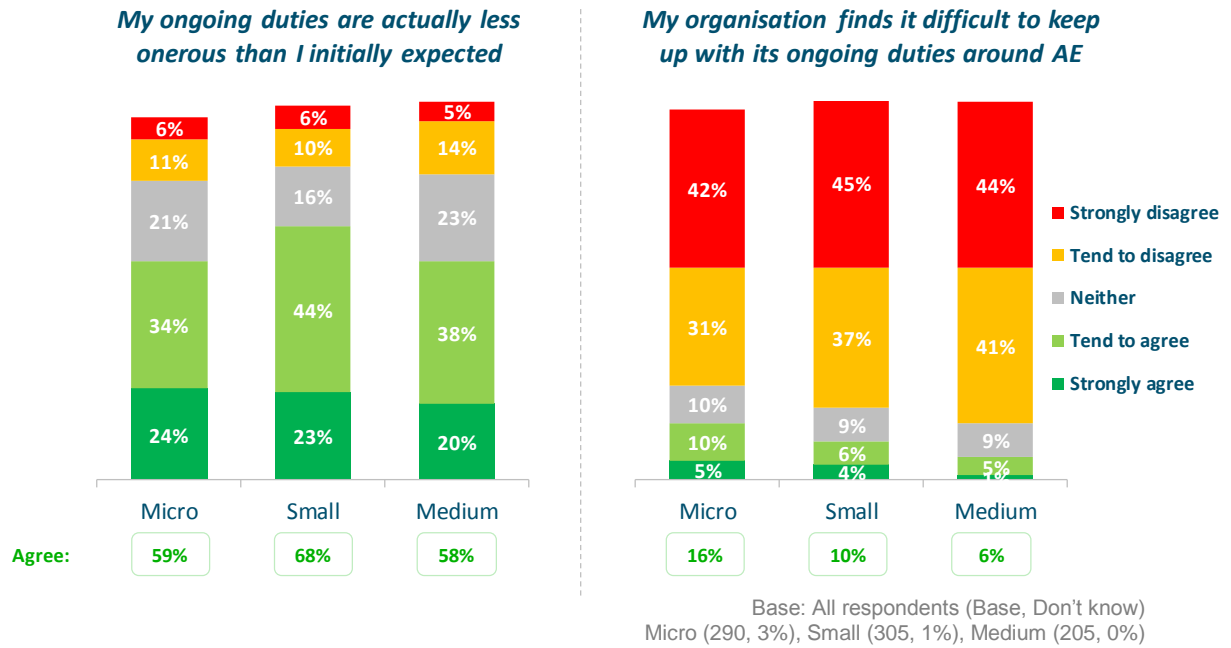
**Figure 3.6.1 – Employer attitudes to AE**



Base: All respondents (Base, Don't know)  
 Micro (290, 1%-2%), Small (305, 0%), Medium (205, 0%-1%)

Respondents were then asked to what extent they agreed with two further statements specifically regarding their ongoing duties around AE. More than half (58%-68%) agreed that their duties were less onerous than initially expected, and the majority (73%-85%) disagreed that their organisation found it difficult to keep up with these duties.

**Figure 3.6.2 – Employer attitudes to ongoing duties**



### 3.7 Main difficulties keeping up with ongoing duties

Those agreeing it was difficult to keep up with their ongoing duties were asked what the main difficulties were. Due to the low number experiencing difficulties, results are shown for the three employer size groups combined. As illustrated in Figure 3.7.1, around a fifth of those employers facing difficulties cited keeping up with regulations (21%) and finding the time to complete their duties (19%) as the main difficulty.

**Figure 3.7.1 – Main difficulties keeping up with ongoing duties (top mentions only – 5%+)**



Base: All finding it difficult to keep up with ongoing duties (Base, Don't know) (85, 12%)



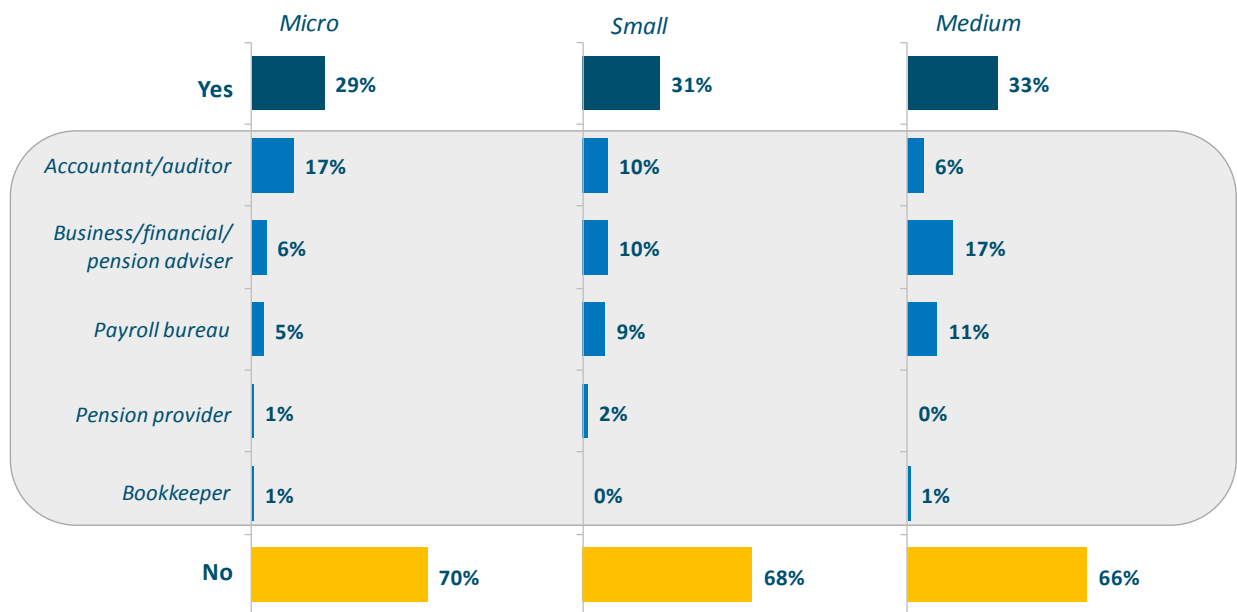
## 4. Cost and time spent on ongoing duties

### 4.1 Use of external advisers/providers

Approaching a third of each employer size reported that they paid someone outside of their business to assist them with completing their ongoing duties.

As shown in Figure 4.1.1, micro employers were most likely to use an accountant or auditor (17%), whereas medium employers were most likely to use an external adviser (17%).

**Figure 4.1.1 – Use of external advisers/providers**

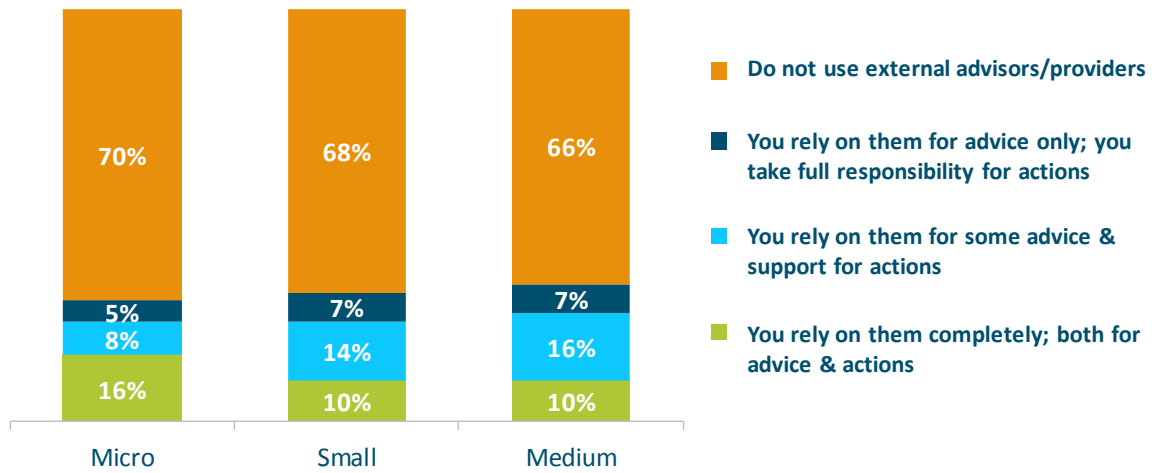


Base: All respondents (Base, Don't know)  
 Micro (290, 1%), Small (305, 1%), Medium (205, 0%)

#### 4. Cost and time spent on ongoing duties

As shown in Figure 4.1.2 below, over half (55%) of micro employers that used an external adviser/provider reported relying on them completely to comply with their ongoing duties (both for action and advice). Small and medium employers relied on these providers to a slightly lesser extent.

**Figure 4.1.2 – Reliance on external advisers/providers**



Base: All respondents (Base, Don't know, Don't know if use external advisers/providers)  
Micro (290, 1%, 1%), Small (305, 1%, 1%), Medium (205, 0%, 0%)

## 4.2 Time spent on ongoing duties

The time burden of ongoing duties was typically two hours or less per month – with medians of half an hour for micros and one and a half hours for small and medium employers.

All respondents were asked how many hours, in staff time, they estimated their organisation spends meeting its ongoing duties each month. Responses were collected in the discrete time bands shown below, with median and means calculated by taking the mid-point of each band.

As shown in Table 4.2.1, the time burden was typically estimated to be two hours or less per month. The amount of time spent increased with employer size, with 58% of micro employers spending less than one hour per month, dropping to 33% of small and 16% of medium employers.

**Table 4.2.1 – Estimated hours spent meeting ongoing duties per month**

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
No time (all managed externally)	5%	3%	0%
Less than 1 hour	58%	33%	16%
1-2 hours	25%	38%	45%
3-4 hours	4%	13%	19%
5-10 hours	2%	7%	13%
More than 10 hours	1%	3%	5%
Don't know	5%	3%	1%
<i>Median hours spent (per month)</i>	0.5	1.5	1.5
<i>Mean hours spent (per month)</i>	1.1	2.1	3.1

### 4.3 Cost of ongoing duties

Among those using external advisers/providers, the median monthly cost reported ranged from £42 for micro employers to £100 for small employers and £175 for medium employers.

Employers were asked whether there were any other ongoing costs (other than their organisation's staff time) associated with their ongoing duties, and if so, how much they estimated they spend on these external costs each month. As shown in Table 4.3.1, around a fifth (17%-21%) paid for external support for their ongoing duties, and the amount spent increased with employer size.

**Table 4.3.1 – Whether other ongoing costs associated with ongoing duties**

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	17%	21%	20%
No (including do not use external advisers)	82%	77%	80%
Don't know	1%	2%	0%
<i>Median additional monthly cost – all with ongoing costs</i>	£42	£100	£175
<i>Median additional monthly cost – all employers</i>	£0	£0	£0
<i>Mean additional monthly cost – all with ongoing costs</i>	£95	£170	£227
<i>Mean additional monthly cost – all employers</i>	£13	£26	£33

The table above shows both the median and mean additional monthly costs for those with additional ongoing costs and based on all employers. The median additional monthly cost for those using external advisers/providers ranges from £42 to £175. The median monthly cost based on all employers is zero, as most firms do not pay for assistance.

## 5. Re-enrolment

### 5.1 Awareness of re-enrolment

**Around half (52%) of micro and three quarters of small (72%) and medium (79%) employers were aware of their re-enrolment duties, with more than nine in ten confident in their ability to fulfil them.**

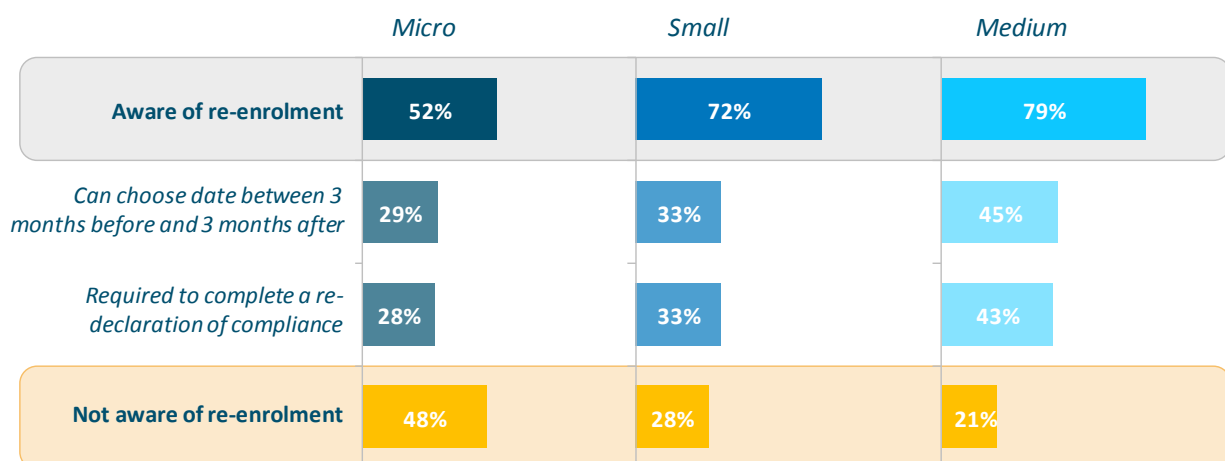
Awareness of re-enrolment was measured by three questions. Employers were firstly read the following description and asked if they were aware of this requirement before the interview:

*Re-enrolment is a process where approximately three years after your staging date, you need to assess those staff who are not members of the pension scheme and enrol all eligible workers into the scheme even if they have previously opted out or left the scheme. Were you aware of this requirement before today?*

Those aware of re-enrolment were then asked whether they were aware that they could choose a date between three months before and three months after their three-year staging date anniversary for re-enrolment and that they were then required to complete a re-declaration of compliance.

As Figure 5.1.1 shows, over half of all employers (52% of micro, 72% of small and 79% of medium employers) were aware of re-enrolment. Awareness of an employer's option to choose a date for re-enrolment and that a re-declaration of compliance is required was lower, particularly for micro and small employers.

**Figure 5.1.1 – Awareness of re-enrolment**



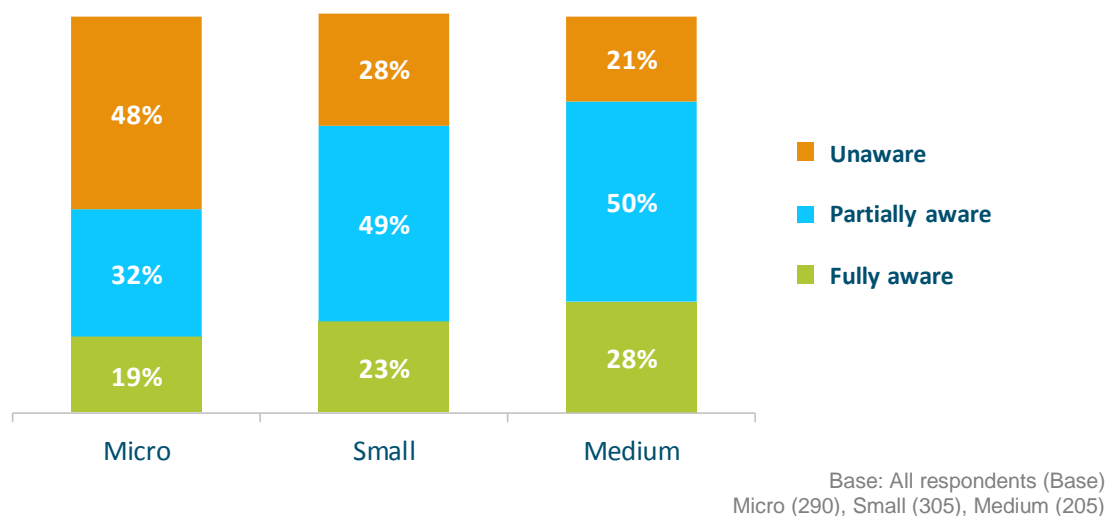
Base: All respondents (Base)  
Micro (290), Small (305), Medium (205)

A measure of employers’ awareness of re-enrolment was defined as follows:

- **Unaware** – not aware of re-enrolment
- **Partially aware** – aware of re-enrolment but not of additional elements (i.e. option to choose date and re-declaration of compliance)
- **Fully aware** – aware of all three elements (i.e. re-enrolment process, option to choose date and requirement for a re-declaration of compliance)

As detailed in Figure 5.1.2, just under a fifth (19%) of micro employers and slightly more small (23%) and medium (28%) employers were defined as ‘fully aware’ in that they reported being aware of all three elements of re-enrolment.

**Figure 5.1.2 - Awareness of re-enrolment measure – summary**



Employers with no eligible job holders were more likely to be unaware of re-enrolment. Those employers that pay an external adviser to complete their ongoing duties were less likely to be defined as ‘fully aware’ of re-enrolment.

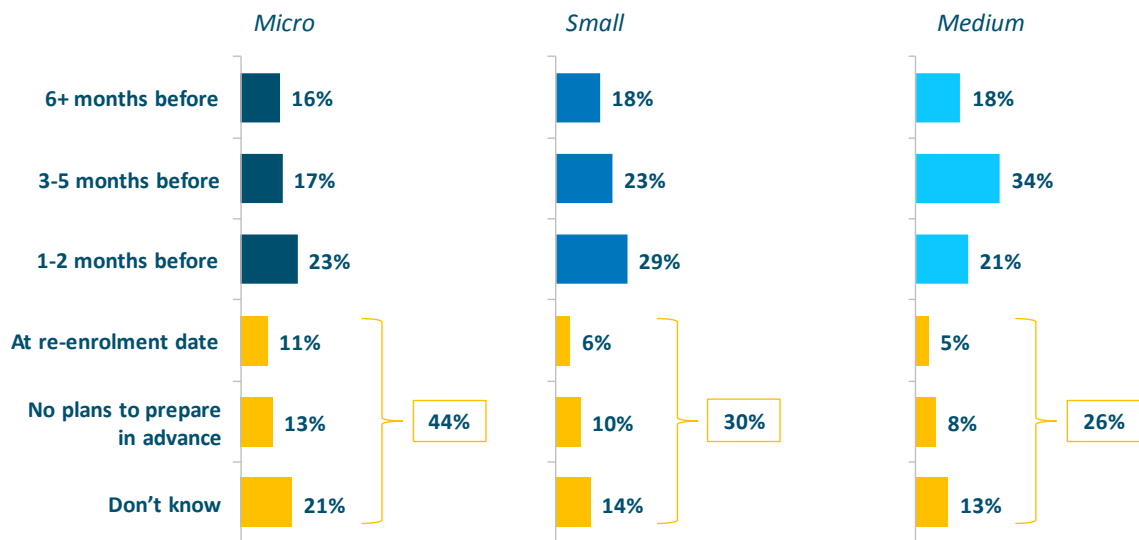
**Table 5.1.1 - Awareness of re-enrolment measure - by employer profile**

	Eligible job holders		Pay external adviser		Workforce stability	
	Yes	No	Yes	No	Static	Changing
<i>Base: All respondents</i>	721	79	248	552	628	161
Unaware	32%	44%	34%	33%	35%	30%
Partially aware	45%	32%	48%	41%	43%	45%
Fully aware	23%	24%	18%	25%	22%	25%

## 5.2 Preparation for re-enrolment

All employers were asked how long before their re-enrolment date they expected to start preparing for re-enrolment and their re-declaration of compliance. As Figure 5.2.1 shows, a significant minority of employers had no plans to prepare in advance or their re-enrolment date or were not sure when/if they would do so.

**Figure 5.2.1 – Preparation for re-enrolment**

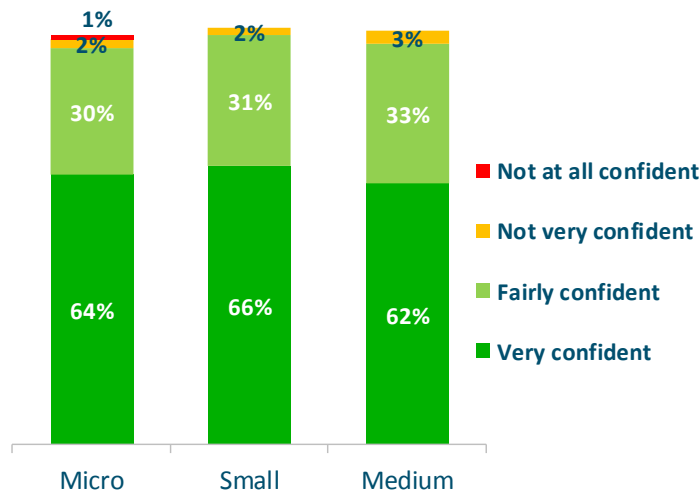


Base: All respondents (Base)  
Micro (290), Small (305), Medium (205)

### 5.3 Support requirements for re-enrolment

All respondents were asked how confident they were that they will be able to comply fully with the re-enrolment requirements (by the time they reach their re-enrolment date). As illustrated in Figure 5.3.1 the majority of employers (93% of micro, 96% of small and 95% of medium employers) were confident that they would be able to comply fully with their re-enrolment duties.

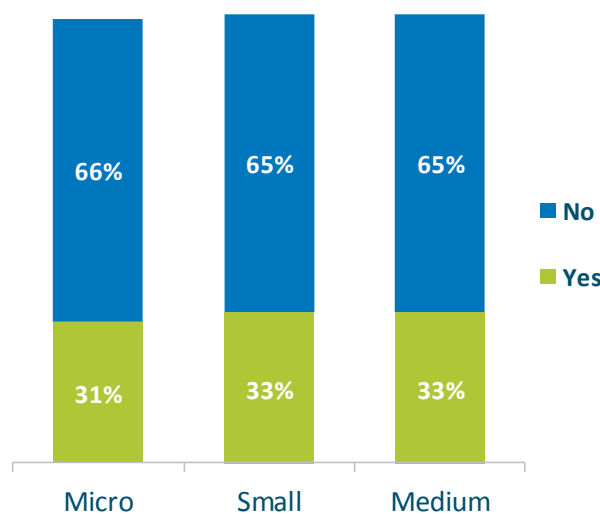
**Figure 5.3.1 – Confidence in ability to comply with re-enrolment**



Base: All respondents (Base, Don't know)  
Micro (290, 3%), Small (305, 2%), Medium (205, 1%)

Employers were also asked whether they expect to use anyone outside of their business to assist with re-enrolment and completing their re-declaration of compliance. Around a third (31% of micro and 33% of both small and medium employers) expected to use external support to complete re-enrolment.

**Figure 5.3.2 – External support for re-enrolment**



Base: All respondents (Base, Don't know)  
Micro (290, 3%), Small (305, 2%), Medium (205, 2%)



## 6. Increases to minimum pension contributions

### 6.1 Awareness of planned increases to minimum contributions

**Most employers were aware that pension contributions will increase (76% of micro, 88% of small and 92% of medium employers), while awareness of the level of the April 2018 increase was lower and awareness of the date lower still.**

Employers were asked several questions regarding phasing to determine their level of awareness of the government's planned increases to minimum contribution levels (in April 2018 and April 2019).

Firstly, they were read the following information and asked if they were aware of this prior to the interview:

*At present, the minimum contribution is 2% of an employee's salary. Of this 2%, at least 1% must be paid by the employer. The government decided as part of the Automatic Enrolment legislation that the minimum contributions for both employer and employee will increase in the future.*

*Were you aware of the plan to increase contributions before today?*

Those claiming they were aware were then asked to provide the date (month and year) that they believed minimum contributions would increase.

Employers were then read the following description and asked whether they were aware of the new minimum contribution levels before the interview:

*In April 2018, minimum contribution levels for both employers and employees will increase to 5%, of which employers must pay a minimum of 2%.*

*Before today, were you aware of what these contribution levels will be?*

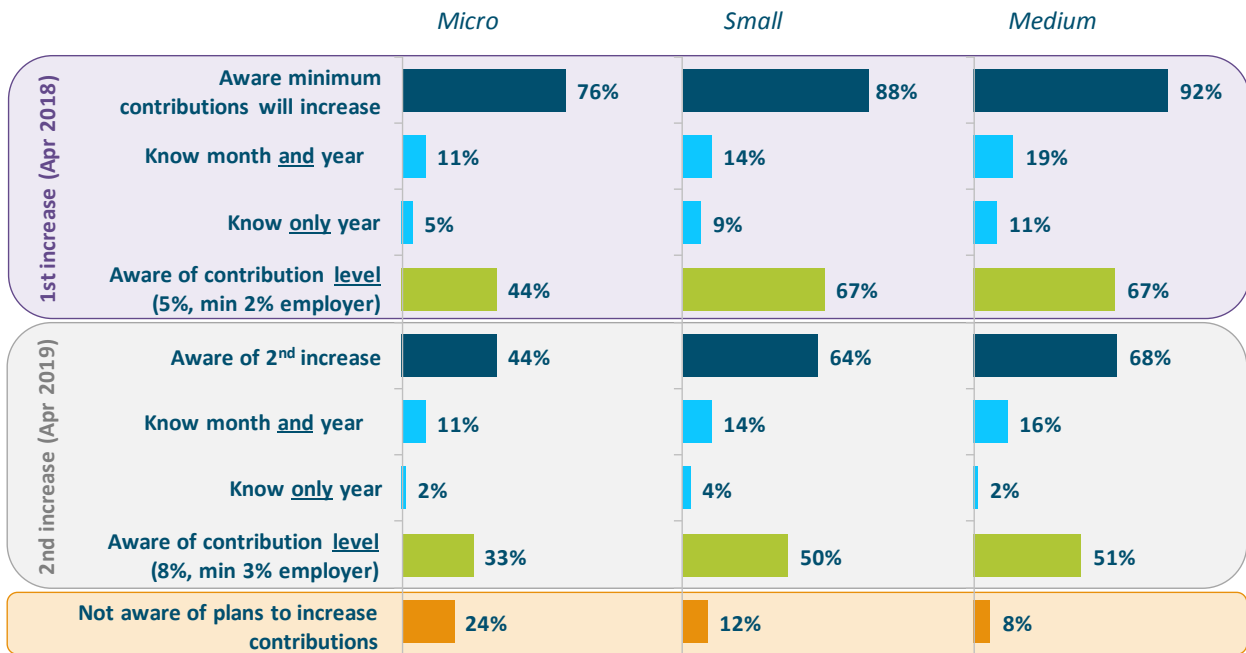
This approach was repeated for the second increase (April 2019), measuring the proportion of employers aware of the additional plan to increase minimum contributions and the date (month and year) and level of this increase.

*After the increase in contributions in April 2018, there is one more planned increase in contributions. Were you aware of this before today?*

*In April 2019, minimum contribution levels will increase to 8%, of which employers must pay a minimum of 3%. Before today, were you aware of what these contribution levels will be?*

## 6. Increases to minimum pension contributions

As shown in Figure 6.1.1, three quarters of micro employers (76%) and around nine in ten small (88%) and medium (92%) employers were aware that minimum pension contributions will increase. Approaching half of micro employers (44%) and two thirds of small and medium employers (67%) were aware of the April 2018 level of increase to pension contributions. Awareness of the date of the increase was lower, with 11% of micro employers, 14% of small and 19% of medium employers able to correctly identify April 2018 as the date of the first increase.



**Figure 6.1.1 – Awareness of increases to minimum contributions**

Base: All respondents (Base)  
Micro (290), Small (305), Medium (205)

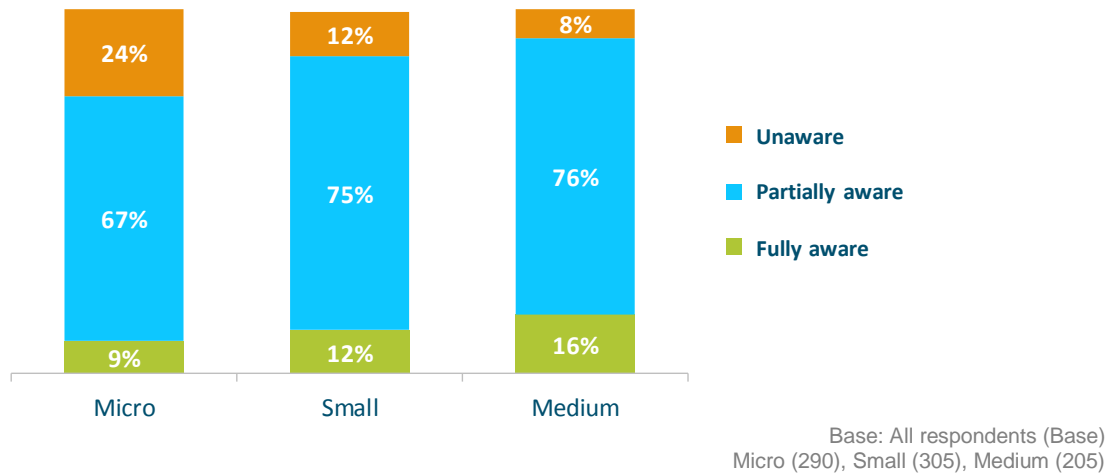
A measure of employers' awareness of increases to minimum contributions was defined as follows:

- **Unaware** – not aware of future plans to increase minimum contributions
- **Partially aware** – aware of future plans to increase minimum contributions (but not of all details)
- **Fully aware** – aware of both planned increases, and knew month, year, and level of first increase

## 6. Increases to minimum pension contributions

As detailed in Figure 6.1.2, awareness of phasing increased with employer size. A quarter (24%) of micro employers were unaware that minimum contributions would increase, compared to 12% of small and 8% of medium employers. While awareness was higher among larger employers, the proportion 'fully aware' (i.e. knowledge of all the detail surrounding the first planned increase) remained low among all size groups, ranging from 9% of micro, to 12% of small and 16% of medium employers.

**Figure 6.1.2 - Awareness of increases to minimum contributions measure – summary**



Employers with a fluctuating workforce were often better informed about increases to minimum contributions (17% fully aware vs. 11% of those with a static workforce). Awareness was lowest among employers who used external advisers to comply with their ongoing duties and those with no eligible job holders.

**Table 6.1.1 - Awareness of increases to minimum contributions measure - by employer profile**

	Eligible job holders		Pay external adviser		Workforce stability	
	Yes	No	Yes	No	Static	Changing
<i>Base: All respondents</i>	721	79	248	552	628	161
Unaware	14%	33%	21%	13%	16%	11%
Partially aware	74%	58%	69%	74%	73%	73%
Fully aware	12%	9%	10%	13%	11%	17%

## 6.2 Sources of awareness

Employers who were aware of plans to increase minimum contributions were asked where they heard about these increases. As shown in Table 6.2.1, TPR was cited as the primary source of information on increased contributions by 49% of micro employers, 43% of small employers and 40% of medium employers.

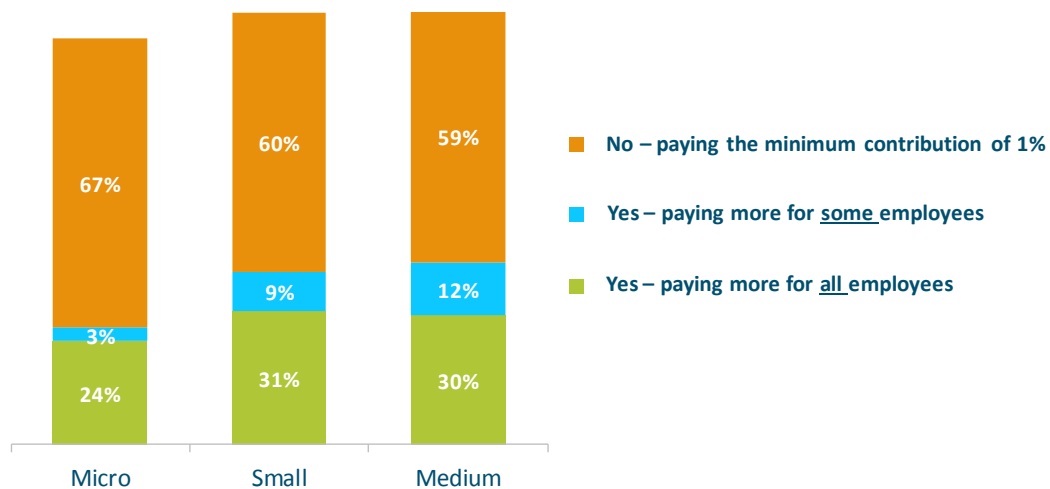
**Table 6.2.1 - Sources of awareness (top mentions only – 5%+)**

	Micro	Small	Medium
<i>Base: All aware of increases to minimum contributions</i>	220	268	188
TPR website	24%	24%	22%
Letters from TPR	27%	18%	18%
Pension provider	16%	23%	18%
Other website	14%	13%	18%
Emails from TPR	11%	8%	12%
Business/financial/pension adviser	5%	12%	13%
Accountant/bookkeeper/payroll provider	10%	9%	10%
Leaflets/booklets	6%	2%	6%
<i>Net: TPR source</i>	<i>49%</i>	<i>43%</i>	<i>40%</i>

## 6.3 Current employer contributions

The proportion of employers reporting that they currently paid more than the minimum employer contribution of 1% increased along with size, from 28% of micro to 41% of medium employers. Larger employers were also more likely to say that they paid this for some, rather than all, employees.

**Figure 6.3.1 - Proportion of employers currently paying more than the minimum employer contribution of 1%**



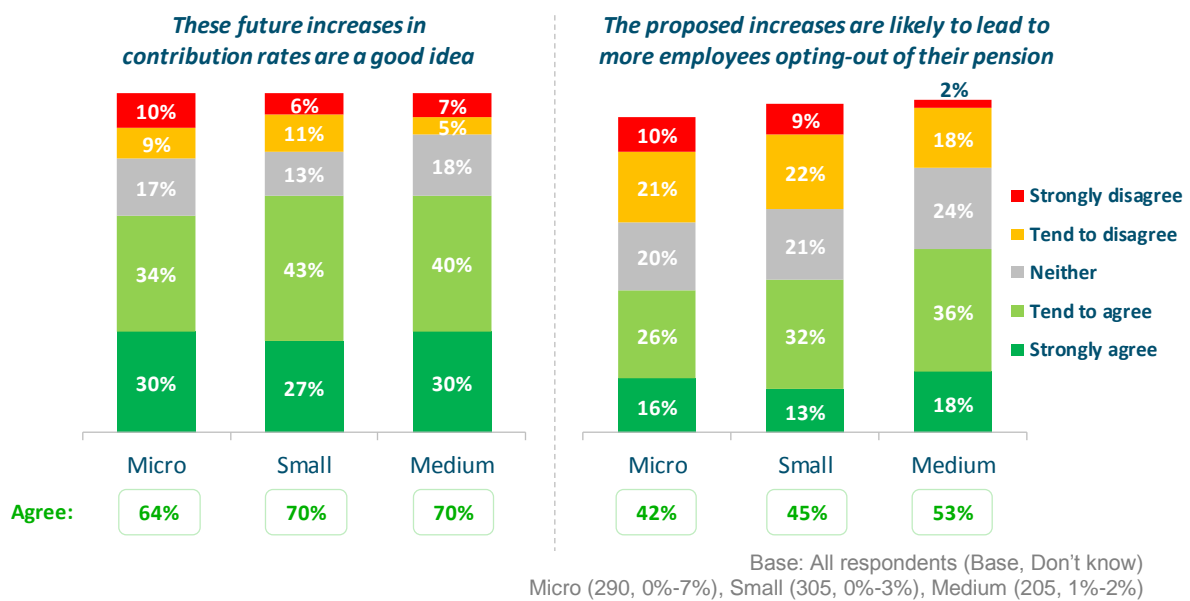
Base: All respondents (Base, Don't know)  
 Micro (290, 6%), Small (305, 1%), Medium (205, 0%)

### 6.4 Attitudes to increases to minimum contributions

All employers were asked to what extent they agreed or disagreed with four statements in relation to the planned increases to minimum pension contributions due to take place in April 2018 and April 2019.

The majority of employers thought that future increases to contribution rates were a good idea (64% of micro and 70% of small and medium employers), although 42% of micro, 45% of small and 53% of medium employers thought the increases are likely to lead to more employees choosing to opt-out of their pension.

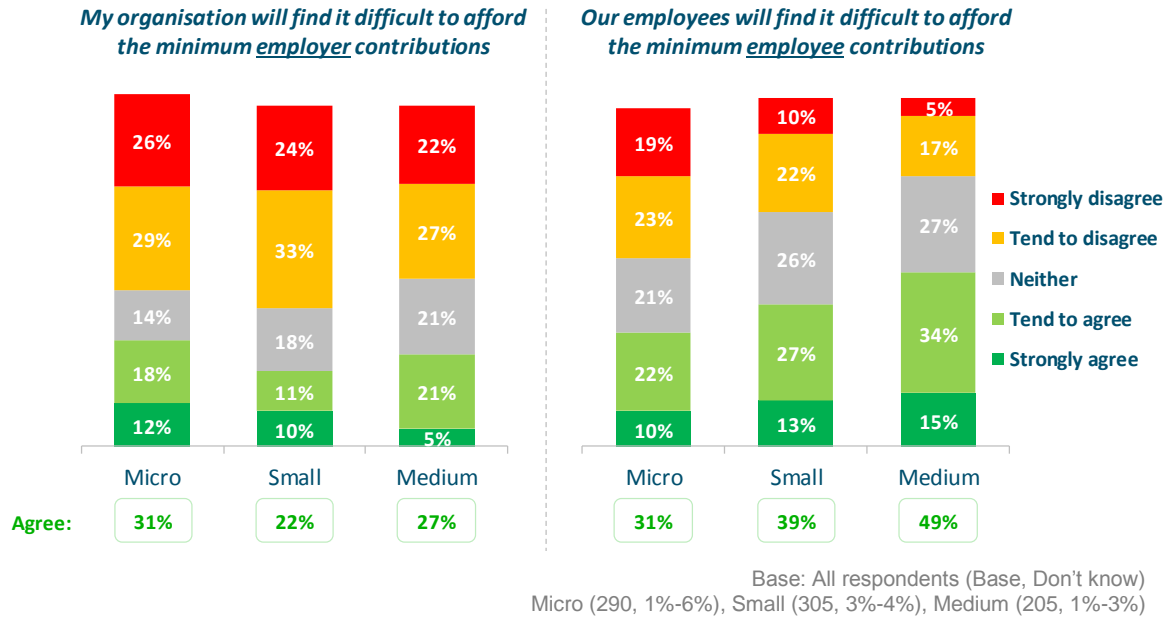
**Figure 6.4.1 - Employer attitudes to increases to minimum contributions (1)**



## 6. Increases to minimum pension contributions

Around a quarter of employers (31% of micro, 22% of small and 27% of medium) felt they would find it difficult to meet the minimum employer contributions. However, there were greater concerns for the affordability of employee contributions. This increased with employer size, with 31% of micro employers, 39% of small employers and 49% of medium employers agreeing that staff would find it difficult to afford contributions.

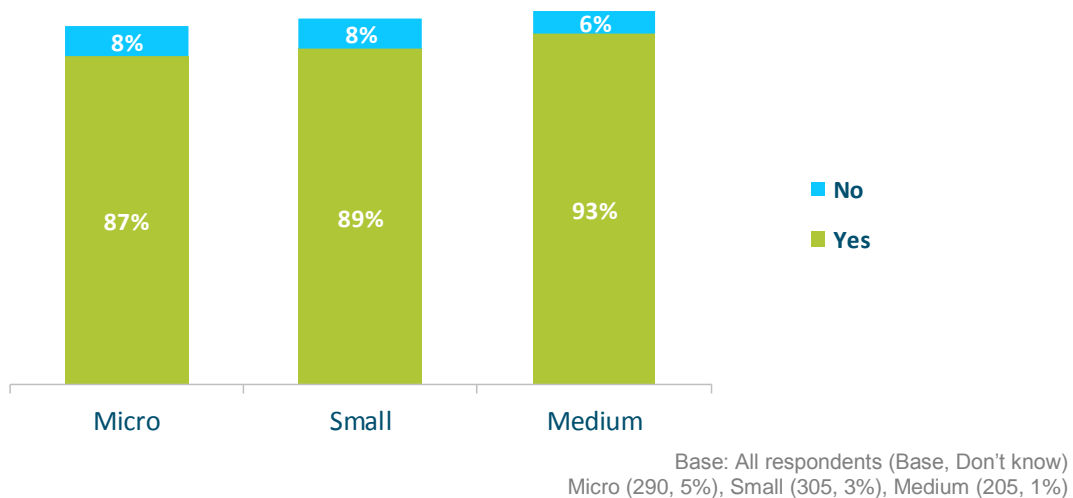
**Figure 6.4.2 - Employer attitudes to increases to minimum contributions (2)**



## 6.5 Staff communication

As shown in Figure 6.5.1, the majority of employers planned to communicate the increased contribution levels to their staff before they take effect.

**Figure 6.5.1 - Proportion planning to communicate increased contribution levels to staff**



The most common planned method of communication was by individual email or letter (60% of micro employers; 81% of small and 84% of medium). Micro employers were more likely to plan face to face communication (55%).

**Table 6.5.1 - Planned method of communication (*top mentions only – 5%+*)**

	Micro	Small	Medium
<i>Base: All planning to communicate</i>	252	271	190
Individual email/letter	60%	81%	84%
Face to face	55%	27%	12%
Newsletter	4%	7%	13%
Company intranet	0%	0%	5%
Don't know	1%	0%	2%

Those planning advanced communication were also asked where they would expect to find help with this (if needed). The most common source for micro employers was TPR, with small and medium employers more likely to approach their pension provider.

**Table 6.5.2 – Sources of help for communication (*top mentions only – 5%+*)**

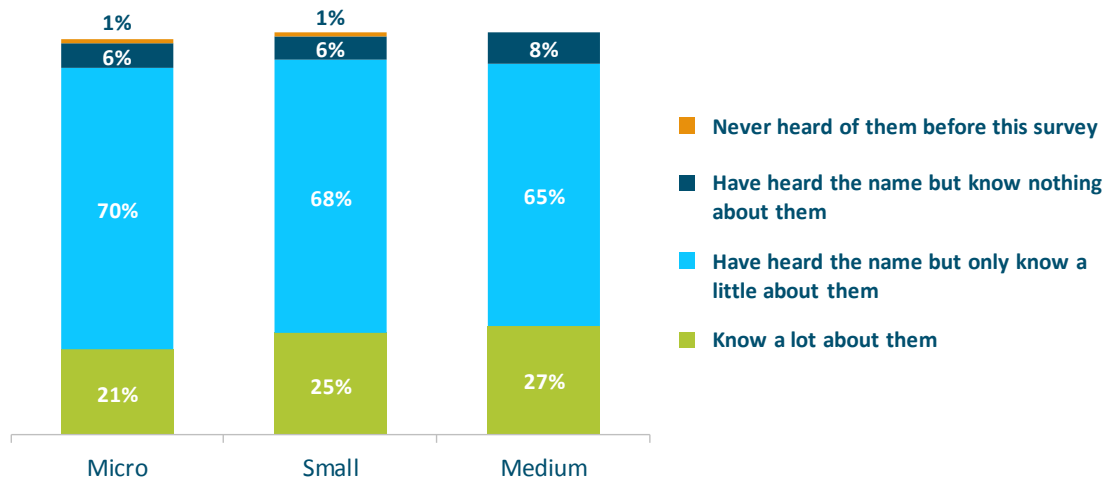
	Micro	Small	Medium
<i>Base: All planning to communicate</i>	252	271	190
TPR	38%	36%	27%
Pension provider	20%	38%	34%
Accountant/bookkeeper	15%	18%	20%
Business/financial adviser	4%	10%	10%
Will not need help	13%	8%	12%
Don't know	5%	2%	2%

## 7. Familiarity and engagement with TPR

### 7.1 Familiarity with TPR

The vast majority of employers of all sizes reported knowing either a little or a lot about The Pensions Regulator. Just 1% of micro and small employers (and no medium employers) stated that they had never heard of TPR before the survey.

**Figure 7.1.1 Familiarity with TPR**



Base: All respondents (Base, Don't know)  
Micro (290, 1%), Small (305, 0%), Medium (205, 0%)



## 7.2 Use of TPR's website

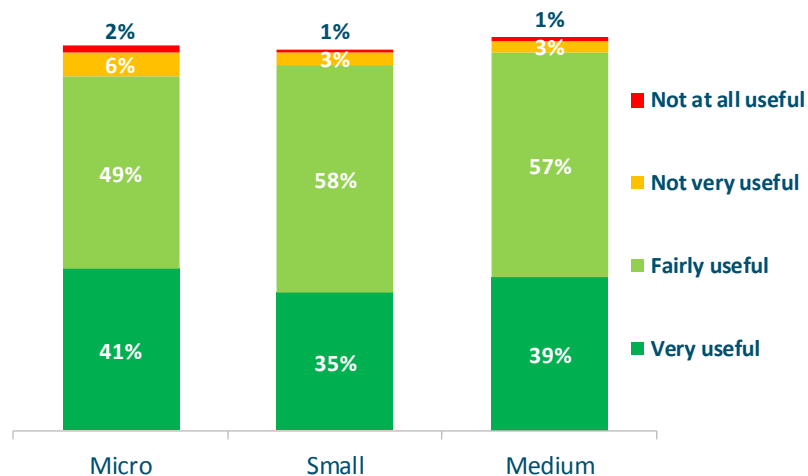
Employers were asked if they had ever visited TPR's website for information on ongoing duties, re-enrolment duties or planned increases in contribution levels. Around two-thirds of employers of all sizes (64% of micro, 67% of small and 69% of medium employers) had done so.

**Table 7.2.1 – Whether visited TPR website**

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Ongoing duties around AE	62%	61%	61%
Re-enrolment duties	31%	32%	38%
Planned increases in contributions	37%	39%	40%
<i>Net: Visited website</i>	64%	67%	69%
None of these/not visited website	30%	29%	29%
Not aware of TPR	2%	1%	0%
Don't know	3%	3%	2%

Respondents who had visited the website were asked how useful they had found the website. Perceptions were almost exclusively positive, with most employers (90% of micro, 93% of small and 96% of medium employers) finding the website either 'very' or 'fairly' useful, as illustrated in Figure 7.2.1 below.

**Figure 7.2.1 Usefulness of TPR website**



Base: All visiting website (Base, Don't know)  
 Micro (187, 3%), Small (205, 3%), Medium (141, 0%)

## Annex A: Full data results

This section details the full survey results by individual questions.

### 8.1 Screening

S3 – What is your current role in the organisation?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Finance director/manager	12%	34%	38%
Other payroll/accounts/finance	11%	21%	23%
Partner/Director	18%	9%	4%
Owner/proprietor	19%	4%	1%
General/other manager	6%	12%	8%
Managing Director	16%	6%	2%
Human Resources director/manager	2%	4%	11%
Other administration/clerical	4%	3%	5%
Assistant/secretary	4%	3%	2%
Company secretary	3%	2%	1%
Other	5%	2%	3%
Don't know	1%	0%	0%
<i>Net: Owner/MD</i>	<i>35%</i>	<i>10%</i>	<i>4%</i>
<i>Net: Other director/manager</i>	<i>38%</i>	<i>59%</i>	<i>61%</i>

S6 – Are any of these members of staff...?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Aged between 22 and the State Pension age	96%	99%	99%
Earning more than £10,000 a year	82%	98%	97%
Working here in the UK	98%	99%	100%
None of the above	1%	0%	0%

S7 – How many members of staff would you estimate you enrolled into the pension scheme you are using for automatic enrolment?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
0	3%	1%	0%
1 - 4	76%	10%	1%
4 - 49	0%	82%	46%
50 - 249	0%	1%	47%
Don't know	0%	2%	1%
No eligible job holders	20%	4%	4%
<i>Mean</i>	2	19	51
<i>Median</i>	1	16	48

S8 – Of the members of staff you enrolled into this pension scheme, how many would you estimate opted to leave the scheme after they had been enrolled?

	Micro	Small	Medium
<i>Base: All with eligible job holders</i>	231	293	197
0%	76%	45%	22%
1 - 9%	0%	16%	50%
10 - 49%	4%	24%	21%
50 - 99%	6%	7%	4%
100%	12%	4%	1%
Don't know	2%	4%	3%
<i>Mean</i>	17%	15%	10%
<i>Median</i>	0%	3%	4%

## 8.2 Awareness and understanding of ongoing duties

A1a – After an employer's staging date, which is the point when they will have enrolled all eligible staff into a pension scheme, the employer will have a number of ongoing duties related to automatic enrolment. Were you aware that you had ongoing duties?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	89%	96%	99%
No	11%	4%	1%

A2 – Which of the following duties under Automatic Enrolment were you aware of before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Keeping records of all automatic enrolment activities	93%	96%	100%
Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme	92%	97%	99%
Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme	94%	97%	99%
Managing requests to join or leave your pension scheme	94%	97%	98%
Paying contributions into your employees' pension scheme	95%	99%	99%
Don't know	1%	0%	0%
None of these	2%	1%	0%

A3\_1 – For each of these duties that you are aware of, who actually carries them out? *Keeping records of all automatic enrolment activities*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
You or someone else within your organisation does this solely in-house	71%	77%	76%
You or someone else within your organisation does this with help from an external adviser	12%	10%	14%
Someone external to your organisation does this on your behalf	9%	9%	10%
You do not do this on an ongoing basis	1%	0%	0%
Not aware of this duty	7%	4%	0%

A3\_2 – For each of these duties that you are aware of, who actually carries them out? *Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
You or someone else within your organisation does this solely in-house	71%	76%	72%
You or someone else within your organisation does this with help from an external adviser	12%	9%	16%
Someone external to your organisation does this on your behalf	8%	12%	11%
You do not do this on an ongoing basis	1%	0%	1%
Not aware of this duty	8%	3%	1%

A3\_3 – For each of these duties that you are aware of, who actually carries them out? *Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
You or someone else within your organisation does this solely in-house	71%	74%	72%
You or someone else within your organisation does this with help from an external adviser	12%	11%	18%
Someone external to your organisation does this on your behalf	10%	10%	8%
You do not do this on an ongoing basis	0%	0%	1%
Don't know	1%	0%	0%
Not aware of this duty	6%	3%	1%

A3\_4 – For each of these duties that you are aware of, who actually carries them out? *Managing requests to join or leave your pension scheme*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
You or someone else within your organisation does this solely in-house	73%	77%	78%
You or someone else within your organisation does this with help from an external adviser	12%	11%	16%
Someone external to your organisation does this on your behalf	8%	7%	4%
Don't know	0%	1%	0%
Not aware of this duty	6%	3%	2%

A3\_5 – For each of these duties that you are aware of, who actually carries them out? *Paying contributions into your employees' pension scheme*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
You or someone else within your organisation does this solely in-house	70%	78%	77%
You or someone else within your organisation does this with help from an external adviser	13%	11%	15%
Someone external to your organisation does this on your behalf	10%	9%	7%
You do not do this on an ongoing basis	2%	1%	0%
Not aware of this duty	5%	1%	1%

A4 – Thinking about the ongoing duties we have been discussing, how did you become aware of these?

	Micro	Small	Medium
<i>Base: All aware of any ongoing duties</i>	281	303	204
Letters from TPR	41%	27%	25%
A pension provider	14%	27%	29%
TPR website	18%	23%	20%
An accountant/bookkeeper/payroll provider	12%	17%	16%
A business/financial/pension advisor	4%	17%	17%
Website (Other)	9%	10%	13%
Emailed newsletter from TPR	14%	7%	9%
Internally/from colleagues/staff	6%	10%	5%
The .gov.uk website	6%	5%	7%
Other emails from TPR	4%	5%	6%
Emails (other)	6%	3%	4%
Events/ seminars	3%	6%	5%
Leaflets/ booklets	4%	3%	5%
TV adverts	5%	3%	2%
Word of mouth/business networks	3%	4%	3%
Press/newspaper/magazine adverts	3%	5%	1%
A training course/workshop	0%	2%	4%
Radio adverts	0%	1%	2%
Digital/online adverts	0%	1%	2%
HMRC	1%	1%	0%
A trade body/professional body	0%	1%	1%
<i>Net: TPR source</i>	<b>59%</b>	<b>48%</b>	<b>41%</b>
Other	2%	3%	3%

Don't know	2%	0%	2%
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A5 - How confident are you that your organisation is currently fully compliant with its ongoing duties relating to Automatic Enrolment?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Very confident	73%	70%	69%
Fairly confident	23%	27%	29%
Not very confident	1%	3%	1%
Not at all confident	1%	0%	0%
Don't know	1%	0%	0%
<i>Net: Confident</i>	<b>97%</b>	<b>97%</b>	<b>99%</b>
<i>Net: Not confident</i>	<b>2%</b>	<b>3%</b>	<b>1%</b>

A7a - To what extent do you agree or disagree with the following statements in relation to automatic enrolment? *Automatic enrolment is, in principle, a good idea for my members of staff*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Strongly agree	40%	49%	53%
Tend to agree	31%	36%	31%
Neither agree nor disagree	11%	8%	7%
Tend to disagree	7%	2%	4%
Strongly disagree	8%	5%	4%
Don't know	2%	0%	0%
<i>Net: Agree</i>	<b>72%</b>	<b>85%</b>	<b>84%</b>
<i>Net: Disagree</i>	<b>15%</b>	<b>7%</b>	<b>8%</b>

A7b - To what extent do you agree or disagree with the following statements in relation to automatic enrolment? *Automatic enrolment is, in principle, a good idea*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Strongly agree	43%	50%	56%
Tend to agree	31%	35%	32%
Neither agree nor disagree	10%	8%	5%
Tend to disagree	6%	3%	4%
Strongly disagree	8%	4%	2%
Don't know	1%	0%	1%
<i>Net: Agree</i>	<b>75%</b>	<b>84%</b>	<b>88%</b>
<i>Net: Disagree</i>	<b>14%</b>	<b>7%</b>	<b>6%</b>

A7c - To what extent do you agree or disagree with the following statements in relation to automatic enrolment? *My organisation finds it difficult to keep up with its ongoing duties around automatic enrolment*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Strongly agree	5%	4%	1%
Tend to agree	10%	6%	5%
Neither agree nor disagree	10%	9%	9%
Tend to disagree	31%	37%	41%
Strongly disagree	42%	45%	44%
Don't know	1%	0%	0%
<i>Net: Agree</i>	16%	10%	6%
<i>Net: Disagree</i>	73%	81%	85%

A7d - To what extent do you agree or disagree with the following statements in relation to automatic enrolment? *My ongoing duties are actually less onerous than I initially expected*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Strongly agree	24%	23%	20%
Tend to agree	34%	44%	38%
Neither agree nor disagree	21%	16%	23%
Tend to disagree	11%	10%	14%
Strongly disagree	6%	6%	5%
Don't know	3%	1%	0%
<i>Net: Agree</i>	59%	68%	58%
<i>Net: Disagree</i>	17%	16%	19%



A8 - What do you feel are the main difficulties in keeping up with your ongoing duties?

	Micro	Small	Medium
<i>Base: All finding it difficult to keep up with duties</i>	44	29	12
Keeping up with rules and regulations	20%	10%	50%
Finding the time	18%	21%	17%
Lack of support/information/communication	14%	14%	25%
Assessing/monitoring staff	7%	10%	25%
Dealing with computer systems (e.g. technical difficulties/system rigidity)	14%	10%	0%
Complex/unclear terminology/information	2%	3%	33%
Volume of paperwork	7%	3%	8%
Financial difficulties (e.g. affording contributions/paying for external assistance)	9%	3%	0%
Dealing with pension provider	2%	10%	8%
Keeping up with timelines	5%	0%	8%
Complexities around seasonal/temporary staff	2%	7%	0%
Other	5%	7%	8%
Don't know/nothing in particular	16%	10%	0%

A10a - How confident are you that your organisation is able to complete this duty? *Keeping records of all automatic enrolment activities*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	19	11	1
Very confident	47%	45%	100%
Fairly confident	37%	45%	0%
Not very confident	5%	9%	0%
Not at all confident	5%	0%	0%
Don't know	5%	0%	0%
<i>Net: Confident</i>	<b>84%</b>	<b>91%</b>	<b>100%</b>
<i>Net: Not confident</i>	<b>11%</b>	<b>9%</b>	<b>0%</b>

A10b - How confident are you that your organisation is able to complete this duty? *Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	22	10	2
Very confident	45%	30%	100%
Fairly confident	23%	60%	0%
Not very confident	5%	10%	0%
Not at all confident	5%	0%	0%
Don't know	23%	0%	0%
<i>Net: Confident</i>	<i>68%</i>	<i>90%</i>	<i>100%</i>
<i>Net: Not confident</i>	<i>9%</i>	<i>10%</i>	<i>0%</i>

A10c - How confident are you that your organisation is able to complete this duty? *Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	17	10	3
Very confident	47%	50%	33%
Fairly confident	24%	50%	33%
Not at all confident	6%	0%	0%
Don't know	24%	0%	0%
Don't understand what this duty involves	0%	0%	33%
<i>Net: Confident</i>	<i>71%</i>	<i>100%</i>	<i>67%</i>
<i>Net: Not confident</i>	<i>6%</i>	<i>0%</i>	<i>0%</i>

A11a - Can you tell me who will (or does) carry out this duty? *Keeping records of all automatic enrolment activities*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	19	11	1
You will do this yourself	26%	55%	0%
Someone else within your organisation will do this	26%	18%	0%
Someone external to your organisation will do this on your behalf	42%	27%	100%
You will not do this on an ongoing basis	5%	0%	0%

A11b - Can you tell me who will (or does) carry out this duty? *Monitoring the ages and earnings of new and existing staff every time you pay them to check whether they are eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	22	10	2
You will do this yourself	36%	60%	100%
Someone else within your organisation will do this	18%	30%	0%
Someone external to your organisation will do this on your behalf	36%	10%	0%
You will not do this on an ongoing basis	9%	0%	0%

A11c - Can you tell me who will (or does) carry out this duty? *Enrolling staff and writing to them to let them know you have done this as they become eligible to join the pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	17	10	3
You will do this yourself	53%	50%	67%
Someone else within your organisation will do this	0%	20%	0%
Someone external to your organisation will do this on your behalf	35%	30%	33%
You will not do this on an ongoing basis	12%	0%	0%

A11d - Can you tell me who will (or does) carry out this duty? *Managing requests to join or leave your pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	17	9	4
You will do this yourself	47%	44%	50%
Someone else within your organisation will do this	0%	22%	0%
Someone external to your organisation will do this on your behalf	47%	22%	50%
You will not do this on an ongoing basis	6%	11%	0%

A11e - Can you tell me who will (or does) carry out this duty? *Paying contributions into your employees' pension scheme*

	Micro	Small	Medium
<i>Base: All unaware of duty</i>	15	3	3
You will do this yourself	47%	0%	100%
Someone else within your organisation will do this	7%	33%	0%
Someone external to your organisation will do this on your behalf	40%	67%	0%
You will not do this on an ongoing basis	7%	0%	0%

### 8.3 Cost of ongoing duties

B1 - Do you pay anyone outside of your business to assist you with completing your ongoing duties?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	29%	31%	33%
No	70%	68%	66%
Don't know	1%	1%	0%

B2 - And who is it that helps you with this?

	Micro	Small	Medium
<i>Base: All using external advisers</i>	84	96	68
Accountant/ auditor	57%	32%	19%
A business/ financial/ pension adviser	21%	33%	50%
Payroll bureau	18%	28%	34%
Pension provider	4%	6%	1%
Bookkeeper	2%	1%	3%
Other	1%	3%	1%
Don't know	1%	2%	0%

B3 - Which of the following best describes the extent to which you use these providers to comply with your ongoing duties?

	Micro	Small	Medium
<i>Base: All using external advisers</i>	84	96	68
You rely on them completely; both for advice and actions that are needed	56%	31%	29%
You rely on them for some advice and some support for actions that are needed	26%	44%	49%
You rely on them for advice only; you take full responsibility for actions needed	17%	23%	22%
Don't know	1%	2%	0%

B4 - How many hours, in staff time, do you estimate your organisation spends meeting your ongoing duties each month?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Less than 1 hour per month	58%	33%	16%
1 - 2 hours	25%	38%	45%
3 - 4 hours	4%	13%	19%
5 - 10 hours	2%	7%	13%
More than 10 hours per month	1%	3%	5%
None - all managed externally	5%	3%	0%
Don't know	5%	3%	1%
<i>Mean</i>	1.1	2.1	3.1
<i>Median</i>	0.5	1.5	1.5

B5 - Are there any other ongoing costs associated with these ongoing duties?

	Micro	Small	Medium
<i>Base: All using external advisers</i>	84	96	68
Yes	58%	67%	59%
No	40%	31%	41%
Don't know	1%	2%	0%

B6 - How much do you estimate you spend on these external costs on a monthly basis?

	Micro	Small	Medium
<i>Base: All with other ongoing costs</i>	49	64	40
Less than £50	41%	9%	10%
£50 - £149	22%	33%	23%
£150 - £249	14%	22%	30%
£500 or more	2%	5%	8%
Don't know	20%	31%	30%
<i>Mean</i>	£95	£170	£227
<i>Median</i>	£42	£100	£175

## 8.4 Re-enrolment

D1a - Re-enrolment is a process where approximately 3 years after your staging date, you need to assess those staff who are not members of the pension scheme and enrol all eligible workers into the scheme even if they have previously opted out or left the scheme. Were you aware of this requirement before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	52%	72%	79%
No	47%	28%	21%
Don't know	1%	0%	0%

D1b - You may choose a date between 3 months before and 3 months after the third year anniversary of your staging date to re-enrol your eligible staff. Were you aware of this before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	29%	33%	45%
No	22%	38%	32%
Don't know	1%	1%	1%
Not aware of re-enrolment	47%	28%	21%
Don't know if aware of re-enrolment	1%	0%	0%

D2 - And after re-enrolling 3 years on from staging, you are also required to complete a re-declaration of compliance. Were you aware of this before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	28%	33%	43%
No	24%	38%	34%
Don't know	0%	1%	1%
Not aware of re-enrolment	47%	28%	21%
Don't know if aware of re-enrolment	1%	0%	0%

D3 - How long before your re-enrolment date do you expect to start preparing for re-enrolment and your re-declaration of compliance?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
6 months or more before my re-enrolment date	16%	18%	18%
3 - 5 months before	17%	23%	34%
1 - 2 months before	23%	29%	21%
At the point of re-enrolment	11%	6%	5%
Do not have any plans to prepare in advance	13%	10%	8%
Don't know	21%	14%	13%

D4 - Do you expect to use anyone outside of your business to assist you with re-enrolment and completing your re-declaration of compliance?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	31%	33%	33%
No	66%	65%	65%
Don't know	3%	2%	2%

D5 - How confident are you that by the time you reach your re-enrolment date you will be in a position to comply fully with the re-enrolment requirements?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Very confident	64%	66%	62%
Fairly confident	30%	31%	33%
Not very confident	2%	2%	3%
Not at all confident	1%	0%	0%
Don't know	3%	2%	1%
<i>Net: Confident</i>	93%	96%	95%
<i>Net: Not confident</i>	3%	2%	4%

## 8.5 Increases to minimum contributions

E1 - At present, the minimum contribution is 2% of an employee's salary. Of this 2%, at least 1% must be paid by the employer. The government decided as part of the Automatic Enrolment legislation that the minimum contributions for both employer and employee will increase in the future. Were you aware of the plan to increase contributions before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	76%	88%	92%
No	24%	11%	8%
Don't know	0%	1%	0%

E1a - Do you know when minimum contributions will increase? To be clear, they will increase for all employers at the same time.

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
March 2017	0%	1%	1%
April 2017	1%	1%	1%
August 2017	0%	1%	1%
September 2017	0%	1%	5%
October 2017	2%	8%	8%
2017 (unspecified)	1%	0%	1%
March 2018	0%	1%	0%
<b>April 2018</b>	<b>11%</b>	<b>14%</b>	<b>19%</b>
September 2018	1%	1%	0%
October 2018	2%	1%	2%
2018 (unspecified)	2%	6%	6%
April 2019	0%	1%	0%
April (unspecified)	1%	0%	0%
Don't know when contributions will increase	53%	50%	41%
Not aware of future increases	24%	11%	8%
Don't know if aware of future increases	0%	1%	0%



E1b - In April 2018, minimum contribution levels for both employers and employees will increase to 5%, of which employers must pay a minimum of 2%. Before today, were you aware of what these contribution levels will be?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	44%	67%	67%
No	30%	20%	23%
Don't know	2%	1%	1%
Not aware of any future increases	24%	11%	8%
Don't know if aware of any future increases	0%	1%	0%

E1c - After the increase in contributions in April 2018, there is one more planned increase in contributions. Were you aware of this before today?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	44%	64%	68%
No	31%	24%	23%
Not aware of any future increases	24%	11%	8%
Don't know if aware of any future increases	0%	1%	0%

E1d - Do you know when contributions will increase again? To be clear, they will increase for all employers at the same time.

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
October 2017	0%	1%	0%
April 2018	0%	1%	1%
September 2018	0%	0%	1%
October 2018	0%	2%	3%
March 2019	0%	1%	0%
<b>April 2019</b>	<b>11%</b>	<b>14%</b>	<b>16%</b>
October 2019	1%	0%	0%
2019 (unspecified)	1%	2%	1%
January 2020	0%	0%	1%
April 2020	2%	1%	1%
2020 (unspecified)	1%	1%	1%
April 2021	0%	1%	0%
Don't know when contributions will increase	59%	62%	63%
Not aware of any future increases	24%	11%	8%
Don't know if aware of any future increases	0%	1%	0%

E1e - In April 2019, minimum contribution levels will increase to 8%, of which employers must pay a minimum of 3%. Before today, were you aware of what these contribution levels will be?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	33%	50%	51%
No	10%	12%	18%
Don't know	1%	1%	0%
Not aware of April 2019 increases	31%	24%	23%
Not aware of any future increases	24%	11%	8%
Don't know if aware of any future increases	0%	1%	0%

E3 - Where did you hear about these increases to minimum contributions?

	Micro	Small	Medium
<i>Base: All aware of phasing</i>	220	268	188
TPR website	24%	24%	22%
Letters from TPR	27%	18%	18%
A pension provider	16%	23%	18%
Website (other)	14%	13%	18%
Emails from TPR	11%	8%	12%
A business/ financial/ pension adviser	5%	12%	13%
An accountant/ bookkeeper/ payroll provider	10%	9%	10%
Leaflets/ booklets	6%	2%	6%
Internally/ from colleagues/ staff	2%	4%	4%
Press/ newspaper/ magazine adverts	4%	2%	3%
Events/ seminars	2%	3%	3%
Emails (other)	3%	1%	3%
Word of mouth/ business networks	1%	2%	2%
A trade body/ professional body	0%	1%	1%
TV adverts	0%	1%	1%
Radio adverts	0%	0%	1%
Digital/ online adverts	0%	0%	1%
Other	4%	7%	9%
Don't know	7%	3%	4%
Have not used any	1%	1%	1%

E4a - To what extent do you agree or disagree with the following statements in relation to the increases to minimum contribution levels that take place in April 2018 and 2019? *These future increases in contribution rates are a good idea*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Agree strongly	30%	27%	30%
Tend to agree	34%	43%	40%
Neither agree nor disagree	17%	13%	18%
Tend to disagree	9%	11%	5%
Disagree strongly	10%	6%	7%
Don't know	0%	0%	1%
<i>Net: Agree</i>	<i>64%</i>	<i>70%</i>	<i>70%</i>
<i>Net: Disagree</i>	<i>19%</i>	<i>17%</i>	<i>12%</i>

E4b - To what extent do you agree or disagree with the following statements in relation to the increases to minimum contribution levels that take place in April 2018 and 2019? *My organisation will find it difficult to afford the minimum employer contributions*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Agree strongly	12%	10%	5%
Tend to agree	18%	11%	21%
Neither agree nor disagree	14%	18%	21%
Tend to disagree	29%	33%	27%
Disagree strongly	26%	24%	22%
Don't know	1%	4%	3%
<i>Net: Agree</i>	<i>31%</i>	<i>22%</i>	<i>27%</i>
<i>Net: Disagree</i>	<i>55%</i>	<i>57%</i>	<i>49%</i>

E4c - To what extent do you agree or disagree with the following statements in relation to the increases to minimum contribution levels that take place in April 2018 and 2019? *Our employees will find it difficult to afford the minimum employee contributions*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Agree strongly	10%	13%	15%
Tend to agree	22%	27%	34%
Neither agree nor disagree	21%	26%	27%
Tend to disagree	23%	22%	17%
Disagree strongly	19%	10%	5%
Don't know	6%	3%	1%
<i>Net: Agree</i>	31%	39%	49%
<i>Net: Disagree</i>	42%	32%	22%

E4d - To what extent do you agree or disagree with the following statements in relation to the increases to minimum contribution levels that take place in April 2018 and 2019? *The proposed increases to contributions are likely to lead to more employees opting-out of their pension*

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Agree strongly	16%	13%	18%
Tend to agree	26%	32%	36%
Neither agree nor disagree	20%	21%	24%
Tend to disagree	21%	22%	18%
Disagree strongly	10%	9%	2%
Don't know	7%	3%	2%
<i>Net: Agree</i>	42%	45%	53%
<i>Net: Disagree</i>	31%	31%	20%

E5 - Do you plan to communicate the increased contribution levels to your staff before they take effect?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	87%	89%	93%
No	8%	8%	6%
Don't know	5%	3%	1%

## E6 - How do you intend to communicate this to your staff?

	Micro	Small	Medium
<i>Base: All planning to communicate</i>	252	271	190
Individual email/letter	60%	81%	84%
Face to face (e.g. staff meetings)	55%	27%	12%
Newsletter	4%	7%	13%
Company intranet	0%	0%	5%
Staff notice board	0%	1%	1%
Other	1%	1%	2%
Don't know	1%	0%	2%

## E7 - Where would you expect to find help with communicating this to your staff, if you need it?

	Micro	Small	Medium
<i>Base: All planning to communicate</i>	252	271	190
TPR	38%	36%	27%
A pension provider	20%	38%	34%
An accountant/bookkeeper/payroll provider	15%	18%	20%
A business/financial adviser	4%	10%	10%
A pension adviser	5%	1%	6%
Other online source (e.g. search engine)	5%	3%	4%
Other government website (e.g. HMRC, DWP)	3%	2%	2%
Colleague/ internal	1%	3%	2%
A trade body/ professional body	1%	0%	1%
Other	0%	2%	1%
Don't know	5%	2%	2%
Will not need/ look for help	13%	8%	12%

## E8 - Can I just check, is your organisation currently paying more than the minimum employer contribution of 1%?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes - paying more for all employees	24%	31%	30%
Yes - paying more for some employees	3%	9%	12%
No - paying the minimum contribution of 1%	67%	60%	59%
Don't know	6%	1%	0%

## 8.6 TPR

F1 - The Pensions Regulator is responsible for informing and making sure employers comply with automatic enrolment. How familiar are you with the Pensions Regulator? Would you say you....?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Know a lot about them	21%	25%	27%
Have heard the name but only know a little about them	70%	68%	65%
Have heard the name but know nothing about them	6%	6%	8%
Never heard of them before this survey	1%	1%	0%
Don't know	1%	0%	0%

F2 - And have you ever visited the Pensions Regulator's website for information on any of the following ....?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Ongoing duties around automatic employment	62%	61%	61%
Re-enrolment duties	31%	32%	38%
Planned increases in contribution levels	37%	39%	40%
None of these/ have never visited TPR website	30%	29%	29%
Don't know	3%	3%	2%
Not aware of TPR	2%	1%	0%

F3 - On balance, how useful did you find the website for this information? Would you say...?

	Micro	Small	Medium
<i>Base: All who have visited TPR's website</i>	187	205	141
Very useful	41%	35%	39%
Fairly useful	49%	58%	57%
Not very useful	6%	3%	3%
Not at all useful	2%	1%	1%
Don't know	3%	3%	0%
<i>Net: Useful</i>	90%	93%	96%
<i>Net: Not useful</i>	7%	4%	4%

## 8.7 Firm profile

G1 - In terms of your workforce, which of the following best describes your organisation? Would you say that...?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
There is little change in our workforce on a monthly basis	94%	79%	57%
Our workforce tends to fluctuate (e.g. seasonal staff)	2%	9%	13%
Our workforce is rapidly increasing or decreasing	0%	3%	7%
Our overall staffing levels change very little, but we have a high turnover of individual workers	1%	9%	22%
Don't know	2%	1%	0%

G3a - And finally, to what extent do you agree or disagree with the following statements about some other government initiatives? *My organisation found it difficult to comply with the implementation of the National Living Wage*

	Micro	Small	Medium
<i>Base: All respondents (question added post-pilot)</i>	286	297	202
Strongly agree	4%	5%	2%
Tend to agree	6%	3%	8%
Neither agree nor disagree	9%	9%	9%
Tend to disagree	31%	35%	33%
Strongly disagree	48%	46%	46%
Don't know	2%	1%	1%
<i>Net: Agree</i>	10%	8%	10%
<i>Net: Disagree</i>	79%	82%	79%

G3b - And finally, to what extent do you agree or disagree with the following statements about some other government initiatives? *My organisation found it difficult to implement the move to providing Real-Time Information (RTI) submissions to HMRC*

	Micro	Small	Medium
<i>Base: All respondents (question added post-pilot)</i>	286	297	202
Strongly agree	3%	4%	2%
Tend to agree	7%	5%	5%
Neither agree nor disagree	11%	5%	10%
Tend to disagree	34%	34%	39%
Strongly disagree	40%	46%	41%
Don't know	5%	4%	2%
<i>Net: Agree</i>	11%	10%	7%
<i>Net: Disagree</i>	74%	81%	80%

G3c - And finally, to what extent do you agree or disagree with the following statements about some other government initiatives? *My organisation found it difficult to implement the National Insurance increases related to the reduction in rebates on pension contributions*

	Micro	Small	Medium
<i>Base: All respondents (question added post-pilot)</i>	286	297	202
Strongly agree	3%	1%	0%
Tend to agree	4%	3%	3%
Neither agree nor disagree	14%	9%	13%
Tend to disagree	28%	35%	38%
Strongly disagree	36%	40%	37%
Don't know	15%	12%	8%
<i>Net: Agree</i>	8%	4%	3%
<i>Net: Disagree</i>	63%	74%	75%



H1 - The Pensions Regulator may be conducting some further work on this topic to improve their advice and engagement with employers such as yours. Would you be willing for us to pass on your name and contact details to them so they, or a research agency on their behalf, could invite you to take part?

	Micro	Small	Medium
<i>Base: All respondents</i>	290	305	205
Yes	54%	68%	63%
No	46%	32%	37%

