

Automatic enrolment – information for workers qualitative research

Prepared by The Futures Company on behalf of DWP Communications

DWP Communications

Research Report 2

July 2011

This report was prepared by The Futures Company on behalf of the Department for Work and Pensions. The research took place between January 2011 and March 2011.

You may re-use this document/publication (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence. To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or e-mail: psi@nationalarchives.gsi.gov.uk.

This document/publication is also available on our website at:
<http://www.dwp.gov.uk/comms-ci-research>

Any enquiries regarding this document/publication should be sent to us at:
COMMS.RESEARCHANDEVALUATION@DWP.GSI.GOV.UK

First Published 2011

ISBN 978-1-84947-667-6

Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other Government Department.

Contents

Executive summary	4
Acknowledgements	5
Objectives	6
Methodology.....	7
What role does information play in automatic enrolment?.....	9
The worker information journey.....	11
What does information need to do to provide reassurance?	14
Worker-centred information content	18
What didn't work?.....	21
How should information be presented?	23
Conclusion and recommendations	25

Executive summary

Findings summary

- Automatic enrolment (workers being put into a workplace pension by their employer) is a new and strange concept to people for which there is little precedent. People may be engaging with pensions for the first time, having to think about later life in more concrete terms than before or have ‘pensions baggage’ from the past. Many people therefore need reassurance to feel confident about staying in their workplace pension, and expect that government will provide information support around automatic enrolment.
- For many people there are contextual barriers to be overcome before they feel confident and comfortable that staying in the pension scheme is right: people don’t automatically assume that saving money into a pension is right for them.
- The right information delivered in the right way can help overcome these barriers and influence intention to opt out. There is a danger that if supporting information is not there, inaccurate assumptions and myths could potentially have a negative impact on confidence.
- If the short and long-term benefits of being enrolled into a workplace pension are not understood, there is a danger that people focus on the personal cost.
- There is a need to provide people with a rationale for automatic enrolment. People need to know the State Pension will still be in place but is just a foundation. They also need to know automatic enrolment is designed to make it easier for people to have a pension, but everyone has a choice and can opt out if they want to. If they do not hear these pieces of information people can feel angry and that they are being forced into this. Consequently they are more likely to have a ‘knee-jerk’ reaction against automatic enrolment and want to opt out. If people hear very early on they have a choice they are much more open to finding out about the benefits of saving into a workplace pension and to taking responsibility and planning for their future.
- Information needs to be carefully managed to pave the way for automatic enrolment – a small bump in the journey can unsettle people or put them off. In particular the tone should remain neutral and factual.
- Good information designed around worker needs can have a positive emotional impact – it has the potential to help people gain confidence and take responsibility for planning and saving for their future.

Acknowledgements

We would like to thank the members of the public who took part in the research for giving up their time.

Abbreviations

FAQs – Frequently Asked Questions

ONS – Office for National Statistics

Objectives

The Department for Work and Pensions (DWP) needs to develop information for individuals to support them through automatic enrolment. Information should help people understand what the changes mean for them and take the right action (which may be no action). People need access to the right level of detail, at the right time, in the right format, from the right source.

DWP commissioned The Futures Company to conduct research to provide recommendations for three key areas:

- **Customer journey:** Test assumptions about the key points on the automatic enrolment customer journey when individuals will want/need information.
- **Content map:** Test the information individuals need at each stage of the journey, including content, level of detail and hierarchy.
- **Messages and terminology:** Test understanding of key messages and specific language terms and determine what actions they promote.

Methodology

Methodology overview

To address the research objectives qualitative information testing research was conducted in four stages, allowing for iterative development and refinement of information materials between each stage. Researchers simulated the worker information journey, giving respondents mocked up information materials including a workplace poster, employer letter, joining information from a pension provider and a payslip. Information materials were explored in detail with respondents, with researchers gauging first responses before probing further into what worked well and what worked less well for individuals.

A total of 11 focus groups, eight depth interviews and eight phone interviews were conducted. Fieldwork was conducted in January, February and March of 2011.

Sample overview

There were just over 80 participants. The sample was split into three main age breaks: younger (22-35), mid (36-55) and older (55-SPA). The research focussed on people with low to median personal incomes, split into 'lower' (£7475 - £17,500) and 'higher' (£17,500 - £30,000).

The participants were also segmented by their main attitude to pensions saving. There were four segments¹:

- **Daunted** - unlikely to be in a pension scheme or saving for their retirement, low confidence in dealing with financial matters, unlikely to make any long-term plans, afraid of pensions and the future;
- **Unprepared** - unlikely to be in a pension scheme or saving for their retirement, have average confidence in dealing with finances, high awareness of their lack of saving plans, and yet low concern this could be a problem (as they just don't think about it);
- **Competing priorities** - have taken some action to provide for themselves in retirement. However, they are anxious because they feel perhaps they should be doing more but can't because there are already too many demands on their income; and

¹ For more on these segments visit: <http://research.dwp.gov.uk/asd/asd5/WP72.pdf>

- **Maybe sorted** - those who have a higher than average projected retirement income, (for example, women relying on their husband's pension scheme or business owners who plan to sell their business) but if their personal circumstances change (for example, they get divorced) they don't have anything to fall back on.

The sample concentrated on the Daunted and Unprepared segments, with some coverage of Competing Priorities and Maybe Sorted.

Across the sample, quotas were set to ensure good representation of different sizes of employer (a spread of people employed by micro, small, large and very large employers) and employment sectors, giving a spread across a wide range of industries.

The majority of the sample were workers who met all the automatic enrolment criteria:

- working (either full or part time) for an employer;
- aged between 22 and State Pension age;
- earning more than £7475 a year; and
- not already in a workplace pension scheme.

A small amount of research was also conducted with the 'opt in' audience (those earning less than £7475 a year and those under 22), and with those already in a workplace pension scheme.

What role does information play in automatic enrolment?

Context

For workers, automatic enrolment is an unprecedented event. The newness and strangeness of how automatic enrolment works, presents a real opportunity for engaging workers in planning and saving for later life if they haven't done so before. However, the newness of automatic enrolment also presents a threat to worker engagement – people found that there is quite a lot to get to grips with and there is a danger that communicating how it will happen overwhelms communication of its benefits. People have lots of questions and, in particular, some people were worried about the impact of automatic enrolment on their employer (why would they do it? can they afford it?) and on their job (will it mean reduced hours or pay, or lead to redundancies?).

Responses to automatic enrolment

Responses can be mixed and many people have the potential to go either way. At one end of the scale people are relieved and grateful to find out about automatic enrolment and its impact on them. These people were often those who are already positively disposed towards pensions and who may have been meaning to organise a pension for themselves but not yet got round to it:

- “It's a relief. All the work is being done for you – you don't need to choose who to go with, the pension company.”

At the opposite end of the scale people could feel quite angry, frustrated and suspicious when they found out about automatic enrolment. These people were often those who were already sceptical about pensions and / or already felt negatively towards government intervention:

- “The government rules mean you have to do this at this time – I don't want someone telling me what to do!”

The role for information around automatic enrolment

Communications and information support can influence the context in which people understand automatic enrolment. The right information and messages have the power to change opinions about automatic enrolment and pensions, in some cases quite dramatically. Information has the potential to turn people from an ‘anti-pension’ position to saying they would stay in. If information addresses some of the questions people have in response to automatic enrolment and gives them the facts they need to feel reassured, they are more likely to feel confident that staying in is a good decision. Information content and tone has the power to make people feel in control or, if the emphasis is not right, it can result in people feeling forced and dictated to. Information can have an important emotional, as well as rational impact, and can help to address anxiety and confusion. There is real potential for information around automatic enrolment to have a far-reaching and positive impact on people’s confidence to make plans for their own futures.

Designing information around customer need

Designing information requires care and attention to presentation. People’s intention can be swayed one way or the other by little things such as an authoritarian sounding word or a paragraph of text that looks dense and therefore difficult to understand. This is in part because most people do not know very much about the subject and have low confidence. In particular, the Daunted audience segment panic quickly, and can be easily convinced that automatic enrolment is a bad idea or ‘too difficult for someone like me’.

People’s first response was often that they would want to talk to someone about automatic enrolment and pensions. Many of the underlying needs behind this statement can be met with good customer-centred information, if it feels **reassuring**, **supportive**, **human** and **personal**. Information presented in a ‘question and answer’ format can build empathy and help people feel that they have an opportunity to find out answers to the questions they have.

The worker information journey

The employer letter

The piece of written communication that employers have to give their workers by law (the employer letter) is the most important touchpoint in the automatic enrolment information journey. People admit that they do not read everything they are sent by financial services providers, government or their employer. It is therefore possible that they will miss some steps in the information journey. But because this letter is personally addressed and because it talks about ‘my money’ people said that this would be one piece of communication they **would** read:

- “I’d read this because it’s addressed to me personally.”
- “It’s about my money - so you’d read it wouldn’t you?!”

Early versions of the letter were found to be overwhelming by many:

- “If this was the first thing you saw then it would be too much - my head hurts!”
- “There’s lots of dates and times and places to call - you have to read twice to try and understand it.”
- “They can’t put too much information on there because it would be off-putting.”

Because the letter is so important, it needs to be structured intelligently so that it feels manageable and approachable.

The more personal the letter the more impact it can have. For example people were much more likely to engage with the information and see the benefits of automatic enrolment for them if the letter told them their specific contribution amounts.

The need for an information warm-up

People expect that there will be communication from the government to prepare them for automatic enrolment because they feel it is an important change with significant implications for them as individuals. In addition, some people feel that they would like to be prepared before they receive a letter from their employer, because they find it easier to digest information and understand the change if it is broken down into stages:

- “If you are told well in advance you can prepare for it.”
- “The government will start talking about this shortly. Otherwise you get a letter and you won’t notice it.”

Knowing that change is coming and seeding some key messages helps people to be more open to the letter.

If there are no official communications to support automatic enrolment, other voices could provide incorrect information and potentially have a negative impact on confidence. Knowledge and confidence is currently patchy, and people are relatively easily swayed by a source that seems authoritative. Even in a research setting, without the direct influence of media, the market, and employers, inaccurate assumptions and myths could greatly influence the conversation if no information was given to support what employers are required to tell workers by law. Communications and the placement of key messages and facts can help stop incorrect information gaining momentum.

Supporting information in the workplace

Most people said they would go to their employer with questions, as the letter comes from them

- “I’d go to my employer first.”
- “If my employer gave me this letter I’d expect them to know all about it.”
- “You’d want your employer to have something in place to tell you about it. Your union rep would know about it.”

Since, for most people, their employer is likely to be a first ‘port of call’ for information, if employers disseminate information to support automatic enrolment, it is likely to save them time in the long run. Posters, templates, FAQs, presentation materials etc would be helpful to workers.

The role for the government voice

Not everyone feels that they can go to their employer with questions or for more information (especially those working for smaller employers) or feels confident about information from a pension provider. People therefore felt that they would need information support from an authoritative voice that they know they can trust, and that presents basic information about pensions for the layman:

- “The government should be more forthcoming with information. I would want a letter explaining about pensions.”
- “I wouldn’t be comfortable asking my boss about it and I’m not sure my laptop [the internet] would tell me enough about it.”

There is therefore a need for an official voice – a trustworthy provider of information that is accessible for everyone throughout the customer journey.

The first payslip

Most people do quickly check their payslips to see that they have been paid the right amount.

- “I always check to see how much money I’m getting.”

The ‘first payslip’ is therefore a chance for engagement:

- “Your first payslip should have a reminder on it, telling you what the difference is.”

It would help if the first payslip after automatic enrolment were accompanied by a reminder of what’s happening and where to go for more information. In addition, reassurance at this point could help people feel that they have made the right decision and strengthen their resolve to stick with it in future. For example, reinforcing the benefits of employer contributions and tax relief at this time could help.

The opt-out form

Once people got to the stage of asking for an opt-out form, they reacted against accompanying messaging that tried to get them to rethink their decision:

- “When you have decided to opt out you don’t then want sales talk to convince you to stay in.”
- “If you can’t afford it you don’t feel great anyway. This just makes you feel worse.”

Having made a decision people do not want to feel ‘sold’ to. If information is provided with the opt-out form the key message should be future-focussed: You can opt back in if you want to in the future.

Journey overview

A smooth information journey breeds trust and confidence. People may miss steps in the journey, so there is a need to keep reinforcing key information and giving reminders. It would greatly help worker comprehension and confidence if the different pieces of information they receive from different parties at different stages of the journey (employer, government, pension provider, media) reinforce the same messages and use the same language and explanations.

What does information need to do to provide reassurance?

Making pensions relevant for a broad target audience

Automatic enrolment covers a broad audience. People have a real tendency to think pensions are for 'someone else', even when an automatic enrolment letter is addressed to them personally. They need to be able to see themselves in the information and to feel that pensions are relevant for them now.

Information therefore needs to provide reassurance for a range of different concerns if pensions are to feel relevant across the broad target audience. This does not mean providing different information products for all the different segments of the population. Rather, most people just need to see a sentence, question or case study that makes this seem relevant to them:

- **Daunted:** need reassurance that they will be able to engage with this subject and understand it and are therefore responsive to information that looks approachable and easily digestible.
- **Unprepared:** need a reason to engage and start saving now, rather than putting it off to the future.
- **Competing priorities:** need reassurance that there is flexibility and that they could stop contributing in future if they needed to because their circumstances changed.
- **Younger (generally those in their 20s):** need to know that it is not too early. They respond well to seeing the benefits of starting a pension earlier. They are often particularly interested in getting a view of how saving into a pension works across their working life, for example, what happens if they move jobs.
- **Older (those 30 plus):** need to hear that it's not too late for them (even people in their thirties could conclude that it was too late for them). They are also the most interested in what happens when you retire (as they are closer to actually using the pension and thinking more practically about the future).

Providing basic facts and rationale

For many people automatic enrolment will be the first time they really engage with the idea of planning and saving for later life, even if they have received information about it in the past. They have lots of questions about pensions and retirement planning in general, not just automatic enrolment. Because their money is being automatically put in a pension unless they opt out, they often have a sense of entitlement to answers, and in particular to understanding the rationale for automatically enrolling them:

- “If someone is taking money off you it’s important to know why.”

Information therefore needs to provide basic facts and rationale, not just about automatic enrolment but also about planning and saving for later life more broadly.

Overcoming common barriers

The research confirmed that many people are cynical about the government and financial services providers, and in particular about pensions. Stories of when pensions have gone wrong have gained popular currency, and it is rare to hear people telling stories of when it went right. As a result, people make assumptions about automatic enrolment which, if not clarified, can lead them to want to opt out:

- “I’ve just had a neighbour retire. He put in since sixteen. And his pension has just been halved. He wishes he’d known - he wouldn’t have put in.”
- “It’s the rich what can afford these pensions. Working class can’t afford it. I’ve heard you have to save £300 a month – you can’t afford that!”
- “It’s their excuse that there will be no state pension and they have no money.”
- “I would not join it because I just do not trust it. Because of what we’ve heard about the pensions in the past.”

Information therefore needs to help overcome common barriers and clear up confusions, for example by reassuring people that stricter controls are now in place to protect consumers.

Communicating choice and control

There is a danger that the way automatic enrolment happens can make people angry unless they are told at an early stage that they have the choice to opt out if they want to. People do want to be helped to set up a pension, but if they feel that control and choice have been taken away from them they can have a knee jerk opt out reaction.

Knowing the rationale for automatic enrolment is an important part of the information journey and giving people a brief rationale really helps them feel reassured. If they are not told why, people can come to their own conclusions:

- “People are cynical anyway and this is the government getting you to put money back in because there isn’t any.”

If opt out is not mentioned early on, people can feel it is intentionally hidden from them:

- “I’m annoyed; they’re telling you what to do with your money.”
- “It looks like it’s designed to discourage you from opting out – it angers me.”

Information therefore needs to make people feel confident and in control – that this is being done with them, not *to* them.

The right tone in the employer letter and any supporting information is a key part of this. People are very wary of being ‘sold’ to on the subject of pensions and there is a danger that they read a positive tone as ‘selling’. A neutral and factual tone works well across the audience, both for those who are already positively disposed to having a pension and those who are more sceptical. Simply stating key facts leaves people open to finding out more and coming to the conclusion themselves that there are real personal benefits to being automatically enrolled and saving into a workplace pension scheme.

Giving a future view

Many of the questions people have are about the future, including:

- “What if I change jobs?”
- “What happens if the pension provider goes bust?”
- “What if my employer goes bust?”
- “Can I take the money out if I need to?”
- “What if I die before retiring?”
- “Will it be enough when I retire?”
- “What if I can’t afford it in the future?”

Information therefore needs to have a future perspective to give people peace of mind that ‘tying their money up’ in the short term will have a benefit in the longer term.

Worker-centred information content

Managing the balance of information

There is a danger that information required by law puts people off if it is set out in a technical way and focuses on the mechanics of automatic enrolment rather than the customer benefits. Active management of the information is therefore required to ensure that the ‘how’ of automatic enrolment does not drown out the ‘why’. Managing this balance in information content and in its presentation is key to making sure that the information feels reassuring and relevant.

Supporting information

From a worker point of view most of the information required by the regulations is less important than information about the impact on them personally, now and in future:

- “I would want to know why they are doing it, what it means for you and answers to important questions, like is it transferable, and where to go for further information.”

There were three main types of supporting information that really helped people: key messages, personal impact information and frequently asked questions.

1. Key messages

A small number of key messages help frame automatic enrolment more positively for workers. They are:

- this is on top of the state pension - the State Pension is not being scrapped.
- the full basic State Pension is currently £102.15 a week for a single person or £163.35 for a couple: you may want more.
- you could have around 20 years in retirement.²
- automatic enrolment is designed to help people get started, not to force people into getting a pension – you can opt out if you want to.
- every employer is doing this; it is a national, government requirement.
- it's not just your money going into your pension pot (employer contribution and tax relief).

² Based on ONS statistics on life expectancy. Previous research carried out on behalf of DWP found this message helped people realise they need to do something to provide for themselves financially for what could be a significantly long period of their lives.

This combination of messages works well to give people facts that can change for the better how they see automatic enrolment and pensions.

2. Personal Impact

Workers are focussed on what automatic enrolment means for them, and consistently ask the same two questions straight away:

- “How much will I have to put in?”
- “How much will I get out?”

Most people want to know both the short-term impact and the long-term benefit for them personally, before committing.

People expect to be told how much they personally will put in:

- “If it’s tailored to your circumstances and salary then brilliant as it makes more sense than just something that is for anybody.”
- “This is really helpful. I would want to know how much I personally am going to pay.”

People also expect to be told what difference saving now will make to their income in later life. A simple pension estimate is highly desirable – people need to know roughly how much they are likely to get at the end in order to know whether a workplace pension is worth having:

- “It would be helpful to see what your pension pot might look like - a projection. To see how my money will grow. It can only be ballpark but it would be good to have an idea – they know how old you are, how much you’re putting in etc.”
- “I’d be interested in the calculator. The key question in my mind is ‘is it worth it?’”

Providing a simple high-level calculator tool helps make the end benefits of automatic enrolment more tangible, and helps people take responsibility and start to plan for their future.

3. Frequently asked questions

People have a wealth of questions around automatic enrolment. If their questions are not answered easily and quickly they can rapidly switch off or become disheartened. Answering these key questions in the form of FAQs proved really successful as they provide information in a simple and digestible way and importantly help people feel that their needs are understood:

“Little questions kept popping into my head, and I’d turn the page and the question and answer would be there - it’s really informative and helpful.”

The following set of questions worked well to provide basic baseline information across the target audience:

1. How much will I get from this pension when I retire?
2. Will it be enough?
3. How will my money be invested?
4. How safe are pensions?
5. What if I move jobs?
6. What happens to my pension pot if I die before retiring?
7. What if I'm not sure it's for me?
 - a) I think I can't afford it
 - b) I think I don't need to start saving for my pension yet
 - c) I think it's too late for me

Addressing the key questions people have gives a sense of transparency and honesty. In addition, the FAQs work because they give a basic introduction to concepts and issues, rather than a detailed answer.

What didn't work?

Population level statistics

In the context of information that is about an individual's money, broad statements about the ageing population and life expectancy fail to connect with most people:

- "I wouldn't even believe the facts and figures – they gave us figures 25 years ago for endowment but they were dodgy figures."
- "How do they know? They don't know I will live until 79! Anything could happen."

These types of message risk people being able to think 'this doesn't apply to me' or thinking that automatic enrolment is more about solving a government problem than helping individuals.

Non-specific contributions information

Showing the pension contributions as percentages rather than actual figures, and explaining how the contributions are calculated at a general level, is not what most people want and creates a level of complexity that is off-putting for many. Most people just want to see 'what it means for me.'

- "It would worry you without exact amounts and only percentages – surely it won't take long for the employer to ask [the pension provider]."
- "I don't understand the percentages - I think that's a lot to take in. Why can't they give the amount for you?"
- "If it only had the percentages I would stop reading it – you want to know the amounts and how much the contributions are."
- "It has to have the amount not the percentages – it loses meaning but with the accurate numbers they are relevant to you and it gives you a chance. [...] It's not something that you can work out easily – having it tailored to you really helps."

Percentages alone are too general and the risk is that people will get confused and potentially ask their employer lots of questions, or just switch off. There is a danger that if information does not give individual contribution amounts, people are more likely to think about opting out because they may assume it is not affordable.

Too much detail

Detail needs to be managed carefully. For many people detail around how contributions are calculated is hard to understand and can leave them feeling out of their depth.

- “That just goes over my head!”

Visually separating out ‘what everyone needs to read’ from what only some people need to or will be interested to read can really help people feel that information is manageable.

How should information be presented?

Having engaged people in pensions and automatic enrolment it is important to follow through with easy to understand, manageable information to keep their confidence up and maintain their sense of control. Presentation can be as important as content, particularly for the Daunted audience segment who are very easily put off if they feel information is intimidating or will be difficult to understand.

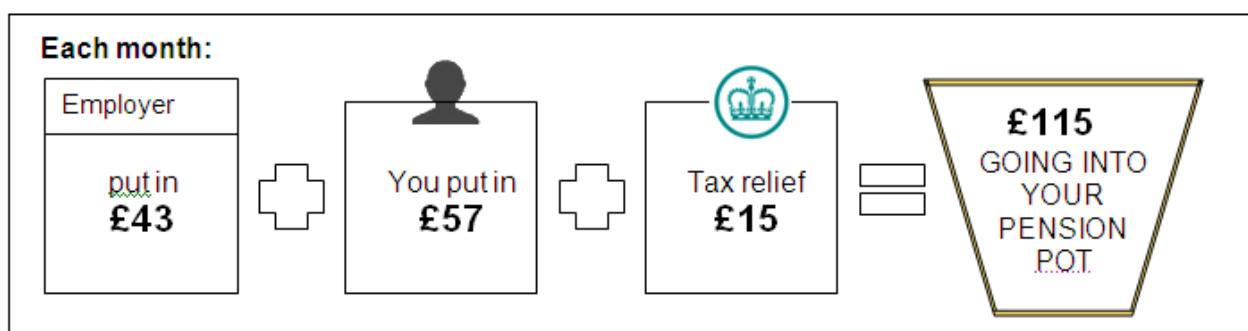
- “It’s shorter so you don’t lose interest.”
- “It just looks easier. When I got the first one I don’t want to read it – this one I would look through. There’s colour – it’s easier.”

It is important that people feel they have permission to skip detail and that there is a quick route through to the most important content for those who will engage with only the bare minimum. Clear navigation and visual separation of detail from main content helps:

- “I thought it was really clearly laid out, it highlighted the questions relevant to what you need to know in blue.”

With clear headings that stand out and a question and answer format people find it easy to find the information that is relevant to them, and importantly, to skip what they don’t need.

Graphics, diagrams, case studies, colour and the right language also really help people engage, for example:



- “I’m not really up to speed with figures and terminology, so I just looked at the diagram first.”
- “I really liked the diagram – it was clear to follow, not just lots of words like most of these things.”

Case study:
Anne, age 54



“At first I couldn't see the point in contributing to a workplace pension scheme at my age. I wasn't sure I would get much out of it. But the more I've looked into it, the more I think I'll stay in.

As well as what I put in, I'll get money from my employer and I won't pay tax on the payments I make. I like the idea that I'm not the only one putting money into my pension pot.

I already put a bit into an ISA from time to time, but it's been at the back of my mind that I should be doing more for when I retire. I think being in the scheme for the last few years of my working life could be a good way to build up some more money.”

- “The case studies are definitely a good way to see what's going on - I looked at them first. It's more realistic – it's like a bit of drama, it makes you visualise you're them.”
- “I thought I might've left it too late. But I've still got 30 years to pay in which is better than that lady – if it's worth it for her when she's only got 15 years to go then there's hope for me!”

Graphics have the double benefit of aiding comprehension for those who think more visually, and at the same time, making information look and feel more approachable.

Conclusion and recommendations

The three different types of supporting information content (described in Chapter 6) need to work together across the worker information journey (please see accompanying journey map below).

1. Key Messages

Key messages would work best if delivered consistently by all parties, are in place to provide a warm up from the start, and are then repeated consistently throughout.

Government context setting could be effectively supported by workplace information delivery, in the form of supporting materials such as posters, emails, intranet articles, films and PowerPoint introductions and sector tailored case studies.

2. Personal Impact Information

Personal impact information will need to be tailored to individuals.

It would greatly help individuals if employers provided actual contribution amounts (pounds and pence not percentages) in their first communication to individuals. It would also be beneficial to employers, because if they don't provide this they risk having to deal with workers who feel confused and frustrated, and who will turn to them for answers. Template letters and supporting FAQs would help support this delivery.

Similarly, if pension scheme information was supplied at the same time as the employer letter this would help people feel they are getting the full picture all at once. An easy-to-use online pension estimator tool would also be helpful.

In addition, if workers could see the employer contribution on their payslips this would reinforce the important benefit of additional money going into their pension pot. At the same time as giving out payslips, it would be beneficial if employers could include a 'reminder insert' to reassure people about their pay 'going down' and where to go for information (e.g. a website). This would be particularly useful if there is a considerable gap between the employer letter and the first payslip.

3. Frequently Asked Questions

Supporting information and key facts need to be there alongside the employer letter to:

- provide reassurance and help people plan at the moment when they are engaged; and
- help prevent employers getting bombarded with questions from their workers.

Managing the different voices in the journey

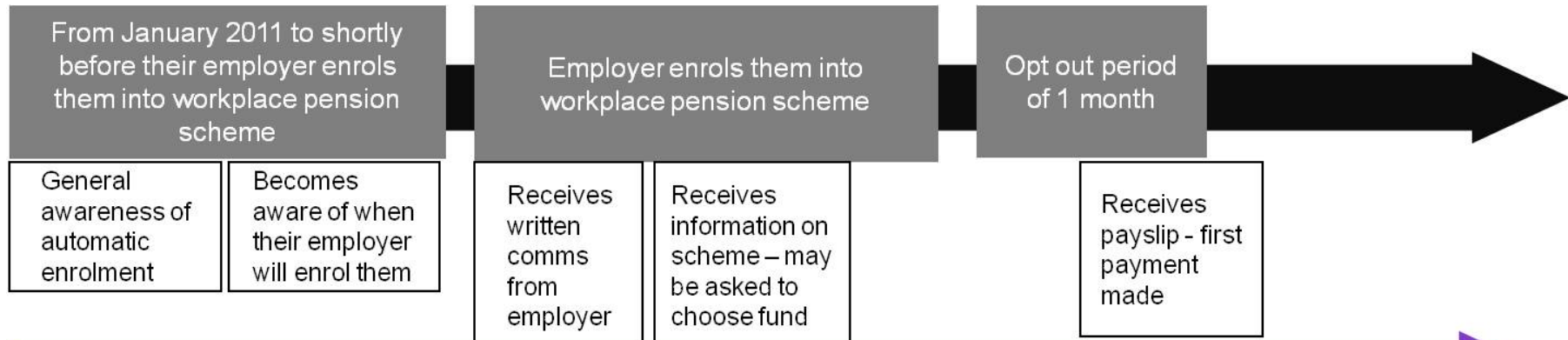
The potential plethora of voices needs to be carefully managed:

- “They give a link to Money Made Clear^{3*} calculator but who are they?”
- “It’d be better to send you to one website and link you to places from there as there are so many different links in the letter and leaflet.”

There is a need for clear signposting to a trusted central source: a one-stop-shop for information. Once baseline knowledge is established people are more comfortable with handoffs to other organisations for more specialist information.

It is important that information providers use the same language and content where relevant to create consistency and help aid and build understanding and confidence. A simple graphic to unify and help people identify trustworthy communications about automatic enrolment could help.

³ Now called the ‘Money Advice Service’



1. KEY MESSAGES: warm up from the start. keep repeating consistently throughout

- Key 'why' and 'what' messages and language terms
- Context setting
- In the workplace: (for example) poster, email, intranet articles, film/ PowerPoint introductions for team briefings, sector-tailored case studies

2. PERSONAL IMPACT: tailored to individuals

- Employer letter, FAQs leaflet, pension scheme information
- Workplace talks and consultations
- Calculator for working out contribution levels
- Employer contribution on payslip
- Payslip insert to go with with the first payslip after being automatically enrolled – to remind them why pay has gone down and where to go for info

3. FAQs: supporting information and key facts

- Supporting baseline information needs to be available from an easily accessible 'one stop shop' (website & telephony) including simple pension income estimate tool
- Workers need to be signposted to specialist agencies for help with specialist or more complex individual queries
- It is important all information providers use the same language/copy/content modules where relevant

Alternative formats and channels

Not everyone has the confidence to go online for information on this subject – even if they have access to the internet:

- “I would want to speak to someone on the phone – I’d probably read it and get it wrong. I’d ask them, what if I leave this company, would the money go with me or would I lose it?”
- “I’d read online but then call someone to check.”
- “I want to phone someone – you get bored reading.”

Printed and telephone support can give people greater confidence to self-serve online.

There will always be some people who find written communications difficult, no matter how well designed they are. Different kinds of human interaction through different channels will build confidence and momentum. For example content could be delivered in short film clips, in seminars or via a helpline.

Key recommended principles

A good automatic enrolment information journey could have an important legacy, establishing confidence and ‘strong roots’ for the future, so that people are less easily swayed or put off pensions.

In summary, there are seven key recommended principles for automatic enrolment information, detailed in the table below:

Principle and desired worker response	Information checklist
<p>1. Feeling in control “This is being done to help me, but I can make choices if I want to.</p>	<ul style="list-style-type: none"> • You have choices - you can opt out now or in the future. • You will have your own pension pot and can make choices about it if you want to (but you don’t have to).
<p>2. What’s in it for me? “I have a clear idea of why it’s worth doing this.</p>	<ul style="list-style-type: none"> • You are not the only one paying in – your employer contributes and you get tax relief. • Easy for you to get started and begin saving for your retirement. • Personalised contribution information from the start. • Pension estimates and calculator tools from the start.
<p>3. Make it relevant “This is for me.”</p>	<ul style="list-style-type: none"> • The full basic state pension is £102.15 a week. You probably want more. • For most people, doing something is better than nothing. • It’s seldom too early or too late. • Build peace of mind for the future
<p>4. Clarity of roles “I know who to go to for what information. I know where my questions will be answered.</p>	<ul style="list-style-type: none"> • Minimum number of players and hand offs. • It’s a government change and every employer is doing it. • There is a government hub which is easily accessible for basic information and help. • The journey between players is smooth and manageable.

Principle and desired worker response	Information checklist
<p>5. Overcome contextual barriers “I had questions and anxieties about this, but they have been answered and I feel reassured.”</p>	<ul style="list-style-type: none"> • Pensions are a long term investment – they usually produce better returns than savings accounts. • Having a pension doesn’t rule out other ways of saving. • Pensions are now better protected in a number of ways. • This does not replace or affect entitlement to the State Pension. • The money is not lost if you move jobs or die before retirement.
<p>6. Accessible presentation “This feels manageable. I can find the information I need and skip what’s not relevant to me.”</p>	<ul style="list-style-type: none"> • Information tiered to meet needs. • Text in manageable chunks. • Use of diagrams, case studies, FAQs, tools, images. • Clear navigation.
<p>7. Establish baseline knowledge and confidence “I understand the basic concepts and language.”</p>	<ul style="list-style-type: none"> • Use a factual tone. • Establish basic concepts before detail. • Simple straightforward language, consistent use of key terms across all touch-points. • Use technical terminology only where essential.