



Department
for Work &
Pensions

Pensions portfolio: communications tracking research

Findings from the March 2014 survey

August 2014

Acknowledgements

Ipsos MORI would like to thank the 2,445 people that took part in the March 2014 survey. We would also like to thank Jonny Aldridge, Tracey Jones and Jenni Smith from the Department for Work and Pensions for their input during the research process.

Executive summary

This summary covers the findings from survey research tracking attitudes and behaviours regarding workplace pensions, and in particular the automatic enrolment law. The survey was undertaken by Ipsos MORI on behalf of the Department for Work and Pensions (DWP). A sample of 2,445 adults of working age were interviewed between 21 March and 6 April 2014.

Campaign recognition

Overall recognition of the campaign had increased since the previous tracking wave, with eight-in-ten (85%, vs. 80% in November 2013) recalling seeing or hearing at least one of the adverts. Those who were potentially eligible for automatic enrolment, as well as those in the target Daunted and Unprepared segments¹, continued to recognise the adverts to a similar extent to the average working-age adult.

The overall increase was driven by greater recognition of the television and video on-demand (VOD) advert (79%, vs. 70% in the last wave), the online banner adverts (36% vs. 28%) and the rap video (27% vs. 8%). In all, the campaign remained television-led, with most ad recognisers having seen a television adverts plus at least one other advert. Very few saw any combination of adverts not including television.

There were further increases in recall of all campaign slogans (already having increased in the previous wave). This time, almost half (47%, vs. 40% in November) recognised the principal “We’re all in” slogan. There continued to be substantially higher recall among those who had seen three or more channels, compared to ad recognisers generally, again highlighting the effectiveness of the multi-channel mix.

This wave of research also included questions specifically exploring people’s thoughts on the new Pension Square partnership materials which were part of the latest campaign burst. Around one-in-six (16%) had seen these. Most commonly recognised were the radio advert (8%), followed by the case studies (6%) and articles (5%). A lower proportion recalled the online competitions (3%). Of the five per cent who recognised the case studies and articles, 15% said they had read them.

Reactions to the advertising

As in November 2013, the feedback on the main campaign adverts was generally positive, with many thinking they were personally relevant. Almost four-in-ten (37%, up from 33% in November) felt the adverts were aimed at someone like them and two-in-ten (18%) felt that the adverts made them think about their current situation.

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

People's overall impressions of Pension Square were not significantly different to the main campaign adverts. However, there was some evidence to suggest that Pension Square had particular resonance with older people with a higher proportion of those aged 55+ saying the Pension Square materials really stuck in their mind (18%, vs. 10% on average) and none saying they did not trust them (vs. 3% on average).

Awareness of automatic enrolment

Around three-quarters (74%) of all working age adults were aware of automatic enrolment, which was in line with the November 2013 result. Once again, ad recognisers were substantially more aware than non-recognisers (79% vs. 45%). Awareness continued to correlate with how close people were to being enrolled, increasing as people approached their staging date.

Recall of seeing or hearing anything specifically about workplace pensions has increased slightly since November 2013 (58% vs. 54%), which may partly be due to the Government's announcement of changes to pension annuity rules in March 2014. Recall of anything about automatic enrolment specifically was unchanged (at 38%).

Recall was greater among those who had seen multiple adverts, as in November 2013 (71% among those who saw three or more adverts, vs. 63% of ad recognisers overall), again showing the effectiveness of using a mix of different channels.

This wave, TV and VOD were more frequently recalled sources of information about workplace pensions and automatic enrolment than in November, with around half (48%) saying this is where they heard about these issues – an increase of seven percentage points. Other sources were recalled to a similar extent to November, with workplace communications continuing to be important (recalled by 30%).

The takeout from the adverts was consistent with November, with the most commonly recalled key message being “if you put money into your workplace pension, your boss will too” (by 42%). Ad recognisers were once again significantly more aware of all the key messages than non-recognisers, suggesting that the advert campaign continues to be influential.

Positivity towards automatic enrolment and workplace pensions

Positivity towards the automatic enrolment law has increased slightly this wave, with four-in-five (78%) now saying this is a good thing, compared to 74% in November 2013. Once again, ad recognisers were more likely than non-recognisers to consider it to be a good thing (80% vs. 66%).

The survey asked people whether they considered some of the specific attributes of the campaign to be benefits. In line with previous waves, the vast majority of people (89%, vs. 93% in November 2013) identified at least one of the attributes as a benefit. Ad recognisers were more likely to select each of the listed attributes as benefits than non-recognisers, suggesting that the campaign may be helping to promote these attributes.

As in November, six-in-ten (60%) thought that it makes sense to have a workplace pension if you have a job, while around half (49%) thought that a workplace pension

was a good thing for them personally. The gap between ad recognisers and non-recognisers had increased for the first of these indicators compared to the last wave, highlighting the continued potential impact of the campaign on overall positivity.

In line with the previous wave, the Daunted and the Unprepared were more likely than average to be neutral about whether they thought it makes sense to have a workplace pension and whether they felt it is a good thing for them personally. As before, the potentially eligible subgroup were less likely to agree on both indicators (reflecting that this group includes those who have opted out after being enrolled).

People tended to be more positive towards workplace pensions the closer they were to their automatic enrolment staging date, and those who said automatic enrolment had already happened tended to be most positive. The pattern by staging date mirrors that seen in previous waves, suggesting that – like awareness – the impact of staging on positivity has not diminished, even as non-large companies have begun to automatically enrol their employees.

The social norms around saving into a workplace pension

This wave, three-in-ten (30%) said they had taken actions as a result of seeing the campaign, the most common of which were again speaking to other people about workplace pensions, be it friends and family, people at work or, more specifically, employers. Indeed, a quarter (24%) said they had talked about workplace pensions with friends, family or work colleagues in the last 12 months. While there were no differences between ad recognisers and non-recognisers on this measure, ad recognisers were more likely to have spoken to their employer. This indicates that the campaign may still be helping people to think about the issue.

The survey findings suggest that the social norms around workplace pensions are continuing to strengthen over time. For example, almost half (47%, versus 43% in November 2013) of working-age adults agreed that saving into a workplace pension was the “normal thing to do” for those in employment and two-in-ten (20%, versus 17% in November) believed that most people in Britain did this. The Daunted and the Unprepared segments also saw improvements on these and other social norms indicators, which was in contrast to the previous wave of research where there were no changes seen among these groups.

There are indications that the Pension Square campaign may have helped enhance social norms. Compared to those who only recognised the main campaign, people who recognised the Pension Square materials (but had not necessarily read them) typically agreed to a greater degree that people like them, most people in their workplace, most friends and family, and most working people in Britain saved into workplace pensions. These differences, while statistically significant, were marginal.

Of course, the DWP campaign is likely to be one of many factors influencing social norms. As before, the act of actually being enrolled also appeared to have a strong impact. Among those who said automatic enrolment had not yet taken place in their workplace, just over a third (36%) agreed that most people in their workplace will stay in once enrolled. Among those who said it had taken place, two-thirds (68%) agreed that most people had stayed in.

Intentions and outcomes

Overall, people's intentions about whether to stay enrolled into a workplace pension had not changed since November 2013. Over two-fifths (45%) said they would stay in if enrolled, while two-fifths (38%) were unsure and under two-in-ten (17%) said they would opt out. There was a substantial difference in intention to stay in between ad recognisers and non-recognisers (50% vs. 25%). The potentially eligible subgroup were also just as likely as average to say they would stay in.

Non-recognisers have become gradually less likely to say they intend to stay in (48% said this in July 2013). These changes over time suggest that there may be a natural decay in positive intentions, perhaps linked to smaller and more medium-sized companies beginning to enrol their employees. The fact that this decay has only been observed among non-recognisers may indicate that the DWP campaign has been helping to maintain positive intent.

People's actual actions once enrolled were once again more positive than their intentions, showing no change since November 2013. Eight-in-ten (80%) said they had stayed in after undergoing automatic enrolment, compared to 45% who said they intended to stay in once enrolled. Just 15% said they had opted out. This indicates that the campaign may be particularly affective at convincing those who are currently undecided about what to do once enrolled, rather than changing the minds of those who have already decided to opt out. These results were not significantly different for the Daunted and Unprepared segments.

Willingness to stay enrolled again appeared to become gradually stronger as people approached their staging dates. This pattern reflected that of previous waves, even though non-large companies have begun to automatically enrol their employees.

Motivations for staying in a workplace pension (or not)

The reasons given for intending to stay in or for having stayed in once enrolled were broadly similar to those expressed in the July and November 2013 survey, focusing both on certain specific benefits, such as having more money for retirement (40%) as well as the more general campaign proposition – that a workplace pension is a good deal that makes sense (31%).

Among those who were unsure what they would do when they were enrolled, the principle reason remains a lack of familiarity with automatic enrolment (31% said they did not know enough about it), although this may indicate a lack of understanding of workplace pensions generally.

Among those who said they would opt out, or had already opted out after being enrolled, the reasons for this included having other savings for retirement or expecting to change jobs in the near future. It is important to note that those who opted out were interested in saving, but appeared to focus more on the near future rather than on later life, prioritising starting a family and building up savings. This is something that it may be helpful to factor in to future campaigns.

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1 Introduction

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

1.1 Background

The automatic enrolment law

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

- are not already in a workplace pension;
- are aged between 22 and State Pension age²;
- earn more than £9,440 a year³; and
- work in the UK.

The law is being rolled out on a staged basis, with those working for the largest companies being enrolled first, from October 2012. By the time the fieldwork for this wave of research was completed in March 2014, automatic enrolment had been rolled out across all companies with 250 or more employees. This staged rollout will continue until February 2018.

Advertising campaign

DWP has been running advertising campaigns to raise awareness and understanding of automatic enrolment among individuals since January 2012. The current “We’re all in” campaign is TV-led and focuses on groups of employees, with prominent business people also being featured in some of the adverts.⁴ This launched in September 2013, with the first burst of activity running until late October 2013.

The latest burst of the “We’re all in” campaign has run over a longer period, lasting from January to March 2014. There has been a broad range of activity across television and video on-demand (VOD), radio and online channels, plus paid search and mobile promotion in this latest burst. The main change from the previous burst is

² State Pension age can be between 61 and 68, depending on a person’s date of birth and gender.

³ This amount was the 2013-2014 qualifying earnings threshold for automatic enrolment.

⁴ “We’re all in” maintains much of the content and imagery of the previous “I’m in” campaign, which ran in three bursts between September 2012 and July 2013. An earlier campaign with an entirely different strapline ran from January to March 2012.

that DWP ran a new advertising partnership with various organisations in this burst. The partnership activity particularly targeted the Daunted segment of the population – people who are typically less likely to have workplace pensions (see Section 1.4 for segmentation details). It used new creative materials based on a “Pension Square” concept, with advertorials and competitions featuring across radio, national and regional press, as well as online channels.

Previous research

This survey is the latest of several waves carried out since January 2009. From July 2013, surveys have been carried out by Ipsos MORI. Prior to this date, surveys were conducted by GfK NOP using a comparable research methodology.

1.2 Research objectives

The primary objective of the survey was to monitor the impact of the January to March 2014 “We’re all in” campaign burst of activity, covering awareness of automatic enrolment, as well as attitudes and behaviours regarding workplace pensions. This was done by comparing ad recognisers to non-recognisers and by tracking changes over time.

This wave also included a new question to further explore why people opted out of, or would opt out of, a workplace pension.

1.3 Methodology

The survey was carried out using the Ipsos MORI Capibus, a face-to-face in-home omnibus survey of British adults aged 18 and over. Fieldwork took place from 21 March to 6 April 2014.

From the entire sample of British adults, a sub-sample of 2,445 adults of working age (men aged 22-64 and women aged 22-59) were interviewed. Data are weighted to represent the national population profile.

Within the weighted sample six-in-ten (60%) of those in work said their workplace had undergone automatic enrolment. It should be noted that while this is higher than the actual proportion DWP estimates to have been enrolled by March, it is only slightly higher than the proportion found in previous waves (55% in November 2013) – this is what would be expected given the increasing numbers experiencing automatic enrolment over time. This measured gradual increase over time suggests that wave-on-wave comparisons are robust and meaningful.

1.4 Interpretation of the data

Statistical significance

It should be remembered that final data from the survey are based on a sample, rather than the entire population of working age adults. Therefore, results are subject to sampling tolerances, and not all differences are statistically significant. Throughout this report, we report only on differences that are statistically significant at the 95% level of confidence.⁵

Segmentation

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

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

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

Comparisons to the potentially eligible subgroup

This report defines the potentially eligible as those in work or self-employed, without existing workplace pensions and with household incomes of at least £9,500 (indicating that their individual incomes meet the threshold for automatic enrolment).

⁵ Strictly speaking, calculations of statistical significance apply only to samples that have been selected using probability sampling methods. However, in practice it is reasonable to assume that these calculations provide a good indication of significant differences in quota surveys like this one.

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

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

Comparisons between ad recognisers and non-recognisers

Respondents were shown images, played radio adverts or video clips of the adverts used in the “We’re all in” advert campaign and also from the Pension Square materials. Some examples of these adverts are shown in Figure 1.1.

Figure 1.1 Examples of adverts from the “We’re all in” campaign and Pension Square materials



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

Reporting conventions

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

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

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

2 Campaign recognition and reactions to the advertising

This chapter first looks at the reach of the current advertising campaign, including recognition of the different advert channels and recall of the campaign slogans. It also covers what people thought of the adverts. This is followed by a discussion of the recognition of, and reactions to, the Pension Square materials. The key findings were as follows:

- Over eight-in-ten people (85%) recognised at least one of the adverts. This was five percentage points higher than in November 2013 (80%), with the increase driven by the television advert, online banner adverts and rap video.
- Recognition of all slogans used in the latest and previous campaigns had increased since November. This time, almost half recognised the principal “We’re all in” slogan, compared to four-in-ten in November 2013.
- As in November, the feedback on the main campaign adverts was broadly positive, and they were particularly well received by those in the Unprepared segment. Overall, four-in-ten thought the adverts were aimed at people like them.
- Around one-in-six had seen or heard any Pension Square activity. Among those who had listened to the radio stations that carried Pension Square, three-in-ten recognised Pension Square materials. Among those who had read local or regional press that carried Pension Square, two-in-ten recalled seeing it.
- People’s overall impressions of Pension Square were not significantly different to the other adverts. Reactions were no different to the average among the Daunted segment, though there were some indications that Pension Square had reached a slightly less affluent audience and had greater resonance among an older audience than the main campaign adverts.

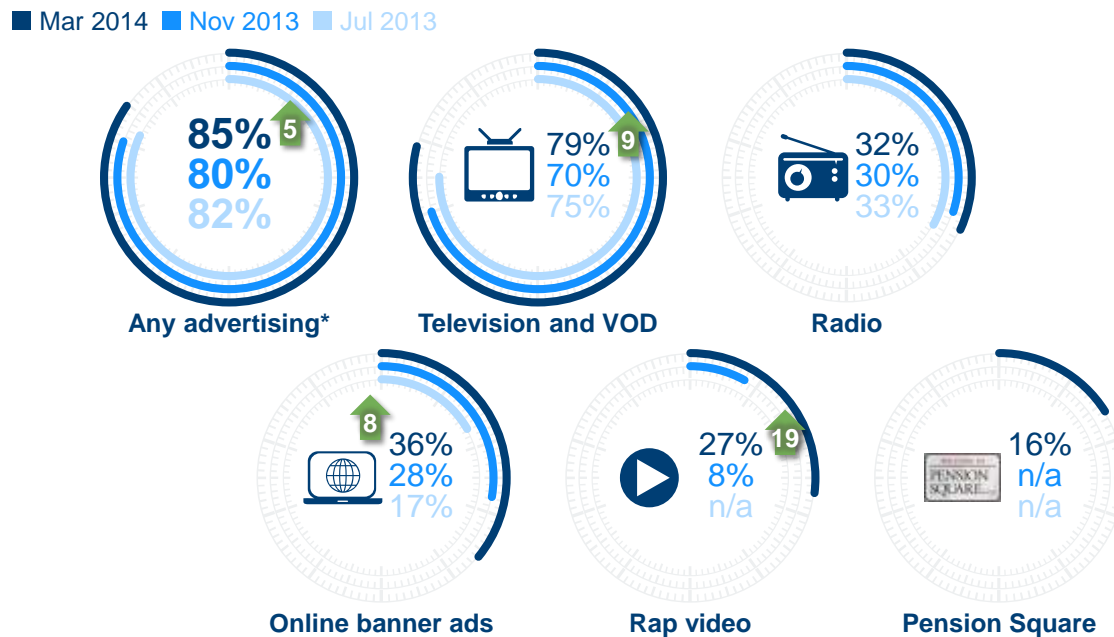
2.1 Recognition of the adverts

Changes in recognition over time

People were shown various adverts from the main “We’re all in” campaign and asked if they had seen or heard them before. As can be seen in Figure 2.1, overall recognition of the adverts had increased in this latest wave, with over eight-in-ten people (85%, compared with 80% in November 2013) recalling at least one advert.

This increase was driven by greater recognition of the television advert (up nine percentage points to 79%), the online banner adverts (up eight percentage points to 36%) and the rap video (up 19 percentage points to 27%).

Figure 2.1: recognition by advertising channel



Bases: c.2,000 GB adults of working age per wave
 * "Any advertising" includes Pension Square activity in March 2014

Source: Ipsos MORI

Those who were potentially eligible for automatic enrolment were typically just as likely as the average working age adult to recognise any advertising, with the exception of the online banner adverts (recognised by 30% of the potentially eligible subgroup, vs. 36% of all working age adults) and likewise for radio (28% vs. 32%).

Broadly, there were also no differences between those in the Daunted and Unprepared target segments and the average working-age adult, although recognition of the television advert was somewhat lower among people in the Daunted segment (73%, compared with 79% overall).

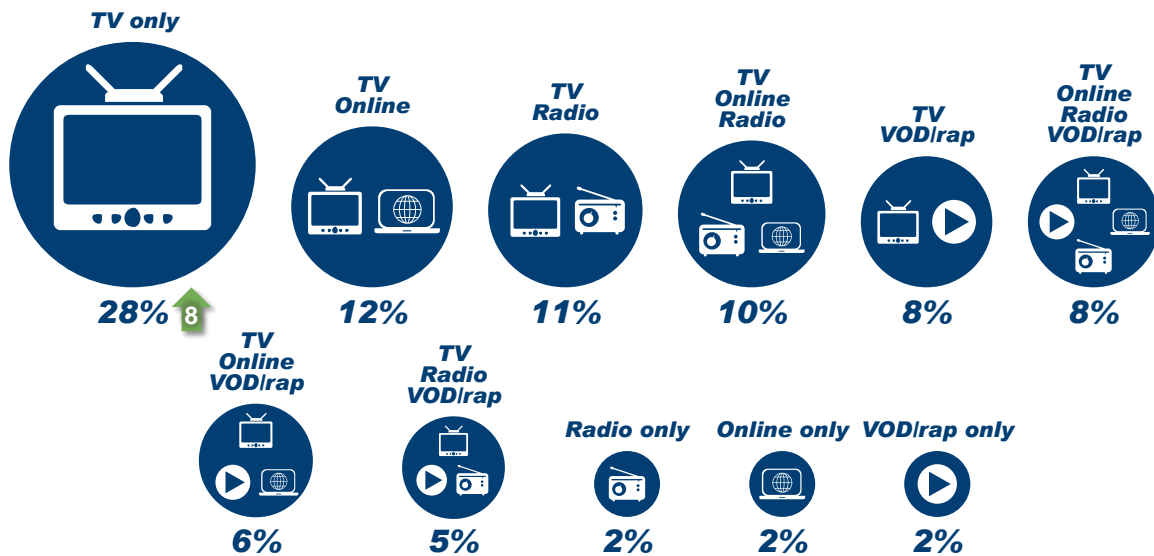
Despite these ongoing differences, recognition of the television advert, online banner adverts and the rap video had generally risen in line with the overall pattern among the potentially eligible and among these target segments since November 2013.

Exposure to different combinations of adverts

As in previous waves, most ad recognisers had seen the television advert plus at least one other advert (Figure 2.2). Those who had not seen the television advert typically only recalled seeing one other advert. This reflects the television-led nature of the current campaign.

Figure 2.2: recognition by advertising channel

% among those who have seen any ATL ad



Base: 2,061 adults who have seen any ATL ad (most common combinations shown)

Source: Ipsos MORI

2.2 Recall of the campaign slogans

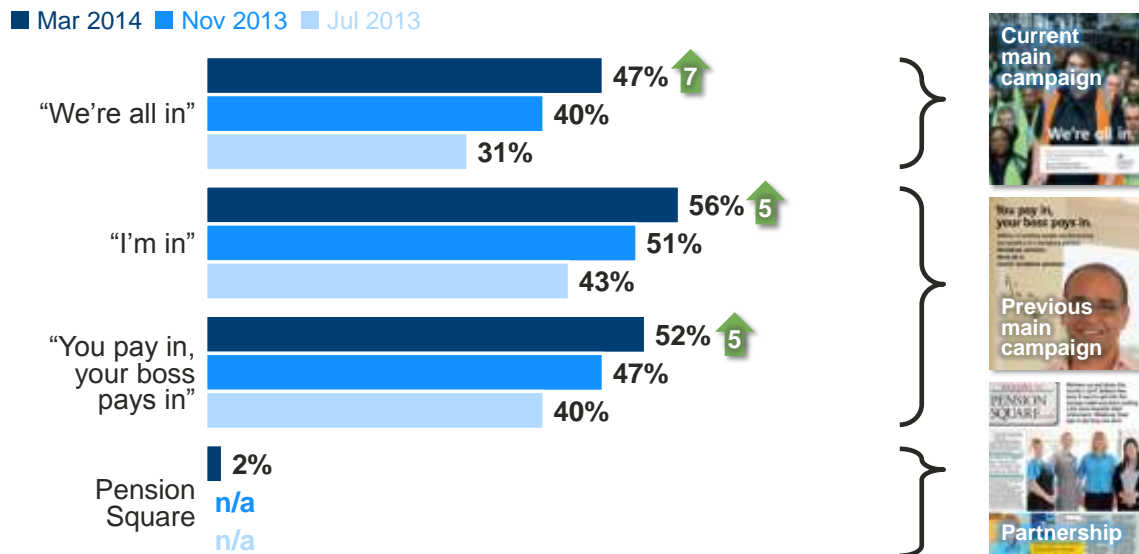
The survey tested recall of the three previously used slogans and, as an addition within this wave, the “Pension Square” concept. The “We’re all in” slogan is the main focus of the current campaign, with the other two slogans having been much more prominent in past campaigns.

As shown in Figure 2.3, recall of all the main campaign slogans has increased again this wave. Almost half (47%) recalled the “We’re all in” slogan, which is a seven percentage point increase since November 2013. Over half recalled “I’m in” (56%, vs. 51% last wave) and over half recalled “You pay in, your boss pays in too” (52%, vs. 47% last wave).

A relatively small proportion (2%) recalled “Pension Square”, and this was not discernibly different among the target segments (the Daunted and the Unprepared). This may reflect that this is the first time the Pension Square materials have been used, and that the partnership activity is not necessarily intended to reach a wide audience, but instead to generate conversation among the audience it does reach.

Figure 2.3: recall of campaign slogans

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



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

Source: Ipsos MORI

As expected, ad recognisers had much greater recall of all the slogans than non-recognisers. Furthermore there was, as in previous waves, a substantial increase amongst those who had seen three or more adverts. Those who recognised three or more adverts had a higher recall of “We’re all in” (66%), “I’m in” (70%) and “You pay in, your boss pays in” (67%). This highlights how the multi-channel approach has helped the campaign to reach a wider audience and reinforce recall.

Among those potentially eligible for automatic enrolment, recall of “We’re all in” had increased (to 44%, compared to 35% in November 2013). This was also up since the previous wave among the Daunted (from 37% to 44%) and Unprepared (from 36% to 44%) segments. These changes suggest that this strapline is becoming more established among key subgroups.

2.3 Reactions to the main adverts

Top-of-mind reactions

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

As in November 2013, the feedback on the adverts has remained generally positive, with many thinking they were personally relevant. Around four-in-ten (37%, vs. 33% in November) believed the adverts were aimed at someone like them and about two-in-ten (18%) said that the adverts made them think about their current situation.

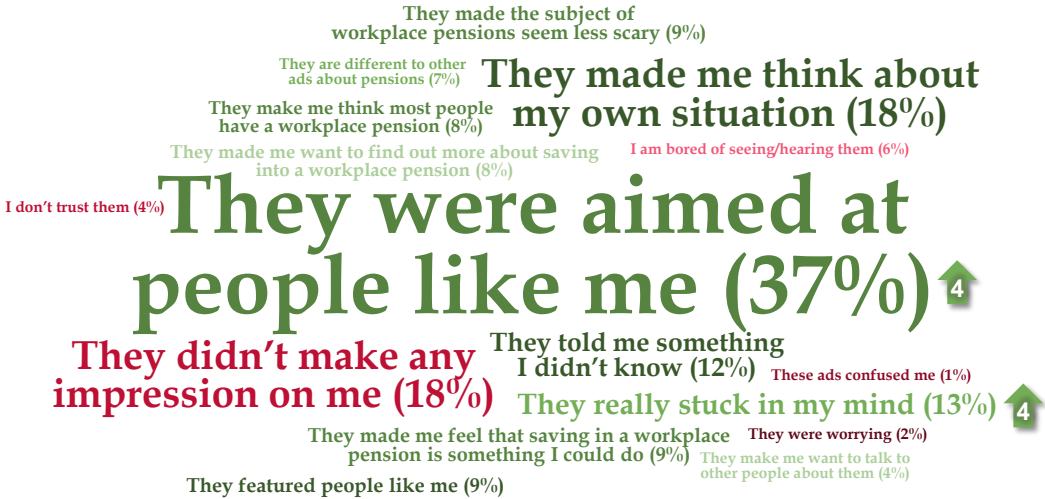
Generally, there was consistency with the November results, though more this wave said that the adverts stuck in their mind (13%, vs. 9% in November).

The adverts appeared to have a particular resonance with those who had heard about automatic enrolment at work. Half (53%, vs. 37% of all adults of working age) of this group felt the main campaign adverts were aimed at people like them. This suggests that those who recall workplace communications are also more likely to be engaged by the DWP campaign – in other words, the campaign appears to complement, rather than crowd out, workplace communications.

In line with November 2013, two-in-ten (18%) said that the adverts did not make any impression on them.

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

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



Base: 2,445 GB adults of working age
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data
 Source: Ipsos MORI

As has been consistently seen in previous waves, those in the Unprepared segment were particularly positive about the adverts, compared to the average working-age adult. They were more likely to say that the adverts made them think about their own situation (22%, vs. 18% on average), made them want to find out more about saving into a workplace pension (13% vs. 8%), made the subject of workplace pensions seem less scary (12% vs. 9%), told them something they didn't know (17% vs. 12%), made them feel that saving into a workplace pension is something they could do (15% vs. 9%) and made them want to talk to other people about them (7% vs. 4%).

Those in the Competing Priorities segment were also more likely than average to feel that the adverts were aimed at people like them (48%, vs. 37% overall).

2.4 Reactions to Pension Square

This wave of research included new questions specifically exploring people’s thoughts on the new Pension Square partnership materials.

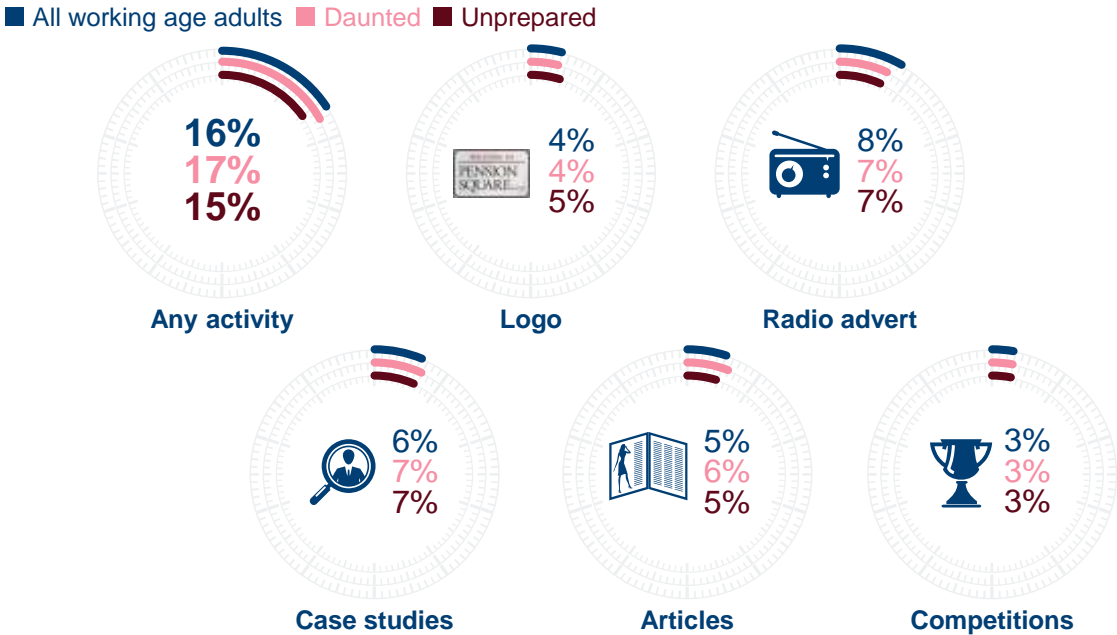
Recognition of Pension Square materials

Around one-in-six (16%) had seen any Pension Square activity, as shown in Figure 2.5. The most commonly recognised individual components were the radio advert (8%), followed by the case studies (6%) and articles (5%). A slightly lower proportion recalled the online competitions (3%).

Of the five per cent who recognised the Pension Square case studies and articles, 15% said they had read them.

Recognition of Pension Square materials among the Daunted and the Unprepared segments was not significantly different from all working age adults.

Figure 2.5: recognition of Pension Square activity



Bases: 2,445 GB adults of working age; 598 Daunted; 589 Unprepared

Source: Ipsos MORI

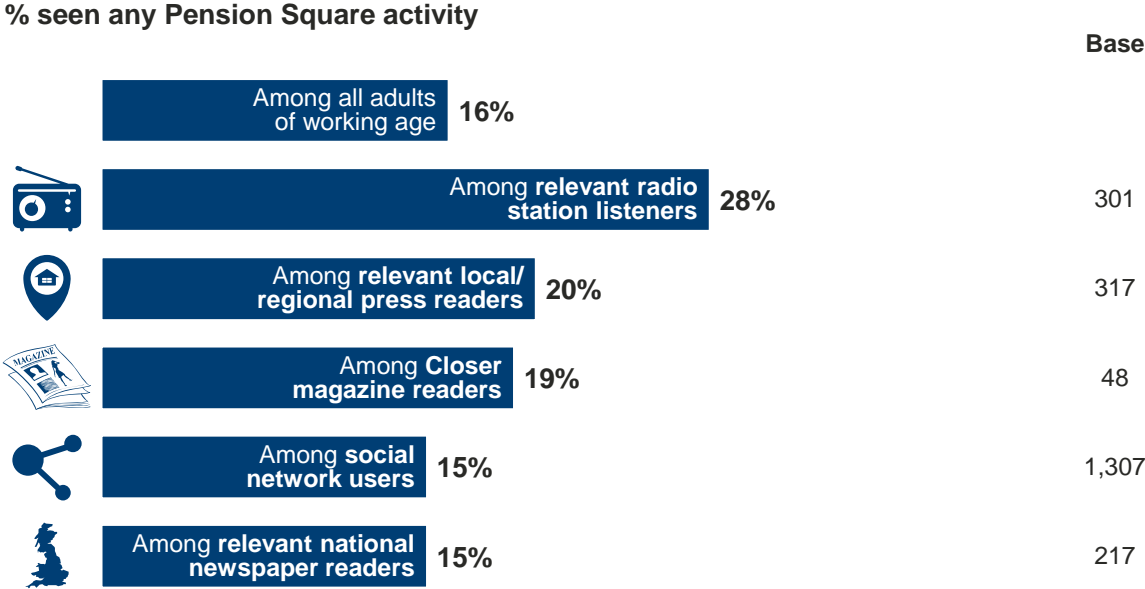
Recognition among those who have accessed partnership sources

As part of the DWP partnership activity, Pension Square materials appeared on various local radio stations, in national and regional press, in Closer magazine and on social networks. The survey captured whether people had accessed any of these partnership sources in the previous three months, so that Pension Square recognition among these specific audiences could then be analysed.

Figure 2.6 shows recognition of Pension Square activity among those who had seen or listened to these relevant partnership sources. Among those who had listened to relevant radio stations, three-in-ten (28%, vs. 16% on average) recognised any Pension Square activity. Among those who had read relevant local or regional press, two-in-ten (20%) recognised Pension Square materials. The comparatively high

recognition among listeners to relevant radio stations may reflect the passive nature of radio listening, where people tend to leave a radio playing, unlike in a press article where people may be more ready to pass over things that do not interest them.

Figure 2.6: recognition of Pension Square activity among users of partnership sources



Bases: 2,445 GB adults of working age, or as indicated on chart

Source: Ipsos MORI

The make-up of the Pension Square audience

As noted earlier in this section, the Pension Square materials were no more or less likely to be recognised by the Daunted and Unprepared segments than average. There is, nonetheless, some indication that Pension Square did reach a slightly less affluent audience compared to the main campaign adverts (51% were in social grades C2DE⁶, vs. 45% of those who had only seen the main campaign adverts).

Top-of-mind reactions to Pension Square

Pension Square recognisers were asked what their overall impressions of the materials were. They were asked to select statements that best met their top-of-mind opinions from the same pre-defined list shown earlier, with reference to the above-the-line adverts (in Figure 2.4). The word cloud in Figure 2.7 again shows the statements with font size proportionate to how often they were chosen in relation to Pension Square.

Comparing this to the earlier Figure 2.4, people’s overall impressions of Pension Square are not significantly different to the main campaign adverts, with around a third (33%) believing they were aimed at people like them and around one-in-six (16%) saying that the adverts made them think about their current situation. As with

⁶ Social grades are a socio-economic classification, based on employment status, qualification, tenure and whether respondents work full time, part time or are not working. A definition of social grades is given in Appendix B.

the main adverts, around two-in-ten (18%) said they did not make an impression on them.

Figure 2.7: word cloud of top-of-mind reactions to Pension Square

Q. Thinking about the Pension Square stories, advertorials, quizzes and competitions that you just saw and heard, which of these statements, if any, do you think apply?



Base: 391 Pension Square recognisers
N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

There were some differences among those in the older age bracket of 55+ with a higher proportion of this older group saying the Pension Square materials really stuck in their mind (18% vs. 10% on average) and none saying they did not trust them (vs. 3% on average). These age differences were not present when people were asked about their impressions of the main campaign adverts. This indicates that Pension Square may have had particular resonance with older people, over-and-above the main campaign adverts.

3 Awareness of automatic enrolment

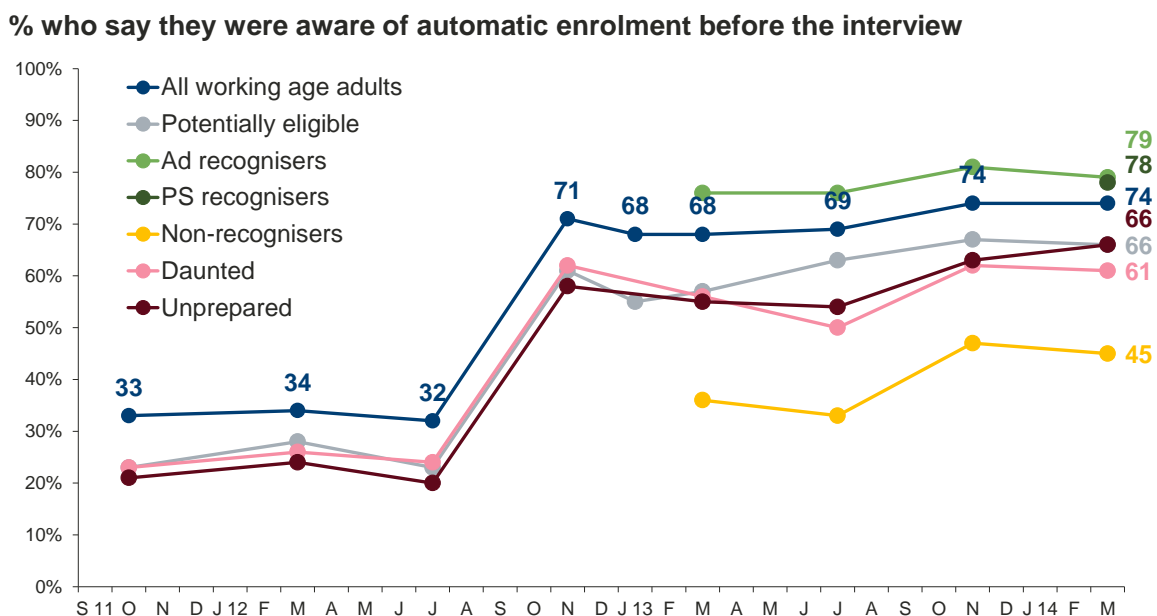
This chapter discusses awareness of the automatic enrolment law, the salience of workplace pensions and automatic enrolment and the specific messages people had taken away from the campaign. The key findings were as follows:

- Awareness of automatic enrolment has been sustained after rising in the previous wave. There remains a substantial gap between ad recognisers and non-recognisers in terms of awareness.
- The breakdown by staging date has been consistent each burst, suggesting that awareness continues to build as people approach automatic enrolment.
- Spontaneous recall of seeing or hearing anything about workplace pensions has increased slightly since November 2013, though recall of communication about automatic enrolment specifically remains unchanged.
- The takeout from the adverts was consistent with November, with sustained higher awareness of key messages than in July.

3.1 Awareness of the automatic enrolment law

People were asked whether they had heard about the automatic enrolment law prior to being surveyed. As Figure 3.1 illustrates, awareness of the law has remained the same as in November 2013, with around three-quarters (74%) being aware. Awareness among the target Daunted and Unprepared segments is also unchanged.

Figure 3.1: awareness of the automatic enrolment law



Bases: c.2,000 GB adults of working age; c.700 adults potentially eligible for automatic enrolment; c.1,800 ad recognisers; c.400 Pension Square recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave

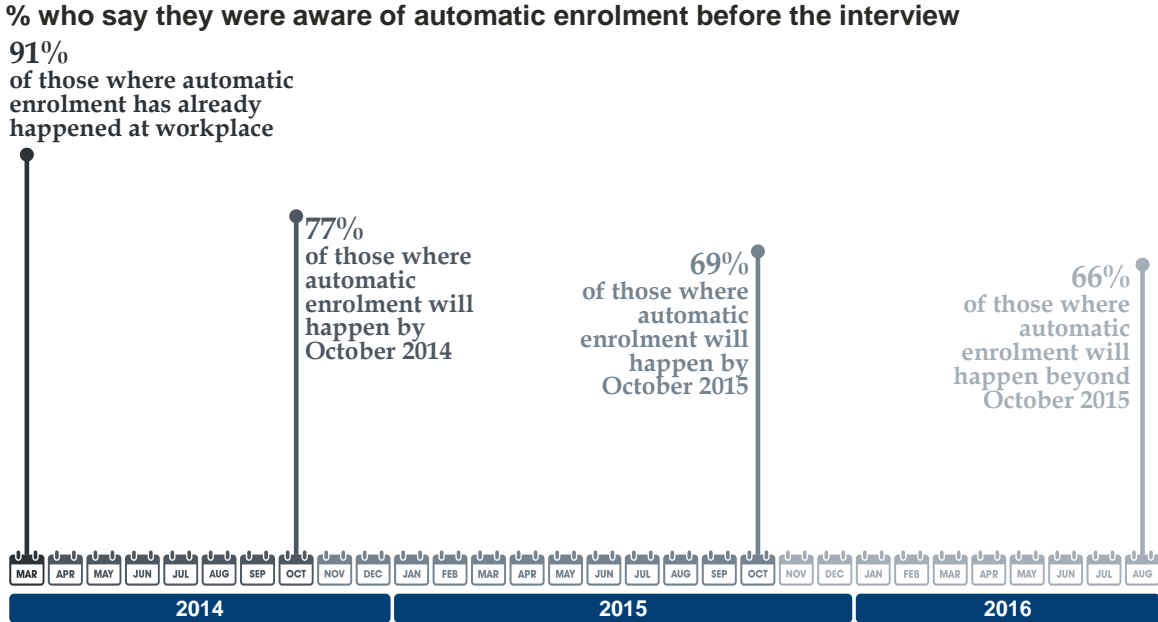
Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

Once again, campaign recognition was strongly correlated with awareness of automatic enrolment, with a 34 percentage-point gap in awareness between ad recognisers and non-recognisers (70% vs. 45% respectively). This gap was the same in November 2013.

Awareness by staging date

As Figure 3.2 indicates, awareness continued to correlate with how close people were to being enrolled, with the breakdown by staging date having shown a consistent pattern in each wave. It is nevertheless worth noting that awareness was still high even among those not due to be enrolled for at least another 18 months, with two-thirds (66%) of those due to be enrolled after October 2015 saying they were aware of automatic enrolment.

Figure 3.2: awareness by staging date*



Bases: 844 adults who say they have had automatic enrolment at their workplace; 166 adults being enrolled by October 2014; 128 adults being enrolled by October 2015; 359 adults being enrolled beyond October 2015. Source: Ipsos MORI

*Note: throughout, the analysis by staging date is based on the self-reported size of the organisation at which the respondent is currently employed. This will not be a totally accurate measure but is consistent with the process used previous waves.

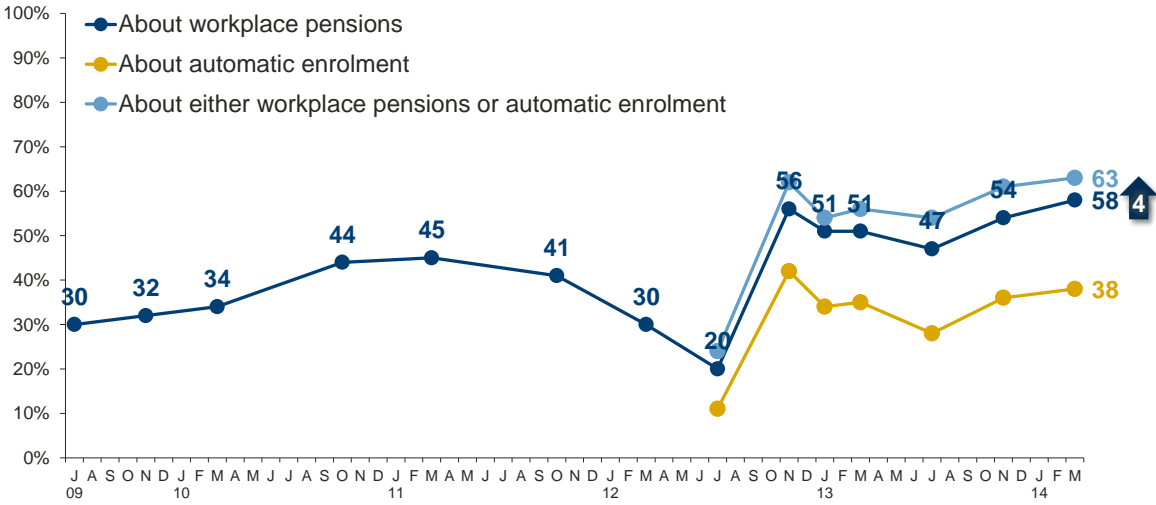
3.2 Salience of workplace pensions and automatic enrolment

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

As Figure 3.3 shows, recall of seeing or hearing anything specifically about workplace pensions has increased since November 2013 (58% vs. 54%). Recall of anything about automatic enrolment specifically (38%) remained in line with November 2013. It should be noted that fieldwork for this survey took place shortly after the Government announced changes to pension annuity rules – while these were not strictly related to workplace pensions, the surrounding media coverage may have affected the results of this question.⁷

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

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



Bases: c.2,000 GB adults of working age per wave Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

Once again, recall of anything to do with workplace pensions was far higher among ad recognisers than non-recognisers (63% vs. 25%), highlighting the significant impact that the campaign may be having on salience of the issue(s). In particular, as in November 2013, those who had seen multiple adverts were more likely even than the average ad recogniser to recall anything about these topics (71% among those who saw three or more adverts, vs. 63% of ad recognisers overall). This once more highlights the effectiveness of using a mix of different channels to raise awareness.

Recall of communication around workplace pensions increased notably among the Unprepared target segment, increasing by 10 percentage points to 53% this wave (compared to 43% in November 2013). Recall among the Daunted remained consistent with November (at 45% this wave).

Where people have seen or heard things

People were asked whether they had seen or heard anything about workplace pensions and automatic enrolment through various channels, shown in Figure 3.4.

⁷ See for example this story from the BBC News website covering the changes: <http://www.bbc.co.uk/news/business-26654759>.

This wave, television and video on-demand (VOD) were more frequently recalled sources of information on these issues than before, with around half (48%) saying this is where they had heard about these issues – an increase of seven percentage points since November 2013. This demonstrates the continued impact of television and VOD, and their particular importance as part of the current channel mix.

Other sources were recalled to a similar extent as in November 2013. Around three-in-ten people (30%) had heard about workplace pensions or automatic enrolment at work, suggesting that workplace communications continue to be a key source of information for people. Whether this continues remains to be seen – it is possible that the medium-sized companies that are starting to enrol their employees may have less structured communications than larger companies have had to date.

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

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



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

Source: Ipsos MORI

It is worth noting that recall of workplace communications was once again higher among ad recognisers than non-recognisers (32% vs. 19%), even though the DWP advertising campaign has run outside of the workplace. This suggests that the campaign and employers’ own workplace communications continue to complement one another, rather than to crowd one another out.

3.3 Awareness of campaign messages

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

The takeout from the adverts is consistent with November 2013, with a sustained higher awareness of the key messages than in July. Awareness of “if you put money into your workplace pension, your boss will too” – this was one of the key messages of the “We’re all in” and “I’m in” campaigns – remains at over four-in-ten (42%).

Figure 3.5: recall of specific campaign messages

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

	<i>Mar 2014</i>	<i>Nov 2013</i>	<i>Jul 2013</i>
If you put money into your workplace pension, your boss will too	42%	41%	35%
People who don't have a workplace pension will automatically be enrolled	34%	34%	27%
Lots of businesses are starting to automatically enrol workers into a pension	25%	24%	17%
If you put money into your workplace pension, the government will too	22%	22%	17%
Millions of working people will be enrolled	19%	19%	12%
More people are starting to save in a workplace pension	18%	17%	11%
Larger companies will be enrolling their workers first	16%	18%	14%
Every employee will be affected by these changes	15%	14%	11%
Important business people support workplace pensions	12%	12%	10%
Millions of working people are discovering the benefits of a workplace pension	10%	9%	6%
To look out for a letter about enrolment into a workplace pension	6%	6%	4%

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

Source: Ipsos MORI

Awareness of the key messages was unchanged among those potentially eligible for automatic enrolment and also broadly unchanged among those in the Daunted and Unprepared segments, with one exception. Those in the Unprepared segment were more aware of the basic automatic enrolment message in March 2014 – there was a nine percentage point increase in those recalling that “people who don’t have a workplace pension will automatically be enrolled” (31%, vs. 22% in November 2013).

There remains a clear difference in recall of the specific campaign messages among ad recognisers compared to non-recognisers, as Figure 3.6 shows. Even the most commonly recalled message was only noted by 15% of non-recognisers. This suggests the campaign is continuing to have an impact in terms of spreading key messages.

Figure 3.6: recall of specific campaign messages by advert recognition

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

	Ad recognisers	Non-recognisers
If you put money into your workplace pension, your boss will too	47%	15%
People who don't have a workplace pension will automatically be enrolled	37%	17%
Lots of businesses are starting to automatically enrol workers into a pension	27%	13%
If you put money into your workplace pension, the government will too	24%	11%
Millions of working people will be enrolled	21%	7%
More people are starting to save in a workplace pension	20%	8%
Larger companies will be enrolling their workers first	17%	7%
Every employee will be affected by these changes	16%	7%
Important business people support workplace pensions	14%	4%
Millions of working people are discovering the benefits of a workplace pension	11%	6%
To look out for a letter about enrolment into a workplace pension	6%	4%

Bases: 2,225 ad recognisers; 379 non-recognisers

Source: Ipsos MORI

There were some differences between Pension Square recognisers and those who only saw the main campaign adverts. Pension Square recognisers were slightly more likely to take away messages about the government contribution (28% vs. 23% of those who only saw the main adverts), which may reflect the greater emphasis on the government contribution in the Pension Square materials.

Pension Square recognisers were also more likely to have absorbed two specific messages concerning the large numbers being enrolled. Two-in-ten (21%, vs. 15% of those who only saw the main campaign adverts) recalled the message “every employee will be affected by these changes”. They were also more likely to recall that “millions of working people are discovering the benefits of a workplace pension” (14% vs. 10%).

4 Positivity towards automatic enrolment and workplace pensions

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

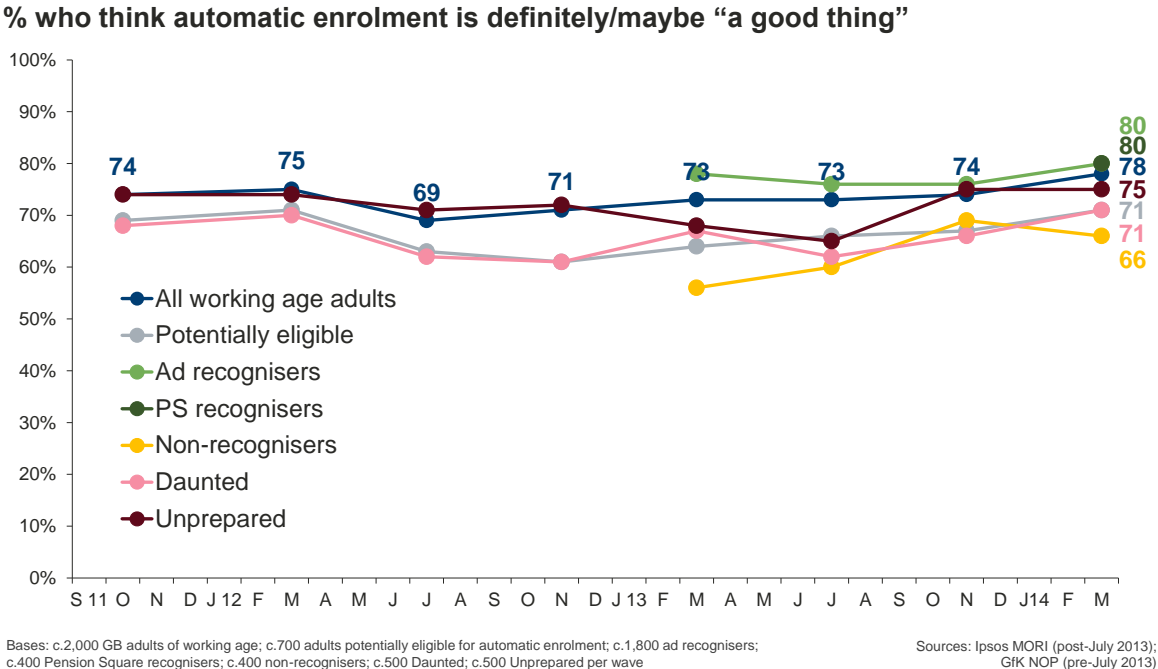
- Positivity towards the automatic enrolment law has increased slightly since November 2013, with almost four in five now saying it was a good thing.
- People also continued to be positive towards workplace pensions generally – six-in-ten thought that it makes sense to have a workplace pension if you have a job, while half thought that a workplace pension was a good thing for them personally. The gap between ad recognisers and non-recognisers has widened on these measures since November.
- As in previous waves, ad recognisers were also more likely than non-recognisers to identify various benefits associated with workplace pensions. Overall recognition of the benefits remained unchanged since November.
- As before, eight per cent said they would *never* save into a workplace pension, and this did not differ by advert recognition. However, ad recognisers were *less likely* to be undecided or unsure about this than non-recognisers, suggesting that the campaign may be most effective in convincing those who are undecided or confused about the advantages of workplace pensions (as opposed to those with strong views against).

4.1 Positivity towards automatic enrolment

As in previous waves, people were asked whether they considered the automatic enrolment law to be a good thing or not. Positivity towards the law has increased, with almost four-in-five (78%) now saying it was a good thing (compared with 74% in November 2013), as Figure 4.1 shows.

Just seven per cent were negative about the automatic enrolment law. This remains largely unchanged since March 2013, suggesting the campaign may have been most effective at moving those who were initially neutral or undecided about automatic enrolment, rather than the very small proportion who were initially negative.

Figure 4.1: proportions who thought automatic enrolment was definitely or maybe “a good thing”



There was again a difference by advert recognition, with ad recognisers more likely to consider automatic enrolment a good thing (80%, vs. 66% of non-recognisers). The gap between ad recognisers and non-recognisers has widened from 7 percentage points in November 2013 to 14 percentage points in March 2014, suggesting that the adverts have continued to increase positivity towards the law (though, as with all the findings, this cannot be confirmed as direct cause-and-effect).

As in November, affluence and ethnicity continue to have a bearing on views about automatic enrolment, with those from the less affluent social grades DE (73%) and those from ethnic minorities (71%) less likely than average (78%) to say it was a good thing. Both groups are again more likely to be neutral or undecided, rather than negative about automatic enrolment.

Those in the Daunted segment are, as expected, less likely to be positive than average (71% vs 78%) but are more positive than they were in July 2013 (62%). People from the Maybe Sorted segment, who were less positive than average in the previous wave, are now in line with the average, having risen by 12 percentage points to 76% on this indicator since November 2013.

The potentially eligible subgroup were once again less likely to think automatic enrolment was a good thing (71%, vs. 78% overall). This is also as expected, since this subgroup, by definition, excludes people who have workplace pensions, who findings show are more positive about the law.

4.2 Benefits associated with workplace pensions

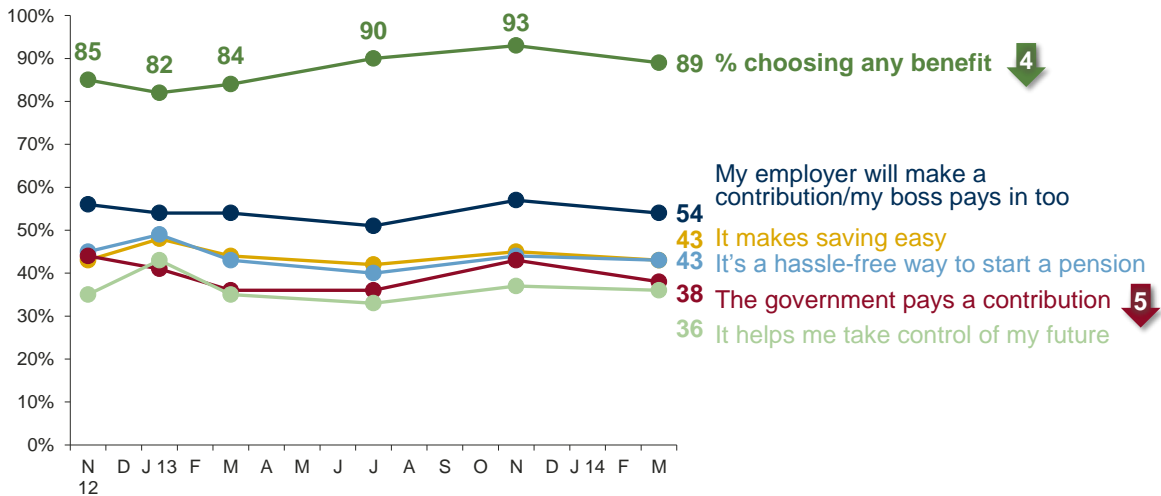
Whether people saw specific attributes of workplace pensions as benefits

The survey has regularly asked whether people consider some of the specific attributes of workplace pensions to be benefits. These are attributes that have been particularly emphasised in the current and previous campaigns. Consistent with previous waves, the overwhelming majority of people (89%, vs. 93% in November 2013) identified at least one of these attributes as a benefit, as Figure 4.2 shows.

The proportions choosing each individual attribute have generally not shifted, though slightly fewer cited the government contribution as a benefit this wave (38%, compared with 43% in November 2013).

Figure 4.2: proportions identifying various attributes of workplace pensions as benefits

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



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

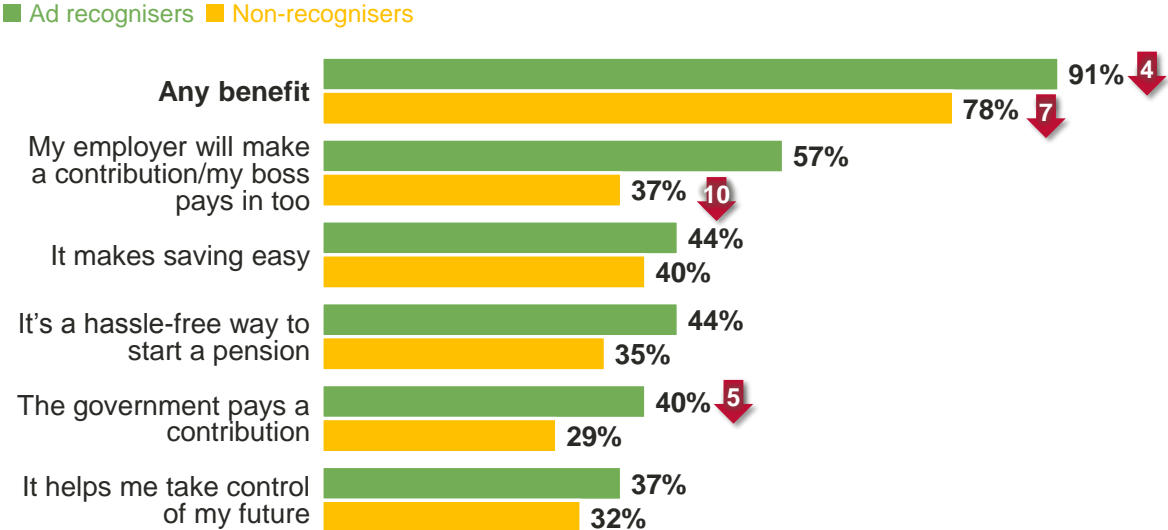
Sources: Ipsos MORI (post-July 2013); GfK NOP (pre-July 2013)

As Figure 4.3 illustrates, ad recognisers were again more likely to pick out each of these attributes as benefits than non-recognisers, suggesting that the campaign may be helping to promote these attributes. Whereas the previous wave saw increases in the proportion of non-recognisers identifying many of these attributes as benefits, this was no longer the case in March 2014, with proportions largely unchanged. The only significant change for ad recognisers was in relation to the government contribution, matching the overall trend (40%, vs. 35% in November 2013).

Those who recognised Pension Square campaign materials were no more or less likely to identify at least one of these attributes as a benefit compared with those who only saw the main campaign adverts (91% each).

Figure 4.3: differences between ad recognisers and non-recognisers on the perceived benefits of workplace pensions

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



Bases: 2,078 ad recognisers; 367 non-recognisers

Source: Ipsos MORI

People in the Daunted segment were less likely than average to identify each of the five attributes as a benefit, with the most notable differences relating to the employer contribution (39% among the Daunted, vs. 54% overall) and government contribution (27% vs. 38%).

Those from ethnic minorities were less likely than white people to identify many of these attributes as benefits, including the employer contribution (36% vs. 57%), the government contribution (20% vs. 41%), workplace pensions being a hassle-free way to start a pension (24% vs. 46%) and workplace pensions helping people take control of their future (24% vs. 38%).

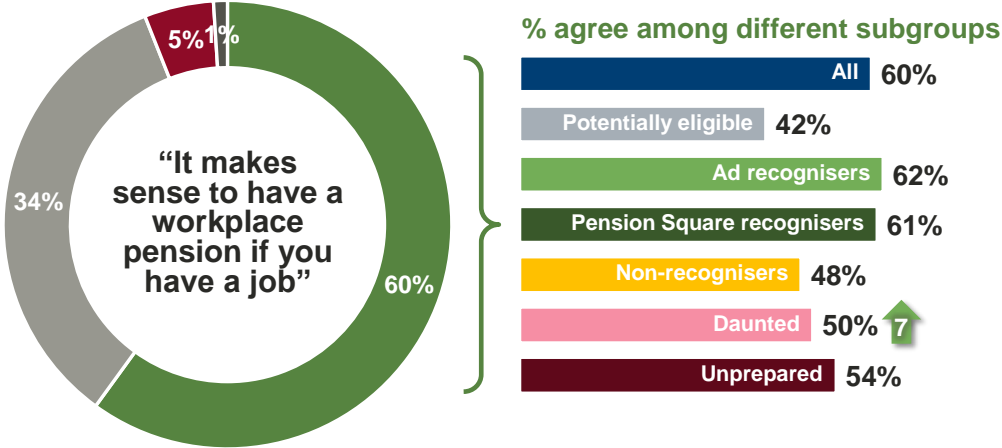
4.3 Whether workplace pensions were perceived as a good thing or not

New questions were introduced in the previous wave to test how the campaign was impacting on overall positivity towards workplace pensions over time. Figures 4.4 and 4.5 show that the results from November 2013 were largely unchanged in March 2014. Six-in-ten (60%) thought that it makes sense to have a workplace pension if you have a job, while half (49%) thought that a workplace pension was a good thing for them personally. Slightly fewer now *disagreed* that workplace pensions were good for them personally (13%, vs. 16% in November 2013).

Figure 4.4: extent to which people thought workplace pensions are a good thing generally

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

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

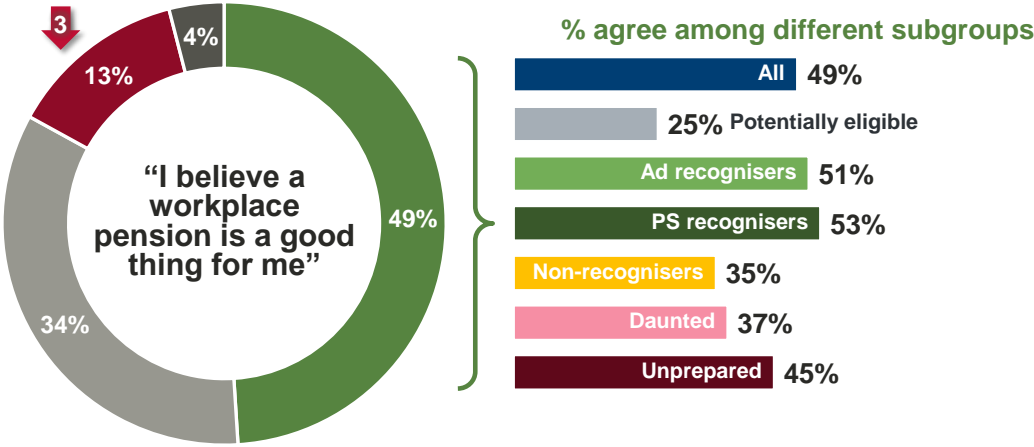


Bases: 2,445 GB adults of working age; 661 adults potentially eligible for automatic enrolment; 2,078 ad recognisers; 391 Pension Square recognisers; 367 non-recognisers; 598 Daunted; 589 Unprepared Source: Ipsos MORI

Figure 4.5: extent to which people thought workplace pensions are a good thing for them personally

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

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



Bases: 2,445 GB adults of working age; 661 adults potentially eligible for automatic enrolment; 2,078 ad recognisers; 391 Pension Square recognisers; 367 non-recognisers; 598 Daunted; 589 Unprepared Source: Ipsos MORI

The gap between ad recognisers and non-recognisers has widened compared with the previous wave, to 14 percentage points for the first of these indicators (vs. 9 points in November 2013) and 16 percentage points for the second (vs. 9 points in November). There was also a significant difference between the proportion of ad recognisers and non-recognisers *disagreeing* that it makes sense to have a workplace pension if you have a job (9% vs. 16%) – this was not present in the

previous wave. These differences again highlight the continued impact the campaign may be having on overall positivity.

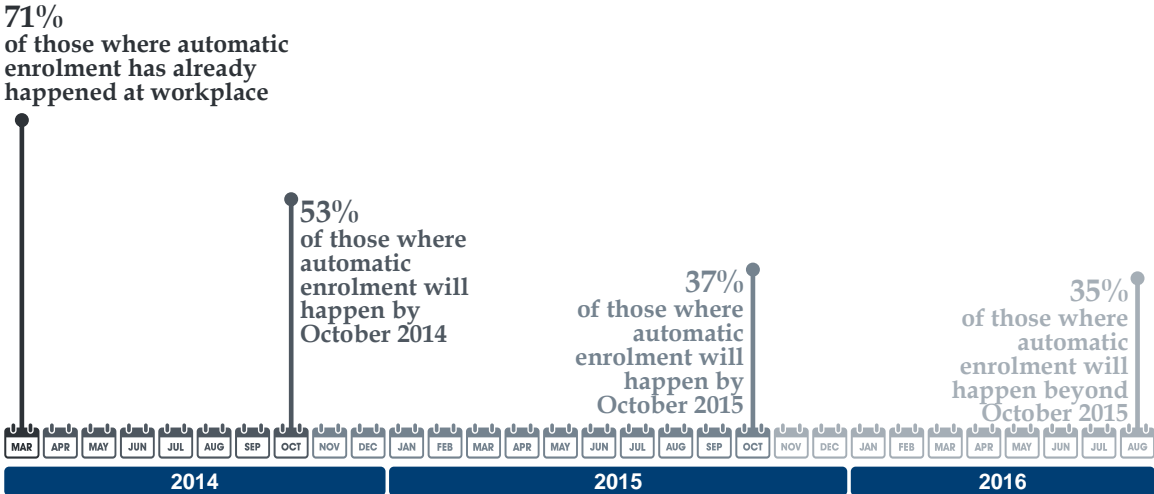
Consistent with the previous wave, the Daunted and Unprepared segments were not more likely to disagree, but were more likely than average to be neutral on both statements, suggesting the campaign might still be able to do more to make these groups more positive towards workplace pensions. Ethnic minorities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

How positivity towards workplace pensions changes as people approach automatic enrolment

As Figure 4.6 shows, as in previous research waves, people tended to be more positive towards workplace pensions the closer they were to their automatic enrolment staging date. Those who said automatic enrolment had already happened at their workplace tended to be more positive about workplace pensions than average (71% vs. 60%), indicating that undergoing automatic enrolment may itself reshape people’s views on the issue, The pattern seen in Figure 4.7 mirrors that seen in previous waves, suggesting that – like awareness (see Chapter 3) – the impact of staging on positivity has not diminished, as smaller companies begin to automatically enrol their employees.

Figure 4.6: positivity by staging date

% who agree it makes sense to have a workplace pension if you have a job



Bases: 844 adults who say they have had automatic enrolment at their workplace; 166 adults being enrolled by October 2014; 128 adults being enrolled by October 2015; 359 adults being enrolled beyond October 2015 Source: Ipsos MORI

4.4 Underlying attitudes towards workplace pensions

As discussed previously, there appears to be a small minority of working-age adults who may be less likely to engage with the campaign. The survey asked people about

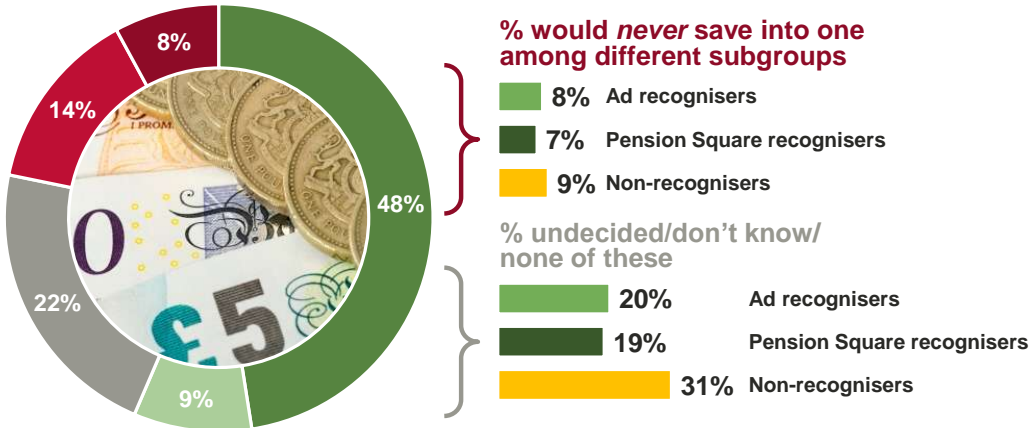
their attitudes towards saving into a workplace pension, attempting to measure the size of this group and whether they tended to come from any particular demographic group or segment.

As seen in Figure 4.7, eight per cent of people said they would never save into a workplace pension, and this did not differ by advert recognition. However, ad recognisers *were less likely* to be undecided or unsure than non-recognisers (20% vs. 31%), again suggesting that the campaign may be most effective in convincing those who are undecided or confused about the advantages of workplace pensions.

Figure 4.7: underlying attitudes towards saving into a workplace pension

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

- % would *always* save into one
- % save now, but may not in future
- % undecided/don't know/none of these
- % may in future, but not now
- % would *never* save into one



Bases: 2,445 GB adults of working age; 2,078 ad recognisers; 391 Pension Square recognisers; 367 non-recognisers

Source: Ipsos MORI

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

The minority who said they would never save into a workplace pension were more likely to be men (60% vs. 52% of all working-age adults), aged 55 and over (26% vs. 16%), and from the Maybe Sorted segment (18% vs. 10%). Whereas ethnic minorities were overrepresented previously in this group, this is no longer the case.

The undecided group *were* still more likely to be from ethnic minorities than average (19%, vs. 14% of all working-age adults), and to be less affluent (36% were from social grades DE, vs. 24% of all working-age adults). The undecided were also, as in the previous wave of research, more likely to be in the Daunted Segment (34% vs. 23%).

5 The social norms around saving into a workplace pension

This chapter explores whether the campaign is helping to make saving into workplace pensions into a social norm (i.e. something that is done because others around you are doing it). As part of this, it also looks at whether the campaign has generated conversations about workplace pensions among friends, family and work colleagues. The key findings were as follows:

- Around a quarter said they had discussed workplace pensions with friends, family and work colleagues in the last 12 months which is comparable with previous waves.
- When asked what they had done on the basis of any campaign materials they had seen, those who recognised the Pensions Square materials were more likely than those that only recognised the main campaign adverts to say they had taken further action, most notably in relation to speaking to family, friends or work colleagues.
- There were relatively few changes in social norms measures compared to November 2013, though there were slight increases in the overall proportion of people agreeing that saving into a workplace pension was normal, and agreeing that most people in Britain saved into a workplace pension. Compared to all working age adults, the Daunted and Unprepared segments showed improvements on a wider range of social norm indicators since November 2013.
- The act of actually being enrolled again seems to be a significant turning point in establishing social norms around workplace pensions. Among those who said automatic enrolment had not yet taken place in their workplace, just over a third agreed that most of their colleagues will stay in once enrolled. Among those who said it had taken place, around two-thirds agreed that most people had stayed in.

5.1 Action taken in relation to workplace pensions

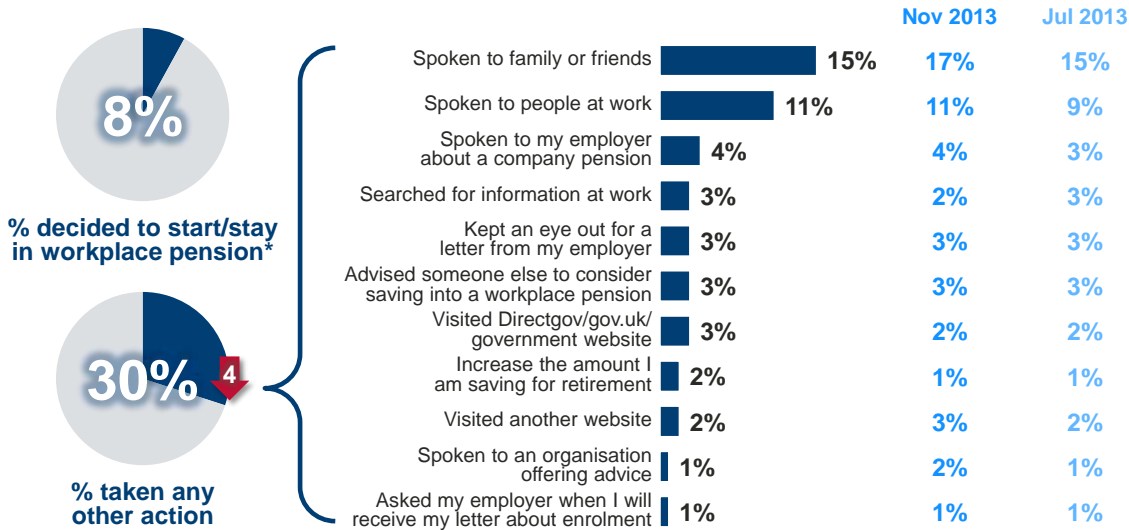
Actions taken after seeing or hearing campaign materials

As before, those who recognised any of the campaign materials were asked what actions they had taken as a result of what they saw or heard. Figure 5.1 illustrates that eight per cent said they had decided to start or stay in a workplace pension as a result of seeing the campaign. Just under a third (30%) had taken other actions beyond this, which was a slight decrease on the November 2013 figure (34%).

The most common actions spurred by the campaign – as in previous waves – were speaking to other people about workplace pensions, be it friends and family (15%) or work colleagues (11%). While all other actions were far less common, it is important to bear in mind that the advertising campaign does not directly promote specific actions on workplace pensions.

Figure 5.1: actions taken as a result of the campaign

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



Bases: c.2,000 adults who are aware of the campaign or recognise ads per wave
 * Code excluded from "taken any other action" net score

Source: Ipsos MORI

Those who recognised the Pension Square materials were considerably more likely than those who only recognised the main campaign to have taken any other action outside of starting or staying in a workplace pension (43% vs. 28%). The most notable differences were in relation to speaking to family or friends (18% vs. 14%) or to people at work (17% vs. 10%). This, alongside further evidence discussed later in this chapter, indicates that the Pension Square materials may have been relatively successful in generating conversation around workplace pensions.

Did the campaign increase overall activity around workplace pensions?

Of course, it is possible that people would have carried out the actions in Figure 5.1 regardless of whether they had seen any part of the advertising campaign or not. Therefore, the survey also asked what things people had done more generally with regards to workplace pensions in the last 12 months. This was used to assess both the typical background level of activity on workplace pensions that might be expected without any advertising, and whether the campaign was having an effect above and beyond this, particularly in generating conversation around workplace pensions.

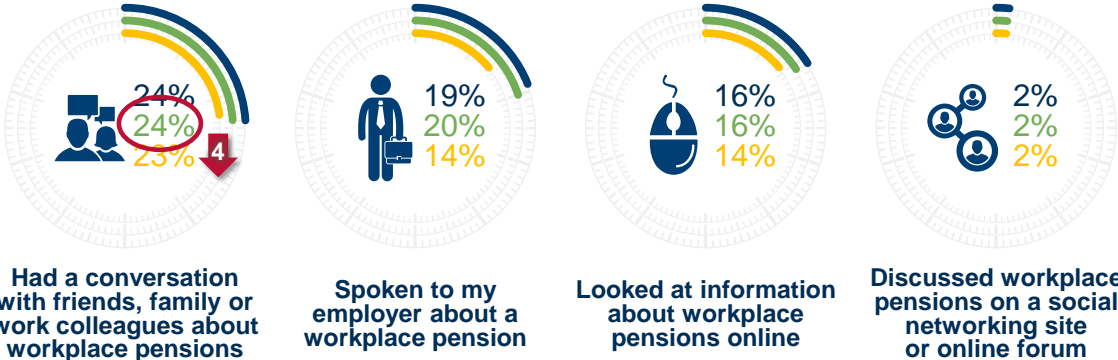
Figure 5.2 reveals no substantial changes in terms of activity compared to November 2013. Talking to others remains the most common action, with relatively few saying that they had discussed workplace pensions on social networks or online forums.

There were slightly fewer ad recognisers in this wave saying they had talked to others about workplace pensions (24%, vs. 28% in November 2013). Consequently, ad recognisers are now on par with non-recognisers on this measure. Nonetheless, ad recognisers were, as in previous waves, more likely than non-recognisers to have spoken to their employer about workplace pensions, so while there are no conclusive findings about the ongoing impact of the campaign on wider conversation, there are indications that it may still be helping people to think about the issue.

Figure 5.2: activity around workplace pensions in the last 12 months

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

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



Bases: 2,445 GB adults of working age; 2,078 ad recognisers; 367 non-recognisers

Source: Ipsos MORI

5.2 Perceptions of who has workplace pensions

People were once again asked about the extent to which they agreed with a variety of statements, designed to explore what kinds of social norms were stronger or weaker when it came to workplace pensions. As can be seen in Figure 5.3, almost half agreed that saving into a workplace pension was the “normal thing to do” for those in employment (47%), while four-in-ten agreed that people like them (40%) or most others in their workplace (37%) saved into a workplace pension. Around three-in-ten (31%) believed that most of their friends and family save into a workplace pensions, and two-in-ten (20%) believed that most people in Britain did this.

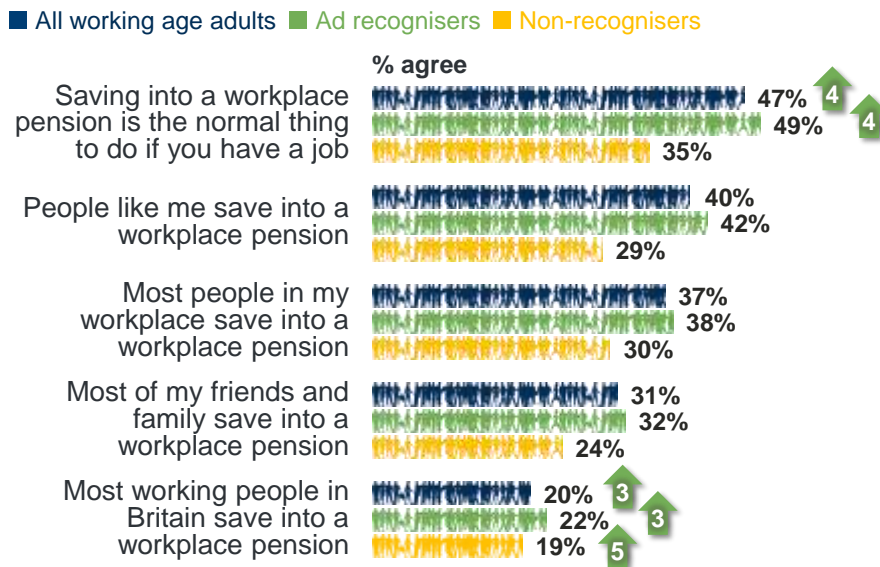
Agreement with two of these five social norms measures has increased since November 2013, suggesting that the social norms around workplace pensions are continuing to strengthen over time.

These changes have generally been driven by increases among ad recognisers. However, among non-recognisers, the proportion agreeing that most working people in Britain have workplace pensions also increased (from 14% in November to 19% in

March 2014), again highlighting that factors other than the campaign, such as the act of being enrolled, play a role in changing attitudes.

Figure 5.3: indicators of social norms around workplace pensions

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



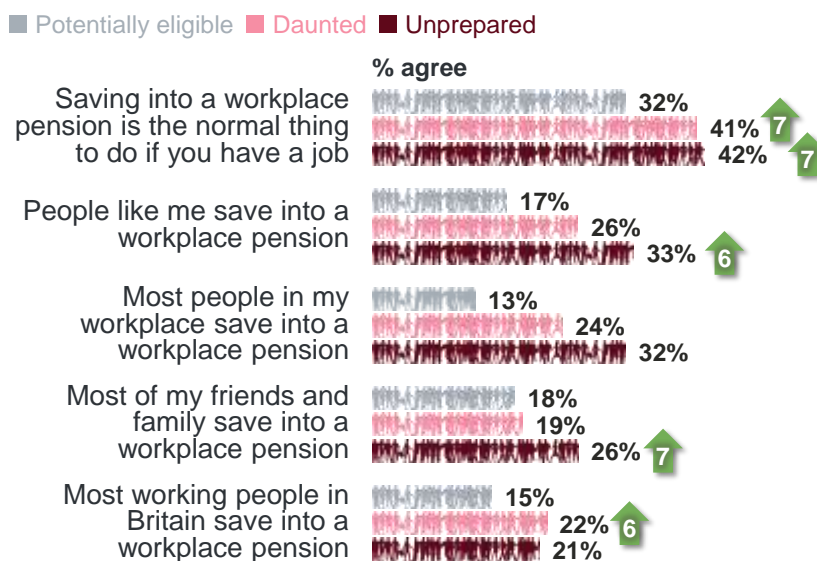
Bases: 2,445 GB adults of working age; 2,078 ad recognisers; 367 non-recognisers

Source: Ipsos MORI

Many of these social norms indicators saw improvements among the Daunted and Unprepared segments, as Figure 5.4 shows. This was in contrast to the previous wave, where no improvements were observed among these groups – should this pattern of improvement continue in subsequent waves, it may suggest that social norms are starting to become embedded among the most challenging groups.

Figure 5.4: social norms around workplace pensions by subgroup

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



Bases: 694 adults potentially eligible for automatic enrolment; 549 Daunted; 511 Unprepared

Source: Ipsos MORI

The impact of Pension Square on social norms

There are indications that social norms were more strongly perceived among those who recognised the Pension Square materials (but had not necessarily read them), over-and-above those who only recognised the main campaign adverts. Figure 5.5 demonstrates that the level of agreement with four of the five statements is higher on average among Pension Square recognisers.⁸

These differences, while statistically significant, are marginal. However, they do suggest that the Pension Square campaign may have been relatively successful at strengthening the social norms around workplace pensions.

Figure 5.5: social norms around workplace pensions by type of advert recognition

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

■ Pension Square recognisers ■ Those who *only* saw main campaign adverts



Bases: 391 Pension Square recognisers; 1,687 main campaign recognisers who have not seen Pension Square activity Source: Ipsos MORI

5.3 Impact of automatic enrolment on social norms

Consistent with previous waves, social norms appear to become gradually more prevalent the closer people get to their scheduled staging date. As Figure 5.6 shows, the act of actually being enrolled again seems to be a significant turning point. Among those who said automatic enrolment had not yet taken place in their workplace, just over a third (36%) agreed that most people in their workplace will stay in once enrolled. Among those who said it had taken place, two-thirds (68%) agreed that most people had stayed in.

⁸ The comparisons between groups in this case use mean scores out of 10, whereas elsewhere in this report, the aggregate “agree” score (a score of 8-10) is used. When comparing the aggregate agree scores for Pension Square recognisers and those who only recognise the main campaign adverts, there are no statistically significant differences.

The data also suggest an increased awareness of the intentions or actions of others around automatic enrolment. Compared to November 2013, fewer felt they did not know what their colleagues would do or had done after being enrolled.

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

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

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



Bases: 589 adults who say they have not had automatic enrolment at their workplace; 844 adults who say they have had automatic enrolment at their workplace. Source: Ipsos MORI

The campaign appears to have most influence on social norms pre-enrolment, whereas after automatic enrolment takes place, other factors (potentially including going through the automatic enrolment process itself) have more bearing. Among those who said automatic enrolment had not yet happened, 38% of ad recognisers agreed with the respective statement in Figure 5.6, compared with 26% of non-recognisers. Among those who said it had already taken place, there was no significant gap between ad recognisers and non-recognisers. This was also the case in November 2013.

As with other indicators on social norms, there have been particular improvements among the Daunted and Unprepared segments in this wave. Those in the Daunted segment who have yet to be enrolled were substantially more likely to think that most people in their workplace would stay in once enrolled (37%, vs. 20% in November 2013), and those in the Unprepared segment were also more likely to think this than before (33% vs. 28%). The Daunted who had been enrolled were also more likely than before to think others in their workplace had stayed in (63% vs. 56%).

6 Intentions and outcomes

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

The key findings were as follows:

- Stated intentions around automatic enrolment have not changed at the overall level since November 2013. Over two-fifths said they would definitely or probably stay in if enrolled. Ad recognisers were substantially more likely than non-recognisers to intend to stay in.
- Non-recognisers have become gradually less likely to say they intend to stay in over the last two waves, which may suggest a natural decay over time in positive intentions. The fact that this decay has only been observed among non-recognisers may indicate that the DWP campaign has been helping to maintain positive intent.
- People's actual actions once enrolled also did not appear to have changed since November 2013. Eight-in-ten said they had stayed in after undergoing automatic enrolment. Just over one-in-ten said they had opted out.
- When looking at motivations for staying in, the reasons given focused both on certain specific benefits, such as having more money for retirement, as well as on the more general idea that it makes sense. Among those intending to opt out or having opted out, lack of affordability was an important reason, but not the main reason – it was among several common reasons given, including having other savings for retirement, and an expectation of changing jobs in the near future.

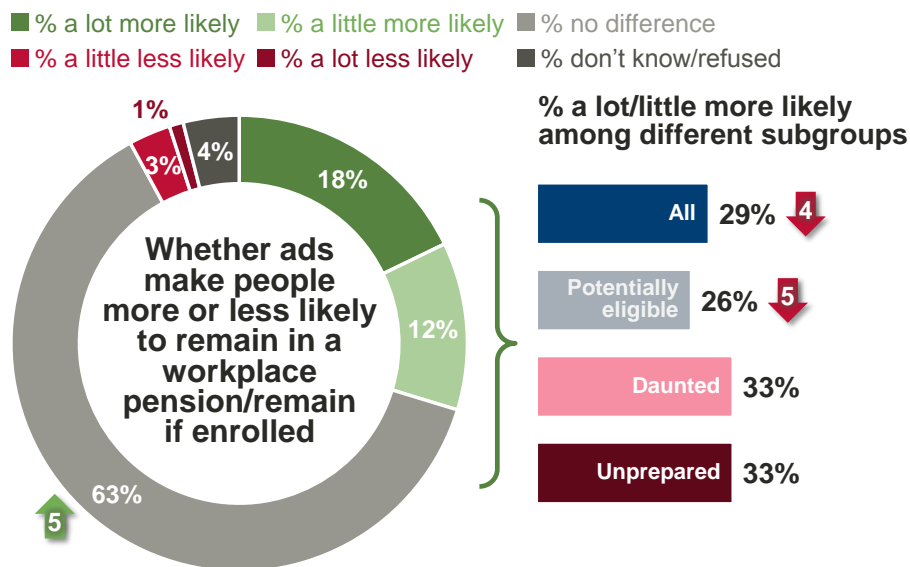
6.1 Likelihood to stay in a workplace pension

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

As Figure 6.1 illustrates, people were more neutral about the impact of the adverts on their intentions than in November 2013 – this follows a similar trend since July 2013. This wave, three-in-ten (29% vs. 33% in November) said the adverts made them more likely to remain in a workplace pension (if they were already in one, or if they were enrolled in one), while almost two-thirds (63%, vs. 57% in November and 46% in July 2013) thought the adverts made no difference to their intentions. Very few (4%) thought the adverts had an outright negative impact on their intentions.

The increasing neutrality may reflect people's greater familiarity with the campaign (which maintains elements from the previous "I'm in" campaign), but it is important to note that the actual observed impact that the adverts appear to be having on people's intentions and actions around automatic enrolment has not diminished – this is explored in the rest of this chapter.

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



Bases: 1,708 adults in work; 515 adults potentially eligible for automatic enrolment; 261 Daunted; 364 Unprepared

Source: Ipsos MORI

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

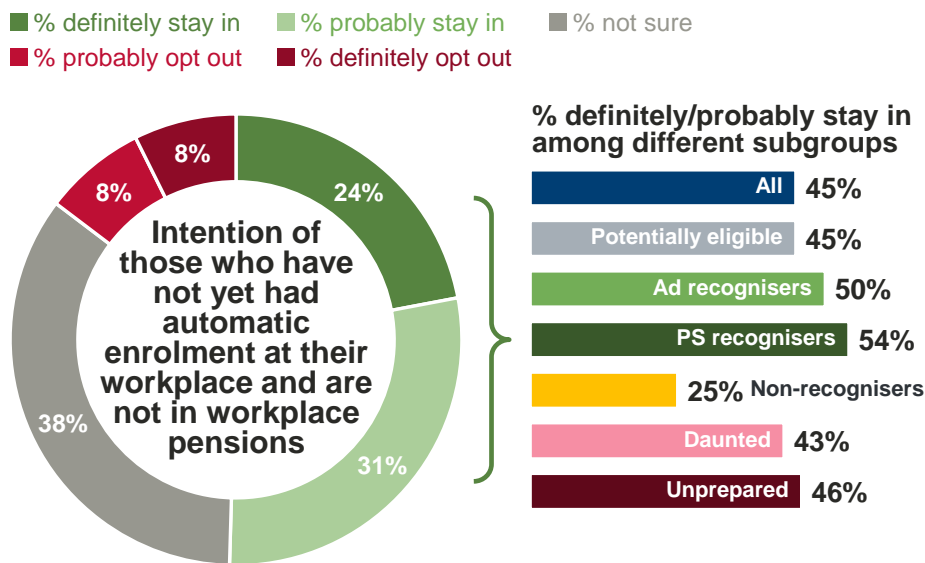
Intention to stay in

Stated intentions around automatic enrolment have not changed at the overall level since November 2013. As Figure 6.2 shows, over two-fifths (45%) said they would definitely or probably stay in if enrolled, and similarly two-fifths (38%) said they were not sure what they would do.

There was a substantial difference in intention by advert recognition, with half (50%) of ad recognisers intending to stay in, compared with a quarter of non-recognisers (25%). Furthermore, non-recognisers have become gradually less likely to say they intend to stay in (48% said this in July 2013), and more likely to say they were not sure what to do (63% this wave, vs. 39% in July 2013).⁹ These changes over time suggest that there may be a natural decay in positive intentions, perhaps linked to smaller and more medium-sized companies beginning to enrol their employees. The fact that this decay has only been observed among non-recognisers may indicate that the DWP campaign has been helping to maintain positive intent.

⁹ While these changes among non-recognisers over time are significantly different, it is important to bear in mind the small sample sizes in these cases (c.100 non-recognisers), which mean that margins of error are relatively high.

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



Bases: 477 adults who have not already had automatic enrolment at their workplace and are not already in workplace pensions; 436 adults potentially eligible for automatic enrolment; 388 ad recognisers; 404 PS recognisers; 89 non-recognisers; 121 Daunted; 150 Unprepared

Source: Ipsos MORI

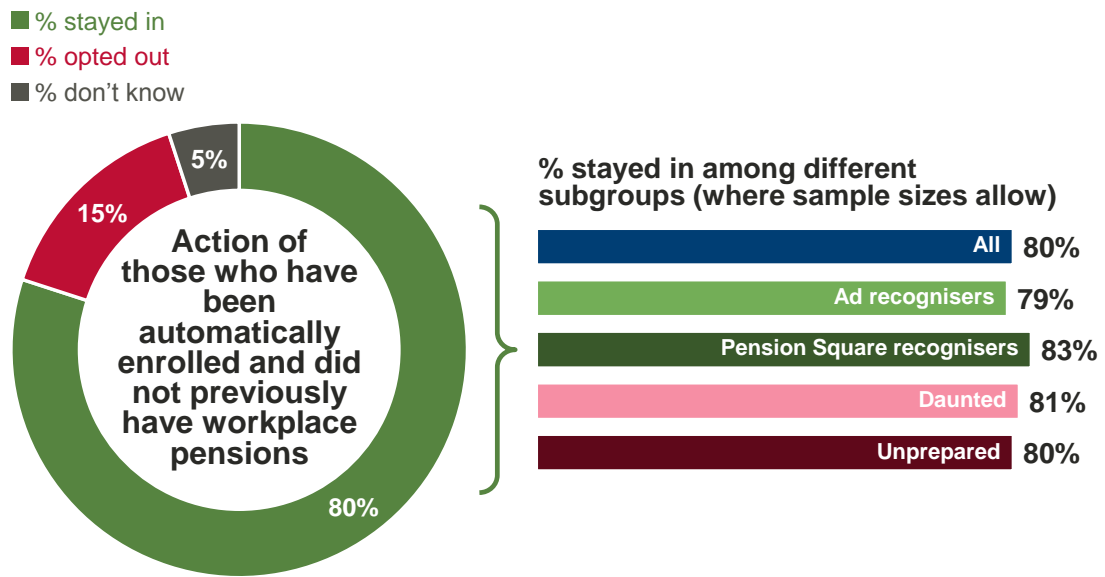
As noted in Chapter 4 (and observed in previous waves), the campaign seems to be most effective at moving those who were neutral or undecided, so it is again worth looking at the characteristics of this group. Those who are unsure are more likely to be from ethnic minorities (20%, vs. 15% of all working-age adults), less affluent (63% were C2DEs, vs. 46% of all working-age adults) and from the Unprepared segment (33% vs. 24%) – these differences are consistent with those in the November 2013 research.

6.2 Actual action once enrolled

People’s actual stated actions once enrolled also did not appear to have changed since November 2013. As Figure 6.3 indicates, four-fifths (80%) said they had stayed in after undergoing automatic enrolment, compared to the 45% who said they intended to stay in once enrolled. A total of 15% said they had opted out, which is in line with the 17% who said they intended to do so.¹⁰ This again indicates that the campaign may be particularly effective at convincing those who are currently undecided about what to do once enrolled, rather than changing the minds of those who have already decided to opt out.

¹⁰ This 15% opt out figure differs from the preliminary findings of the Employers’ Pension Provision Survey 2013, where the opt-out rate was calculated at 9-10%. This is likely to reflect the difference in the methodologies used. Whereas the 9-10% figure was based on employer data, this survey was based on employees’ perceptions of whether they had undergone automatic enrolment, which may not always be correct. The EPP research is likely to present a more accurate average opt out rate for the time period it covered (fieldwork for that survey took place between June and November 2013).

Figure 6.3: people’s actions after automatic enrolment has taken place



Bases: 417 adults who have had automatic enrolment at their workplace and were not previously in workplace pensions; 384 ad recognisers; 82 Pension Square recognisers; 70 Daunted; 115 Unprepared

Source: Ipsos MORI

On this indicator, there were too few non-recognisers sampled to compare to ad recognisers.

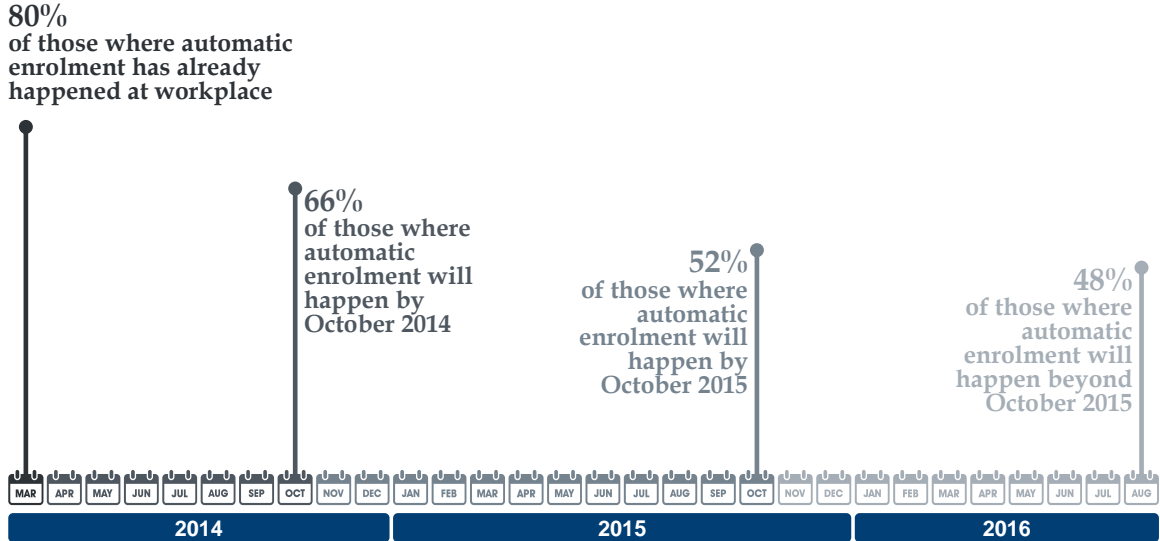
The target Daunted and Unprepared segments, which have tended to score lower on various other indicators throughout this report, were just as likely as average to say they had stayed in once enrolled.

How proximity to automatic enrolment affects decisions

Willingness to stay in appears to become *gradually* stronger the closer people get to their staging date, as Figure 6.4 indicates. Among those who will be enrolled by October 2014, two-thirds (66%) were intending to stay in, whereas among those who will be enrolled much later on, beyond October 2015, around half (48%) were intending to stay in. Once again, this pattern mirrors that seen in previous waves, suggesting that the impact of staging on intentions and people’s eventual decision has not diminished, even as smaller companies have begun to automatically enrol their employees.

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

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



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

6.3 Motivations to stay in or opt out of a workplace pension

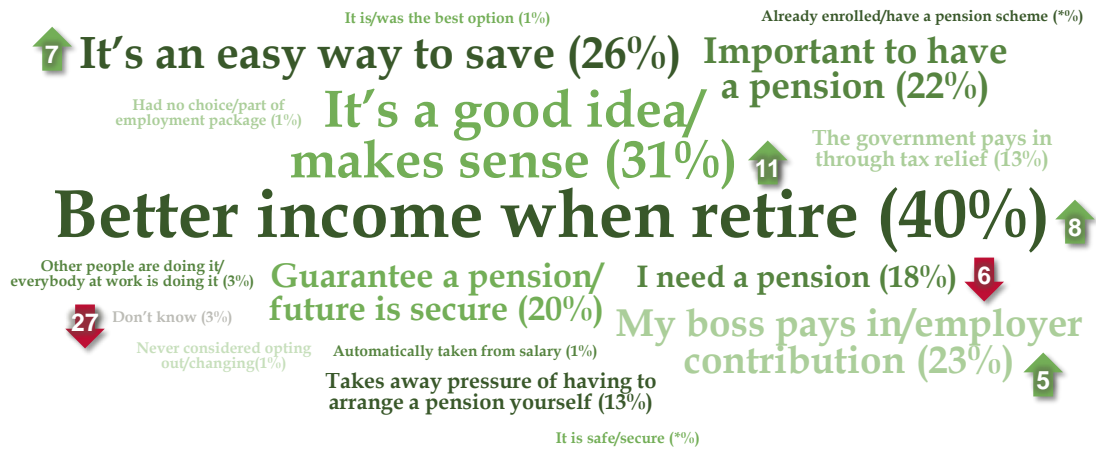
Reasons for deciding to stay in

The survey asked people *why* they intended to, or had, made a particular decision about their actions after being enrolled. Those who were intending to stay in once enrolled, or had stayed in after being enrolled, gave unprompted answers that fitted the categories represented in Figure 6.5. The reasons given were broadly similar to those seen in the July and November 2013 surveys, focusing both on certain specific benefits, such as having more money for retirement (40%) as well as the more general campaign proposition – that a workplace pension is a good deal that makes sense (31%).

Far fewer now say they do not know why they stayed in (3%, vs. 30% in November 2013), which might suggest – alongside other indicators in this report – an increased knowledge of what is happening around automatic enrolment than before.

Figure 6.5: reasons for people intending to stay in or staying in

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



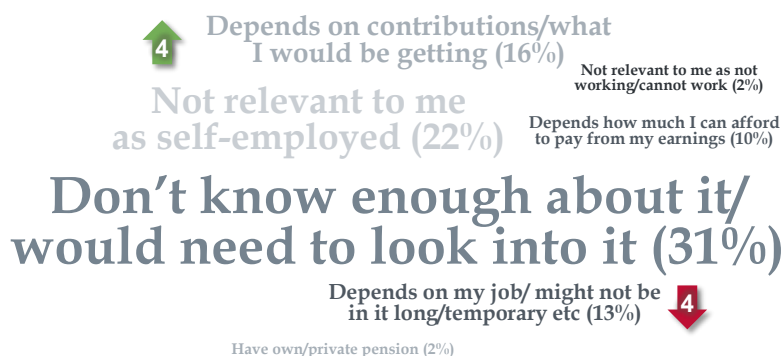
Base: 545 adults who stayed enrolled or intend to stay enrolled
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Source: Ipsos MORI

Figure 6.6 shows the unprompted reasons given by those who said they were not sure what they would do when they were enrolled. Here, the main reason given was still a general lack of familiarity with automatic enrolment (31% said they did not know enough about it), though this may also indicate a lack of understanding of workplace pensions generally.

Figure 6.6: reasons for people being unsure what to do

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



Base: 188 adults who are not sure what they will do when they are auto-enrolled
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

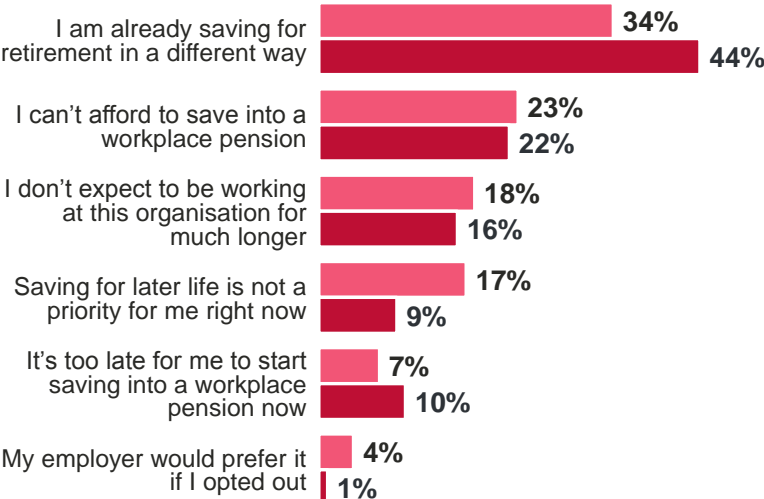
Source: Ipsos MORI

Finally, Figure 6.7 shows the reasons given, from a prompted list, by those who said they would opt out, or had already opted out after being enrolled – the reasons included in the prompted list were based on the main reasons participants gave in

other qualitative research¹¹ commissioned by DWP (which evaluated the experiences of workers who decided to opt out). Here, it is worth noting that perceived affordability was *not* the main reason for intending to opt out or actually doing so. Instead, it was among several common reasons, including having other savings for retirement, and an expectation of changing jobs in the near future.

Figure 6.7: reasons for people intending to opt out or opting out

Q. Which, if any of these, are reasons why you would opt out/decided to opt out of the workplace pension scheme?



Bases: 60 adults who opted out; 79 who intend to opt out

Source: Ipsos MORI

Wider motivations of those who opt out

There are indications that concerns over day-to-day finances make people waver about staying in once enrolled. Those who were unsure what to do when enrolled were more likely than average to have thought “it’s a struggle to cope with just basic day-to-day expenses” (47%, vs. 38% of all working-age adults). However, those who actually opted out were no more likely than average to have thought this, once again indicating that perceived affordability may not be the most substantial reason behind people actually opting out.

It is also important to note that those who opted out were interested in saving, but appeared to focus more on the near future than on later life. Those who opted out were more likely than average to say starting a family (18%, vs. 6% of all working-age adults) and building up some savings (31% vs. 19%) were among their current top priorities, and less likely to say this of saving for later in life (1% vs. 12%). Future campaign bursts might therefore work with these motivations in mind, i.e. when it comes to re-enrolling employees.

¹¹ RS Consulting (2014) *Automatic enrolment: experiences of workers who have opted out – a qualitative research study*, DWP

Appendix A: questionnaire

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

READ OUT

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

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

READ OUT

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

ASK IF RETIRED (WORK2 CODE 9)

Q1.

Are you doing any kind of paid work?

Yes, retired from main job but doing some paid work

No, retired and doing no paid work

(SP; allow DK and REF)

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

SHOWSCREEN (R)

Q2.

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

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

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

A. Fewer than 5

B. 5–29

C. 30–49

D. 50–60

E. 61–89

F. 90–159

G. 160–249

H. 250–499

10,000 or more

(SP; allow DK and REF)

SHOWSCREEN (R)

Q3.

How long have you been working at your current organisation?

Less than 3 months

Over 3 months to 1 year

Over 1 year to 2 years

Over 2 years to 5 years

Over 5 years

(SP; allow DK and REF)

SHOWSCREEN (R)

Q4.

Do you expect to be working for the same organisation in 6 months' time? Just read out the letter that applies on the screen.

CODE NULL FOR "IT DEPENDS"

- A. Definitely
 - B. Probably
 - C. Probably not
 - D. Definitely not
- (SP; allow DK, REF and NULL)

ASK ALL

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

Q5.

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

SCRIPT TO ROTATE STATEMENTS
READ OUT EACH STATEMENT

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

WRITE IN ANSWER (RANGE 1-10)

SHOWSCREEN (R)

Q6.

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

CODE NULL FOR NONE OF THESE

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

SHOWSCREEN (R)

Q7.

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

CODE NULL FOR NONE OF THESE

- A. Your social life
- B. Running a car
- C. Shoes or clothes
- D. Going on holiday
- E. Being able to treat family or friends
- F. Spending on a hobby or interest
- G. Spending on the house or garden

H. Being able to put money aside for a rainy day
(MP; allow NULL)

SHOWSCREEN (R) WHERE 1 IS "KNOW NOTHING AT ALL" AND 10 IS "KNOW A LOT"
Q8.

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

WRITE IN ANSWER (RANGE 1–10)

SHOWSCREEN (R) WHERE 1 IS "NOT CONFIDENT AT ALL" AND 10 IS "VERY CONFIDENT"
Q9.

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

WRITE IN ANSWER (RANGE 1–10)

ASK IF DOING PAID WORK EVEN IF RETIRED (WORK2 CODES 1–3 OR Q1 CODE 1)
Q10.

I'd now like you to think a bit about later life and not being in paid work, and what that might be like. Which of these statements do you agree with?

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

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

Agree

Disagree

(SP; allow NULL)

Knowledge and general perceptions of the State Pension

READ OUT

The next few questions are about pensions, and to start with I would like you to think only about the State Pension – that is the pension that people may receive from the Government. We will come on to talk about other types of pensions a little later.

ASK ALL

Q11.

For each thing I say, please say whether you think it is true or false. IF NECESSARY: If you don't know, that's fine. Just say so and we will skip to the next one.

SCRIPT SHOULD NOT ROTATE STATEMENTS

READ OUT EACH STATEMENT

- a. There are things people can do to increase the amount of State Pension they will get
 - b. People can pay extra money to ensure they get a full State Pension (IF NECESSARY: by that we don't mean taking out a workplace or private pension but making extra contributions to their state pension)
 - c. The State Pension will exist when I reach retirement age
 - d. The State Pension is changing to a simple, flat rate pension
-
- A. Definitely true
 - B. Probably true
 - C. Probably false

D. Definitely false
(SP; allow DK and REF)

SHOWSCREEN (R)

Q12.

Which of these is closest to the maximum weekly amount of Basic State Pension that people can currently get?

- A. £60
 - B. £100
 - C. £140
 - D. £190
 - E. £250
- (SP; allow DK and REF)

READ OUT

The next few questions are about the State Pension. This is made up of the basic State Pension and, for some people, the Second State Pension, Additional Pension or SERPS.

ASK ALL

SHOWSCREEN (R)

Q13.

Which of these statements best describes what the State pension will cover? IF NECESSARY: By basic living costs, we mean things like housing, heating, and food.

- A. It will not cover basic living costs
 - B. It will cover basic living costs but no more
 - C. It will cover a little more than basic living costs
 - D. It will cover a lot more than basic living costs
- (SP; allow DK and REF)

SHOWSCREEN (R) WHERE 1 IS "STRONGLY DISAGREE" AND 10 IS "STRONGLY AGREE"

Q14.

How much do you agree or disagree with the following statement about the State Pension? I will need to top up my State Pension with money from other pensions, savings etc to make sure I have enough to live on in retirement. Please take your answer from this screen.

WRITE IN ANSWER (RANGE 1–10)
(Allow DK and REF)

READ OUT

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

ASK ALL

Q15.

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

Yes, have at least one of these things

No, have none of these things

(SP; allow DK and REF)

SHOWCARD (R) EXCLUDING CODE 18

Q16.

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

- A. It's a struggle to cope with just basic day-to-day expenses
- B. I would rather enjoy a good lifestyle now
- C. I don't want to make the wrong decision

- D. I don't feel I know enough about what would be the best option for me
 - E. Retirement is too far away to think about
 - F. The state provides a financial safety net in retirement
 - G. I just haven't got round to it yet
 - H. There always seem to be other things to spend money on, like holidays or the family
 - I. My partner has enough pension and/or savings for us both
 - J. I expect my house to make me enough money
 - K. If I have savings I might miss out on means-tested benefits now
 - L. If I have savings I might miss out on means-tested benefits later
 - M. I expect to carry on working
 - N. I don't trust banks/financial advisors
 - O. I am saving for other things
 - P. I have never really thought about it
 - Q. I am too old to start planning for my retirement
- I don't think I will live that long
 I am already putting away enough money for retirement
 My employer doesn't offer a pension
 (MP; allow NULL)

SHOWSCREEN (R)

Q17.

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

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

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

WRITE IN ANSWER (RANGE 1–10)

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

Q18.

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

WRITE IN ANSWER (RANGE 1–10)

SHOWSCREEN (R)

Q19.

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

SCRIPT TO RANDOMISE ORDER OF STATEMENTS A–E BUT NOT F–G

READ OUT EACH STATEMENT

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

g. It makes sense to have a workplace pension if you have a job

WRITE IN ANSWER (RANGE 1–10)
(Allow DK and REF)

SHOWSCREEN (R)

Q20.

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

CODE NULL FOR NONE OF THESE

- A. Looked at information about workplace pensions online
- B. Spoken to my employer about a workplace pension
- C. Had a conversation with friends, family or work colleagues about workplace pensions
- D. Discussed workplace pensions on a social networking site or online forum (e.g. Facebook or Twitter)

Other – specify

(MP; allow DK, REF and NULL)

Q21.

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

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

It makes saving easy

The government pays a contribution through tax relief

My employer will make a contribution/my boss pays in too

It's a hassle-free way to start a pension

It helps me take control of my future

(MP; allow DK, REF and NULL)

READ OUT

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

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

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

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

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

ASK ALL

Q22.

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

Yes

No

(SP; allow DK and REF)

Q23.

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

SCRIPT TO FLIP ORDER OF CODES AT ALTERNATE INTERVIEWS
READ OUT CODES

... definitely a good thing
... maybe a good thing
... neither a good thing nor a bad thing
... maybe a bad thing
... definitely a bad thing
(SP; allow DK and REF)

ASK IF DOING PAID WORK (WORK2 CODES 1–3)
Q24.

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

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

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q24 CODE 1)

SHOWSCREEN (R)
Q25.

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

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

ASK IF AUTOMATIC ENROLMENT HAS NOT ALREADY HAPPENED AT THEIR WORKPLACE OR IF THEY DON'T KNOW OR REFUSED TO SAY (Q24 CODE 2 OR DK OR REF)
SHOWSCREEN (R)

Q26.

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

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

ASK IF STAYED ENROLLED OR WOULD STAY ENROLLED (Q25 CODES 2 OR Q26 CODES 2–3)
Q27.

ASK IF STAYED ENROLLED (Q25 CODES 2): What made you decide to stay enrolled on the workplace pension scheme?

ASK IF WOULD STAY ENROLLED (Q26 CODES 2–3): What makes you say that you would stay enrolled on a workplace pension scheme?

DO NOT PROMPT
PROBE FULLY

Better income when retire

Guaranteed a pension/future is secure
It's a good idea/makes sense
It's an easy way to save
I need a pension
It's important to have a pension
Takes away pressure of having to arrange a pension yourself
My boss pays in too/employer contribution
The government pays in through tax relief
Other people are staying enrolled/everybody at work is staying enrolled
Other – specify
(MP; allow DK and REF)

ASK IF NOT SURE (Q26 CODE 6)

Q28.

What makes you say that you are not sure?

DO NOT PROMPT

PROBE FULLY

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

ASK IF OPTED OUT OR WOULD OPT OUT (Q25 CODES 3–4 OR Q26 CODES 4–5)

SHOWSCREEN (R)

Q29.

ASK IF OPTED OUT (Q25 CODES 3–4): Which, if any of these, are reasons why you decided to opt out of the workplace pension scheme?

ASK IF WOULD OPT OUT (Q26 CODES 4–5): Which, if any of these, are reasons you would opt out of the workplace pension scheme?

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

I am already saving for retirement in a different way
I can't afford to save into a workplace pension
I don't expect to be working at this organisation for much longer
It's too late for me to start saving into a workplace pension now
My employer would prefer it if I opted out
Saving for later life is not a priority for me right now
Other – specify
(MP; allow DK, REF and NULL)

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q24 CODE 1)

SHOWSCREEN (R)

Q30.

Please tell me how much you agree or disagree with the following statement by giving a score from 1 to 10, where 1 means you strongly disagree, and 10 means you strongly agree. I think most people in my workplace stayed in when they were automatically enrolled into a workplace pension.

WRITE IN ANSWER (RANGE 1–10)

(Allow DK and REF)

ASK IF AUTOMATIC ENROLMENT HAS NOT ALREADY HAPPENED AT THEIR WORKPLACE OR IF THEY DON'T KNOW OR REFUSED TO SAY (Q24 CODE 2 OR DK OR REF)

SHOWSCREEN (R)

Q31.

Please tell me how much you agree or disagree with the following statement by giving a score from 1 to 10, where 1 means you strongly disagree, and 10 means you strongly agree. I think most people in my workplace will stay in if they are automatically enrolled into a workplace pension.

WRITE IN ANSWER (RANGE 1–10)

(Allow DK and REF)

READ OUT

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

ASK ALL

Q32.

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

Yes – workplace pensions

Yes – automatic enrolment

No – neither

(MP CODES 1–2; allow DK and REF)

SHOWCARD (R)

Q33.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

At work

A. Letter or email from your employer

B. Discussed with my employer

C. Poster at work

D. Work colleagues have discussed it

In newspapers or magazines

E. Advert in a national newspaper

F. Article in a national newspaper

G. Advert in a local or regional newspaper

H. Article in a local or regional newspaper

I. Magazine

On TV or radio

J. Radio advertising

K. Radio programme

L. TV advertising

M. TV programme

Online

N. YouTube

O. Online advert shown before watching a catch-up TV programme or video (not YouTube)

P. Advert on my computer while on the internet

Q. Advert on my mobile, while on the internet

R. Advert on my tablet, while on the internet

S. Twitter

T. Facebook

U. Something else on the internet

Elsewhere

Leaflet

Other – specify

(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q34.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q35.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

"I'm in"

"You pay in, your boss pays in"

"We're all in"

"Pension Square"

(MP; allow DK, REF and NULL)

READ OUT

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

SCRIPT TO ROTATE ORDER OF Q36–Q39

ASK ALL

SCRIPT TO PLAY RESPONDENT TV AD (20 SECONDS)

Q36.

Have you seen this advertisement before?

Yes – on TV

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

Yes – on YouTube

Yes, but can't remember where

No

(MP CODES 1–3; allow DK and REF)

READ OUT

Next I'd like you to listen to a short clip with the beginning and end of a longer radio advertisement.

SCRIPT TO PLAY RESPONDENT 15-SECOND RADIO AD

Q37.

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

Yes – heard this one
Yes – heard one like it
No
(SP; allow DK and REF)

SCRIPT TO SHOW DIGITAL BANNER ADVERTS SCREENSHOT

Q38.

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

Yes – seen one of these
Yes – seen another one like them
No
(SP; allow DK and REF)

SCRIPT TO SHOW RAP VIDEO SCREENSHOT

Q39.

Have you seen this rap video recently? It shows a group of workers, one of whom raps about workplace pensions using the phrase “can I have your attention”.

Yes – before watching on-demand TV programmes
Yes – on YouTube
Yes, but can’t remember where
No
(MP CODES 1–3; allow DK and REF)

SHOWCARD (R)

Q40.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. They were aimed at people like me
- B. They were worrying
- C. They made me think about my own situation
- D. They made me want to find out more about saving into a workplace pension
- E. They didn’t make any impression on me
- F. I am bored of seeing/hearing them
- G. They told me something I didn’t know
- H. They made the subject of workplace pensions seem less scary
- I. They made me feel that saving in a workplace pension is something I could do
- J. They really stuck in my mind
- K. They are different to other adverts about pensions
- L. These adverts confused me
- M. They make me want to talk to other people about them
- N. They make me think most people have a workplace pension
- O. They featured people like me
- P. I don’t trust them

(MP; allow DK, REF and NULL)

SCRIPT TO SHOW PENSION SQUARE LOGO

Q41.

Have you seen this logo recently?

Yes
No
(SP; allow DK and REF)

READ OUT

Now I'd like to show you images of some different news stories, advertorials, quizzes and competitions,

SCRIPT TO SHOW EXAMPLES OF STORIES/CASE STUDIES

Q42.

Have you seen any of these stories, or others like them recently?

Yes – seen one of these

Yes – seen another one like them

No

(SP; allow DK and REF)

SCRIPT TO SHOW EXAMPLES OF OTHER ARTICLES

Q43.

Have you seen any of these articles, or others like them recently?

Yes – seen one of these

Yes – seen another one like them

No

(SP; allow DK and REF)

ASK IF HAVE SEEN PARTNERSHIP MATERIALS (Q42 CODES 1–2 OR Q43 1–2)

Q44.

Did you read any of the stories or advertorials that you saw?

Yes

No

(SP; allow DK and REF)

SCRIPT TO SHOW EXAMPLES OF QUIZZES/COMPETITIONS

Q45.

Have you seen any of these quizzes or competitions, or others like them recently?

Yes – seen one of these

Yes – seen another one like them

No

(SP; allow DK and REF)

ASK ALL

SCRIPT TO PLAY RESPONDENT 15-SECOND PARTNERSHIP RADIO AD (HALF THE SAMPLE GET VERSION A, HALF THE SAMPLE GET VERSION B, WITH A DUMMY VARIABLE TO CODE VERSION USED)

Q46.

I'm going to play you a short clip with the beginning and end of a longer radio advertisement about Pension Square. Have you heard this radio advertisement or one like it before? IF YES: was it this specific advertisement or one like it?

Yes – heard this one

Yes – heard one like it

No

(SP; allow DK and REF)

ASK IF HAVE SEEN OR HEARD PARTNERSHIP MATERIALS (Q42 CODES 1–2 OR Q43 1–2 OR Q45 1–2 OR Q46 CODES 1–2)

SHOWCARD (R)

Q47.

Thinking about the Pension Square stories, advertorials, quizzes and competitions that you saw and heard, which of these statements, if any, do you think apply?

PROBE FULLY

CODE NULL FOR NONE OF THESE

- A. They were aimed at people like me
- B. They were worrying
- C. They made me think about my own situation
- D. They made me want to find out more about saving into a workplace pension
- E. They didn't make any impression on me
- F. I am bored of seeing/hearing them
- G. They told me something I didn't know
- H. They made the subject of workplace pensions seem less scary
- I. They made me feel that saving in a workplace pension is something I could do
- J. They really stuck in my mind
- K. They are different to other news stories about pensions
- L. These news stories confused me
- M. They make me want to talk to other people about them
- N. They make me think most people have a workplace pension
- O. They featured people like me
- P. I don't trust them

(MP; allow DK, REF and NULL)

READ OUT

The next few questions are about all the adverts, stories and advertorials you have just been shown or just heard. This includes the "we're all in" adverts and the Pensions Square stories and advertorials.

ASK IF IN WORK BUT NOT CURRENTLY SAVING INTO A WORKPLACE PENSION (Q25 CODES 3-4 OR DK OR Q26 CODES 2-6)

SHOWSCREEN (R)

Q48.

Which of these phrases best applies to you?

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

(SP; allow DK and REF)

ASK IF CURRENTLY SAVING INTO A WORKPLACE PENSION (Q25 CODES 1-2 OR Q26 CODE 1)

SHOWSCREEN (R)

Q49.

Which of these phrases best applies to you?

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

(SP; allow DK and REF)

ASK IF SEEN, HEARD OR READ ABOUT WORKPLACE PENSIONS OR AUTOMATIC ENROLMENT (Q32 CODES 1-2 OR Q33 CODES 1-28) OR IF SEEN ADVERTISING (Q36 CODES 1-4 OR Q37 CODES 1-2 OR Q38 CODES 1-2 OR Q39 CODES 1-3) OR IF SEEN PARTNERSHIP MATERIALS (Q41 CODE 1 OR Q42 CODES 1-2 OR Q43 CODES 1-2 OR Q44 CODES 1-2 OR Q46 CODES 1-2)

SHOWSCREEN (R)

Q50.

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

SCRIPT TO SHOW CODE A ONLY IF ENROLLED IN A WORKPLACE PENSION (Q25 CODES 1–2 OR Q26 CODE 1)

SCRIPT TO SHOW CODE K ONLY IF ALREADY SAVING FOR RETIREMENT (Q15 CODE 1)

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

Other – specify

(MP; allow DK, REF and NULL)

ASK ALL

Q51.

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

CODE NULL FOR NONE OF THESE

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

(SP; allow DK, REF and NULL)

SHOWCARD (R)

Q52.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

Regional/local newspapers

- A. Manchester Evening News
- B. Liverpool Echo
- C. Birmingham Mail
- D. West Midlands Express and Star
- E. Stoke Sentinel
- F. Newcastle Evening Chronicle
- G. Teesside Evening Gazette
- H. South Wales Echo
- I. Hull Daily Mail
- J. Nottingham Post
- K. Leicester Mercury

National magazines

L. Closer

Radio stations

- M. Metro Radio
- N. Magic 105.4
- O. Wave 105

- P. Key 103
- Q. Radio City 96.7
- R. 97.4 Rock FM
- S. Yorkshire Radio
- T. 96.3 Radio Aire
- U. Hallam FM
- V. 96.9 Viking FM

Websites

- W. YouTube
- X. Twitter
- Y. Facebook

(MP; allow DK, REF and NULL)

Appendix B: social grade definitions

Social grades are a socio-economic classification, based on employment status, qualification, tenure and whether respondents work full time, part time or are not working. A definition of social grades referred to in this report is given in the table below.

Social grade	Definition
A	Higher managerial, administrative or professional
B	Intermediate managerial, administrative or professional
C1	Supervisory or clerical and junior managerial, administrative or professional
C2	Skilled manual workers
D	Semi and unskilled manual workers
E	Casual or lowest grade workers, pensioners, and others who depend on the welfare state for their income, which includes students