



Department
for Work &
Pensions

Pensions Portfolio: Communications tracking research

November 2012

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Executive summary

This report contains the findings of tracking research commissioned by the Department for Work and Pensions (DWP) Professional Services Group Communications Directorate. The research was designed to enable DWP to track attitudes and intended/actual behaviours in relation to pensions and later life in general and automatic enrolment specifically, and to evaluate the success of the “I’m in” advertising campaign in influencing these. The “I’m in” campaign ran from mid-September to mid-October 2012, and this was evaluated using pre- and post-campaign measures.

Fieldwork was carried out by a third-party research company, GfK NOP, using their face-to-face omnibus survey, interviewing adults in Great Britain, aged between 22 and the State Pension Age.

- Pre-wave fieldwork took place in July 2012 (to avoid the Olympic period) and 2,388 interviews were completed
- Post-wave fieldwork was conducted in November 2012 and 2,284 interviews were completed.

The analysis was carried out at the total sample level, and for key audience sub-groups, including the two previously defined attitudinal segments (“Daunted” and “Unprepared”), who have been identified as core audiences for the communications. In addition, analysis looked specifically at the group defined as “Potentially Eligible” for automatic enrolment. For definitions of all segments/groups please see section 1.2.

Key findings are:

Campaign reach

- The new “I’m in” campaign contributed to the highest levels of campaign awareness and recognition recorded in November 2012. Increases in awareness and recognition between July and November were largely driven by TV advertising and the campaign appears to be working well as an integrated programme.
- Press, radio and online advertising increased frequency and enhanced messaging within the reach established by TV advertising.
- There were also strong increases at the post-stage in levels of awareness and recognition among the “Daunted” and “Unprepared” segments, although levels among the “Daunted” segment remain lower than average.
- The “Potentially Eligible” group saw strong increases in levels of awareness and recognition between the pre- and post-stages, although the increases were lower than the national average. This may reflect this group’s lower level of engagement with the subject matter.

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- The campaign landed particularly well among the “Competing Priorities” and “Really Sorted” segments.

Campaign communication

- Levels of engagement with the new “I’m in” campaign were generally stronger than with the previous (CGI) campaign.
- Repeat exposure to the adverts, and exposure through multiple channels including the introduction of television advertising, strongly enhanced messaging, memorability and standout.
- Featuring prominent business people in the adverts appears to enhance engagement with them, particularly for the “Unprepared” segment.
- The difficult to engage “Daunted” segment was less likely to say that the adverts made them think about their own situation or feel differently about pensions, as expected. What was encouraging was that they were just as likely to think the adverts were aimed at them, as the other segments were.
- The “Unprepared” segment engaged strongly with the adverts. They were the most likely to say that they learned from the adverts. They were also the most likely to say the adverts made them think about their own situation, want to find out more and made them feel empowered to save in a pension.

Actions taken

- “I’m in” was more likely than the previous (CGI) campaign to encourage people to say they would stay enrolled if they were automatically enrolled into a workplace pension. Campaign recognisers and in particular those exposed through multiple channels were more likely to say they would stay enrolled. The “Unprepared” segment was more likely than other segments to say the adverts encouraged them to stay enrolled.
- Despite using a call to awareness, rather than a call to action, campaign recognisers and those exposed through multiple channels were still more likely than non-recognisers to say that they had taken action as a result of seeing the advertising. The overall proportions taking action as a result of the adverts were similar to the previous campaign.

Automatic enrolment

- There were very strong increases between the pre- and post-waves in levels of awareness of automatic enrolment, mainly driven by campaign exposure and exposure to the campaign through multiple channels. Increases were noted among all groups/segments. The gradient of the increase was slightly less steep for the “Daunted” segment compared with the “Unprepared” segment.
- Awareness of the benefits of saving in a workplace pension have increased significantly since campaign launch, back to levels seen after the end of the

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previous campaign. Campaign recognisers were more likely than non-recognisers to be aware of the benefits of a workplace pension.

- An increasing proportion feel that automatic enrolment is a good thing, though there is still some uncertainty among the “Potentially Eligible” group. This group was also more likely than average to say that they would opt out if enrolled. The proportion saying this has increased since the last wave, perhaps reflecting the fact that automatic enrolment is now getting closer.
- The main reasons given for opting out remain unchanged over time and relate to affordability, lack of trust in pension providers and preferring to do it themselves. Many of those unsure whether or not they would opt out said they need more information to be able to decide what they would do.

Financial plans/intentions

- There have been no changes in the proportions recognising that they need to find out more about saving for retirement, or who have made enquiries into the subject or started saving. However, the campaign can be linked with recognition of the need to save for later life and desire to start saving in a pension, as recognisers were more likely to agree with relevant statements.
- As at previous waves, the “Daunted” and “Unprepared” segments and “Potentially Eligible” group were least likely to have thought about or started to save for their retirement. There have been no significant changes in their views or intentions over time.
- The campaign appears to have driven a slight increase over time in the proportion recognising that they will need to top up their State Pension to make sure that they have enough to live on in retirement. This may be linked to an increase over the same period in the proportion thinking that the State Pension will not cover basic living costs.

Private saving

- There were no significant changes in perceptions that saving in a pension is the norm. The “Daunted” and “Unprepared” segments and “Potentially Eligible” group continue to be less likely than average to feel that many of their friends/family are regularly saving for retirement.
- There has been an increase in the proportion agreeing that they would always save in a workplace pension if one is available, which appears to be driven by campaign exposure. This increase may be linked to heightened awareness of the need to top up their State Pension and recognition of the benefits of saving in a workplace pension.
- No changes were observed in reported barriers to private saving, with day to day expenses most commonly mentioned.

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- A lack of knowledge and concern about making the right decision were key barriers for the “Unprepared” and “Competing Priorities” segments.

Impact of campaign exposure

- Exposure to the “I’m in” campaign, and in particular exposure through multiple campaign channels, worked well to raise awareness of the key campaign messages/issues and drive positive messaging.
- Those who had seen the adverts (and seen them through multiple channels) were more likely to want to find out more about saving in a pension, want to start saving and feel empowered to do so.
- Exposure also worked well in driving awareness of automatic enrolment and the benefits of a workplace pension (including government and employer contributions) as well as perceptions that automatic enrolment is a good thing.

Acknowledgements

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1 Background

1.1 Communications strategy

Over the next decade the Government's programme of reform to state and private pensions aims to get millions of people to change their behaviour in relation to planning and saving for later life. This is a massive challenge, requiring a change in attitudes, and ultimately behaviours, towards planning and saving for retirement and pensions.

The role of communications in contributing towards these aims is to:

- Meet "duty of care" requirements to inform individuals about State Pension reform and other changes which may materially affect them
- Encourage better decisions about saving for retirement
- Support the success of workplace pension reforms
- Increase awareness and understanding around retirement income options among various "at risk" groups.

A particular focus of the communications strategy will be to raise awareness and communicate the benefits of automatic enrolment, particularly among those who are in the "Potentially Eligible" audience segment.

1.2 Target audience

DWP's pensions and working longer communications have three key target audiences. These are:

- People of working age
- Employers
- People of pension age.

This report outlines the results of the latest wave of tracking research which has been developed to evaluate DWP's success in communicating with the working age audience on this subject.

Pensions and retirement planning are perceived to be complex, and many people choose not to think about them because they find it boring, confusing, frightening or not personally relevant. In particular, many of the audience groups most likely to be impacted by State Pension reforms are often the least engaged.

DWP Communications has developed a segmentation model of the working age audience to gain a better understanding of who the hardest-to-reach groups are, and to enable better targeting of communications around pensions and later life. The

model was developed in 2008 and refreshed in 2012. It has been used to identify key audience groups, and to assist in the development of more effective communications¹.

The model (see overview in Appendix B on page 57) divides the working age population into five segments based on their attitudes and behaviours around retirement saving. Two of these segments have been identified as key audiences for communications, because they are the least likely to be sufficiently prepared for their retirement, and therefore require the highest level of support and persuasion. These segments are:

- “Daunted” – covering 21 per cent of the working age population, typically older individuals with lower incomes. They lack confidence in personal finance, and so have both practical and emotional barriers to saving.
- “Unprepared” – covering 28 per cent of the working age population. They tend to be younger people for whom retirement seems so far off that saving for it is not their priority.

A further target audience for the campaign was the group identified as “Potentially Eligible” for automatic enrolment. The group was defined as in work or self-employed and with no workplace pension. In November 2012, 791 respondents were identified as “Potentially Eligible”: These made up 34 per cent of the total sample.

1.3 Communications activity and context

A new DWP campaign was launched in mid-September 2012 which employed TV, radio, press and online advertising, together with paid search and mobile adverts.

The campaign, which used the “I’m in” strapline aimed to convey the following key messages:

- Companies will have to offer employees a workplace pension
- Millions will be automatically enrolled
- Your employer and the government will contribute to your workplace pension
- Look out for a letter from your employer.



The campaign adverts did not include a specific call to action, but instead asked people to look out for a letter from their employer. A website address was provided for those who wanted to find out more.

In addition, a programme of partnership activity ran from summer 2012 through the campaign period. This included work with The Sun newspaper, Sky Sports, Real and Smooth Radio and Ebay.

The new campaign followed the previous CGI campaign, which ran in January and February 2012. The two campaigns are summarised in Chart 1.

¹<http://research.dwp.gov.uk/asd/asd5/WP72.pdf>

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Chart 1 Summary: DWP campaigns 2012		
	“I’m in”	CGI campaign
Dates	September/October 2012	January/February 2012
Media	TV Radio Press Online Paid search Partnership	Radio Press Online Paid search
Messages	Companies will have to offer workers a workplace pension Millions will be automatically enrolled Your employer and the Government will contribute to your workplace pension Look out for a letter from your employer	When you save into a workplace pension, your employer will contribute and so will the Government
Call to action	Look out for a letter from your employer	Visit the website to find out what this means for you
Examples of creative materials		

DWP also used low-cost and no-cost channels for communications purposes including:

- Directgov website
- Jobcentre Plus advisers
- Public relations (PR)
- Partnerships with stakeholder organisations.

In addition to DWP communications activity, awareness of, and attitudes to pensions and working longer messages are affected by a range of other sources of ‘noise’. It is important to bear this in mind as context for this research. Such ‘noise’ can include

coverage in the media about the State Pension, retirement age and public sector pensions, as well as the more general debate about pension changes and banking and investment pressures that have been ongoing in recent times.

The economic climate is an additional factor which affects attitudes towards planning and saving for later life. Over the last few years the difficult economic climate has resulted in lower levels of consumer certainty in wider perceptions of the economy. Throughout 2012 consumer confidence remained low ².

1.4 Research objectives

This research was commissioned to enable DWP to measure and track awareness of its pensions communications activity and messages, as well as performance against attitudinal and intended/actual behavioural measures.

² Consumer Confidence Barometer, GfK NOP (March 2012).

2 Research approach

2.1 Survey methodology

This research was conducted using GfK NOP's face-to-face omnibus survey. The survey employs in-home face-to-face interviewing, using a random location sampling approach. Although ordinarily a boost sample is included in order to provide robust samples of key sub-groups within the target audience, on this occasion a larger overall sample size was collected negating the need for the boost.

2.2 Sampling

The research was conducted among a nationally representative (standard) sample of adults in Great Britain, aged between 22 and the State Pension age. This reflects the intended audience for the DWP pensions and working longer communications. In November 2012, a total of 2,284 interviews were conducted.

2.3 Questionnaire

The questionnaire was based on the question set used for previous waves of the research, and the core questions remained unchanged to ensure comparability with existing data. Questions about automatic workplace pension enrolment and awareness of the benefits which were first added in October 2011 were repeated at this wave. A number of questions dealing with campaign measures were also included, some reinstated from March 2010 (after the last above-the-line campaign) and others new to this wave.

New questions were added in July 2012 to reflect the new creative approach and executions and provide a baseline against which to measure the effectiveness of the burst. In November 2012, adverts were shown and played in the interview to gain measures of respondent recognition: the adverts were shown and played towards the end of the interview so as not to influence other attitudinal or awareness measures.

The questionnaire also included a set of questions which enabled each respondent to be allocated to one of five attitudinal segments, further details of which are shown in Appendix B (see page 57). This enabled the results to be analysed by segment, in addition to other key variables such as age and caring responsibilities, and whether or not "Potentially Eligible" for automatic enrolment..

The questionnaire that was used for this wave is included in Appendix A (see page 36).

2.4 Analysis

GfK NOP analysed the results using a set of weighted data tables and raw survey data. The data were weighted to reflect the national population profile of the target audience by:

- Age
- Gender
- Employment status
- Government Office Region.

The data analysis was carried out by GfK NOP. This included significance testing, which was undertaken to determine any key wave-on-wave changes, and to establish notable differences between audiences and segments. Statistical significance was tested at a 95 per cent confidence level.

The analysis primarily focused on the overall sample, as well as the two segments identified as the focal point for the communications: the “Daunted” and “Unprepared” segments. For some key questions additional analysis has been carried out among those who recognised the campaign and those “Potentially Eligible” for automatic enrolment.

Where the report refers to scores for agreement with a statement, this is based on a score of eight to ten, where respondents were asked how much they agreed with a particular statement on a scale of one to ten, (where one means ‘disagree strongly’, and ten means ‘agree strongly’). Where questions were not asked of the whole sample this is also indicated.

3 Main findings

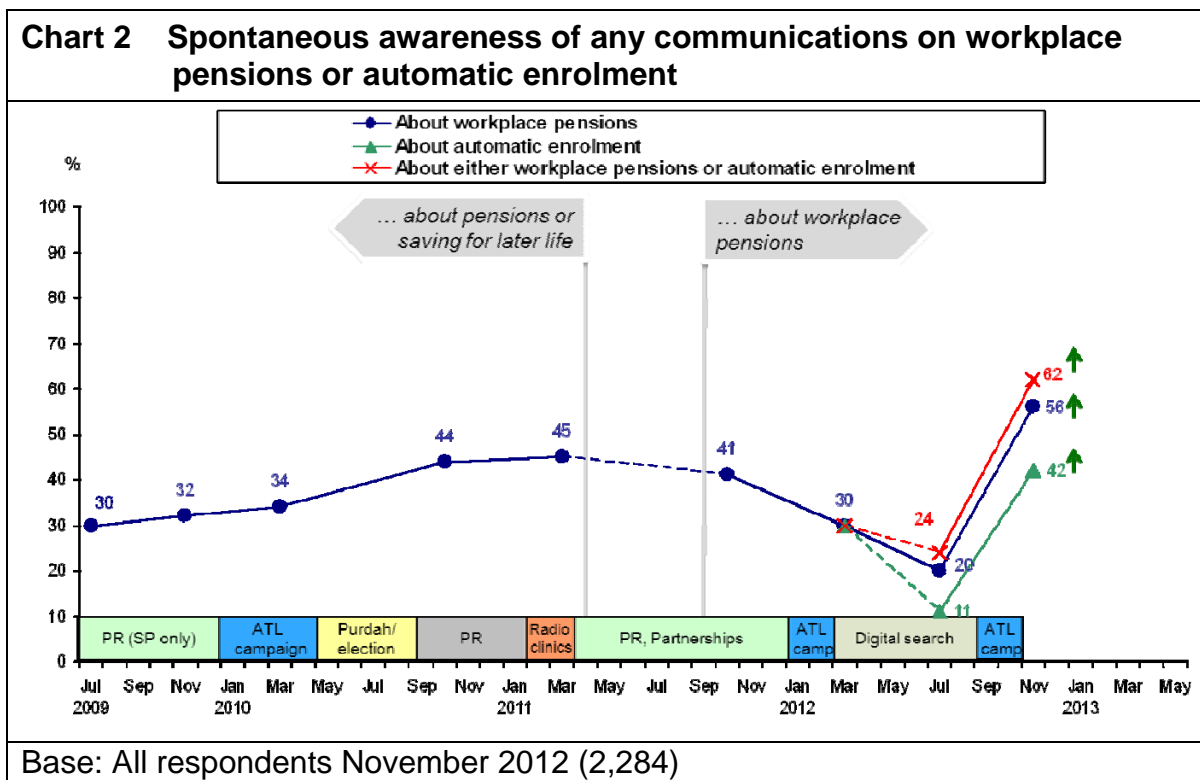
3.1 Awareness of campaign and sources

The first chapter of findings deals with how top-of-mind the new “I’m in” campaign was among its target audience. It looks in detail at what sources and messages were most prominent, providing an indication of the quality of the audience’s interaction with the campaign.

3.1.1 Awareness of publicity

Towards the end of the interview, but before they were shown any of the DWP’s new campaign materials, all respondents were asked whether they had seen, heard or read anything about workplace pensions or automatic enrolment recently. They were asked not to think about advertising from pensions or savings companies, but about anything else that they might have seen or heard.

Chart 2 shows that spontaneous awareness of communications on workplace pensions or automatic enrolment increased sharply as a result of the campaign, increasing from 24 per cent before the campaign broke in July 2012 to 62 per cent in November 2012, after the campaign burst. This is the highest level of awareness recorded to date.



The question broke down awareness of communications about workplace pensions and automatic enrolment, and there have been significant increases in levels of awareness of communications on both subjects.

- Awareness of communications about workplace pensions increased from 20 per cent in July 2012 to 56 per cent in November 2012
- Awareness of communications about automatic enrolment increased from 11 per cent in July 2012 to 42 per cent in November 2012.

Respondents who recognised at least one element of the campaign (described throughout this report as ‘recognisers’ or ‘campaign recognisers’ – campaign recognition is covered in Section 3.2 on page 12) were much more likely to be aware of any publicity about workplace pensions or automatic enrolment (71 per cent of recognisers compared with 31 per cent of non-recognisers), which suggests that a large part of the increased awareness can be attributed to the new campaign.

Respondents who were “Potentially Eligible” for automatic enrolment have consistently been less likely than the average to be aware of communications. While this trend has continued, there has been a marked uplift in levels of spontaneous awareness of communications about workplace pensions or automatic enrolment this “Potentially Eligible” group, rising from 15 per cent before the campaign broke in July 2012 to 51 per cent after the campaign burst in November 2012.

All segments recorded significant uplifts in spontaneous awareness of communications about workplace pensions or automatic enrolment, reflecting good general coverage. However, those in the “Daunted” and “Unprepared” segments (the least engaged segments) experienced the smallest increases:

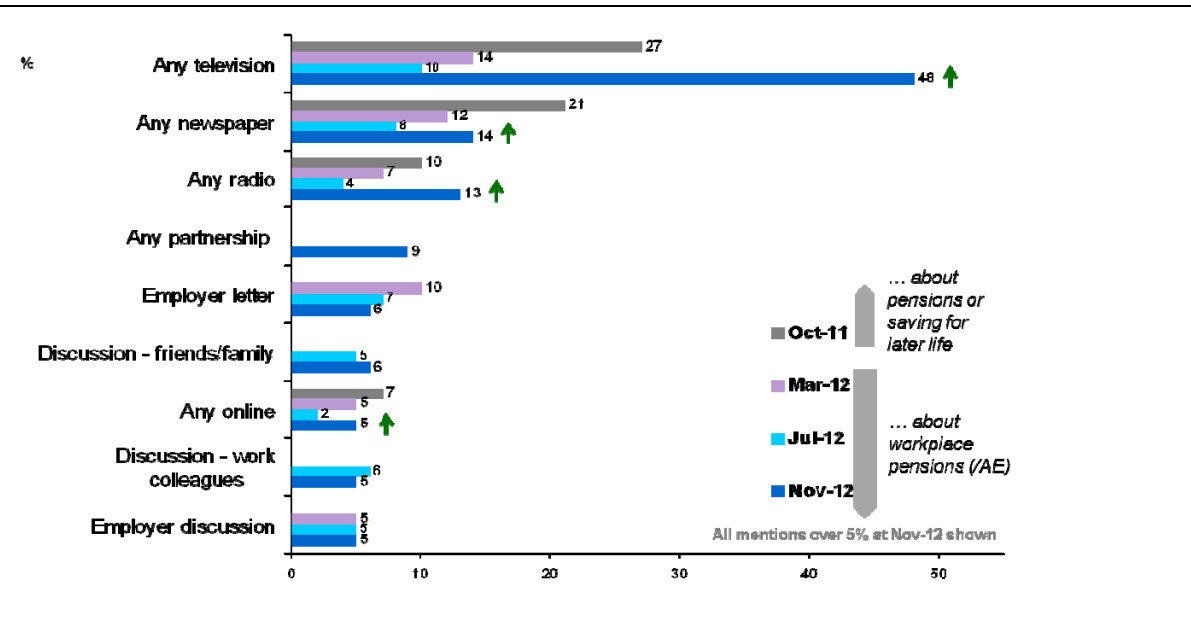
- Awareness in the “Daunted” segment increased from 18 per cent in July 2012 to 50 per cent in November 2012
- Awareness in the “Unprepared” segment increased from 16 per cent in July to 52 per cent in November.

In comparison, the strongest increase in spontaneous awareness was among the “Competing Priorities” segment, rising from 25 per cent in July to 78 per cent in November.

3.1.2 Sources of awareness

All respondents were then prompted with a list of media channels through which they could have seen, heard or read anything about workplace pensions or automatic enrolment recently, for example, television, newspaper, radio etc. They were asked whether they had seen, heard or read anything about workplace pensions or automatic enrolment in any of those places recently. Once again, they were asked not to think about advertising from pensions or savings companies. Channels mentioned are shown in Chart 3.

Chart 3 Sources of awareness of any communications on workplace pensions or automatic enrolment (excluding pensions and savings companies)



Base: All respondents November 2012 (2,284)

TV, radio, press and online channels were used as part of the new campaign. There were significant increases in levels of awareness of publicity about workplace pensions or automatic enrolment through all of these channels, but the strongest increase was in awareness of publicity on TV. The proportion aware of publicity on TV increased from 10 per cent before the campaign in July 2012 to 48 per cent after the campaign in November – the highest level recorded. Awareness of publicity in newspapers increased from eight per cent to 14 per cent over the same time period, and awareness of radio publicity increased from four per cent to 13 per cent.

When looking at sources of awareness, it is clear that most respondents who said they were aware of publicity were thinking about the campaign, as they recognised the adverts they were shown later in the interview.

- Of those aware of publicity through any of the listed channels, 85 per cent recognised at least one advert they were shown later in the interview
- 91 per cent of those aware of publicity on TV recognised the TV advert they were shown later
- Around half of those aware of radio (59 per cent), newspaper (48 per cent) or online adverts (49 per cent) recognised the relevant adverts they were shown later in the interview.

Awareness of publicity through all channels was lower among the “Potentially Eligible” group across the board, and this was especially the case for awareness of

publicity on TV (38 per cent of the “Potentially Eligible” group was aware compared with 48 per cent on average).

Around one in ten respondents (nine per cent) said they were aware of any partnership activity in November 2012, with the “Potentially Eligible” group equally as likely as the average to say they were aware (10 per cent). Within this, four per cent said they were aware of activity in The Sun newspaper, three per cent of activity on Real Radio and two per cent were aware of activity on Smooth Radio.

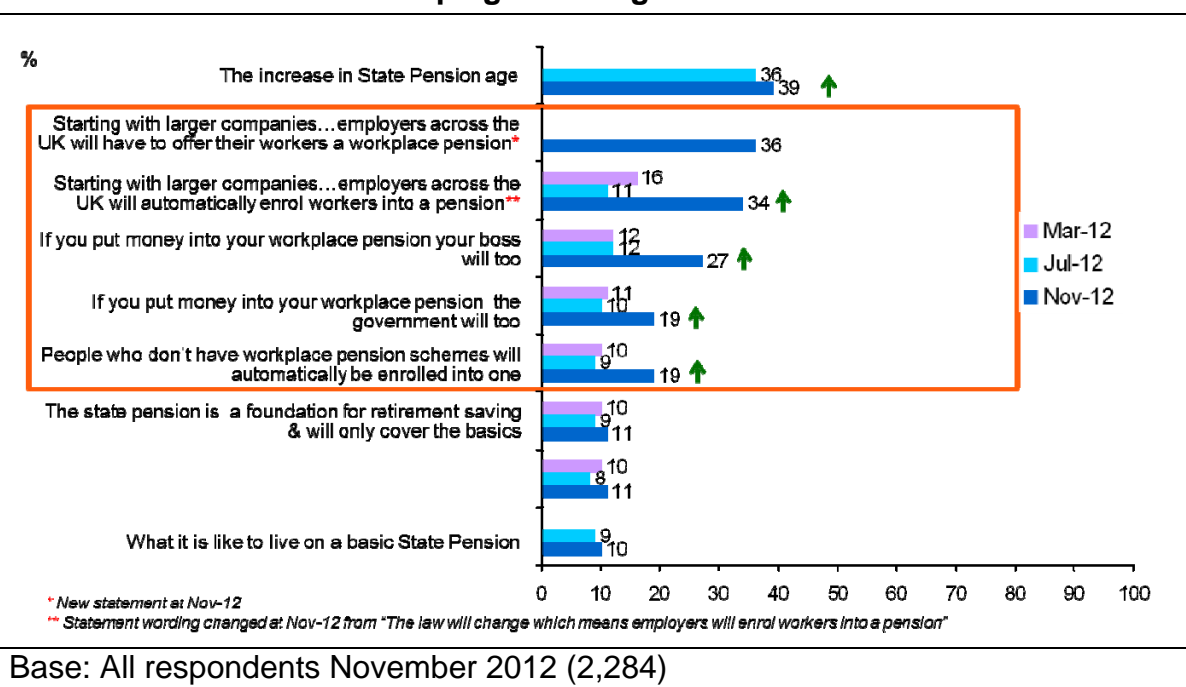
3.1.3 Awareness of campaign messages

Respondents were then asked whether or not they had recently seen, heard or read any advertising, news or publicity about a range of subjects which were shown on a card. These subjects represented some of the key messages which DWP aimed to communicate with the new campaign. These included messages that millions of employees will be automatically enrolled into workplace pensions, and that employers and the Government will contribute to workplace pensions.

As seen in Chart 4, levels of awareness for each of the core campaign messages (shown in the red box in the chart) rose sharply following the new campaign. The majority of respondents said that they were aware of at least one of the campaign messages (71 per cent after the campaign in November, an increase from 47 per cent in July, before the campaign started). The messages most commonly recognised were:

- Starting with larger companies, from October 2012, employers across the UK will have to offer their workers a workplace pension (36 per cent recognition in November, this was not asked in July)
- Starting with larger companies, from October 2012, employers will automatically enrol workers into a pension (34 per cent in November, up from 11 per cent in July)
- If you put money into your workplace pension, your boss will too (27 per cent recognition in November, up from 12 per cent in July)
- If you put money into your workplace pension, the Government will too (19 per cent in November, up from 10 per cent in July)
- People who don't have workplace pension schemes will automatically be enrolled into one (19 per cent recognition in November, up from nine per cent in July).

Chart 4 Awareness of campaign messages



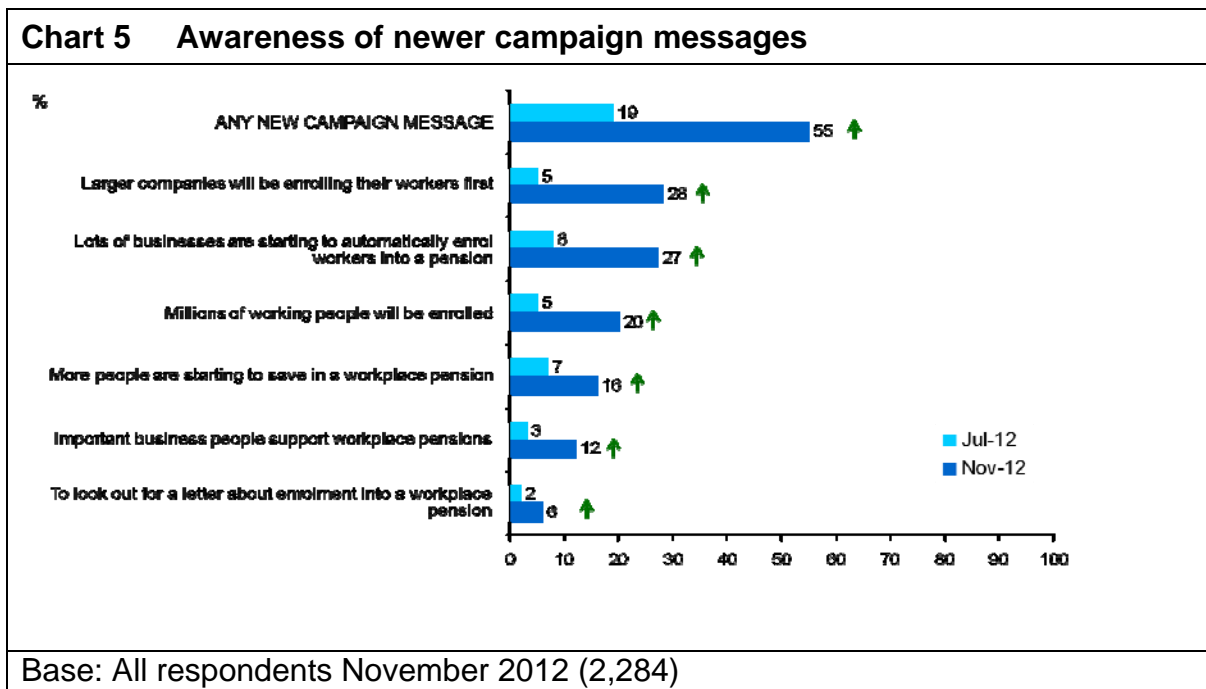
Once again, these increases in message recognition can be linked to the campaign. Over three-quarters (77 per cent) of campaign recognisers said that they were aware of at least one of these messages, compared with 47 per cent of non-recognisers. Recognisers were also particularly likely to be aware of the core campaign messages (shown in the box in Chart 4). For example, 42 per cent of campaign recognisers said they had seen the publicity message: “Starting with larger companies, from October 2012, employers across the UK will have to offer their workers a workplace pension”, compared with 17 per cent of non-recognisers.

Furthermore, those recognising the campaign through more than one channel (for example, recognising both TV and radio adverts) were more likely to be aware of the core messages than those recognising only the TV advert. This suggests that the channel mix used helped to reinforce messaging.

As at previous waves, the “Potentially Eligible” group was less likely than average to recognise any of the campaign messages: 62 per cent recognised any, compared with 71 percent on average. However, there were still significant increases in levels of recognition among the “Potentially Eligible” group as 37 per cent recognised any message in July 2012 before the campaign, and this rose to 62% after the campaign (November).

Although all segments enjoyed significant increases in message recognition following the campaign burst, the “Really Sorted” segment (78 per cent) and “Competing Priorities” segment (84 per cent) were most likely to recognise any messages, while the “Daunted” segment (57 per cent) was the least likely. This pattern is consistent with the lower levels of engagement with the subject matter generally shown by the “Daunted” segment, and supports the reasoning behind specifically targeting them.

In addition to the core messages which have been tracked consistently over time, respondents were also asked whether or not they had recently seen, heard or read any advertising, news or publicity about *newer* campaign messages, as shown in Chart 5. Once again, recollection of these new campaign messages increased significantly following the launch of the new campaign.



There would appear to be very strong links to the “I’m in” campaign, with campaign recognisers much more likely to recall the campaign’s new messages: 63 per cent of recognisers recalled at least one of the newer messages, compared with 24 per cent of non-recognisers. Exposure to multiple channels again drove recognition, as over seven in ten (71 per cent) of those recognising campaign adverts through multiple channels recognised at least one of these newer messages.

3.2 Campaign recognition

Later in the survey, advertising materials from the new campaign were shown and respondents were asked if they recalled seeing or hearing them recently.

The following adverts were shown/played (the order of presentation was rotated):

- The TV advert (as a full-screen video with sound)
- Two radio adverts (half the sample was played one advert and the other half was played the other advert)
- Two press adverts (shown in Chart 6)
- A series of stills from the online advert (shown in Chart 7).

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The campaign materials were shown towards the end of the interview, to ensure that measures of awareness, knowledge and attitudes were not influenced by showing campaign materials beforehand.

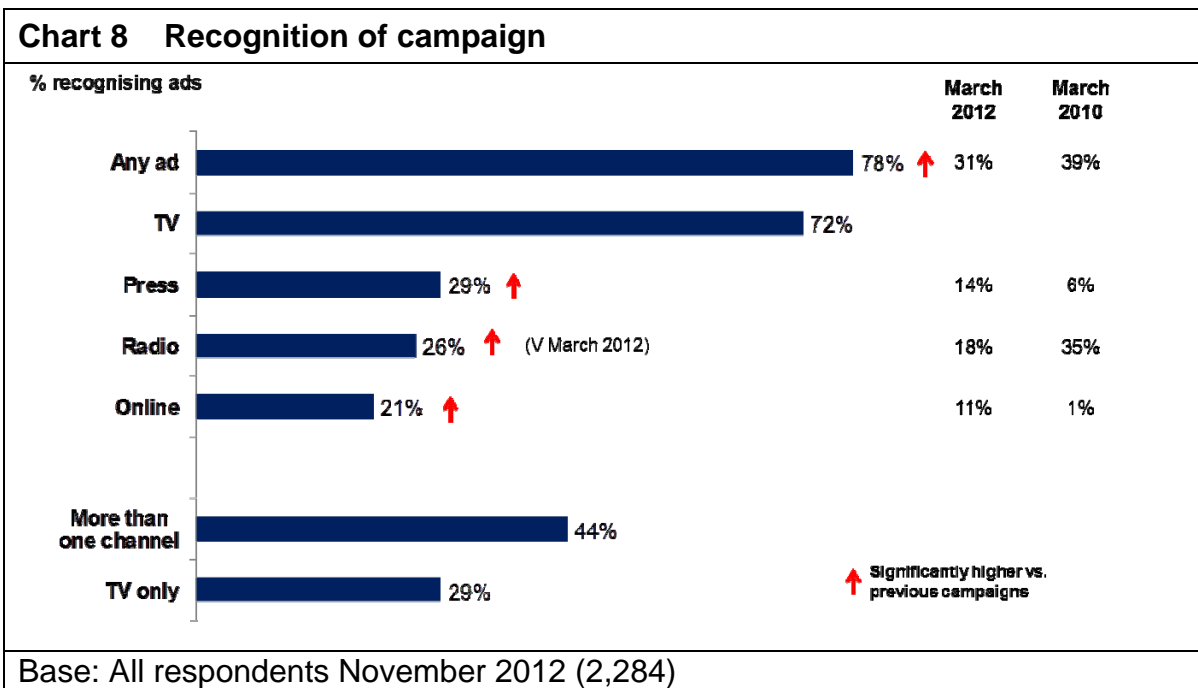
Chart 6 Press adverts



Chart 7 Online advert



As shown in Chart 8, around eight in ten respondents (78 per cent) recognised at least one of the adverts they were shown or played. This represents a considerable increase over previous campaigns: three in ten recognised any adverts from the previous computer-generated imagery (CGI) campaign in March 2012 (31 per cent) and four in ten recognised the previous campaign's adverts in March 2010 (39 per cent).



TV was by far the strongest driver of recognition: 72 per cent said they recognised the TV advert. However, there were strong crossovers with other campaign media, as just 29 per cent said they only recognised the TV advert and none of the other adverts they were shown or played.

Other channels also enjoyed healthy levels of recognition, and are likely to have benefited from the ‘halo effect’ brought about by strong synergy with the TV advert due to a consistent look and feel.

- The press adverts were better recognised than at previous campaigns (29 per cent recognised at least one press advert in November, compared with 14 per cent in March 2012 and six per cent in March 2010)
- In November, the two press adverts shown were equally well recognised: 17 per cent recognised the Karren Brady advert, 19 per cent recognised the Theo Paphitis adverts and nine per cent recognised both adverts
- The online advert was also better recognised than at previous campaigns: 21 per cent recognised the online advert in November, compared with 11 per cent recognising the online advert in March 2012 and one per cent in March 2010
- Radio recognition was also higher than in March 2012 (26 per cent recognition in November, compared with 18 per cent in March 2012)
- In November, the two radio adverts were again equally well recognised: 26 per cent recognised the radio advert called “Letter” and 27 per cent recognised the radio advert called “Tax”.

It is, however, worth noting that these increases in campaign recognition are linked to higher levels of campaign spend for the “I’m in” campaign compared with previous campaigns.

As at previous waves, the “Potentially Eligible” group was less likely than average to recognise any adverts (73 per cent, compared with 78 per cent on average). In particular, the “Potentially Eligible” group was less likely to recognise the TV advert (65 per cent, compared with 72 per cent on average), and a little less likely to recognise the press adverts (26 per cent, compared with 29 per cent on average). It is worth noting that although the above results were expected considering this group’s lower engagement with the campaign’s messages, the proportion of the “Potentially Eligible” reached by the campaign was still high.

Overall recognition and recognition by individual channel were also high among all segments, and patterns of recognition by segment remained similar to those seen at previous waves. The “Daunted” segment was less likely than other segments to recognise any campaign adverts (72 per cent), again reflecting lower levels of engagement with the subject matter as a whole. For the “Unprepared” segment levels of recognition did not differ significantly from the average (77 per cent of the “Unprepared” segment recognised any advert).

Men, the over 40s and white respondents were all more likely to recognise any advert. These patterns broadly reflect patterns of media consumption and are similar to previous campaigns.

3.2.1 Slogan awareness

In order to gauge awareness of the campaign’s slogan, all respondents were shown a list of phrases and asked whether they had seen, heard or read any of them on advertising recently. Almost half (49 per cent) recalled any campaign slogan:

- 29 per cent recalled “I’m in”
- 28 per cent recalled “When you pay in, your boss pays in too”
- 22 per cent recalled “We’re all in”

Unsurprisingly, campaign recognisers were more likely to recall any slogan than non-recognisers (61 per cent of recognisers, eight per cent of non-recognisers).

As expected given their lower levels of advertising recognition, slogan awareness was significantly lower amongst the “Potentially Eligible” group (43 per cent).

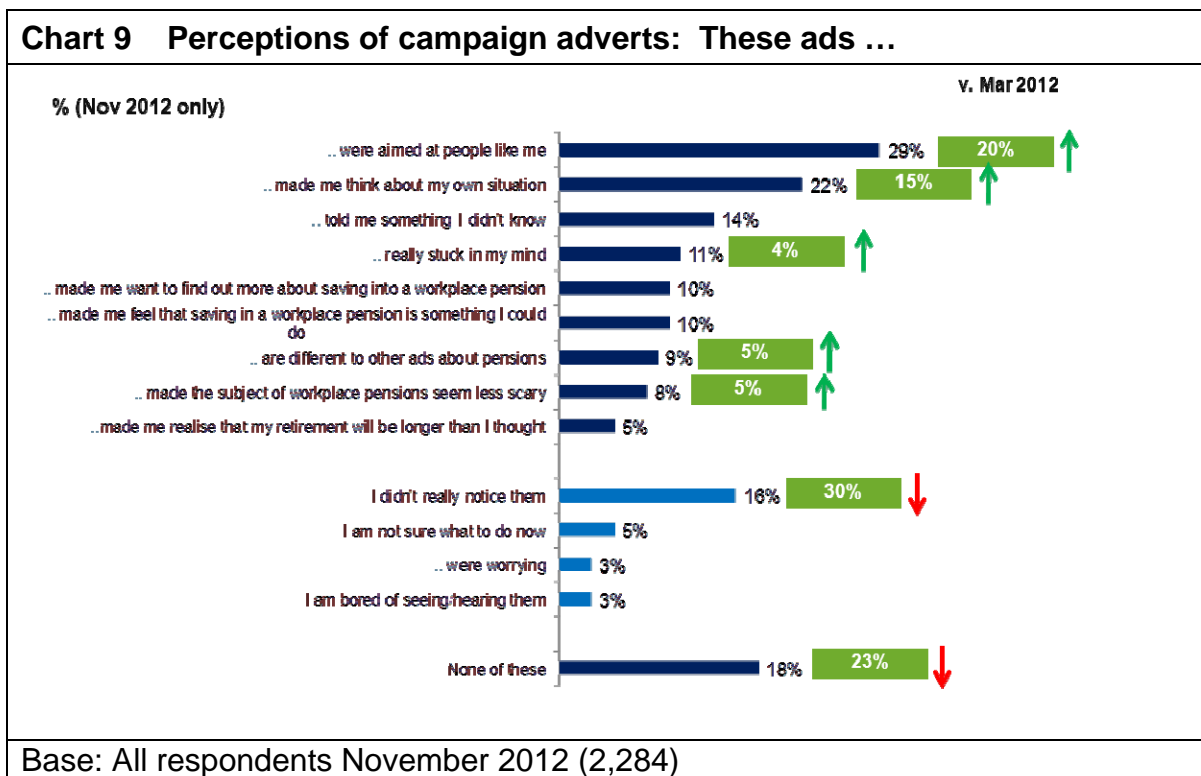
3.3 Perceptions of campaign adverts

Respondents were asked to think about all of the adverts that they had seen or heard and select statements which they thought applied to them from a list they were shown. As shown in Chart 9, perceptions were generally very positive and were more positive than for the previous campaigns.

The blue bars on Chart 9 show responses to the adverts in November 2012 and the green boxes show where there is a significant difference between the November findings and data related to the previous campaign (data from March 2012).

In particular, the “I’m in” campaign was:

- More likely than previous campaigns to be memorable; a higher proportion agreed that it really stuck in their mind and was different to other adverts about pensions)
- More likely than previous campaigns to be relevant; a higher proportion agreed that the adverts were aimed at people like them and made them think about their own situation.



Encouragingly, given their lower levels of engagement with the subject matter, respondents who were “Potentially Eligible” for automatic enrolment were no less likely than average to engage with the adverts. They were equally likely to think the

adverts were aimed at people like them (31 per cent), and to say the adverts made them think about their own situation (22 per cent).

Patterns of engagement with the adverts by segment were broadly similar to the previous campaign. The “Unprepared” segment tended to react most positively to the campaign, being more likely than average to say that the following statements applied to the adverts: These ads...

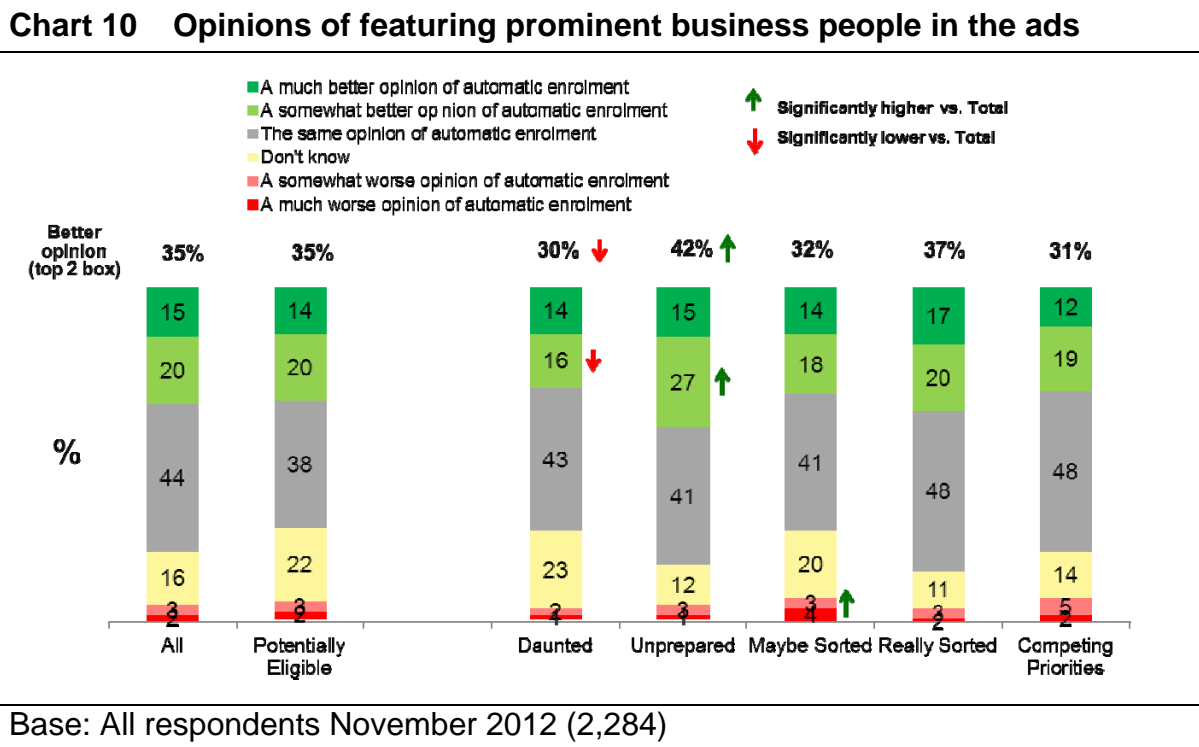
- Made me think about my own situation (30 per cent of the “Unprepared” segment, compared with 22 per cent on average)
- Made me want to find out more about saving into a workplace pension (17 per cent of the “Unprepared” segment, compared with 10 per cent on average)
- Told me something I didn’t know (16 per cent of the “Unprepared” segment, compared with 10 per cent on average)
- Made me feel that saving in a workplace pension is something I could do (16 per cent of the “Unprepared” segment, compared with 10 per cent on average).

Once again, the “Daunted” segment was the least likely to engage with the adverts. The “Really Sorted” segment was also less likely than average to engage with the campaign, but this may be because the campaign’s messages are less relevant to them (the majority of them are already saving for retirement).

As in previous waves, those who had seen and/or heard any adverts before they were interviewed (recognisers) tended to react more positively to them than non-recognisers. For example, one-third (32 per cent) of recognisers said that they thought the adverts were aimed at people like them (compared with 20 per cent of non-recognisers), and one-quarter (25 per cent) of recognisers said that the adverts made them think about their own situation (compared with 10 per cent of non-recognisers). These differences suggest that repeat exposure to an advert helps to drive positive perceptions, because those who recognise the adverts (those who have seen or heard them one or more times before) were significantly more likely to have positive perceptions than those who had only seen or heard them once (in the interview). This is further confirmed by the fact that those recognising more than one channel appeared even more positive towards the adverts than those who only recognised the TV advert.

3.3.1 Opinions of featuring prominent business people in the adverts

All respondents were asked if the fact that the adverts featured prominent business people gave them a better or worse opinion of automatic enrolment or made no difference. While two-fifths (44 per cent) said that featuring prominent business people in the advert made no difference to them, on balance more people said they were left with a better opinion (35 per cent) rather than a worse opinion (five per cent) as a result (Chart 10).



The “Potentially Eligible” group answered in a very similar way to the average. While the “Unprepared” segment was more likely than average to say that featuring prominent business people in the adverts gave them a better opinion of automatic enrolment, the “Daunted” segment was less likely to say this.

3.4 Impact of adverts

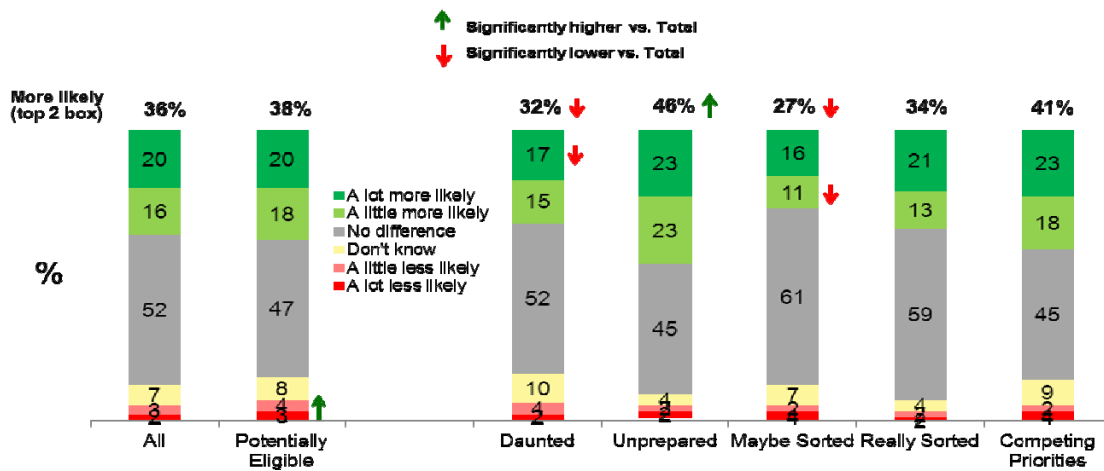
3.4.1 Impact of adverts on likelihood to stay enrolled

A core outcome of the advertising was to encourage people to remain enrolled in a workplace pension if automatically enrolled. To assess the impact of the adverts on potential intentions, all respondents were asked whether the adverts made them more or less likely to remain in a workplace pension if their employer enrolled them, or if the adverts made no difference.

Around two-fifths (36 per cent) of those not currently in a workplace pension said that the “I’m in” adverts made them more likely to stay in if enrolled. This is slightly higher than the proportion saying this about the previous campaign (31 per cent in March 2012). Although half (52 per cent) said that the adverts made no difference to their intentions, very few (five per cent) said that they made them less likely to stay enrolled (Chart 11). There was a similar pattern among the “Potentially Eligible” group.

Once again, the “Unprepared” segment was more positive towards the campaign as they were more likely to say that the adverts would encourage them to stay enrolled.

Chart 11 Impact of adverts on likelihood to stay enrolled



Base: All respondents working but not currently in a workplace pension November 2012 (1,634)

In addition to feeling more positive about the campaign, recognisers were also more likely than non-recognisers to say that the adverts would make them stay enrolled. Two in five (40 per cent) recognisers said that the campaign adverts would make them more likely to stay enrolled, compared with 22 per cent of non-recognisers.

3.4.2 Actions taken as a result of the advertising

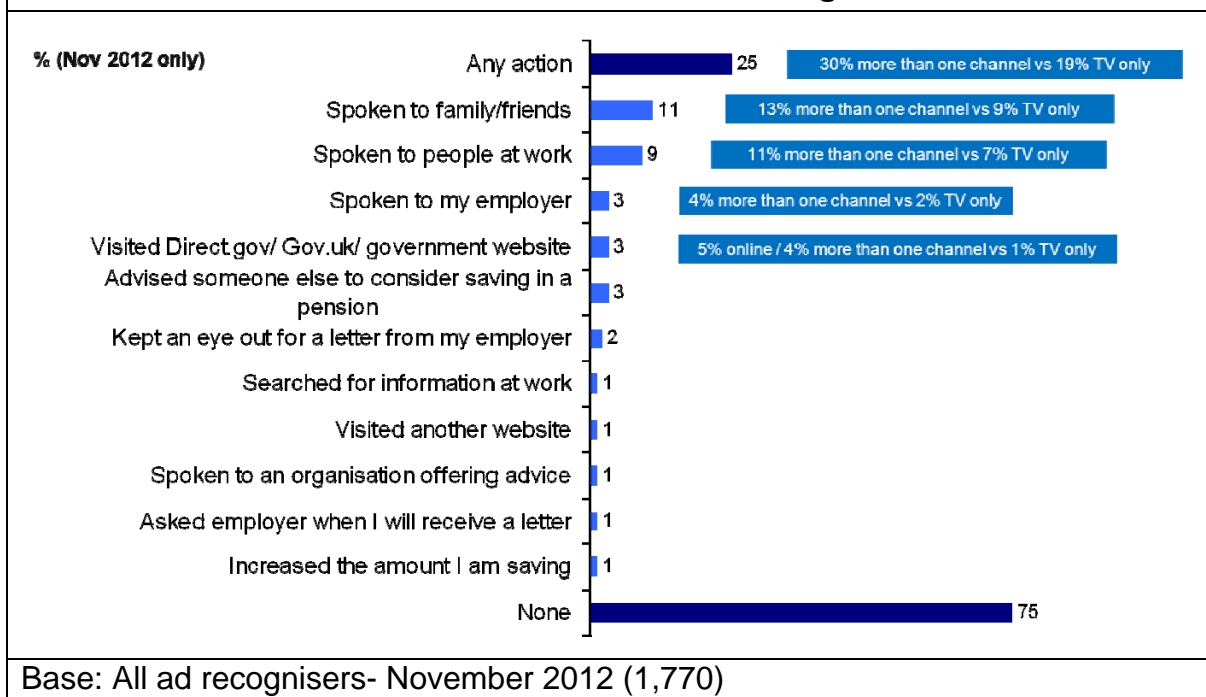
The adverts did not aim to drive direct response, but encouraged viewers to look out for a letter from their employer which would tell them more. A website was provided for those who wanted further information. Given that the adverts did not aim to specifically drive response, it is encouraging that one-quarter (25 per cent) of those who recognised at least one campaign advert said they had taken some action as a result. This finding is broadly similar to the proportion saying they had taken action as a result of the previous campaign (23 per cent).

The most frequently mentioned actions related to speaking with other people were:

- 11 per cent of recognisers said they had spoken to family or friends
- 9 per cent said they had spoken to people at work
- 3 per cent said they had spoken to their employer

Chart 12 also shows that exposure to multiple channels appeared once again most likely to drive action. Three in ten of those who recognised advertising through more than one channel claimed to have taken any action, compared with 19 per cent of those who recognised TV advertising only.

Chart 12 Actions taken as a result of the advertising



3.5 Financial plans and savings

3.5.1 Attitudes and intentions

To assess attitudes towards pensions and saving, respondents were asked how much they agreed or disagreed with a series of statements.

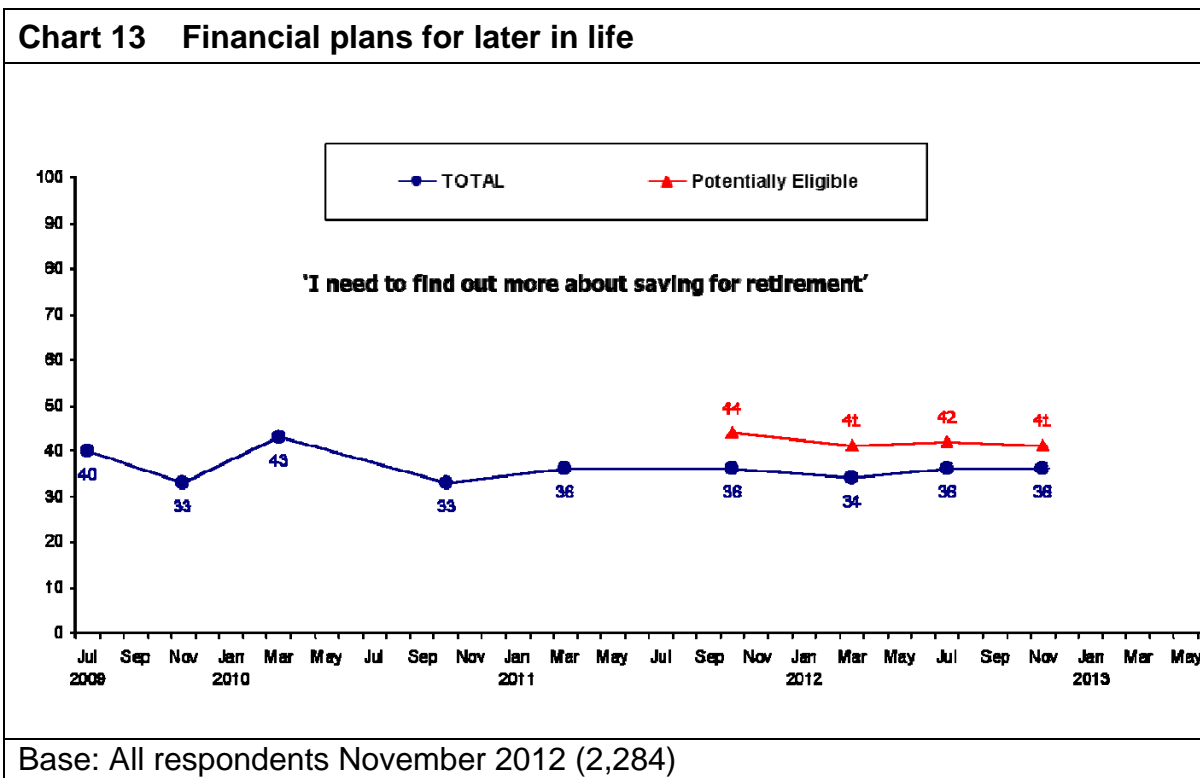
More than two out of five (41 per cent) (excluding those who are retired and not working, and who do not expect to work again in the future) agreed that they need to find out more about saving for retirement. The proportion agreeing has remained largely unchanged over time (42 per cent in July 2011), and remains higher among the “Unprepared” segment (47 per cent), who are less likely to have plans for their retirement. The “Daunted” segment was also less likely to have plans for their retirement, but was no more likely than average to agree that they need to find out more (42 per cent). However, the proportion of the “Daunted” segment agreeing that they need to find out more has increased from 37 per cent in July 2011.

While at the overall level there were no differences in levels of agreement between campaign recognisers and non-recognisers, it is notable that those asked who recognised the campaign were more likely than their counterparts who did not recognise the campaign to agree that they need to find out more about saving for retirement.

- In the “Daunted” segment, 46 per cent of campaign recognisers agreed, compared with 33 per cent of non-recognisers

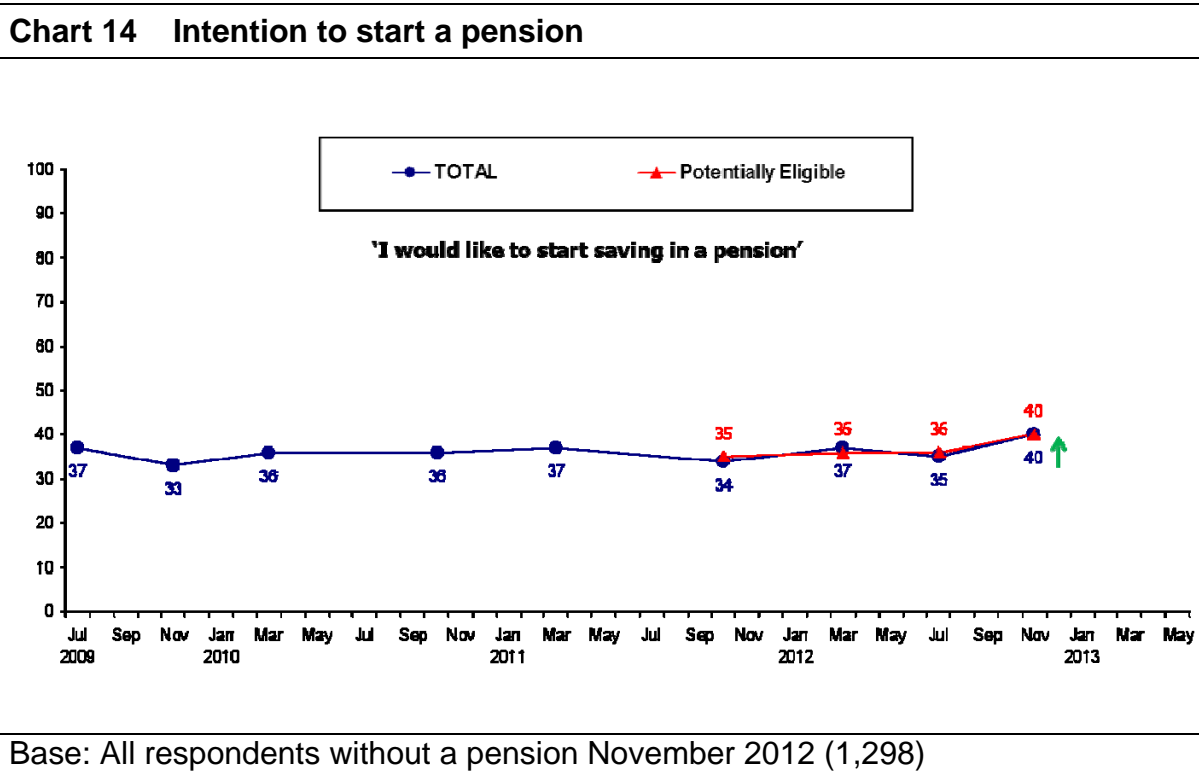
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- In the “Unprepared” segment, 50 per cent of campaign recognisers agreed, compared with 40 per cent non-recognisers
- In the “Potentially Eligible” group, 43 per cent of campaign recognisers agreed compared with 36 per cent of non-recognisers.



A similar proportion (40 per cent) of all respondents (excluding those who are retired and not working, and who do not expect to work again in the future) agreed that they would like to start saving in a pension. The proportion agreeing has increased over time (36 per cent in July 2012), despite the continuing economic slump. This increase may, to some extent, be linked to the campaign as recognisers were more likely than non-recognisers to agree (42 per cent of recognisers, compared with 35 per cent of non-recognisers).

Reflecting their situation, the “Unprepared” segment was more likely than average to agree that they would like to start saving for a pension (51 per cent), but the “Daunted” segment was less likely, with just over one-third (35 per cent) agreeing. Among the “Unprepared” segment, those recognising campaign adverts were more likely than non-recognisers to agree that they would like to start saving in a pension (53 per cent of recognisers, compared with 47 per cent of non-recognisers). Campaign recognition did not impact on levels of agreement among the “Daunted” segment.



In addition, there has been an increase in the proportion agreeing that they would always save in a workplace pension if one is available. In November 2012, after the campaign burst, 62 per cent agreed with this statement: an increase from 58 per cent in July before the campaign. While the increase can be linked to the campaign, with 65 per cent of recognisers agreeing (compared with 51 per cent of non-recognisers), there has been no change in perception among the campaign’s key target groups. The “Potentially Eligible” group (46 per cent) and “Daunted” segment (50 per cent) were less likely than average to agree, although levels of agreement among the “Unprepared” segment were similar to the average (61 per cent).

3.5.2 Existing plans and savings

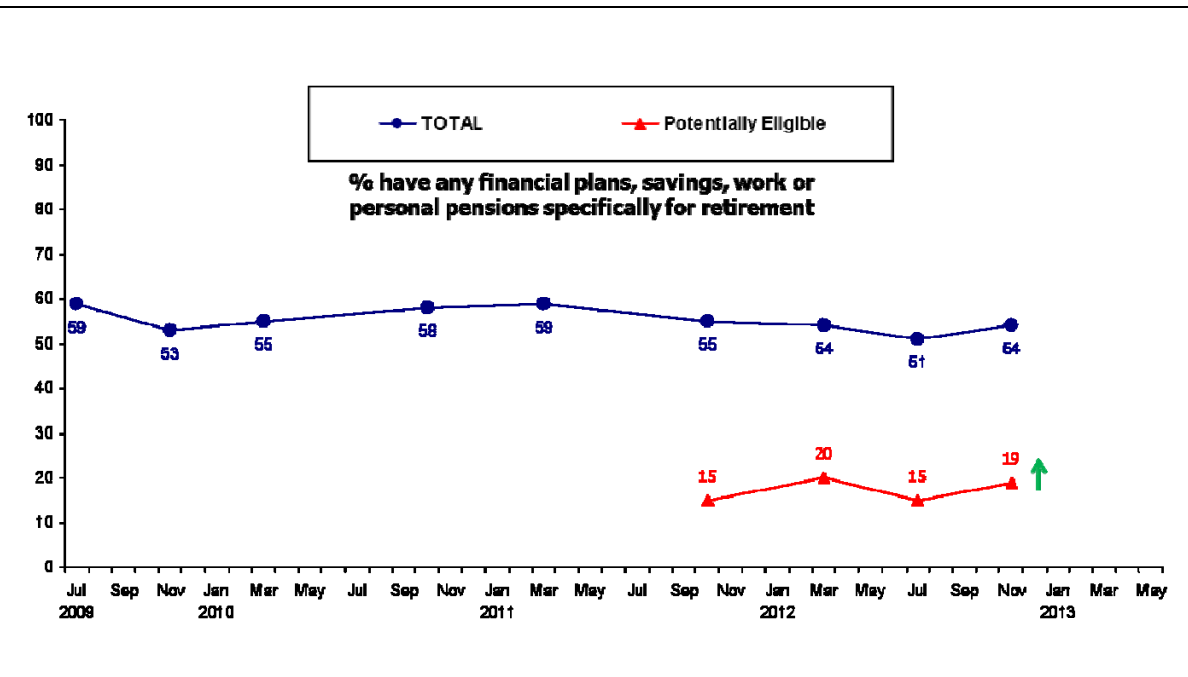
Just over half of respondents (54 per cent) said they have financial plans, savings, work or personal pensions in place specifically for their retirement. This represents a slight increase compared with 51 per cent recorded in July 2012 (Chart 15).

Reflecting their segment profile, those in the “Daunted” and “Unprepared” segments were considerably less likely than average to have existing plans for their retirement (34 per cent and 32 per cent respectively). The proportions who have plans have remained largely unchanged over time.

The proportion of the “Potentially Eligible” group who have plans for retirement has also remained largely unchanged over time. In November 2012, 19 per cent of the “Potentially Eligible” group had any financial plans, savings or pensions in place for their retirement: this is lower than the average (54 per cent) though it should be

noted that the definition of “Potentially Eligible” included the requirement that they should not have a workplace pension.

Chart 15 Financial plans for retirement



Base: All respondents November 2012 (2,284)

When asked in more detail about the extent to which they have planned for retirement:

- One-quarter (25 per cent) of all respondents said they haven’t thought at all about how they will manage financially when they retire
- One-fifth (20 per cent) said that they know they need to start thinking about it, but haven’t got round to it
- Eight per cent of respondents said they have found out information but haven’t started to save yet
- Three in ten (30 per cent) said that they have started to save but know that they need to save more
- Around one in six (15 per cent) said that they are saving for their retirement and are confident that they will have enough to live on when they retire.

These proportions have remained broadly stable over time.

The “Daunted” and “Unprepared” segments remain the least likely of all the segments to have started to engage with saving for retirement, a similar pattern to previous waves. Forty per cent of the “Daunted” segment and 39 per cent of the “Unprepared” segment said that they have not thought at all about how they will manage financially when they retire, compared with 25 per cent on average.

Reflecting their segment profiles, the “Mainly Sorted” and “Really Sorted” segments remain the most likely to already be saving for their retirement and to be confident they will have enough to live on (22 per cent and 34 per cent respectively, compared with 15 per cent on average).

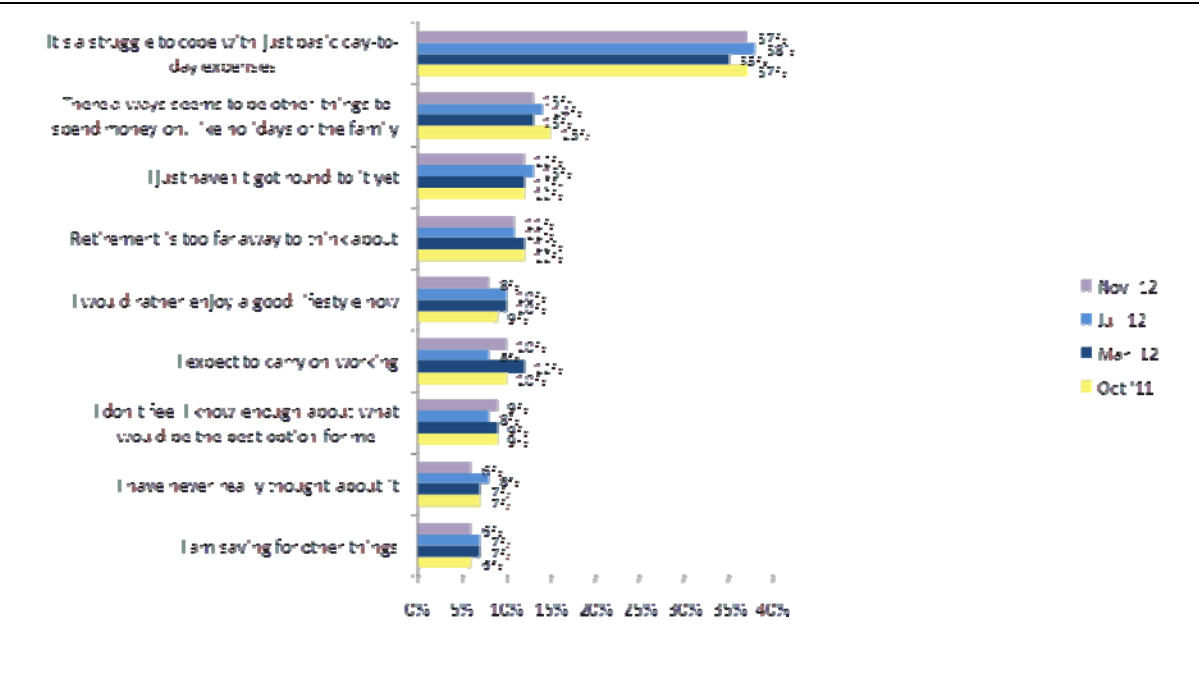
It was also felt that broader norms may be important in encouraging people to save in a workplace pension. To investigate this, all respondents were asked what proportion of their family and friends they thought were regularly putting aside enough money for their retirement. Responses were very consistent over time, with around one-quarter (26 per cent in November 2012) thinking that more than half of their family and friends were putting enough aside. The “Potentially Eligible” group (16 per cent), “Daunted” segment (17 per cent) and “Unprepared” segment (21 per cent) were all less likely than average to think that half or more of their friends or family were regularly saving enough for retirement. These patterns have been consistent over time.

3.6 Barriers to saving

To identify the key barriers to saving, respondents were presented with a list of reasons why they might not have (enough) money put aside for their retirement. There have been no significant changes in responses over time, with research again suggesting that many people face ongoing financial pressure, and that this acts as a significant barrier to them saving for later life. Around two-fifths (37 per cent) of respondents said that they were not saving more for retirement because it is a struggle to cope with just day-to-day expenses. At all waves this was the most common response given.

Other reasons given for why respondents might not have (enough) money put aside for retirement also remained similar over time (Chart 16).

Chart 16 Barriers to saving



Base: All respondents November 2012 (2,284), July 2012 (2,388), Mar 2012 (2,113), Oct 2011 (1,185)

The “Competing Priorities” segment (64 per cent) and “Daunted” segment (63 per cent) were more likely than average to mention struggling to cope with day-to-day expenses as their main barrier to saving (more).

Struggling to cope with day-to-day expenses was also the main barrier for the “Competing Priorities” segment. They were also more likely than average to say that there always seems to be other things to spend money on, like holidays or the family (mentioned by 46 per cent).

While relatively few respondents (nine per cent) said that not knowing enough about the best option for them was a barrier to saving, the “Unprepared” segment (25 per cent) and “Competing Priorities” segment (12 per cent) were more likely than average to say this. These groups could benefit greatly from automatic enrolment, and represent an opportunity for DWP, but the benefits of a workplace pension must be effectively communicated to them to prevent them opting out.

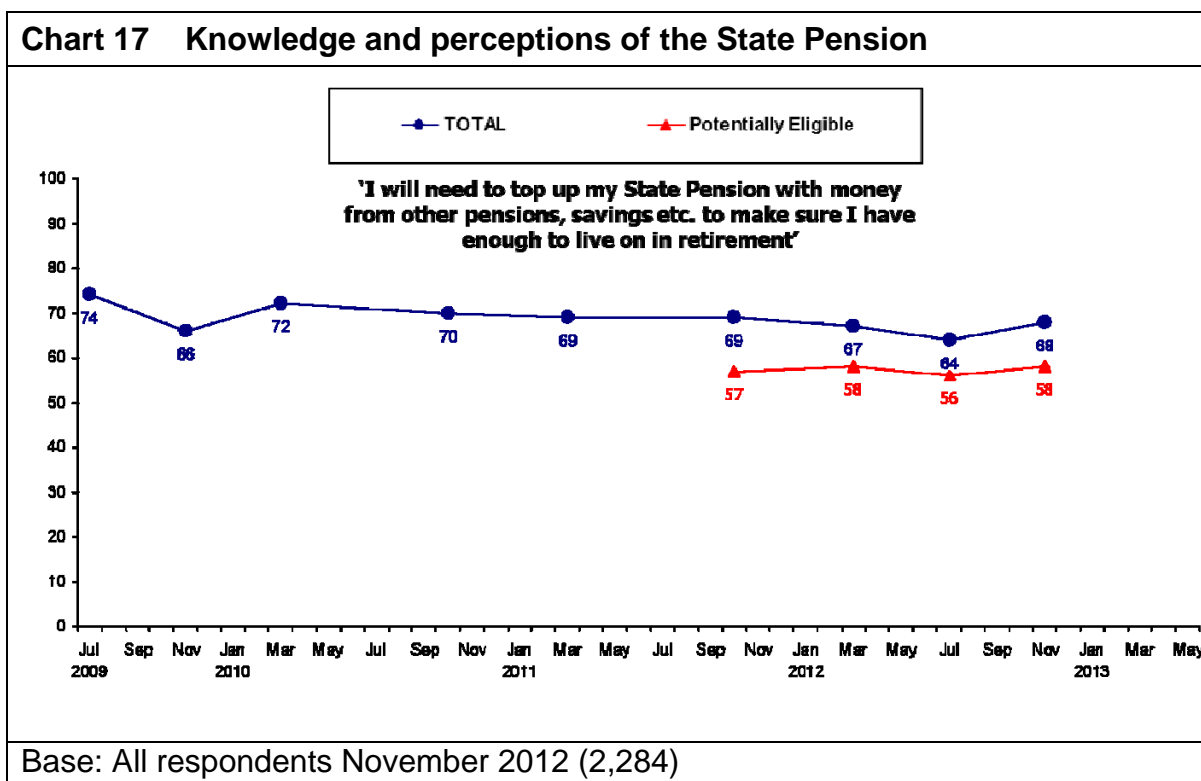
Other barriers for the “Unprepared” segment were related to inertia and a desire to live for the present. They were significantly more likely than other segments to say that they were not saving (more) for retirement because they just haven’t got round to it yet (41 per cent, compared with 12 per cent on average), and because retirement is too far away to think about (38 per cent, compared with 12 per cent on average). The “Unprepared” segment was also more likely to say that they have never really thought about saving for retirement (21 per cent, compared with six per

cent on average). Once again, these findings suggest that automatic enrolment may be positive to help the “Unprepared” segment get over these barriers.

3.7 State Pension

Respondents were asked about their perceptions of the State Pension, to understand whether they felt it would cover basic living costs in the future, and whether there is an understanding that there is a need to top up the State Pension with additional funds. .

Around seven in ten agreed that they will need to top up their State Pension to make sure they have enough to live on in retirement, and this proportion has remained largely unchanged over time (Chart 17). The “Potentially Eligible” group remains significantly less likely than average to agree that they need to top up their State Pension and the proportion agreeing has remained largely unchanged over time (58 per cent in November 2012).



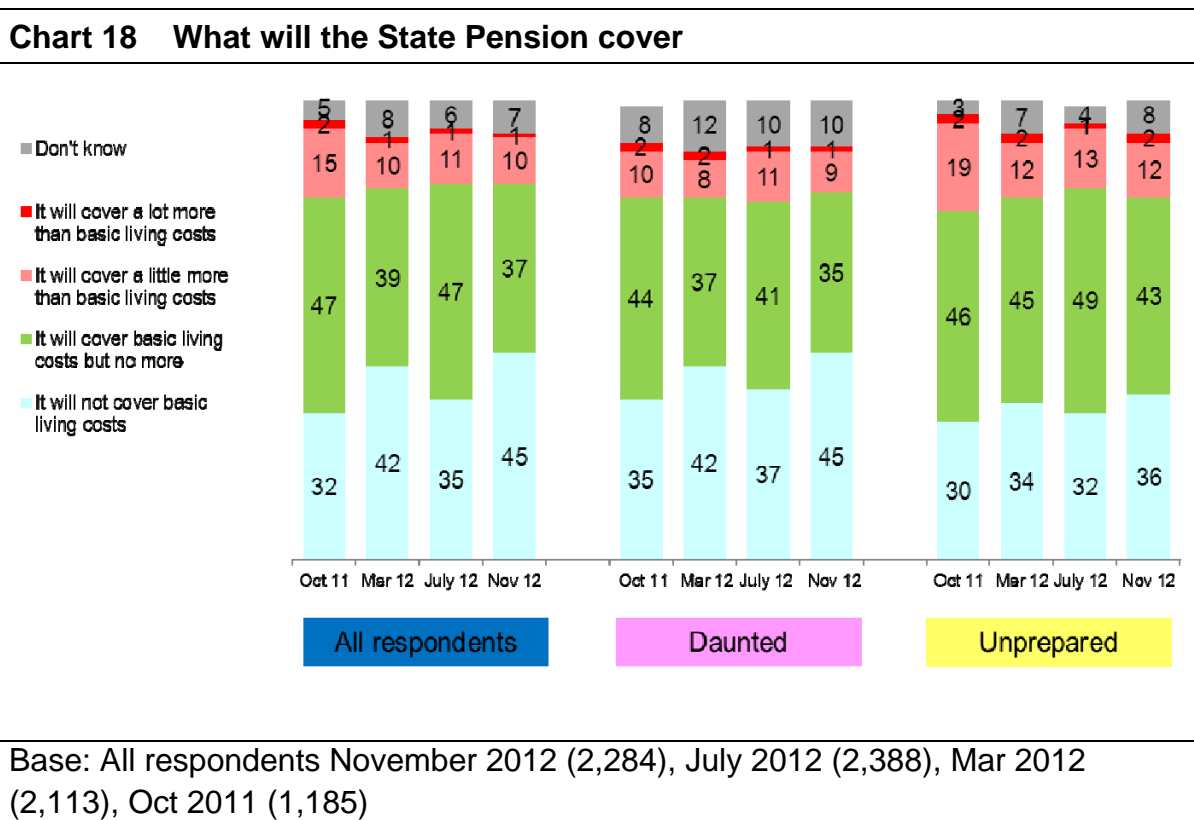
The “Daunted” and “Unprepared” segments were also less likely than average to agree that they will need to top up their State Pension. In November 2012, 51 per cent of the “Daunted” segment and 62 per cent of the “Unprepared” segment agreed, with similar levels of agreement observed at previous waves. However, it is notable that recognisers of the “I’m in” campaign were more likely than non-recognisers to understand the need to top up their State Pension, 71 per cent of recognisers agreed in November 2012.

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To further understand perceptions of the State Pension, all respondents were asked what they thought the State Pension would cover. Over two-thirds of respondents (39 per cent) felt that the State Pension would cover their basic living costs, but no more. A further 45 per cent felt that the State Pension would not cover their basic living costs: this represents an increase of 10 per cent from July 2012, but takes the proportion back in line with that observed in March 2012, after the end of the last burst of the previous campaign.

Only one per cent thought the State Pension will cover a lot more than basic living costs, and a further 10 per cent thought it would cover a little more than basic living costs. These remain similar to levels observed in previous waves (Chart 18).

Among the “Daunted” segment, the proportion believing that the State Pension will not cover basic living costs has been fairly sensitive to campaign activity; rising after periods of activity, but falling again when the campaign is off air. A similar pattern was observed after the end of the “I’m in” campaign, as the proportion of the “Daunted” segment thinking that the State Pension will not cover basic living costs increased from 37 per cent (July 2012) to 45 per cent (November 2012). The proportion of the “Unprepared” segment thinking this remained more stable over time; 36 per cent thought that the State Pension would not cover basic living costs in November 2012.



3.8 Automatic enrolment and awareness of benefits

3.8.1 Awareness

There has been a significant rise in awareness of automatic enrolment following the campaign³. In November 2012 more than seven in ten (71 per cent) of respondents said they had heard about a new law requiring all employers to enrol their workers into a workplace pension scheme, more than double the 32 per cent who said they were aware in July 2012 (Chart 19).

This increase can further be linked to the campaign because campaign recognisers were significantly more likely than non-recognisers to be aware of automatic enrolment. Four-fifths (80 per cent) of campaign recognisers were aware of automatic enrolment, and this rose to 85 per cent of those recognising adverts through more than one channel. However, levels of awareness of automatic enrolment remained strong among those who only recognised the TV advert, suggesting that it also worked well by itself to make people aware of automatic enrolment. Seventy-three per cent of those only recognising the TV advert said they were aware of automatic enrolment, compared with 40 per cent of those who didn't recognise any of the campaign adverts at all.

³ Before they were asked if they were aware of automatic enrolment, respondents were read the following description:

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

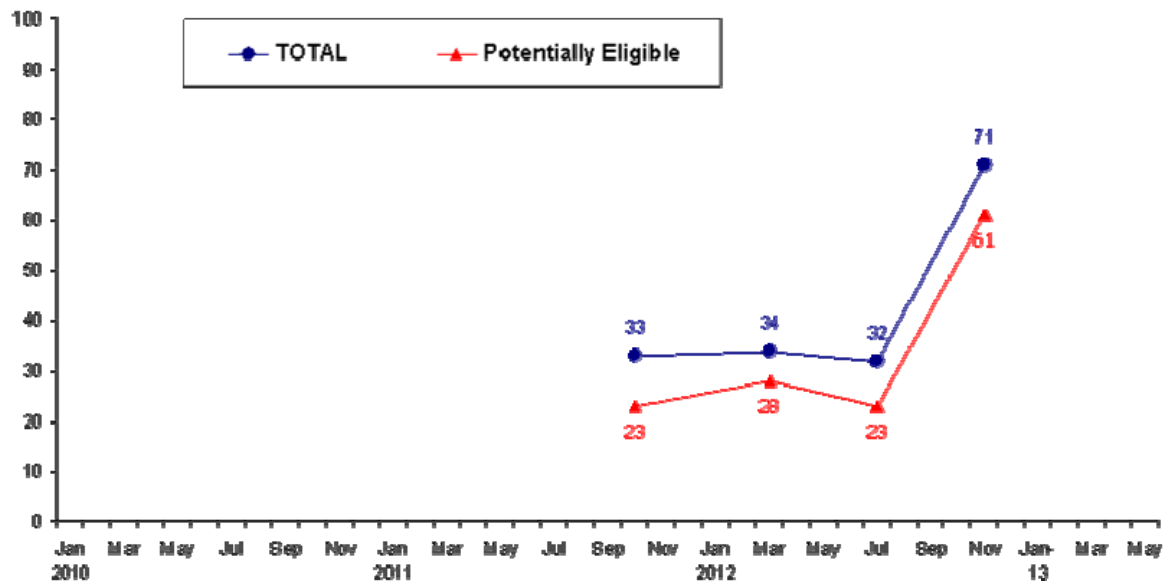
To help people save more for their retirement, a new law has been introduced in 2012. Starting with larger companies, from October 2012, bosses across the UK have begun to offer their workers a workplace pension. The new law requires all bosses to automatically enrol their workers into a workplace pension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

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

They were then asked the question:

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

Chart 19 Awareness of automatic enrolment



Base: All respondents November 2012 (2,284)

The “Potentially Eligible” group remains less likely than the average to be aware of automatic enrolment, although there have also been strong increases in levels of awareness among this group, with awareness rising from 23 per cent in July 2012 (before the campaign) to 61 per cent in November 2012. This increase can again be linked to the campaign, as people in the “Potentially Eligible” group who recognised the campaign (74 per cent) were more likely to be aware of automatic enrolment than non-recognisers in the “Potentially Eligible” group (27 per cent). Although their levels of awareness are lower, reflecting lower levels of engagement with the topic, there were also significant increases in awareness for the “Unprepared” segment (62 per cent) and “Daunted” segment (58 per cent). The rise was particularly steep for the “Unprepared” segment (20 per cent in July 2012, compared with 62 per cent in November). For both of these segments, the increase can again be attributed to exposure to the campaign, because seven in ten of the “Daunted” and “Unprepared” segments who recognised the campaign were aware of automatic enrolment, compared with 30 per cent of their counterparts who did not recognise the campaign.

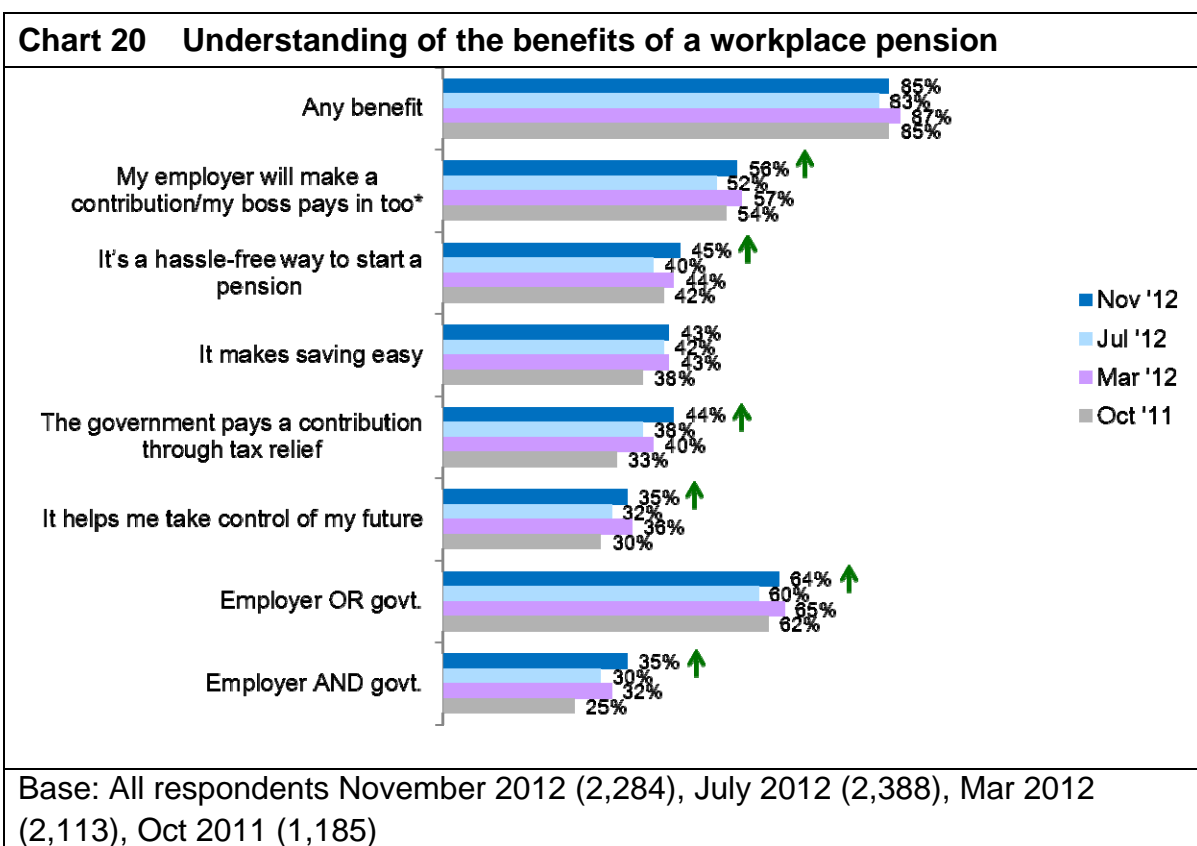
The other segments – “Really Sorted” (82 per cent), “Maybe Sorted” (77 per cent) and “Competing Priorities” (84 per cent) – also saw significant increases in awareness of automatic enrolment. The increase in levels of awareness among the “Competing Priorities” segment was particularly strong; awareness was boosted from 34 per cent before the campaign in July 2012 to 84 per cent following the campaign in November 2012.

3.8.2 Understanding of the benefits of being in a workplace pension

A further objective of the campaign was to raise awareness of the benefits of saving in a workplace pension. The key benefits mentioned in the campaign included the fact that employers make a contribution to a workplace pension, and that the government also makes a contribution (through tax relief). To establish whether these benefits were understood, all respondents were shown a card on which were listed a number of potential benefits and asked which they thought the benefits of being in a workplace pension were.

Following the campaign, there were significant increases in the proportions recognising the benefits which were mentioned in the campaign (Chart 20):

- My employer will make a contribution (56 per cent in November 2012 after the campaign, an increase from 52 per cent before the campaign in July)
- The government pays a contribution through tax relief (44 per cent in November 2012, an increase from 38 per cent in July).



The proportion mentioning either of these benefits (government or employer contribution) has also increased significantly following the campaign, from 60 per cent in July 2012 to 64 per cent in November.

Once again, these changes can be linked to the campaign. As shown in Chart 21, campaign recognisers were more likely than non-recognisers to understand the benefits of a workplace pension. The difference was not only apparent in relation to the benefits which were explicitly mentioned in the campaign, as campaign recognisers were also more likely to think that being ‘a hassle-free way to start a pension’ and helping to ‘take control of their future’ were benefits of a workplace pension.

Chart 21 Understanding of benefits of a workplace pension: recognisers compared to non-recognisers		
	Campaign recognisers (1,781) per cent	Non-recognisers (503) per cent
ANY BENEFITS MENTIONED	89↑	73
My employer will make a contribution/my boss pays in too	60↑	43
It's a hassle free way to start a pension	47↑	39
The government pays a contribution through tax relief	46↑	34
It makes saving easy	44	39
It helps me take control of my future	36↑	29
None of these/don't know	11	27
Employer OR government contribution	68↑	52
Employer AND government contribution	38↑	25
↑ indicates that recognisers are significantly more likely to give an answer than non-recognisers		

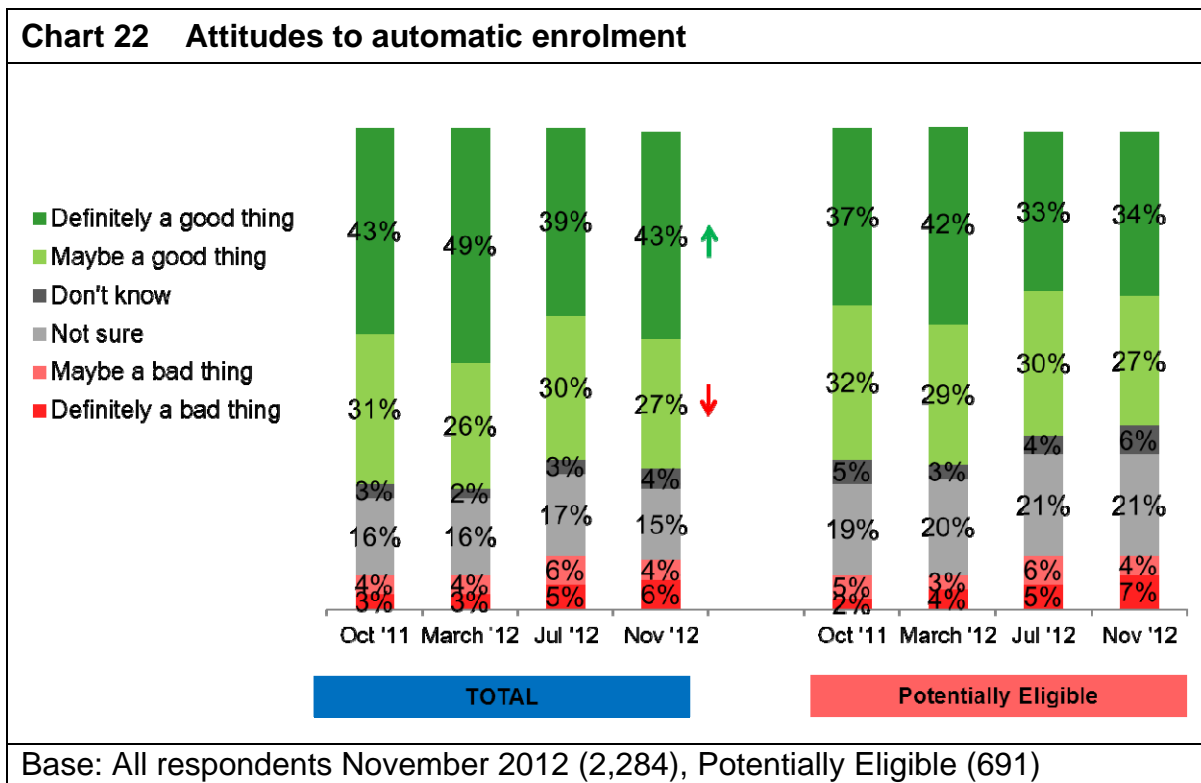
Overall, the “Daunted” segment was the least likely to understand the benefits of a workplace pension (73 per cent mentioned any of the listed benefits), whereas the “Really Sorted” segment (95 per cent) and “Competing Priorities” segment (92 per cent) were the most likely to mention any of the listed benefits. The “Unprepared” segment (86 per cent) was as likely as the average to understand any of the listed benefits of a workplace pension.

Respondents were asked to give their opinion on whether they thought automatic enrolment was a good thing or not (Chart 22).

In November 2012, seven in ten (70 per cent) thought that automatic enrolment is a good thing, including 43 per cent who thought that it is definitely a good thing. While the proportion thinking that automatic enrolment is definitely a good thing has increased since July 2012 (39 per cent), this has brought it into line with the result in March 2012 (following the last burst of the previous campaign), and the longer term trend is stable.

Reflecting their lower levels of engagement with the subject matter, the “Potentially Eligible” group has been consistently less likely than average to think that automatic enrolment is a good thing (61 per cent felt this in November 2012), and there have

been no significant changes over time. However, recognisers in the “Potentially Eligible” group were more likely than their counterparts who did not recognise the campaign to think that automatic enrolment is a good thing (66 per cent of recognisers, compared with 48 per cent of non-recognisers).



There have been few significant changes in perception among the segments, with the “Daunted” segment consistently less likely than average to feel that automatic enrolment is a good thing (61 per cent, compared with 71 per cent on average), but the “Unprepared” segment did not differ significantly from average in their views.

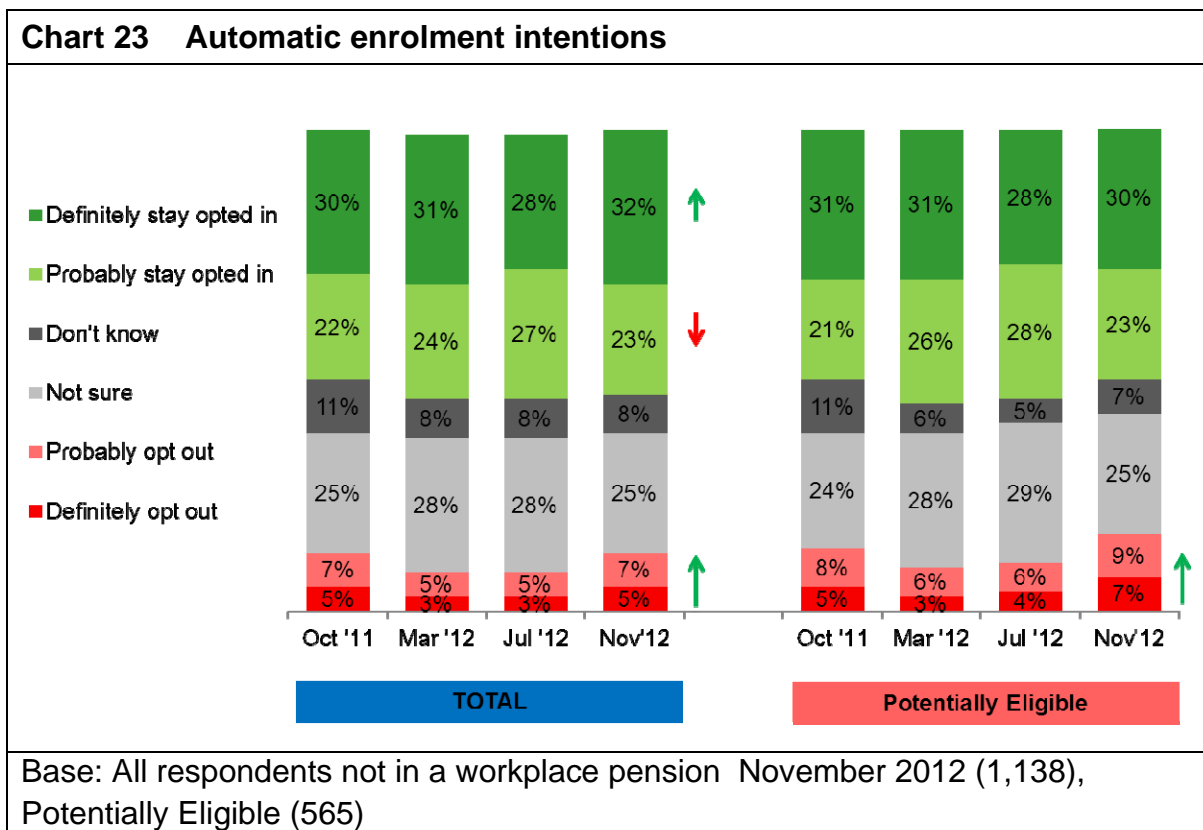
3.8.3 Staying enrolled

The core objective of the campaign overall is to encourage people who are eligible for automatic enrolment into a workplace pension not to opt out when they are enrolled.

In November 2012, 56 per cent of all those who were not in a workplace pension said that they would definitely or probably stay in if enrolled (Chart 23). While at an overall level this was similar to July 2012, there has been an increase in the proportion saying they would definitely stay enrolled (32 per cent in November, compared with 20 per cent in July 2012). However, there has also been an increase in the proportion saying they would definitely or probably opt out (12 per cent in November 2012, compared with eight per cent in July 2012), with a reduction in the proportion saying they are not sure. It may be that this is a result of people becoming more aware and

knowledgeable about the scheme and therefore forming an opinion, rather than a general negative view of automatic enrolment.

Positively, campaign recognisers were significantly more likely than non-recognisers to say that they would definitely/probably stay enrolled in a workplace pension. Fifty-nine per cent of recognisers would stay enrolled, compared with 42 per cent of non-recognisers.

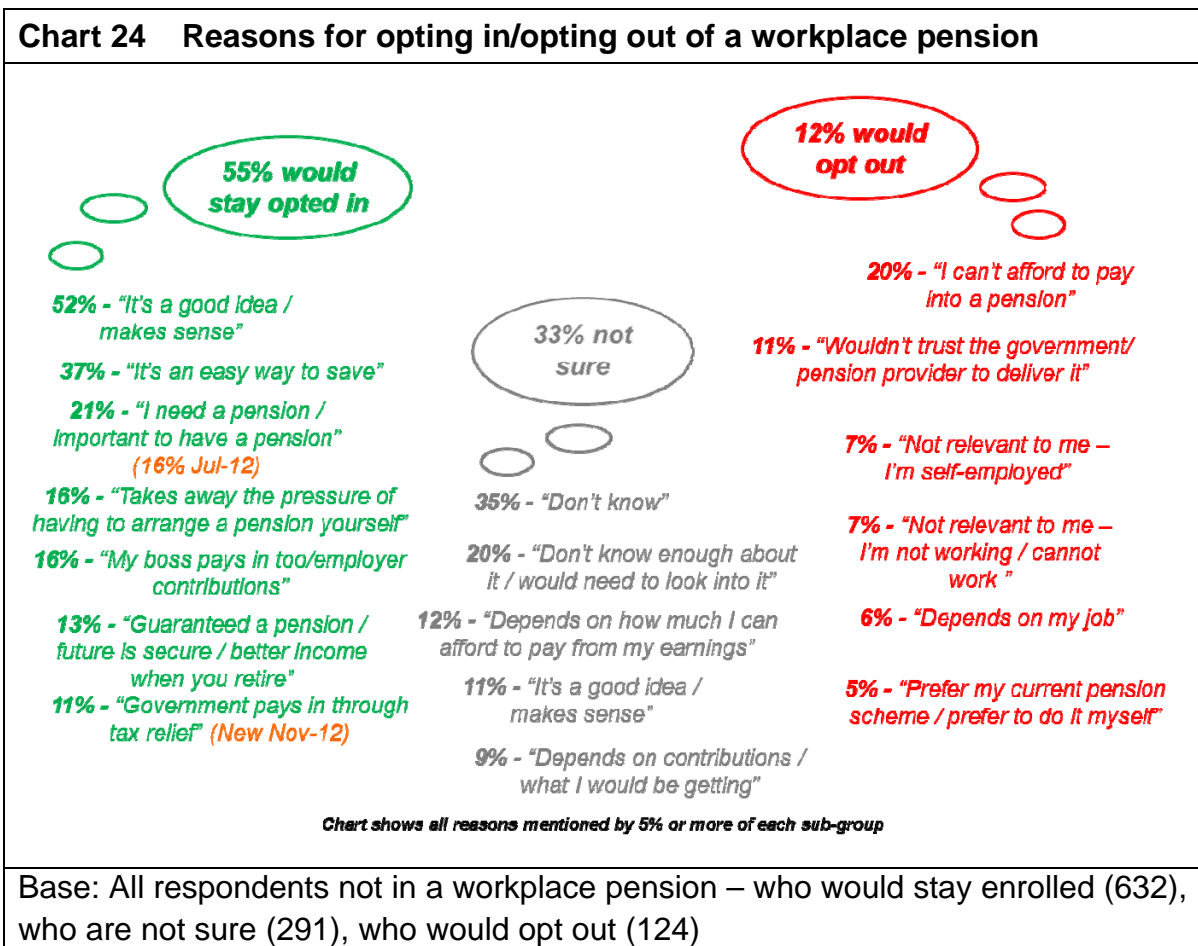


The picture among the “Potentially Eligible” group was similar to the average, though it is notable that there has been a significant increase in the proportion of the “Potentially Eligible” group saying they would definitely or probably opt out (16 per cent in November 2012, compared with 10 per cent in July 2012).

The “Unprepared” segment was more likely than average to say they would stay enrolled (64 per cent, compared with 55 per cent on average), and the “Daunted” segment was less likely (48 per cent). However, it should be noted that the “Daunted” segment was no more likely to say they would opt out, but instead more likely to say that they don’t know or are not sure.

The fact that a much higher proportion claim that they would **remain in** rather than leave a workplace pension if they were automatically enrolled in it – despite most not having a good reason for doing so – demonstrates the potential power of automatic enrolment as a catalyst for getting people enrolled into a pension.

The main reasons why people who were not currently in a workplace pension scheme would choose to remain enrolled, or opt out if they were automatically enrolled into one remained unchanged over time. The most commonly mentioned reasons among all groups are shown in Chart 24.



Those who thought they would stay enrolled said that this was because it was a good idea, an easy way to save and recognised that it is important to have a pension. The proportion giving the latter response increased to 21 per cent in November 2012, an increase from 16 per cent in July. Campaign messages were also played back, with 16 per cent saying that they would stay enrolled because their boss pays in too, and 11 per cent mentioning the government contributions (new in November 2012).

Among those who were not sure, comments centred on not knowing enough about the scheme.

Those who would opt out most commonly said that they would do so because they feel they cannot afford to pay into a pension (20 per cent), but one in ten (11 per cent) mentioned that they would opt out because they wouldn't trust the government or pension providers to deliver the workplace pension.

Overall, these findings appear to confirm that many feel positively about automatic enrolment, and some of the key campaign messages are motivating people to stay

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enrolled. Many are waiting to see, and there are no new reasons for negativity towards the scheme emerging.

Appendix A: Questionnaire

Planning and Saving for Later Life – October 2012

FINAL - 19/10/12

NOTE: ALL QUESTIONS HAVE DON'T KNOW AND REFUSED OPTIONS UNLESS OTHERWISE STATED.

DON'T KNOW AND REFUSED OPTIONS ARE NOT SHOWN ON SHOW CARDS OR READ OUT

INTRODUCTION ON RANDOM LOCATION OMNIBUS:

I have some questions about people's plans for the future on behalf of the government and would be interested in your views.

INTERVIEWER TO ADD IF NECESSARY:

- These questions are being asked on behalf of the Department for Work and Pensions
- Your name and individual details will remain confidential to the research company and will not be revealed to the Department for Work and Pensions (DWP)
- Your answers will be combined with other people's who complete the survey and will not be linked to your name or address.
- DWP was previously known as DSS (Department for Social Security) and DHSS (Department for Health and Social Security)

A Check eligibility for boost samples

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

CHECK DEMOGRAPHIC QUESTIONS ALREADY ASKED, IF RESPONDENT IS AGED UNDER 22 OR FEMALE AGED 60 OR MORE OR MALE 65 OR MORE, SKIP TO NEXT SECTION OF OMNIBUS, OTHERS CONTINUE

- A 1 Not asked
- A 2 Not asked
- A 3 Not asked
- A 4 Not asked
- A 5 Not asked
- A5a Not asked

ASK IF RETIRED (CODE 7 FROM RLO WORKING STATUS QUESTION)

A5b 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

ASK IF CURRENTLY IN PAID EMPLOYMENT (AS AN EMPLOYEE) FROM RLO WORKING STATUS QUESTION

SHOW CARD

A5c In total, how many people in the UK are employed by the company you work for?

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 enter an estimate

- Fewer than 10
- 10-29
- 30-59
- 60-249
- 250-1,999
- 2,000-9,999
- 10,000-or more

- A 6 Not asked
- A 7 Not asked

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IF NOT CURRENTLY IN PAID WORK (STILL AT SCHOOL, IN FULL TIME HIGHER EDUCATION, NOT ABLE TO WORK, LOOKING AFTER HOME/FAMILY, RETIRED, UNEMPLOYED OR NOT WORKING FOR OTHER REASON), OTHERS GO TO A9 (CODE 5,6,8,9,10 FROM RLO WORKING STATUS QUESTION OR CODE 2 FROM A5B)

SHOW CARD

A 8 Do you personally expect to do paid work in the future?

- Definitely
- Probably
- Probably not
- Definitely not
- (not on card) It depends

ASK ALL

A 9 Can I just check do you look after, or give any unpaid help or support to family members, children under 12, friends, neighbours or others because they have long-term physical or mental ill-health or disability, or problems related to old age?

IF YES, PROBE FOR NUMBER OF HOURS SPENT GIVING HELP PER WEEK

- No, not at all
- Up to 20 hours a week
- More than 20 hours a week
- I am a full time carer

A 10 Not asked

B Attitude to work and savings

The next set of questions is about some of the things you are doing at the moment.

REITERATE REASSURANCES OF CONFIDENTIALITY

ASK ALL

SHOW CARD

B 1 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 out of 10. 1 means that you are not that sort of person at all, and 10 means that you are definitely that sort of person. (Magic questions)

RANDOMISE, READ OUT, SCORE FOR EACH STATEMENT

Enter answer (1-10)

- I like to feel that I am in control of my life
- I just take each day as it comes
- I focus on my work and doing well (don't ask to those who are retired and doing no paid work at A6)
- I have so much going on at the moment that I can't really think about the future

B 2 Thinking about your current situation, which of the things on this card, if any, would you say is the MOST important to you at the moment? Please only tell me the 1 or 2 things which are really key priorities for you at the moment.

CODE UP TO TWO RESPONSES

- Buying or moving house
- Clearing debts
- Starting a family
- Doing well at work or getting a new job
- Learning a new skill
- Building up some savings
- Having a good social life
- Paying off your mortgage
- Becoming or being your own boss
- Having more time to relax and enjoy myself
- Saving for later life
- Putting money somewhere to make it grow
- None of these

B 3 Not asked

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B 4 SHOW CARD
Which of these things would you find really hard to give up or scale back on if your finances were stretched?

CODE ALL MENTIONED

- Your social life
- Running a car
- Shoes or clothes
- Going on holiday
- Being able to treat family or friends
- Spending on a hobby or interest
- Spending on the house or garden
- Being able to put money aside for a rainy day
- None of these

ASK ALL
SHOW CARD
B 5 What score would you give yourself out of 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.

Enter answer (1-10)

SHOW CARD
B 6 And could you give me another score out of 10 – this time for how confident you feel generally dealing with financial matters. 1 means that you don't feel at all confident and 10 means that you are very confident.

Enter answer (1-10)

ASK ALL EXCEPT THOSE WHO SAY THEY HAVE RETIRED AND DOING NO PAID WORK (CODE 13 AT A6)
B 7 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 do you agree with?
RANDOMISE, READ OUT, CODE ALL THAT APPLY

- I will do all the things I don't have enough time to do now like hobbies or seeing friends
- I expect to live in a very similar way to how I live now
- I really don't want to think about it
- I can't imagine what it will be like
- I expect I will have to watch what I spend more closely
- I'm really looking forward to being retired
- None of these (DO NOT READ OUT)

B8 Not asked

SHOW CARD

Here are some things that other people have said about retirement and life expectancy. For each one, please tell me if you think it is true or false

B8a On average, people today tend to live longer than their parents' generation did

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B8b Because people in this country are living longer nowadays, it's more important for me to save in a pension

- Definitely true
- Probably true
- Probably false
- Definitely false

C Knowledge about and general perceptions of the State Pension

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.

C 1 Not asked

C1b Not asked

C 2 Many people choose to keep working past State Pension age. What might make you want to do that?

DO NOT PROMPT, CODE ALL MENTIONED

- Because I enjoy my work
- Because I enjoy the social side of working/getting out/meeting people
- Because work keeps me active/my mind active
- Because I am making a contribution to society
- Because I would pay less tax/NI if continue working after State Pension age
- Because I couldn't afford to stop working/no choice but to carry on
- Because I would like to have more money to spend (added March 2011)
- It's a good way to ease into retirement
- Other (specify)
- Nothing

C 3 Not asked

C 4 Not asked

C 5 Not asked

READ OUT TO ALL:
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.

C5a Not asked

C 6 Not asked

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SHOW CARD
C 7 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.

CODE ONE ONLY

- It will not cover basic living costs
- It will cover basic living costs but no more
- It will cover a little more than basic living costs
- It will cover a lot more than basic living costs

SHOW CARD

C 8 How much do you agree or disagree with the following statement about the State Pension? Please take your answer from this card

READ OUT

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

Answer scale (1-10) where 1=disagree strongly and 10=agree strongly

C 9 Not asked

C 10 Not asked

C 11 Not asked

D Saving for retirement

ASK ALL:

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

- D 1 People plan for their retirement in different ways and at different stages in their life. Do you currently have any financial plans, savings, work or personal pensions specifically for your retirement?

Yes
No

IF YES AT D 1
SHOW CARD

- D 2 Which of the following, if any, do you have specifically for your retirement?

CODE ALL THAT APPLY.

INTERVIEWER NOTE: IF ARMY PENSION, CODE AS COMPANY PENSION, PROBE FOR WHETHER BEING PAID INTO.

IF STAKEHOLDER PENSION, CODE AS PERSONAL PENSION, PROBE FOR WHETHER BEING PAID INTO.

- A company/work pension in your name that is currently being paid into*
- A personal pension that you are currently paying into*
- A company or personal pension in your name that is no longer being paid into*
- An ISA*
- Premium Bonds
- Other investments*
- Other savings*
- A main home you plan to sell or downsize or release money from
- A second home or property you rent out
- A business you plan to sell
- Your partner has a pension
- Expect to benefit from an inheritance
- Plan to work for as long as you can
- Plan to work for a few years past state pension age
- State Pension
- Other (specify)

D 3 Not asked

D 4 Not asked

D 5 Not asked

D 6 Not asked

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CODES 1-3 DON'T ASK IF RETIRED AND DOING NO PAID WORK (CODE 2 AT A5B) AND DEFINITELY OR PROBABLY NOT DO ANY PAID WORK IN THE FUTURE (CODES 3-4 AT A8)

CODES 4-6 ASK ALL:

SHOW CARD

D 7 How much do you agree or disagree with the following statements about pensions? Please answer on a scale of 1-10 where 1 means you disagree strongly and 10 means you agree strongly (moved from B7) ROTATE STATEMENTS. READ OUT

- I would like to start saving in a pension (don't ask if E2 codes 1, 2 or 3)
- I need to find out more about saving for retirement
- I'm going to need some savings to cover me for later life

ASK ALL:

- Pensions are a good way to save for retirement
- I would always save in a work pension if one is available

SHOW CARD

D7a Looking at this card, which number best represents how much you have planned for your retirement?

INTERVIEWER: Respondent should answer on a scale of 1-5

- 1 I haven't thought at all about how I will manage financially when I retire
- 2 I know I need to start thinking about how I will manage financially when I retire, but haven't got round to it yet
- 3 I have found out information, but haven't started to save for retirement yet
- 4 I have started to save for my retirement, but I know I need to save more
- 5 I am saving for my retirement and am confident I will have enough to live comfortably when I retire

D 8 Not asked

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SHOW CARD

D 9 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. Are any of these KEY reasons in your case?

CODE ALL THAT APPLY

- It's a struggle to cope with just basic day to day expenses
 - I would rather enjoy a good lifestyle now
 - I don't want to make the wrong decision
 - I don't feel I know enough about what would be the best option for me
 - Retirement is too far away to think about
 - The state provides a financial safety net in retirement
 - I just haven't got round to it yet
 - There always seems to be other things to spend money on, like holidays or the family
 - My partner has enough pension and/or savings for us both
 - I expect my house to make me enough money
 - If I have savings I might miss out on means tested benefits now
 - If I have savings I might miss out on means tested benefits later
 - I expect to carry on working
 - I don't trust banks/financial advisors
 - I am saving for other things
 - I have never really thought about it
 - I am too old to start planning for my retirement
 - I don't think I will live that long (not in magic question – not to be shown on card)
 - I am already putting away enough money for retirement (not shown on card)
 - My employer doesn't offer a pension (not in magic question – not to be shown on card)
 - None of these
- Remove DK and Ref codes

D 10 Not asked

D 11 Not asked

SHOW CARD

D 12 Thinking about your friends and family, how many do you think are saving into a workplace pension? It doesn't matter if you don't know, but I'm interested in your perceptions

- None
- One in ten or fewer (10% or less)
- More than one in ten, up to a quarter (10%-25%)
- More than a quarter, up to a half (26%-50%)
- More than a half, up to three quarters (51% - 75%)
- More than three quarters (76% or more)
- All

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ASK ALL
SHOW CARD

D 13 Thinking about your current situation and retirement plans, would you say that you are worried or confident about the future?

Answer scale (1-10) where 1=very worried and 10=very confident

D 14 Not asked

D 15 Not asked

SHOW CARD

D 16 And can I just check, have you done any of these things in the past 12 months in relation to pensions or saving for later life?

CODE ALL THAT APPLY

- Looked into my State Pension
- Looked into/at my company/personal pension
- Looked at pension information online
- Spoken to my employer about working beyond State Pension age
- Spoken to my employer about changes to workplace pensions
- Had a conversation with friends, family or work colleagues
- Other (specify)
- None of these

D 17 Not asked

D 18 Not asked

ASK ALL
SHOW CARD

D 19 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 out of 10 where 1 means you strongly disagree, and 10 means that you strongly agree

ROTATE ORDER OF PRESENTATION

Enter answer (1-10)

READ OUT

- If I have to work beyond State Pension Age, I think I will have failed (don't ask those retired, codes 13-14 at A6)
- Dealing with pensions scares me
- Anything I have for my retirement I have sorted out myself
- Pensions are the best way to save for retirement
- It is a good idea to have some savings in a pension so you cannot keep dipping into them

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- It's not worth saving for retirement as I might not live that long (don't ask those retired, codes 13-14 at A6)

D 20 Not asked

D 21 Not asked

D 22 Not asked

ASK ALL
SHOW CARD

D 23 Looking at this card, where would you go to find out more information about pensions, saving for later life or working past state pension age? Please choose up to three options

CODE UP TO 3 MENTIONS

- Financial advisor
- Financial advice service
- FSA/ Financial Services Authority
- Bank or building society
- Direct Gov/GOV.UK/Government website
- Employer
- Accountant
- Friends/family/colleagues
- DWP/DSS/The Pension Service (code 6)
- Money Advice Service/HM Revenue & Customs/Inland Revenue
- Government department – not sure which (code 6)
- The Pensions Advisory Service
- Insurance company
- Pension provider
- Trade union
- Citizens Advice Bureau
- Age UK (aka Help the Aged, Age Concern) or a similar organisation
- Other advice service
- Other TV/radio/newspapers
- Other (specify)
- None of these

E Automatic enrolment opt-in and awareness of benefits.

ASK ALL
E1 Which of these do you think are benefits to saving in a workplace pension?

READ OUT, ROTATE

- 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

SHOW CARD AND READ OUT

The next few questions are about workplace pensions

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

To help people save more for their retirement, a new law has been 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.

CHECK RESPONDENT UNDERSTANDS BEFORE PROCEEDING

E2 Can I just check, before this interview had you heard about this new law requiring all employers to automatically enrol their workers into a workplace pension scheme?

- Yes
- No

E3 And what do you think of the law to make all employers automatically enrol their workers into a workplace pension scheme? Is it... READ

OUT, FLIP ORDER AT ALTERNATE INTERVIEWS

- Definitely a good thing
- Maybe a good thing
- Not sure
- May be a bad thing
- Definitely a bad thing

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ASK ALL NOT IN A WORKPLACE PENSION AT D1: THOSE WITH
WORKPLACE PENSION GO TO SECTION F

E4 Which of these statements best describes what you think you will do if your employer enrolls you into a workplace pension scheme like this?

INTERVIEWER NOTE: IF RESPONDENT HAS ALREADY RECEIVED A LETTER FROM THEIR EMPLOYER ABOUT AUTO-ENROLMENT (OR ALREADY BEEN ENROLLED), ASK THEM TO THINK ABOUT WHAT THEY ARE GOING TO DO

READ OUT, FLIP ORDER AT ALTERNATE INTERVIEWS

- I would definitely stay opted in
- I would probably stay opted in
- I am not sure
- I would probably opt out
- I would definitely opt out

E5 Why do you say that?

PROBE TO PRECODES

POSITIVE

- It's a good idea/ makes sense
- It's an easy way to save
- I need a pension/ important to have a pension
- Guaranteed a pension/ future is secure / better income when retire
- Takes away pressure of having to arrange a pension yourself
- My boss pays in too / employer contribution
- The government pays in through tax relief

NEUTRAL

- 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

NEGATIVE

- I can't afford to pay into a pension
- Wouldn't trust the government/ pension provider to deliver it
- Prefer my current pension scheme/ prefer to do it my self

Other (specify)

F Awareness of communications about saving for later life

ASK ALL

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

- F1 Have you seen or 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 or heard.

CODE ALL THAT APPLY

Yes- workplace pensions
Yes – automatic enrolment
No – neither (SINGLE CODE)

SHOW CARD

- F2 Can I just check, have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently? (Campaign indicator)

IF NECESSARY: 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.

CODE ALL MENTIONED: PROBE TO PRECODES: PROBE: WHERE ELSE?

Letter from your employer
Discussed with my employer
Advert in a national newspaper
Article in a national newspaper
Advert in a local newspaper
Article in a local newspaper
Radio advertising
Radio programme
Magazine
TV advertising
TV programme
Poster at work
Poster elsewhere e.g. billboard/bus shelter
Ad on the internet
Something else on the internet
Leaflet
Job Centre Plus/ Local advice centres
Financial Advisor
Friends or family have discussed it
Work colleagues have discussed it
Other (specify)
None of these

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F3 SHOW CARD
And have you seen, heard or read anything about workplace pensions or automatic enrolment via any of the following recently?

IF NECESSARY: Please tell me all that apply, even if you have already mentioned any of these at the previous question.

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.

CODE ALL MENTIONED: PROBE TO PRECODES: PROBE: WHERE ELSE?

The Sun
O2 texts
Sky Sports
Real Radio
Smooth Radio
eBay
None of these

F4a Not asked

ASK ALL
SHOW CARD

F5 Can I just check, have you seen or heard or read any advertising, news or publicity about any of the subjects shown on this card recently?

CODE ALL MENTIONED

- The increase in State Pension age
- State Pension is a foundation for retirement saving and will only cover the basics
- What it's like to live on a basic State Pension
- Starting with larger companies, from October 2012, employers across the UK will have to offer their workers a workplace pension.
- Starting with larger companies, from October 2012, employers will automatically enrol workers into a pension
- Getting a pension doesn't have to be complicated
- People who don't have workplace pension schemes will automatically be enrolled into one
- If you put money into your workplace pension, your boss will too
- If you put money into your workplace pension, the government will too

None of these

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SHOW CARD

F5.2 And looking now at this card, have you seen or heard or read any advertising, news or publicity about any of these things recently?

CODE ALL MENTIONED

- Lots of businesses are starting to automatically enrol workers into a pension
- Important business people support workplace pensions
- More people are starting to save in a workplace pension
- Millions of working people will be enrolled
- Larger companies will be enrolling their workers first
- To look out for a letter about enrolment into a workplace pension
- None of these

SHOW CARD

F5.3 And looking now at this card, have you seen or heard or read any of these phrases on advertising recently?

CODE ALL MENTIONED

- “I’m in”
- “When you pay in, your boss pays in too”
- “Build a better future”
- “We’re all in”
- None of these

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ASK ALL

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

ROTATE ORDER OF ASKING ABOUT TV, PRESS, RADIO AND ONLINE ADS

PLAY RESPONDENT TV AD

F5ai Have you seen this advertisement before?

Yes
No

SHOW PRESS ADS – KAREN (A) AND THEO (B)

F5aii Have you seen either of these ads recently?

Yes – seen A
Yes – seen B
Yes – seen both
Yes – but not sure which
No

READ OUT

Next I'd like you to listen to a radio ad

2 VERSIONS OF ADS - HALF THE SAMPLE TO BE PLAYED ONE, HALF TO BE PLAYED THE OTHERPLAY RESPONDENT RADIO AD

F5b Have you heard this radio advertisement or one like it before?

Yes
No

SHOW ONLINE AD – COLOUR PROMPT

F5c Have you seen this ad or one like it on the internet recently?

Yes – seen ad
Yes – seen one like it
No – not seen

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SHOW CARD

F5d Thinking about all the ads you have just seen and heard, which of these statements, if any, do you think apply?

CODE ALL MENTIONED RANDOMISE ORDER OF PRESENTATION

PROBE: Which other statements apply to the ads you have just seen?

- They were aimed at people like me
- They were worrying
- They made me think about my own situation
- They made me want to find out more about saving into a workplace pension
- They made me realise that my retirement will be longer than I thought
- I didn't really notice the ads
- I am bored of seeing/hearing them
- They told me something I didn't know
- They made the subject of workplace pensions seem less scary
- They made me feel that saving in a workplace pension is something I could do
- They really stuck in my mind
- They are different to other ads about pensions
- I am not sure what to do now
- None of these

IF IN WORK BUT NOT CURRENTLY SAVING IN A WORKPLACE PENSION (WE DON'T KNOW THEIR INCOME AT THIS POINT SO CAN'T ENSURE THEY ARE EARNING OVER THE THRESHOLD)

F5fi Which of these phrases best applies to you?

CHOOSE ONE ONLY

- These ads made me **a lot more likely** to remain in a workplace pension if my employer enrolls me
- These ads made me **a little more likely** to remain in a workplace pension if my employer enrolls me
- These ads made me **a little less likely** to remain in a workplace pension if my employer enrolls me
- These ads made me **a lot less likely** to remain in a workplace pension if my employer enrolls me
- These ads made no difference

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SHOW CARD

F5fii Does the fact that these ads feature prominent business people give you...

- A much better opinion of automatic enrolment
- A somewhat better opinion of automatic enrolment
- The same opinion of automatic enrolment
- A somewhat worse opinion of automatic enrolment
- A much worse opinion of automatic enrolment

SHOW CARD

F5g And have you done any of these things as a result of the advertising, publicity or news you have seen or heard?

CODE ALL MENTIONED

- Spoken to family or friends
- Spoken to people at work
- Searched for information at work
- Spoken to an organisation offering advice
- Visited DirectGov/GOV.UK/government website
- Visited another website
- Spoken to my employer about a company pension
- Kept an eye out for a letter from my employer
- Asked my employer when I will receive my letter about being enrolled in a workplace pension
- Increased the amount I am saving for my retirement (if you were saving previously)
- Advised someone else to consider saving into a workplace pension
- Other (specify)
- Nothing

Appendix B: Segmentation overview

DWP carried out research in conjunction with the Personal Accounts Delivery Authority in 2008. This set out to explore individuals' attitudes to planning and saving for later life, and resulted in the development of an audience segmentation model of people of working age.

The overarching objectives of this research were to understand the potential population of working age people from a planning and saving for later life perspective, and gain insights to help better understand motivations, attitudes and behaviours.

The research, conducted in the late summer and early autumn 2008, was carried out in two stages:

- An initial qualitative stage consisting of 90 in-depth interviews to generate hypotheses and typologies
- A quantitative survey of 3,033 telephone interviews to challenge and test the qualitative findings and subsequently build a segmentation framework.

The key segments emerging from this research were as follows:

- “Daunted” – covering 21 per cent of the working age population, typically older individuals with lower incomes. This segment lacks confidence in personal finance and so has both practical and emotional barriers to saving.
- “Unprepared” – covering 28 per cent of the working age population. This segment tends to be younger people for whom retirement seems so far off that saving for it is not their priority.
- “Competing Priorities” – covering ten per cent of the working age population. People in this segment 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.
- “Maybe Sorted” – 15 per cent of the working age population. People in this segment have made some plans for retirement, but by and large, these are not based on personal private pension saving, and they have no “Plan B” should their home, business or partner’s pension not provide the retirement income they expect from it.
- “Really Sorted” – 26 per cent of the working age population. This segment has good pension provision and generally credible retirement plans. They are typically older people.