



Department
for Work &
Pensions

Pensions Portfolio: Communications tracking research March 2013

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Executive summary

This report contains the findings of tracking research commissioned by the Department for Work and Pensions (DWP) 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 launched in mid-September 2012, running until mid-October, and this was evaluated using pre- and post-campaign measures. The second campaign burst ran from mid-January to mid-March 2013. This report discusses the post-campaign research conducted to evaluate the second campaign burst.

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. This reflects the intended audience for the DWP pensions and working longer communications.

- Post-wave fieldwork was conducted in March/April 2013 and 2,109 interviews were completed.
- In addition, a mini-wave was conducted in January 2013 prior to the start of the second campaign burst, given that the campaign had been off-air since October 2012. This wave of fieldwork used a reduced set of questions and a smaller sample than the previous wave – 1,111 interviews were completed - in order to take a ‘dip’ of the key campaign performance measures following the period of campaign inactivity. Questions required to derive the segments were not included at this wave.

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 second burst of the “I’m in” campaign had significantly lower spend (£2.0m compared with £4.6m at launch). Despite halving the campaign spend, overall campaign results have held up well.
- The second burst helped to maintain levels of awareness of communications about workplace pensions and automatic enrolment, though core campaign

messages were not as 'top of mind' as they were immediately after the campaign launch burst

- Recognition has held up better, and the second burst has contributed to the highest levels of recognition recorded
- As after the campaign launch burst, those Potentially Eligible for auto enrolment were less likely than average to be aware of or recognise the campaign or its messages: this may reflect lower engagement with the subject, hence the reason for targeting them.
- While awareness and recognition amongst the Daunted and Unprepared segments remained lower than the average, they have declined to a lesser extent than other segments, which may reflect their specific targeting in the second campaign burst has worked.

Campaign communication

- Levels of engagement with "I'm in" campaign have remained high in March 2013 following the second campaign burst and have not diminished despite the campaign being less top of mind
 - Repeat exposure to the ads, and exposure through multiple channels has continued to strongly enhance messaging, memorability and standout
- Patterns by segment have remained unchanged from previous waves
 - The Daunted segment were no less likely than other segments to feel that the ads are aimed at them, though were less likely to say that the ads made them think about their own situation or feel differently about pensions
 - The Unprepared segment engaged strongly with the ads: being most likely to say that they learned from the ads, the ads made them think about their own situation, want to find out more and feel empowered to save in a pension
- Featuring prominent business people in the ads appeared to enhance engagement with them: in particular for the Unprepared and Competing Priorities

Automatic enrolment

- The strong increases in levels of awareness of auto enrolment seen after the campaign launch burst have broadly been maintained, though there has been a slight decline amongst the Unprepared segment. Awareness remains driven by campaign exposure and exposure through multiple channels.
- Awareness of the benefits of saving in a workplace pension have generally remained at the higher levels seen after the launch burst
 - As after the campaign launch burst, campaign recognisers remained more likely to be aware of benefits and the gaps in perceptions between recognisers and non-recognisers indicate that people are still learning from the campaign
- An increasing proportion felt that automatic enrolment is a good thing, though there was still some uncertainty amongst those in the Potentially Eligible group
- The proportions saying they will definitely stay opted in have been maintained from the campaign launch burst and there were no significant increases in the proportion who will definitely opt out
 - The gap in intentions to stay opted in between Potentially Eligible campaign recognisers and non-recognisers has been maintained from November 2012 (following the campaign launch burst)

Financial plans/intentions

- “I’m in” has remained more likely than the previous campaign to encourage people to stay enrolled
- Campaign recognisers/those exposed through multiple channels were more likely to say they would stay enrolled
- The Unprepared segment remained more likely than other segments to say the ads encouraged them to stay enrolled
- Despite being less top of mind, the proportions taking action as a result of the ads remained in line with the campaign launch burst evaluation.
- Those exposed through multiple channels were more likely to say that they had taken action as a result: in particular talking about pensions

Private saving

- There were no significant changes in perceptions that saving in a pension is the norm: the Daunted segment, Unprepared segment and Potentially Eligible group continue to be less likely than average to feel that many of their friends/family are regularly saving for retirement
- The increase in the proportion agreeing they would always save in a workplace pension if one is available seen after the campaign launch burst has been maintained: this continues to appear to be driven by campaign exposure
- No changes in reported barriers to private saving, with day to day expenses most commonly mentioned.
 - Inertia a key barrier for the Unprepared segment and Potentially Eligible group, lack of knowledge and concern about making the right decision key barriers for the Unprepared and Competing Priorities segments

Impact of campaign exposure

- Despite the lower spend at the second campaign burst, exposure to the "I'm in" campaign, and through multiple campaign channels has continued to work well to drive positive messaging
- Gaps in perceptions and reactions between recognisers and non-recognisers have been maintained, suggesting that the campaign is not yet approaching wear out
- Those who had seen the ads (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
- Campaign 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 it is a good thing
- Amongst the Potentially Eligible group, exposure to the campaign remains strongly linked with intentions to stay opted in if enrolled

Acknowledgements

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Contents

- 1 Background 1
 - 1.1 Communications strategy 1
 - 1.2 Target audience 1
 - 1.3 Communications activity and context 2
 - 1.4 Research objectives 4
- 2 Research approach 5
 - 2.1 Survey methodology..... 5
 - 2.2 Sampling 5
 - 2.3 Questionnaire 5
 - 2.4 Analysis..... 6
- 3 Main findings 7
 - 3.1 Awareness of campaign and sources..... 7
 - 3.1.1 Awareness of publicity 7
 - 3.1.2 Sources of awareness..... 8
 - 3.1.3 Awareness of campaign messages..... 10
 - 3.1.4 Slogan awareness..... 12
 - 3.2 Campaign recognition 13
 - 3.3 Perceptions of campaign adverts 16
 - 3.3.1 Opinions of featuring prominent business people in the adverts..... 17
 - 3.4 Impact of adverts..... 18
 - 3.4.1 Impact of adverts on likelihood to stay enrolled..... 18
 - 3.4.2 Actions taken as a result of the advertising..... 19
 - 3.5 Financial plans and savings 20
 - 3.5.1 Attitudes and intentions..... 20
 - 3.5.2 Existing plans and savings..... 23
 - 3.6 Barriers to saving 24
 - 3.7 State Pension 26
 - 3.8 Automatic enrolment and awareness of benefits..... 31
 - 3.8.1 Awareness 31
 - 3.8.2 Understanding of the benefits of being in a workplace pension 32
 - 3.8.3 Staying opted in 35

Pensions Portfolio: Communications tracking research March 2013

Appendix A: Questionnaire 37

Appendix B: Segmentation overview 59

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 Eligible¹ 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.

¹ defined as those in work or self-employed and with no workplace pension

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 has been used to identify key audience groups, and to assist in the development of more effective communications².

The model (see overview in Appendix B on page 58) 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 30 per cent of the working age population, generally on lower incomes. They lack confidence in personal finance, and so have both practical and emotional barriers to saving.
- Unprepared – covering 19 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 March 2013, 595 respondents were identified as Potentially Eligible: These made up 34 per cent of the total weighted sample.

1.3 Communications activity and context

A new DWP campaign was launched in mid-September 2012 (running until mid-October 2012), with a second campaign burst running from mid-January to early March 2013.

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 second campaign burst aimed to strengthen the message that employers will contribute to workplace pensions, by featuring this information more prominently in the adverts. The campaign adverts did not include a specific call to action at either campaign burst, 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.

²<http://research.dwp.gov.uk/asd/asd5/WP72.pdf>

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 two campaign bursts are summarised in Chart 1.

Chart 1 Summary: "I'm in" campaign		
	Launch burst	2nd burst
Dates	September/October 2012	January-March 2013
Spend	£4.6m	£2.0m
Media	TV Radio Press Online Paid search Partnership	TV Press Online Paid search Partnership Video on demand (VOD) <i>2nd burst specifically targeted the Daunted and Unprepared segments</i>
Messages	<ul style="list-style-type: none"> • 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 	Same messages as the launch burst, but with a stronger focus on your employer will contribute to your workplace pension
Call to action	Look out for a letter from your employer	

Chart 1 Summary: "I'm in" campaign		
	Launch burst	2 nd burst
Examples of creative materials		<p>New business personalities introduced to the press ads:</p> 

Given the much lower spend at the second campaign burst (in comparison with the campaign launch burst), the objective was to prevent declines in key campaign performance measures, rather than trying to significantly build these measures further.

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.

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 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.

2.2 Sampling

The research was conducted among a nationally representative 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.

- Post-wave fieldwork was conducted in March/April 2013 and 2,109 interviews were completed (this wave is referred to as March 2013 throughout the report).
- In addition, a mini-wave was conducted in January 2013 prior to the start of the second campaign burst, given that the campaign had been off-air since October 2012. This wave of fieldwork used a reduced set of questions and a smaller sample than the previous wave – 1,111 interviews were completed - in order to take a 'dip' of the key campaign performance measures following the period of campaign inactivity. Questions required to derive the segments were not included at this wave.

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 were 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, January 2013 and March 2013, 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 58). 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 produced 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

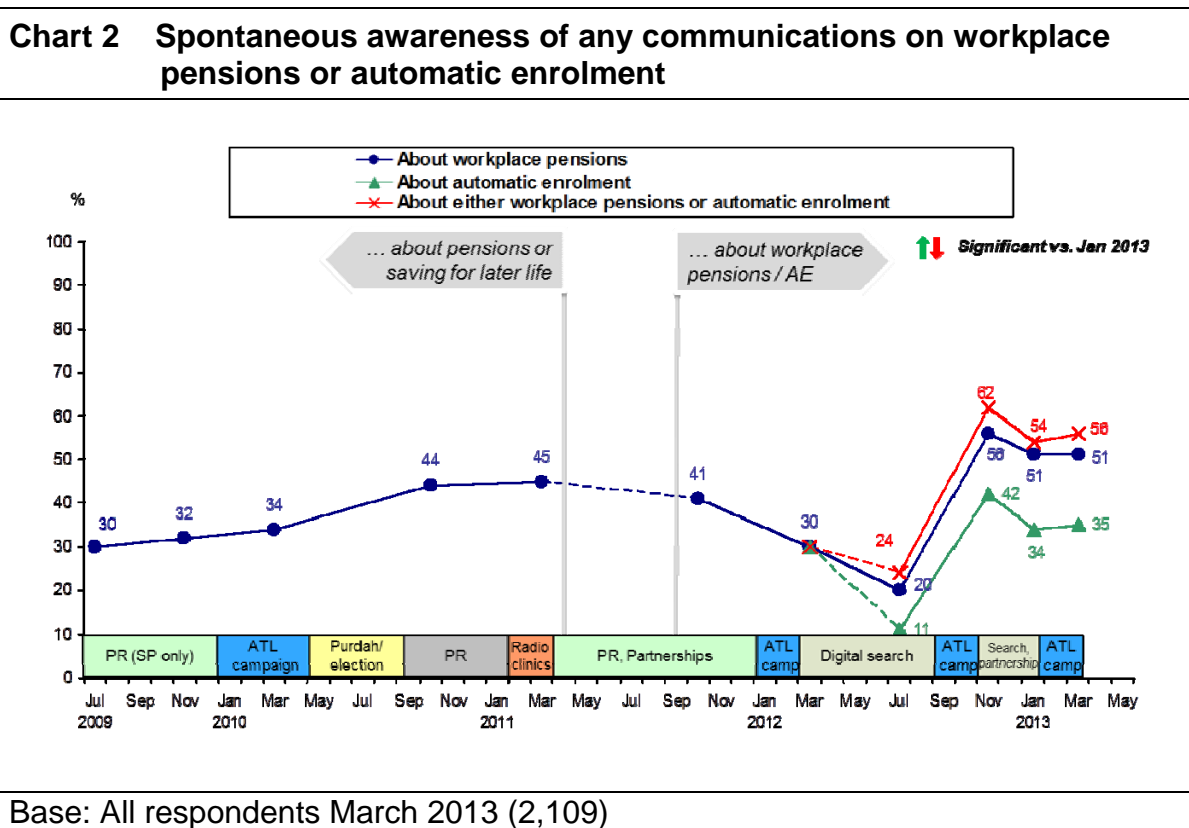
3.1 Awareness of campaign and sources

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. Throughout the report, it should be noted that the overall objective of the second campaign burst was to prevent declines in key campaign performance measures, rather than trying to significantly build these measures further.

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



launch, increasing from 24 per cent before the campaign broke in July 2012 to 62 per cent in November 2012, after the campaign launch burst. With the campaign off-air, spontaneous awareness dropped to 54 per cent in January 2013. However, the second campaign burst halted any further decline, with the proportion aware of any communications on workplace pensions or automatic enrolment increasing slightly (but not significantly) to 56% in March 2013.

The question broke down awareness of communications about workplace pensions and automatic enrolment and there were similar patterns for both:

- Awareness of communications about workplace pensions decreased from a high of 56 per cent in November 2012 (immediately after the campaign burst) to 51 per cent in January 2013 (after the period of inactivity), and remained at that level in March 2013 (immediately after the second campaign burst)
- Awareness of communications about automatic enrolment decreased from 42 per cent in November 2012 to 34 per cent in January 2013, and stayed at the same level at 35 per cent in March 2013.

Similar to the pattern seen 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 13) were much more likely to be aware of any publicity about workplace pensions or automatic enrolment (64 per cent of recognisers compared with 24 per cent of non-recognisers), which suggests that a large part of the increased awareness can be attributed to the new campaign.

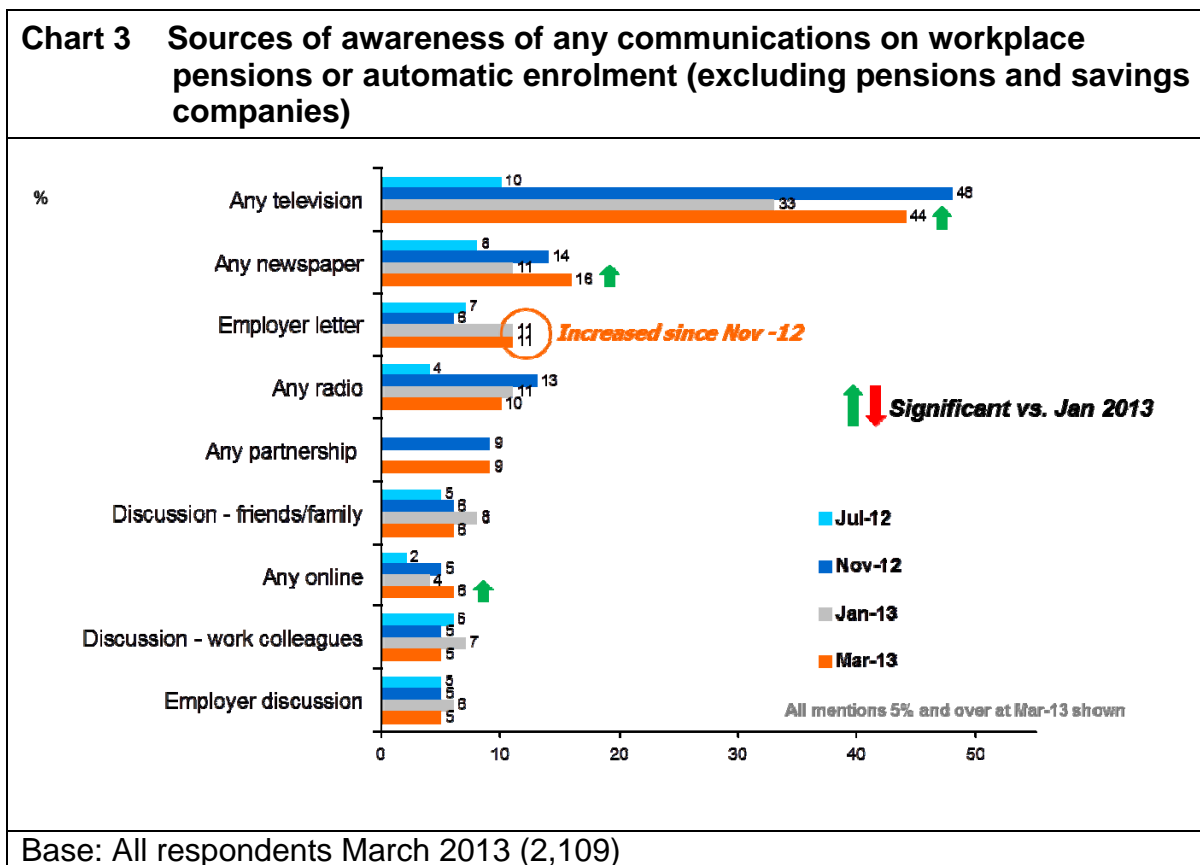
Respondents who were Potentially Eligible for automatic enrolment have consistently been less likely than the average to be aware of communications about workplace pensions or automatic enrolment. This trend has continued, with the Potentially Eligible group tracking nine percentage points below the average across the last three waves (45% in November 2012, 40% in January 2013 and 40% in March 2013).

Although the Daunted and Unprepared segments (which as the least engaged segments were specifically targeted by the second campaign burst) experienced the smallest increases in spontaneous awareness of communications in November 2012 following the campaign launch, there were no significant decreases amongst these segments (and the Maybe Sorted segment) between November 2012 and March 2013. In comparison, the strongest decreases in spontaneous awareness were among the Competing Priorities segment (from 73 per cent in November 2012 to 62 per cent in March 2013) and Really Sorted segment (from 67 per cent to 59 per cent).

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.



There were significant decreases in levels of awareness of publicity about workplace pensions or automatic enrolment through TV and newspaper in January 2013, which is to be expected given that the campaign had been off-air for almost three months.

Levels of awareness through TV, newspaper and online channels (the media channels used in the second campaign burst) all increased significantly following the second campaign burst, although TV was significantly below its November 2012 level (44 per cent, compared with 48 per cent in November 2012), reflecting the lower TV spend in the second burst (£0.9m compared with £2.0m at the campaign launch).

Given that radio was not part of the second campaign burst, it is unsurprising that levels of awareness of publicity about workplace pensions or automatic enrolment through this channel fell from 13 per cent in November 2012 after the height of the radio campaign to 10 per cent in March 2013.

The proportion mentioning employer letter as a source of awareness increased between November 2012 and January 2013 from 6 per cent to 11 per cent, highlighting the increase in workplace activity as automatic enrolment begins to roll out.

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. Similar to November 2012, in March 2013:

- 93 per cent of those aware of publicity on TV recognised the TV advert they were shown later
- Around half of those aware of radio (63 per cent), newspaper (46 per cent) or online adverts (41 per cent) recognised the relevant adverts they were shown later in the interview.

Similar to the launch burst, awareness of publicity through all channels was slightly lower among the Potentially Eligible group across the board, although most notably for awareness of publicity on TV (38 per cent of the Potentially Eligible group was aware compared with 44 per cent on average) and in newspapers (12 per cent compared with 16 per cent on average).

Similar to the launch burst, around one in ten respondents (nine per cent) said they were aware of any partnership activity in March 2013, with the Potentially Eligible group equally as likely as the average to say they were aware (eight per cent).

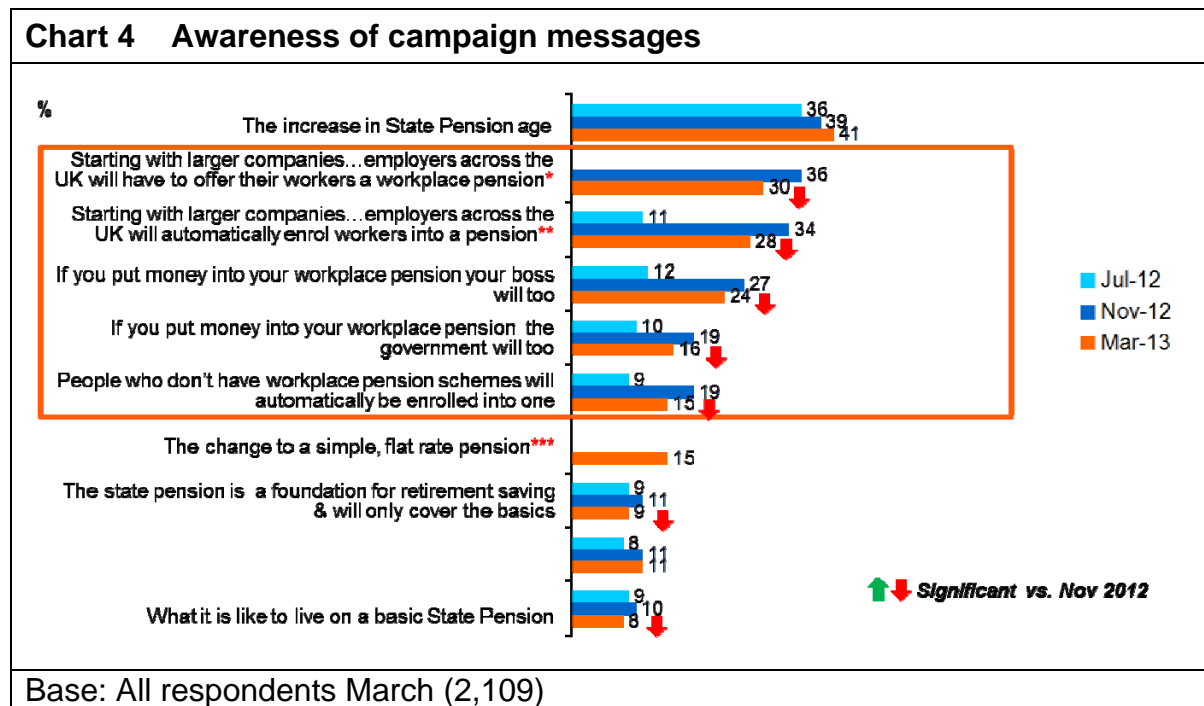
3.1.3 Awareness of campaign messages

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 campaign launch but fell in March 2013, reflecting the lower campaign spend at the second burst. However, levels of awareness remain well above the pre-campaign levels in July 2012. Two-thirds said that they were aware of at least one of the campaign messages in March 2013 (65 per cent, down from 71 per cent in November 2012). 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 (30 per cent, down from 36 per cent in November 2012)
- Starting with larger companies, from October 2012, employers will automatically enrol workers into a pension (28 per cent in March 2013, down from 34 per cent in November 2012)
- If you put money into your workplace pension, your boss will too (24 per cent in March 2013, down from 27 per cent in November 2012)

- If you put money into your workplace pension, the Government will too (16 per cent, down from 19 per cent in November 2012)
- People who don't have workplace pension schemes will automatically be enrolled into one (15 per cent, down from 19 per cent in November 2012).



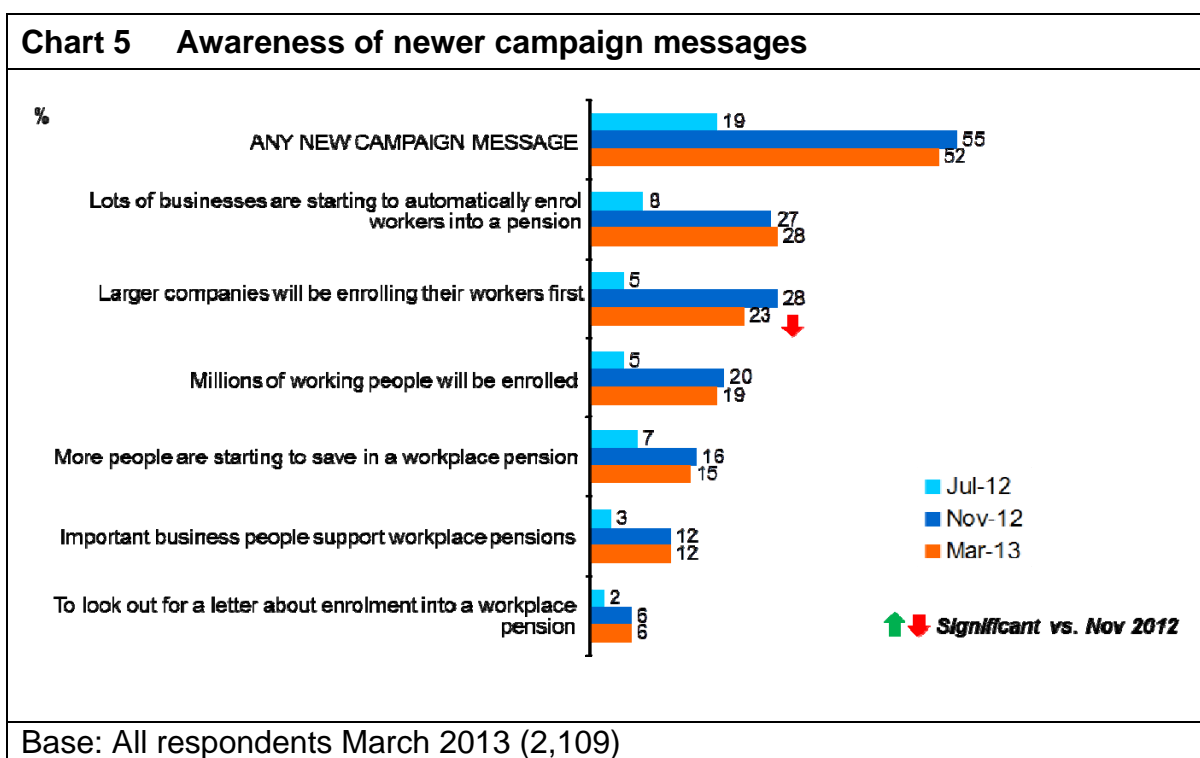
As in November 2012, awareness of campaign messages can be strongly linked to the campaign. Seven in ten (72 per cent) campaign recognisers said that they were aware of at least one of these messages, compared with 37 per cent of non-recognisers. Exposure to multiple channels appeared to strengthen awareness of campaign messages further: 77 per cent of those who recognised more than one campaign advert said they were aware of at least one of the listed messages. Campaign recognisers were particularly likely to be aware of the core campaign messages (shown in the box in Chart 4). For example, 35 per cent of campaign recognisers said they had seen, heard or read the publicity message "... employers across the UK will have to offer their workers a workplace pension", compared with just nine per cent of non-recognisers.

As at previous waves, the Potentially Eligible group was less likely than average to recognise any of the campaign messages: 56 per cent recognised any, compared with 65 per cent on average. The Potentially Eligible group saw similar directional (although not significant) decreases in levels of awareness of individual campaign messages, mirroring that seen at the total level, though to a lesser extent reflecting their lower peaks in awareness in November 2012 after the campaign launch burst.

Although awareness of any campaign message declined from 71 per cent in November 2012 to 62 per cent in March 2013 amongst the Unprepared segment, awareness of individual campaign messages held up strongly amongst this segment with no significant decreases evident. In contrast, the Daunted segment saw declines

in levels of awareness of all five of the core campaign messages. As at previous waves, 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 at the second campaign burst.

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. Recollection of these new campaign messages increased significantly following the launch of the new campaign and remained unchanged in March 2013 following the second campaign burst, with the exception of the message “larger companies will be enrolling their workers first” (which has declined from 28 per cent in November 2012 to 23 per cent in March 2013).



Similar to the launch burst, campaign recognisers were much more likely to recall the campaign’s new messages: 61 per cent of recognisers recalled at least one of the newer messages, compared with 18 per cent of non-recognisers. Exposure to multiple channels again drove recognition, as over seven in ten (67 per cent) of those recognising campaign adverts through multiple channels recognised at least one of these newer messages.

3.1.4 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 (this was asked before they were shown any of the campaign

adverts). The adverts used in the second campaign burst had a stronger emphasis of the “when you pay in your boss pays in too” slogan.

Just over half (52 per cent) recalled any campaign slogan in March 2013, an increase from 49 per cent in November 2012. This was driven by an increase in the proportion aware of the “when you pay in your boss pays in too” slogan since November 2012:

- 33 per cent recalled “When you pay in, your boss pays in too” (compared with 28 per cent in November 2012)
- 30 per cent recalled “I’m in” (similar to November 2012)
- 24 per cent recalled “We’re all in” (similar to November 2012)

Unsurprisingly, campaign recognisers (those who recognised any of the adverts they were shown later in the interview) were more likely to recall any slogan than non-recognisers (63 per cent of recognisers, compared with 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 (45 per cent). These patterns mirror those seen in November 2012.

3.2 Campaign recognition

Later in the survey, advertising materials from the second burst of the “I’m in” 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):

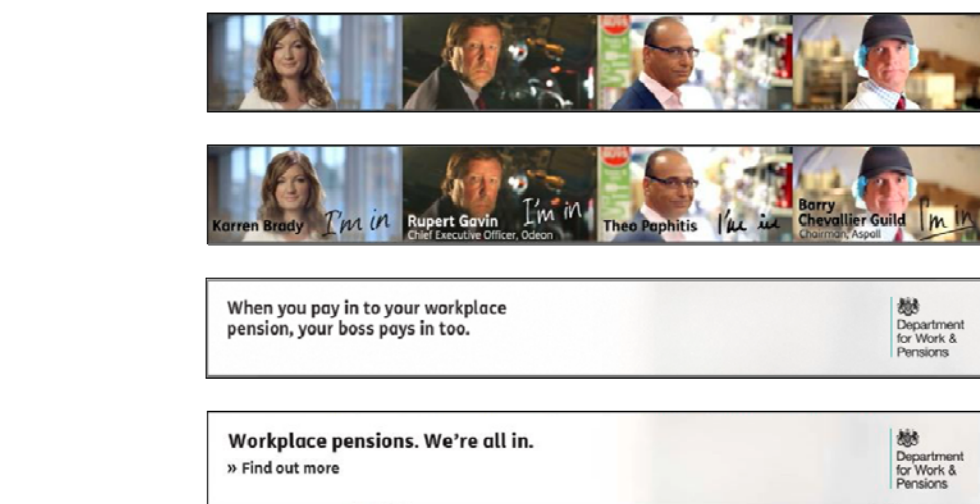
- The TV advert (as a full-screen video with sound)
- Two radio adverts (half the sample was played one advert and the other half was played the other advert) *NOTE: despite the fact that radio was not part of the campaign mix at the second burst, the radio adverts were played to respondents to measure residual recognition*
- Four press adverts (shown in Chart 6), including the two new adverts used in the second campaign burst
- A series of stills from the online advert (shown in Chart 7).

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.

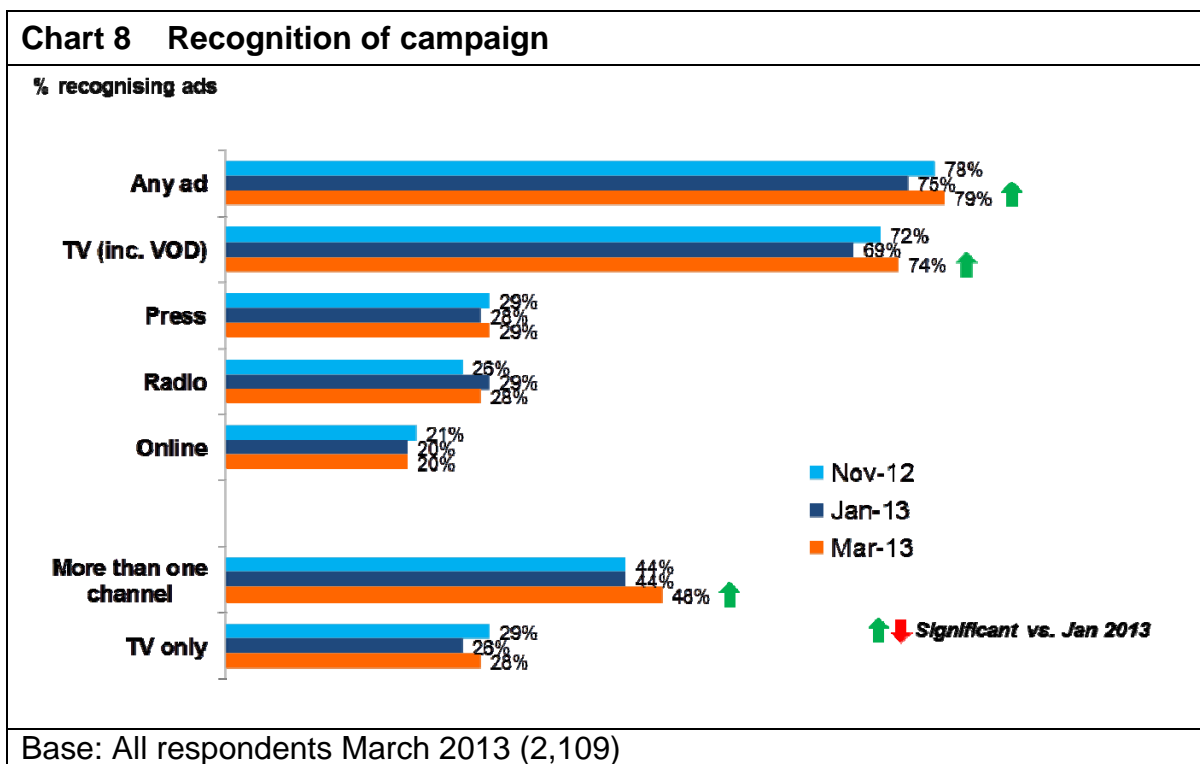
Chart 6 Press adverts



Chart 7 Online advert



Following the campaign launch burst, more than three-quarters of respondents (78 per cent) recognised at least one of the adverts they were shown or played in November 2012. Levels of recognition of any advert dropped slightly to 75 per cent in January 2013 after a period of campaign inactivity. Following the second campaign burst, the proportion recognising at least one of the adverts rose significantly to 79 per cent in March 2013, back in line with the level of recognition seen in November 2012.



Once again, TV was by far the strongest driver of recognition, with recognition of the TV advert having built slightly since November 2012: 74 per cent said they recognised the TV advert in March 2013. The second campaign burst strengthened the strong crossovers with other campaign media seen by respondents: the proportion who recognised more than one campaign advert increased from 44 per cent in November 2012 and January 2013 to 48 per cent in March 2013.

Other channels also maintained healthy levels of recognition in March 2013 despite the lower campaign spend, having showed no decline in recognition in January 2013, despite the campaign being off-air for some time before.

- The press adverts remained equally well recognised in March 2013 as in November 2012 (29 per cent at both waves) despite a significantly lower spend. The second campaign burst introduced two new business personalities (Nikki King and Ian Cheshire) in the press adverts, alongside the existing Theo Paphitis and Karen Brady adverts. Recognition of the Theo Paphitis advert remained in line with November 2012 (19 per cent in November 2012 and 21 per cent in March 2013) whilst recognition of the Karen Brady advert fell from 17% in November 2012 to 13% in March 2013. However, this reflected the fact that the Karen Brady advert received a lesser rotation than the Theo Paphitis advert. The Nikki King and Ian Cheshire adverts both received a lesser rotation than the other press adverts: each of these were recognised by six per cent of respondents.

- Recognition of the online advert also remained in line with November 2012 (20 per cent in March 2013 and 21 per cent in November 2012), reflecting similar spend levels over time
- Radio advert recognition remained at the levels seen in November 2012 and January 2013, despite not being part of the second campaign burst (28 per cent recognised a radio advert in March 2013). Although the radio ads were last on air in October 2012, they would have benefitted from a halo effect caused by strong synergies with a well-recognised TV campaign,

As at previous waves, the Potentially Eligible group was less likely than average to recognise any adverts (74 per cent, compared with 79 per cent on average). In particular, the Potentially Eligible group was less likely to recognise the TV advert (69 per cent, compared with 74 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 also remained high among all segments, with no significant changes from November 2012 in the proportion recognising any advert. The Daunted and Unprepared segments were less likely than other segments to recognise at least one campaign advert (74 per cent of the Daunted segment and 76 per cent of the Unprepared segment, compared with 79 per cent on average), again reflecting lower levels of engagement with the subject matter as a whole.

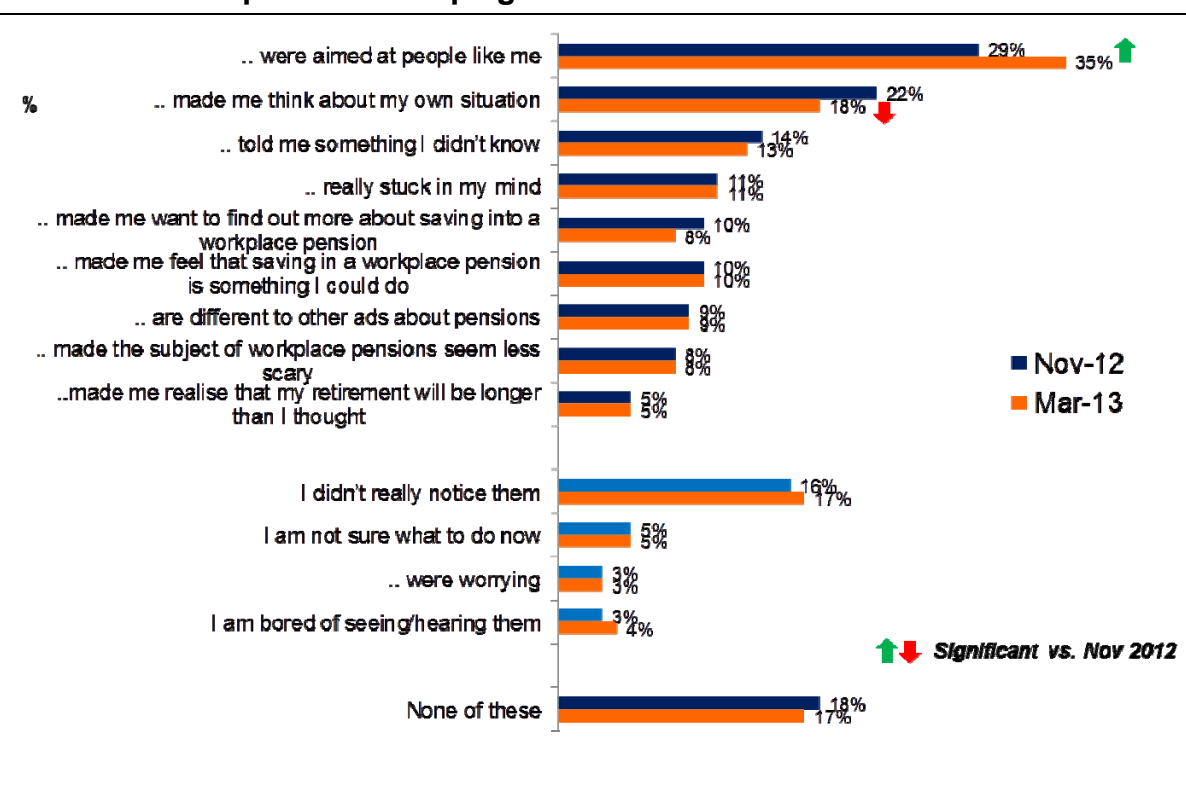
3.3 Perceptions of campaign adverts

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.

Chart 9 shows responses to the adverts in November 2012 and March 2013. Despite an increase in the proportion thinking the adverts were aimed at people like them (from 29 per cent to 35 per cent, reflecting growing familiarity with the adverts) and a decrease in the proportion who said the ads made them think about their own situation (from 22 per cent to 18 per cent), perceptions of the ads remained relatively stable.

Despite their lower levels of engagement with the subject matter, the Potentially Eligible group were no less likely than average to engage with the adverts, similar to responses in November 2012. Patterns of engagement with the adverts by segment were also similar to those seen in November 2012 following the campaign launch. Once again, the Unprepared segment tended to react most positively to the campaign, whilst the Daunted segment was the least likely to engage with the adverts.

Chart 9 Perceptions of campaign adverts: These ads ...



Base: All respondents March 2013 (2,109)

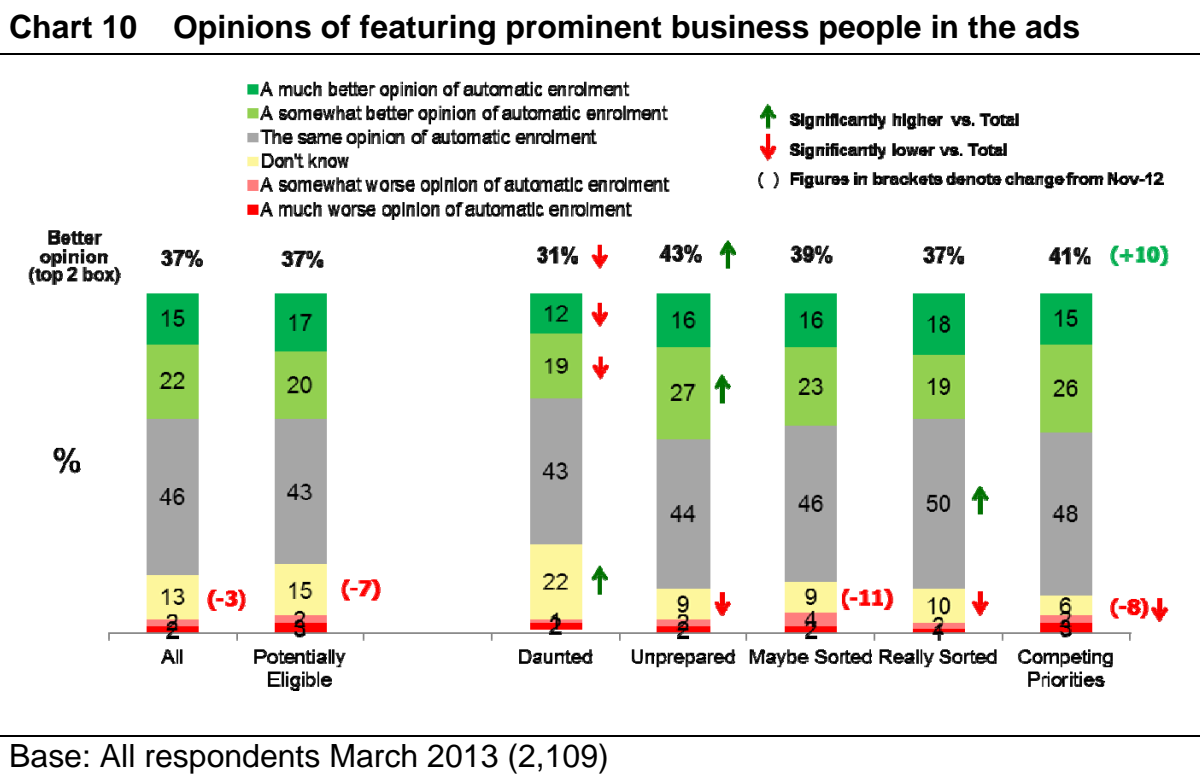
As in previous waves, those who had seen and/or heard any adverts before they were interviewed (recognisers) tended to react more positively to them than non-recognisers, with those recognising more than one channel appeared even more positive towards the adverts. This continues to suggest that repeat exposure to an advert helps to drive positive perceptions. The differences in perceptions of the adverts between recognisers and non-recognisers were similar in March 2013 to November 2012, which suggests that the campaign audience was still taking out something positive and/or learning from the adverts, meaning the adverts were not showing any signs of ‘wear out’.

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. Chart 10 shows the responses in at total level, amongst the Potentially Eligible and by segment in March 2013. Significant differences from November 2012 are shown in brackets (as a +/- figure).

While just under half (46 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 (37 per cent) rather than a worse opinion (four per cent) as a result. Fewer gave a “Don’t know” response than in November 2012 (13 per cent, compared with 16 per cent in November 2012), suggesting increased familiarity with the business personalities used by the campaign.



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, instead being more likely to say that they don’t know.

3.4 Impact of adverts

3.4.1 Impact of adverts on likelihood to stay enrolled

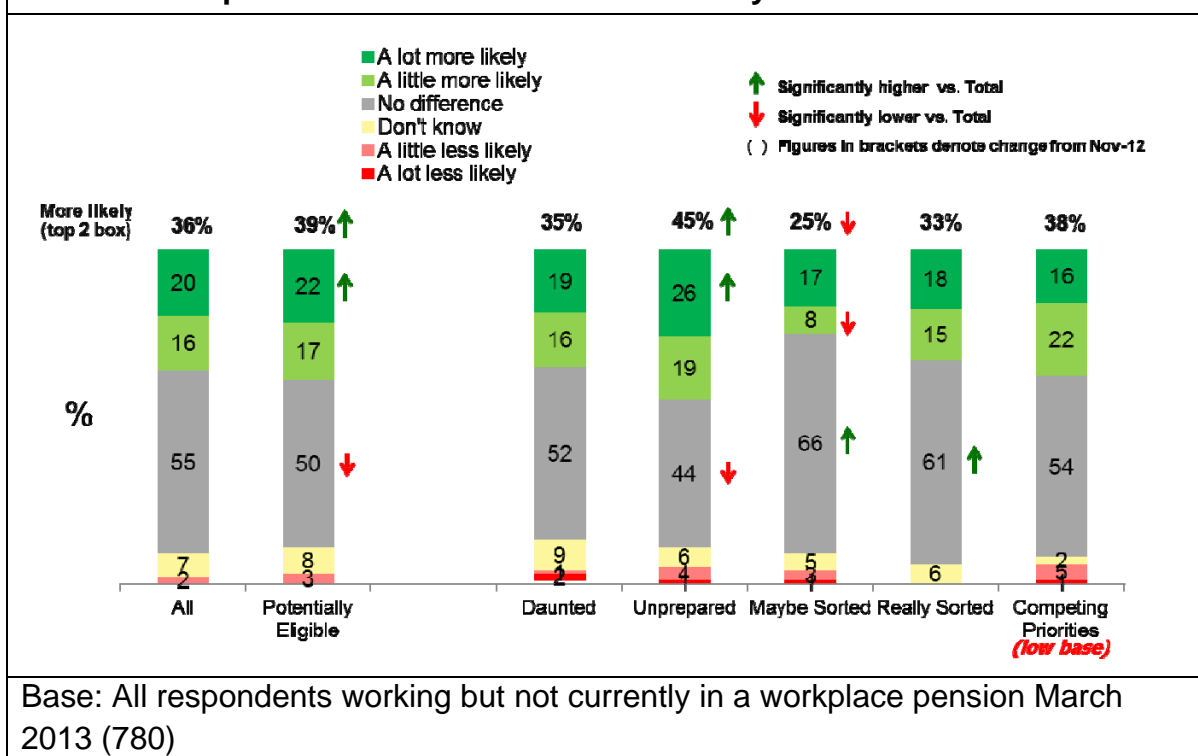
A core outcome of the advertising was to encourage people to remain enrolled in a workplace pension if automatically enrolled. To assess the impact of the adverts on potential intentions, all respondents were asked whether the adverts made them more or less likely to remain in a workplace pension if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

Responses to this question remained in line with November 2012 (both at the overall level, amongst Potentially Eligible respondents and the segments). 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 opted in if enrolled. Although half (55 per cent)

said that the adverts made no difference to their intentions, very few (three per cent) said that they made them less likely to stay opted in (Chart 11). The Potentially Eligible group was more positive than average about the impact of the adverts on their likelihood to stay enrolled.

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

Chart 11 Impact of adverts on likelihood to stay enrolled



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 (39 per cent) of recognisers said that the campaign adverts would make them more likely to stay enrolled, compared with 24 per cent of non-recognisers. Findings were similar to November 2012.

3.4.2 Actions taken as a result of the advertising

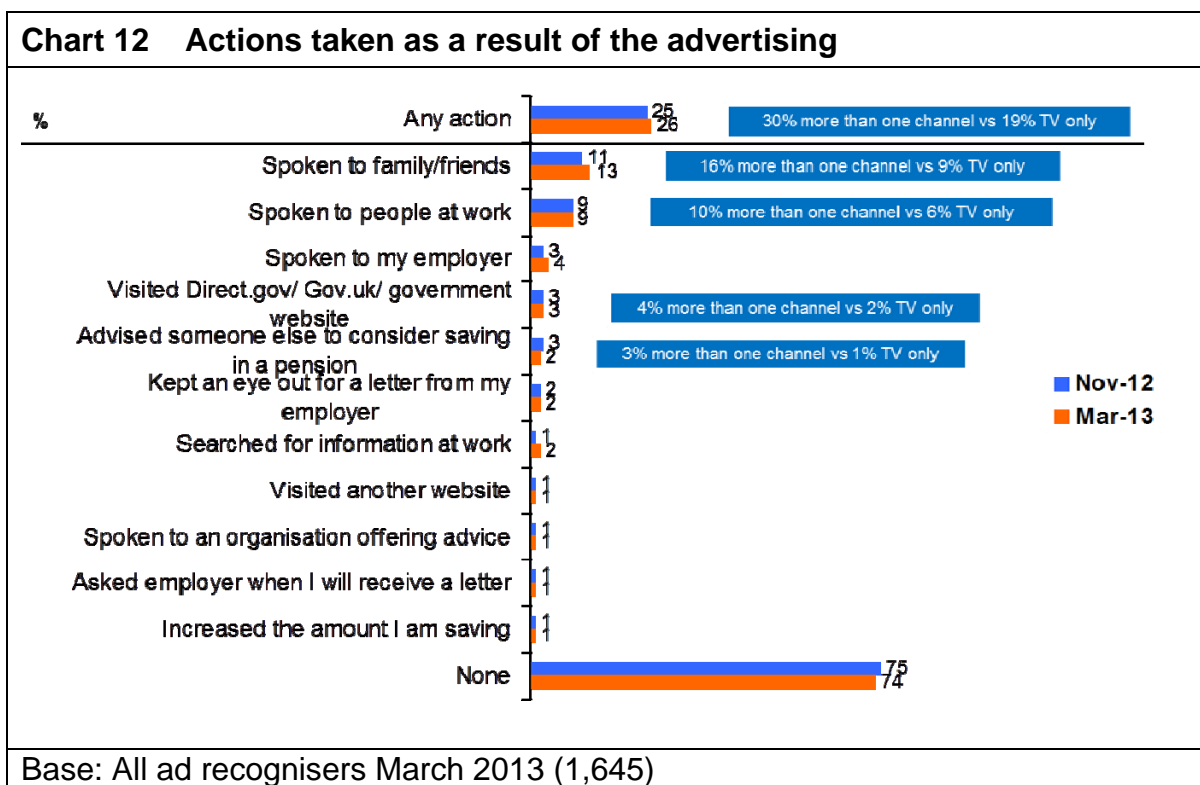
The adverts did not aim to drive direct response, but encouraged viewers to look out for a letter from their employer which would tell them more. A website was provided for those who wanted further information. Given that the call to action did not change across the two campaign bursts, it is unsurprising that responses to this question remained unchanged over time.

Given that the adverts did not aim to specifically drive response, it is encouraging that one-quarter (26 per cent) of those who recognised at least one campaign advert said they had taken some action as a result.

The most frequently mentioned actions related to speaking with other people, and included:

- 13 per cent of recognisers having spoken to family or friends
- Nine per cent having spoken to people at work
- Four per cent having spoken to their employer

Chart 12 also shows that exposure to multiple channels appeared once again most likely to drive action. Three in ten (30 per cent) 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.



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.

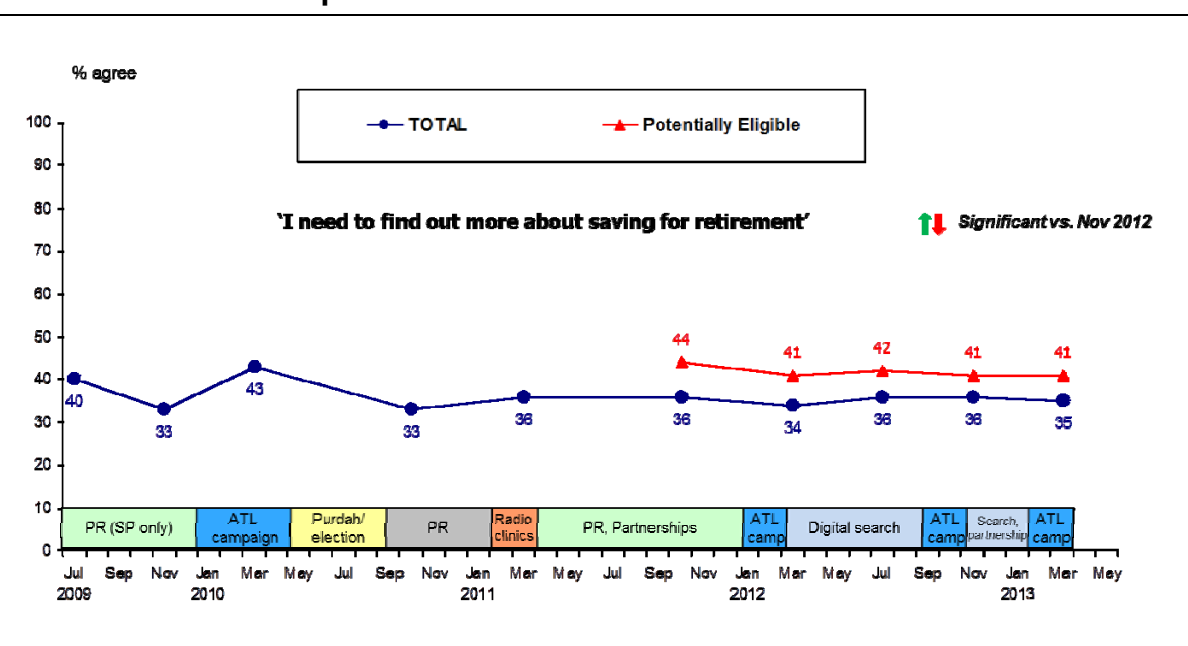
In line with previous waves, just over a third (35 per cent) (excluding those who are retired and not working, and who do not expect to work again in the future) agreed that they need to find out more about saving for retirement (Chart 13). The Potentially Eligible group was significantly more likely to feel they need to find out more, which given their definition is to be expected.

Amongst the segments, the proportion agreeing has remained largely unchanged over time, and remains higher among the Unprepared segment (49 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 (38 per cent).

While at the overall level there were no differences in levels of agreement between campaign recognisers and non-recognisers, it is notable that those in the Potentially Eligible group 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. Forty-four per cent of campaign recognisers in the Potentially Eligible group agreed, compared with 32 per cent of Potentially Eligible non-recognisers.

Chart 13 Financial plans for later in life

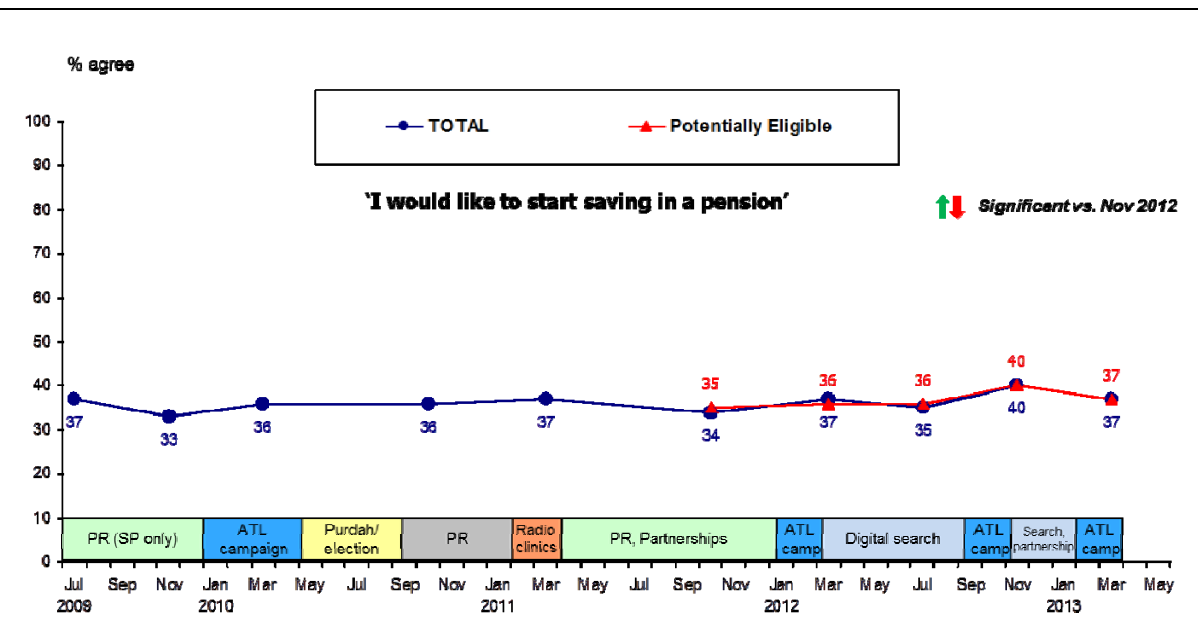


Base: All respondents except those who are retired and doing no work, and do not expect to do any work in the future March 2013 (2,039)

A similar proportion (37 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 (Chart 14). Whilst this represented a slight decline in the proportion agreeing since November 2012, the long term trend remains relatively stable, with those in the Potentially Eligible group tracking in line with the average.

The slight overall decline in agreement was driven by a significant decrease in agreement amongst the Unprepared segment (from 51 per cent in November 2012, to 41 per cent in March 2013), mirroring a similar increase seen in November 2012.

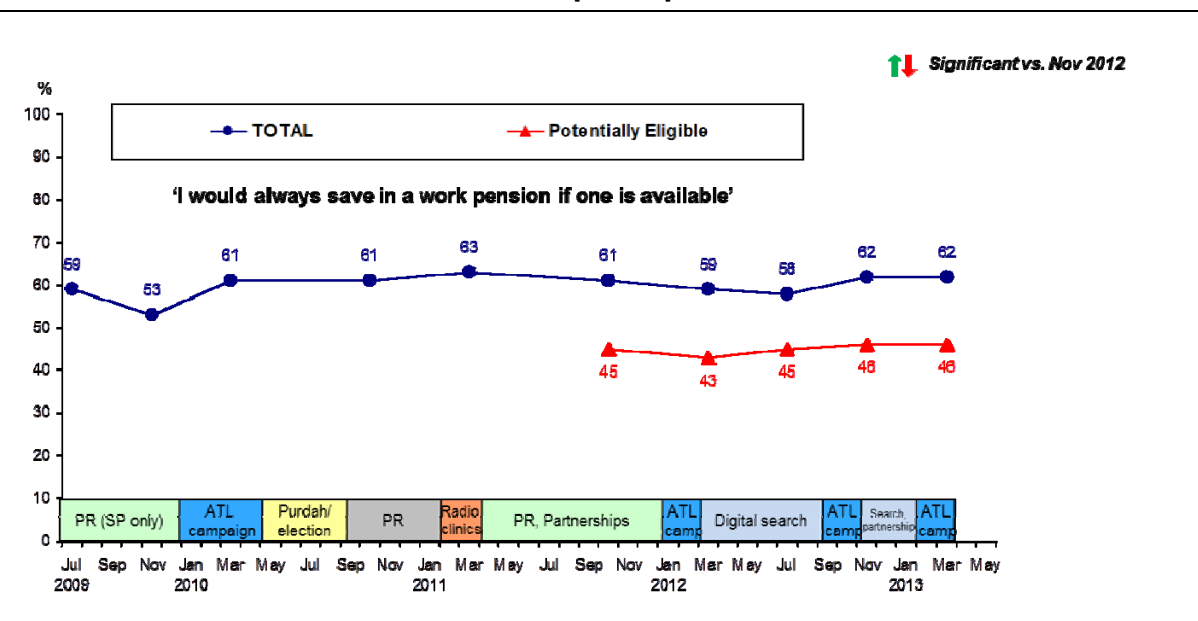
Chart 14 Intention to start a pension



Base: All respondents without a pension, except those who are retired and doing no work, and do not expect to do any work in the future March 2013 (1,222)

There was an increase following the campaign launch in the proportion agreeing that they would always save in a workplace pension if one is available (from 58 per cent in July 2012, to 62 per cent in November 2012). This increase was maintained in March 2013 where 62 per cent agreed they would always save in a workplace pension if one is available (Chart 15). The increase levels of agreement in November 2012 and March 2013 can be linked to the campaign, with 64 per cent of recognisers agreeing in March 2013, compared with 55 per cent of non-recognisers.

Chart 15 Intention to save in a workplace pension



Base: All respondents March 2013 (2,109)

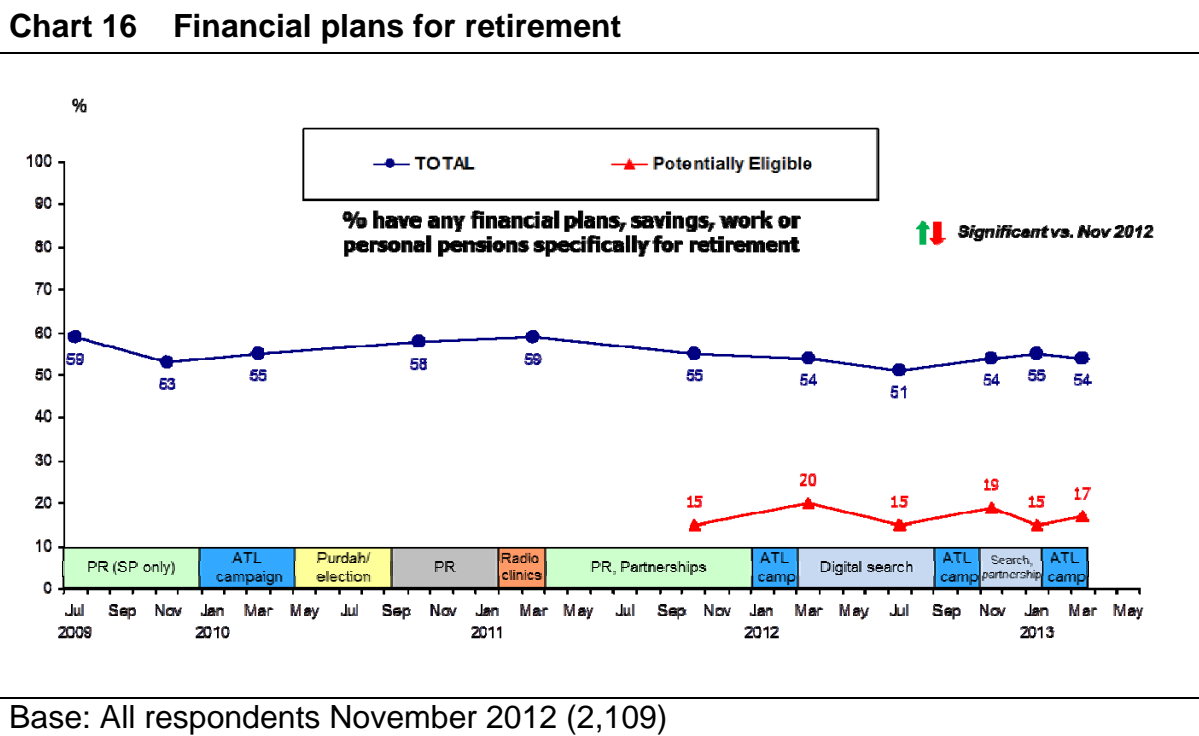
Similar to the previous few waves, the Potentially Eligible group (46 per cent) and Daunted segment (51 per cent) remained less likely than average to agree, whilst levels of agreement among the Unprepared segment remained similar to the average (61 per cent).

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 figure has remained broadly stable over the previous few waves (Chart 16).

The proportion of the Potentially Eligible group who have plans for retirement has also remained largely unchanged over time. In March 2013, 17 per cent of the Potentially Eligible group had any financial plans, savings or pensions in place for their retirement. Whilst this is lower than the average, once again this is to be expected given the definition of the Potentially Eligible group (i.e. that they do not have a workplace pension).

Reflecting their segment profile, those in the Daunted and Unprepared segments were also considerably less likely than average to have existing plans for their retirement (31 per cent and 35 per cent respectively). The proportions with any plans have remained largely unchanged over time.



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
- Around one in six (17 per cent) said that they know they need to start thinking about it, but haven't got round to it
- Nine per cent of respondents said they have found out information but haven't started to save yet
- Three in ten (29 per cent) said that they have started to save but know that they need to save more
- Around one in six (16 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 both the Daunted and Unprepared segments said that they have not thought at all about how they will manage financially when they retire, compared with 25 per cent on average.

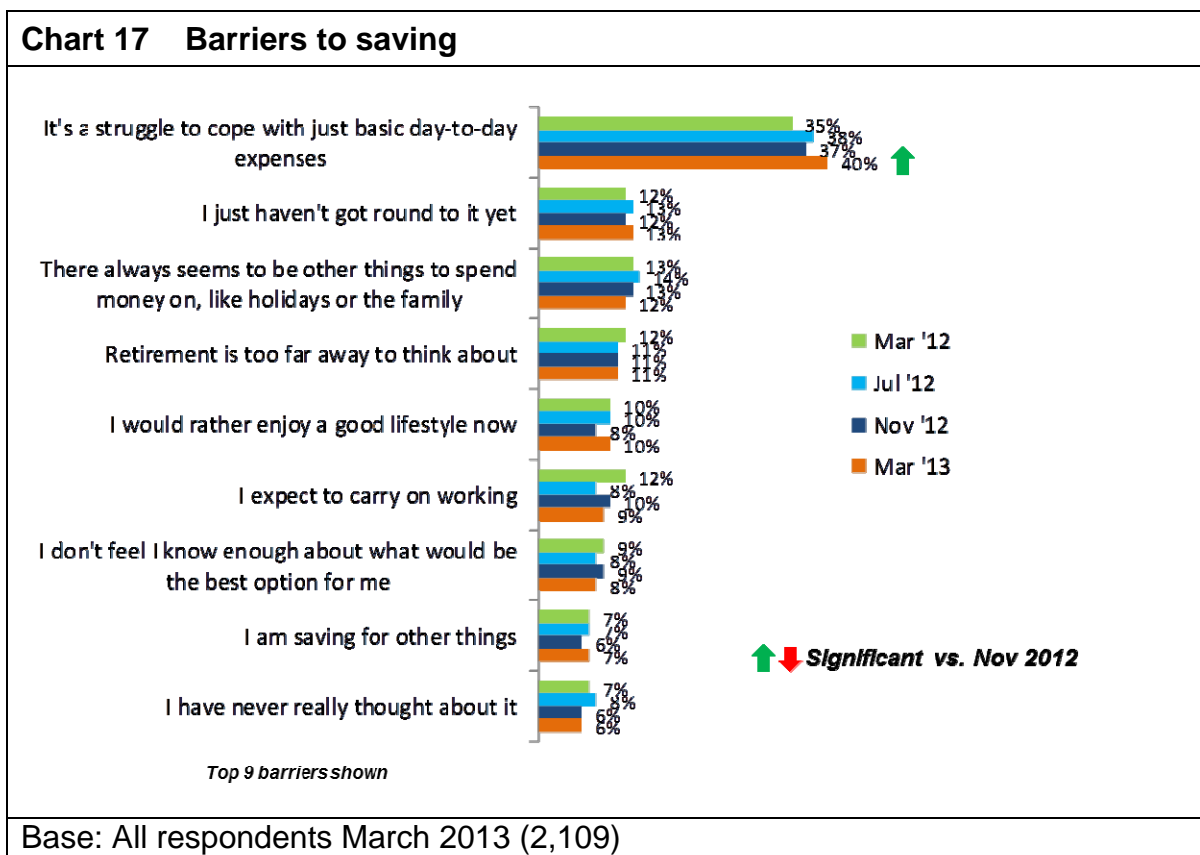
Reflecting their segment profiles, the Maybe Sorted and Really Sorted segments remain the most likely to already be saving for their retirement and to be confident they will have enough to live on (19 per cent and 34 per cent respectively, compared with 16 per cent on average).

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 (27 per cent in March 2013) thinking that more than half of their family and friends were putting enough aside. The Potentially Eligible group (13 per cent), Daunted segment (16 per cent) and Unprepared segment (19 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. As at previous waves, the most common barrier given was that "it's a struggle to cope with just basic day-to-day expenses". The proportion giving this reason increased to 40 per cent in March 2013, from 37 per cent in November 2012.

Other reasons given for why respondents might not have (enough) money put aside for retirement remained similar over time (Chart 17).



Similar to previous waves, certain segments were more likely to cite specific barriers to saving:

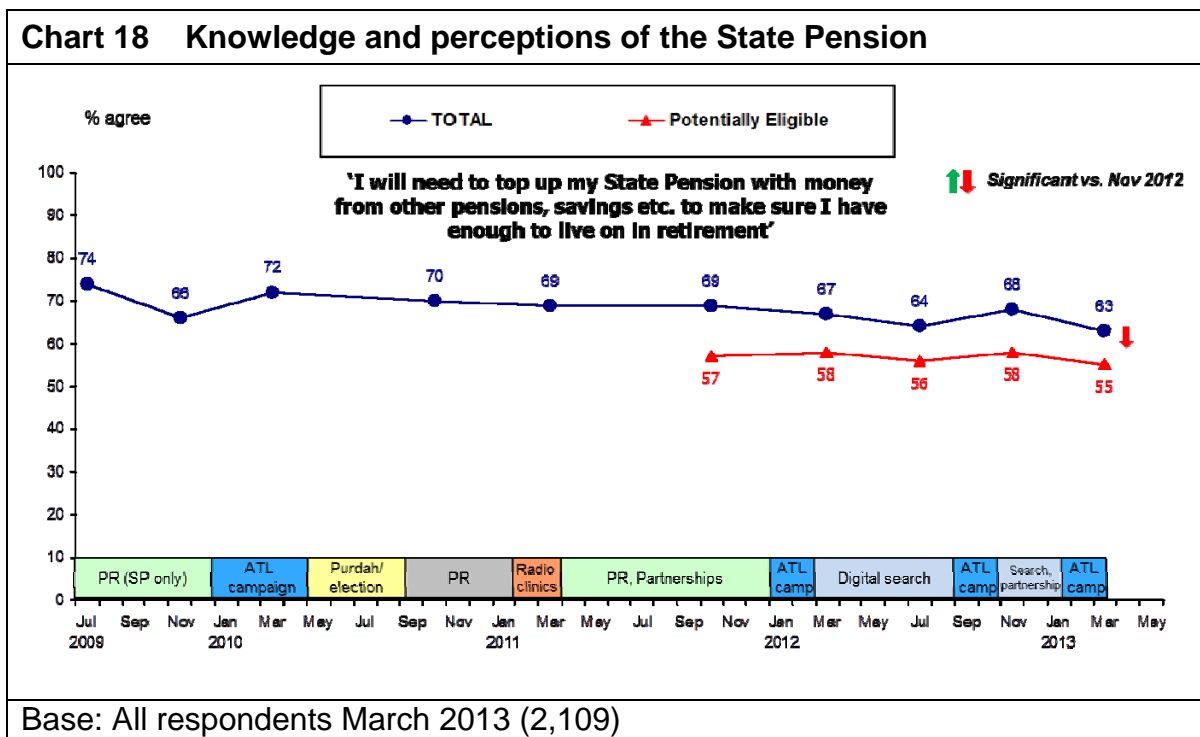
- The Daunted (67 per cent) and Competing Priorities segments (66 per cent) were more likely than average to mention struggling to cope with day-to-day expenses as their main barrier to saving (more).
- The Competing Priorities segment was also more likely than average to say that there always seems to be other things to spend money on, like holidays or the family (42 per cent).
- While relatively few respondents (eight per cent) said that not knowing enough about the best option for them was a barrier to saving, the Unprepared (22 per cent) and Competing Priorities segments (19 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: they were significantly more likely than other segments to say that just haven't got round to it yet (46 per cent), and because retirement is too far away to think

about (42 per cent). Once again, these findings suggest that automatic enrolment may be effective in helping the Unprepared segment get over these barriers.

3.7 State Pension

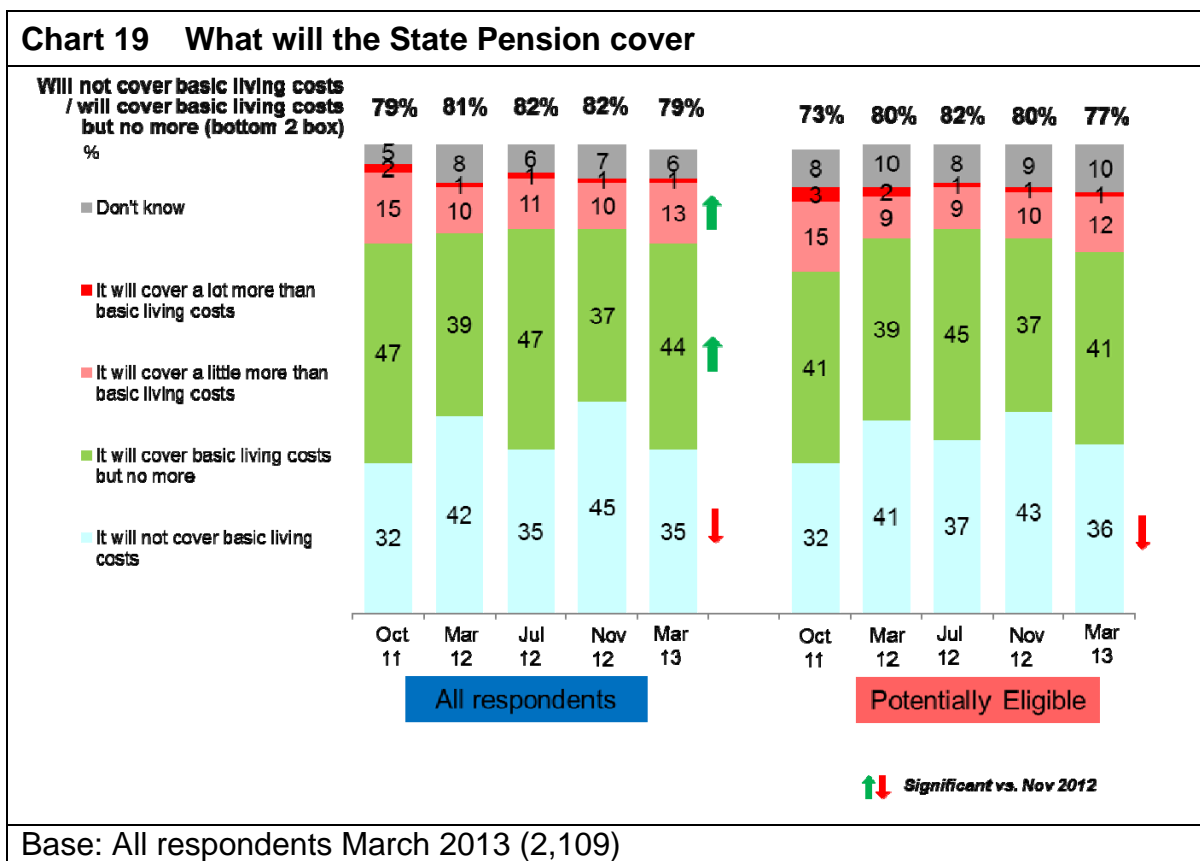
Respondents were asked about their perceptions of the State Pension, to understand whether they felt it would cover basic living costs in the future, and whether there is an understanding that there is a need to top up the State Pension with additional funds.

In March 2013, just under two-thirds agreed that they will need to top up their State Pension to make sure they have enough to live on in retirement (63 per cent). Whilst agreement with this statement increased in November 2012 after the height of the new campaign launch, it fell back to its July 2012 level in March 2013 (Chart 18). As in November 2012, campaign recognisers were more likely to agree that they will need to top up their State Pension (66 per cent of recognisers, compared with 54 per cent of non-recognisers).



The Potentially Eligible group remained significantly less likely than average to agree that they need to top up their State Pension (55 per cent in March 2013), with levels of agreement having remained unchanged over time. Similar to previous waves, the Daunted and Unprepared segments were less likely than average to agree that they will need to top up their State Pension. In March 2013, 49 per cent of the Daunted segment and 57 per cent of the Unprepared segment agreed, which represented a slight (but not significant) decrease amongst both.

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 (44 per cent) felt that the State Pension would cover their basic living costs, but no more. A further third (35 per cent) felt that the State Pension would not cover their basic living costs: this represents a decrease of 10 percentage points from November 2012, although the proportion that gave either of these two responses (79 per cent) has remained stable compared with previous waves. Patterns of response were very similar to the average amongst the Potentially Eligible group.



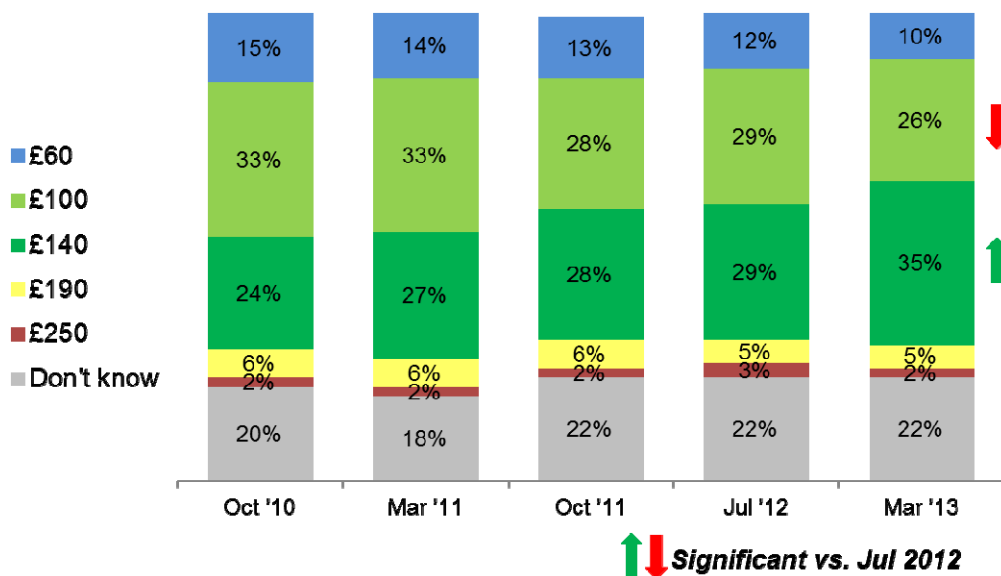
Base: All respondents March 2013 (2,109)

Respondents were also asked about their knowledge of the maximum weekly amount of Basic State Pension that people can currently get (this question is only asked at every second wave of research). As shown in Chart 20, the proportion thinking it is worth £140 has increased over time: in March 2013, 35 per cent gave this response, an increase of six percentage points since July 2012 (29 per cent). At the same time, the proportion who think the weekly Basic State Pension is worth £100 declined from 29 per cent in July 2012 to 26 per cent in March 2013. The proportion who said they did not know (22 per cent in March 2013) has remained consistent over time.

Those who were spontaneously aware of any communications on workplace pensions or automatic enrolment were more likely than those not aware of any communications to think the weekly Basic State Pension is worth £140 (39 per cent compared with 29 per cent) or £100 (28 per cent compared with 23 per cent). In contrast, respondents who were not aware of any communications on workplace

pensions or automatic enrolment were more likely to say they did not know the value of the Basic State Pension (30 per cent compared with 16 per cent who were spontaneously aware of any communications).

Chart 20 Knowledge of weekly value of the State Pension

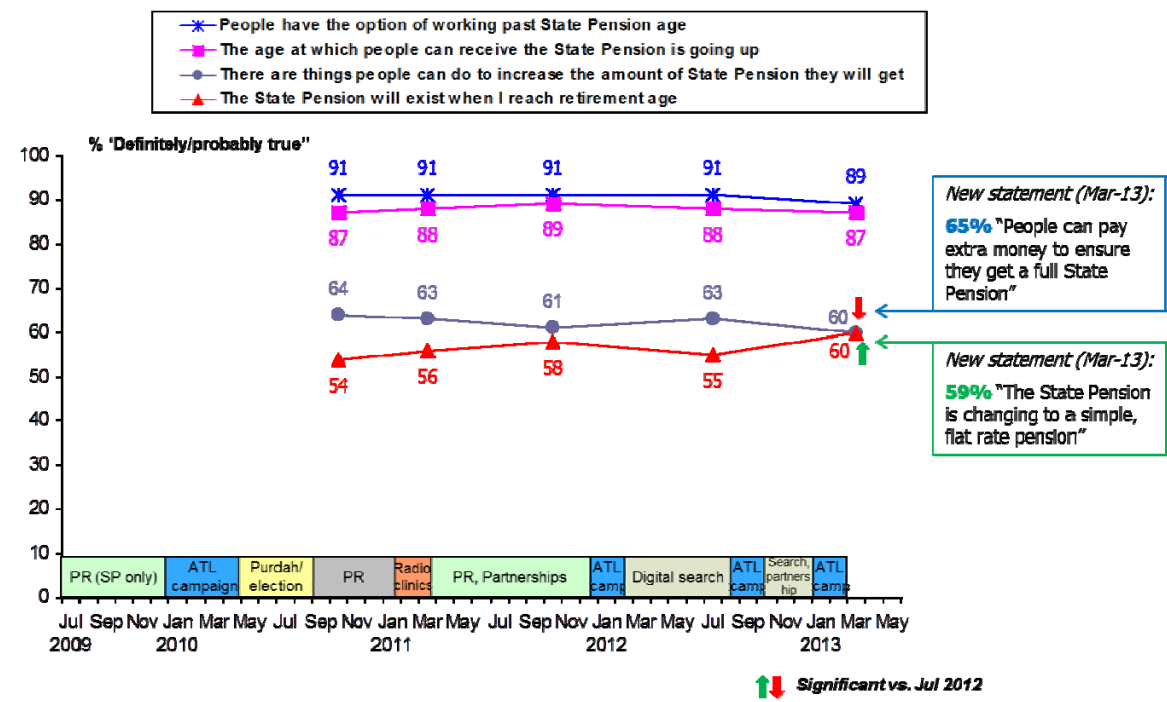


Base: All respondents March 2013 (2,109)

Respondents were also presented with a series of statements about the State Pension and asked to what extent they thought they were true or not (again, these questions were only asked at every second wave of the research). Chart 21 shows the responses over time. In March 2013:

- Nine in ten (89 per cent) considered it definitely or probably true that people have the option of working past State Pension age: unchanged from previous waves
- A similar proportion (87 per cent) thought it true that the age at which people can receive the State Pension is going up: again unchanged from previous waves
- Six in ten (60 per cent) thought it was true that there are things people can do to increase the amount of State Pension they will get: down from 63 per cent in July 2012
- The same proportion (60 per cent) thought it was true that the State Pension will exist when they reach retirement age: up from 55 per cent in July 2012
- Two-thirds (65 per cent) said it was true that people can pay extra money to ensure they get a full State Pension (this was a new statement added in March 2013)
- A slightly lower proportion (59 per cent) considered it true that the State Pension is changing to a simple, flat rate pension (this was another new statement added in March 2013)

Chart 21 Knowledge of the State Pension



Base: All respondents March 2013 (2,109)

3.8 Automatic enrolment and awareness of benefits

3.8.1 Awareness

There was a significant rise in awareness of automatic enrolment in November 2012, immediately following the campaign launch burst³ (Chart 22). Although levels of awareness fell slightly in January 2013 following a period of campaign inactivity (specifically amongst the Potentially Eligible group), the second campaign burst halted any further declines in awareness. In March 2013, awareness of automatic enrolment remained just below its November 2012 peak at 68 per cent overall, and 57 per cent amongst the Potentially Eligible group.

As in November 2012, levels of awareness of automatic enrolment can be strongly linked to the campaign, with campaign recognisers significantly more likely than non-recognisers to be aware of automatic enrolment (76 per cent, compared with 36 per cent). Exposure to more than one campaign advert appeared to strengthen levels of awareness, with those recognising adverts through multiple channels even more likely to be aware of automatic enrolment (82 per cent).

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.

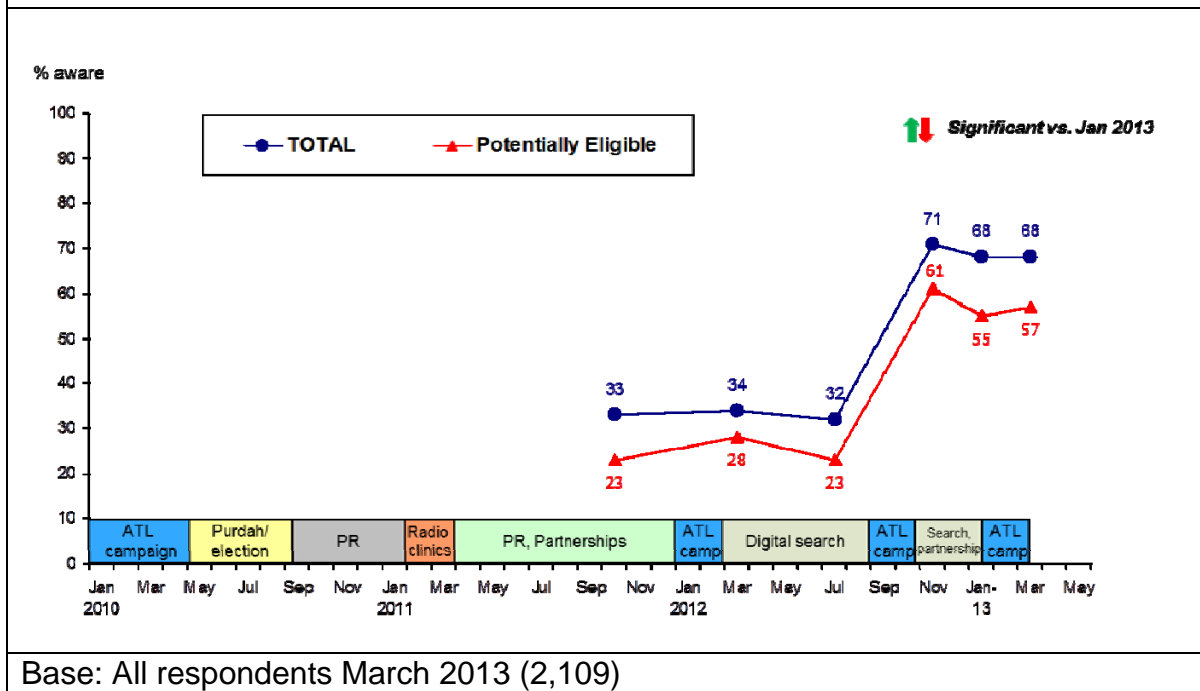
To help people save more for their retirement, a new law has been introduced in 2012. Starting with larger companies, from October 2012, bosses across the UK have begun to offer their workers a workplace pension. The new law requires all bosses to automatically enrol their workers into a workplace pension 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 22 Awareness of automatic enrolment



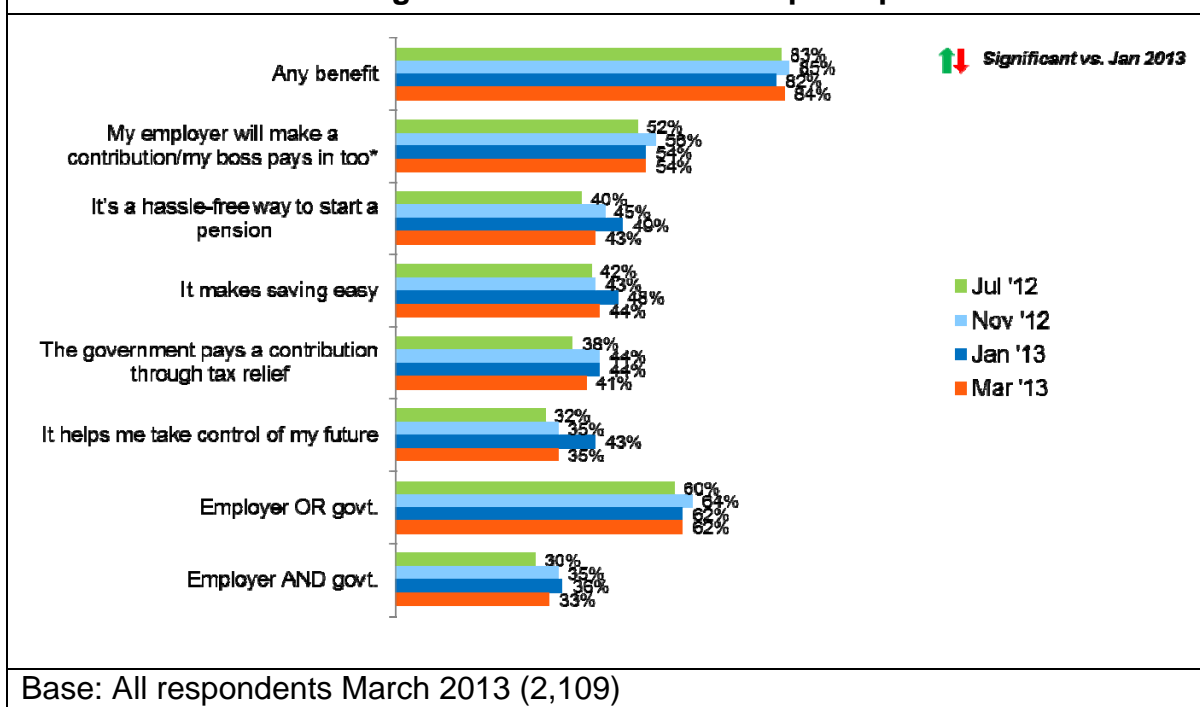
The slight drop in awareness between November 2012 and March 2013 was driven by a decline amongst the Unprepared segment (for whom the increase in awareness following the campaign launch was particularly steep) from 62 per cent to 55 per cent. Awareness amongst the remaining segments in March 2013 was unchanged from 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, namely 'My employer will make a contribution' and 'The government pays a contribution through tax relief'. Following the second campaign burst, levels of understanding of the benefits of a workplace pension in March 2013 have remained in line with November 2012 (Chart 23).

Chart 23 Understanding of the benefits of a workplace pension



Once again (and similar to November 2012), levels of understanding of the benefits of a workplace pension can be linked to the campaign. As shown in Chart 24, campaign recognisers were more likely than non-recognisers to understand the benefits of a workplace pension.

Chart 24 Understanding of benefits of a workplace pension: recognisers compared to non-recognisers

	Campaign recognisers (1,645) per cent	Non-recognisers (464) per cent
ANY BENEFITS MENTIONED	87↑	71
My employer will make a contribution/my boss pays in too	58↑	40
It makes saving easy	45↑	36
It's a hassle free way to start a pension	45↑	34
The government pays a contribution through tax relief	44↑	29
It helps me take control of my future	36↑	27
None of these/don't know	13	29
Employer OR government contribution	67↑	46
Employer AND government contribution	35↑	24

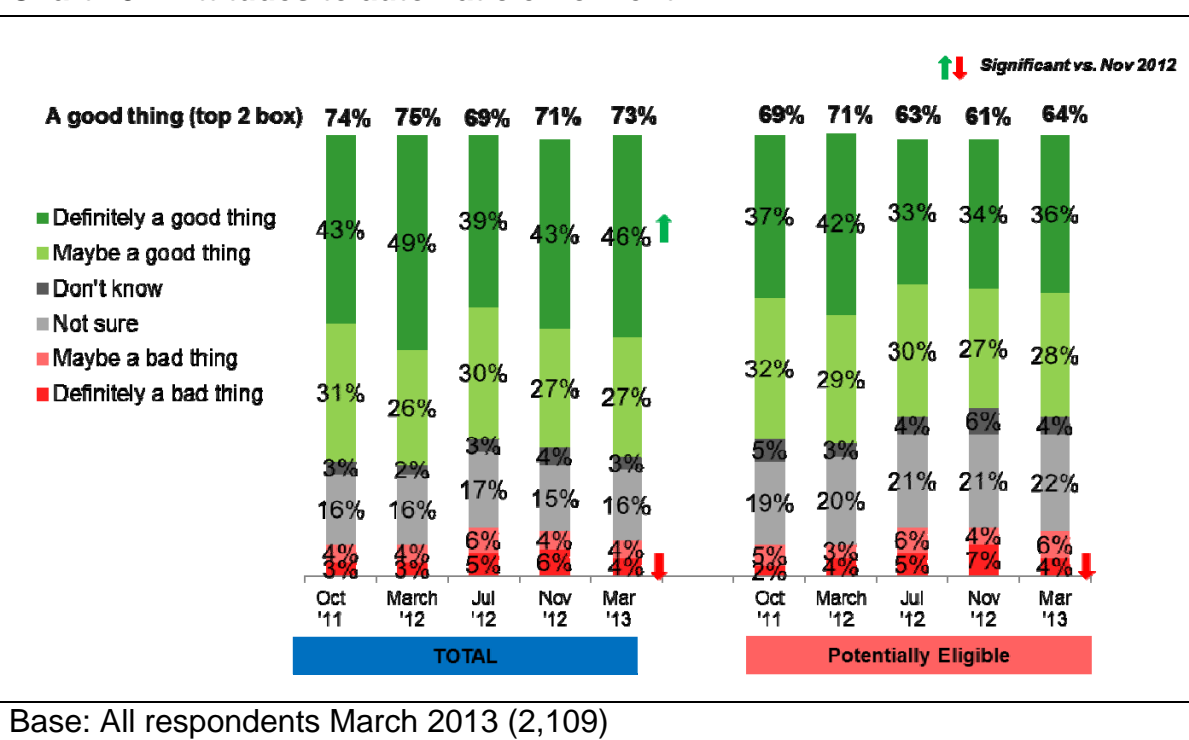
↑ indicates that recognisers are significantly more likely to give an answer than non-recognisers

Similar to previous waves, the Daunted segment was the least likely to understand the benefits of a workplace pension (72 per cent mentioned any of the listed benefits), whereas the Really Sorted segment (91 per cent) and Competing Priorities segment (90 per cent) were the most likely to mention any of the listed benefits. The Maybe Sorted and Unprepared segments (85 and 84 per cent) were as likely as the average to understand any of the listed benefits of a workplace pension, although the proportion of the Unprepared segment identifying employer contribution as a benefit decreased in March 2013 (51 per cent, compared with 57 per cent in November 2012), returning to its pre-campaign level.

Respondents were asked to give their opinion on whether they thought automatic enrolment was a good thing or not (Chart 25). In March 2013, almost three-quarters (73 per cent) thought that automatic enrolment was a good thing, including 46 per cent who thought that it was definitely a good thing (significantly higher than the 43 per cent who said this in November 2012). The increase in the proportion thinking that automatic enrolment is definitely a good thing has brought it into line with the result in March 2012 (which followed the last burst of the previous campaign).

Reflecting their lower levels of engagement with the subject matter, the Potentially Eligible group has remained consistently less likely than average to think that automatic enrolment is a good thing (64 per cent felt this in March 2013). However, similar to November 2012, recognisers in the Potentially Eligible group were again more likely than their counterparts who did not recognise the campaign to think that automatic enrolment is a good thing (71 per cent compared with 46 per cent).

Chart 25 Attitudes to automatic enrolment



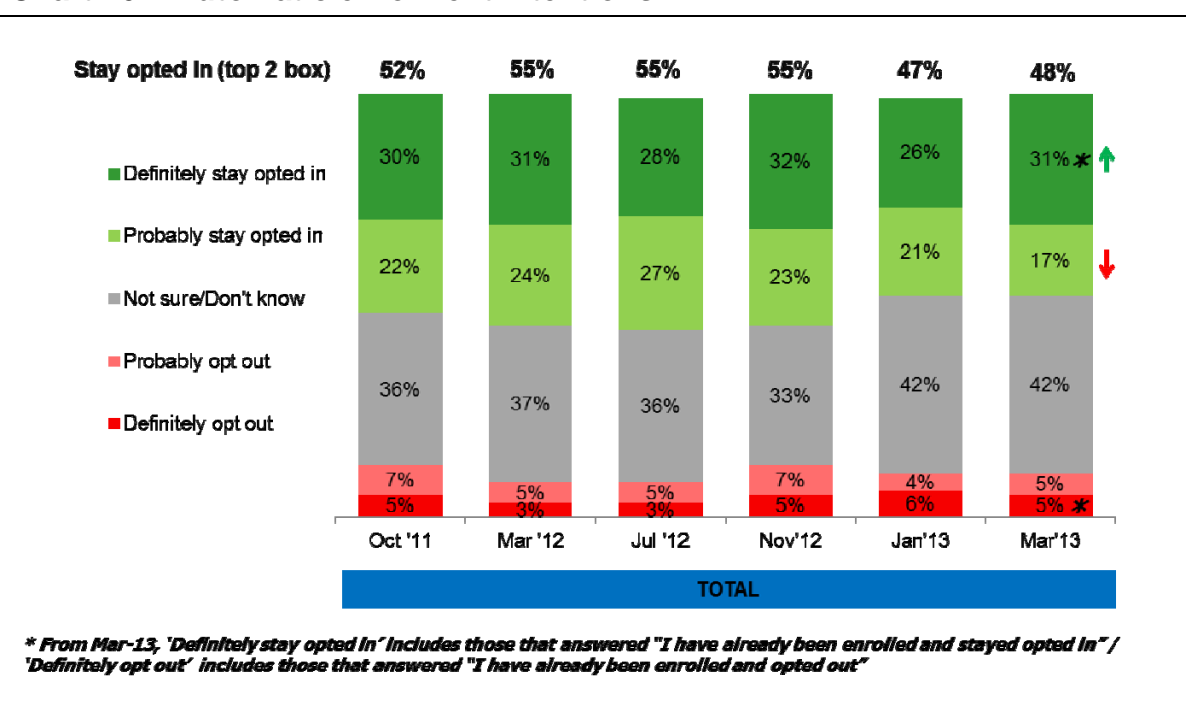
The proportion of the Daunted segment who said that automatic enrolment is a good thing increased in March 2013 (67 per cent, compared with 61 per cent in November 2012), although still remain below the average. Amongst the Unprepared segment, there was a slight (but not significant) decrease in the proportion who said it is a good thing (from 72 per cent in November 2012 to 68 per cent in March 2013), due to an increase in the proportion saying they were not sure or didn't know.

3.8.3 Staying opted in

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 January and March 2013, just under half (47 and 48 per cent) of all those who were not in a workplace pension said that they would definitely or probably stay opted in if enrolled (Chart 26), which was lower than the figure seen throughout 2012 (55 per cent in March, July and November 2012). This was due to an increase in the proportion who said they were not sure/didn't know from 33 per cent in November 2012 to 42 per cent in January, rather than any increase in the proportion saying they would opt out.

Chart 26 Automatic enrolment intentions



Base: All respondents not in a workplace pension March 2013 (1,087)

The increase in the proportion saying they were not sure/didn't know if they would stay enrolled coincided with the roll-out of automatic enrolment (which started in October 2012). Therefore, in January and March 2013, respondents were faced with a 'real' (rather than a purely hypothetical) decision about what they would do, and were therefore more likely to say they were not sure/don't know.

However, the fact that a much higher proportion claimed that they would **remain in** rather than leave a workplace pension if they were automatically enrolled in it (just ten per cent said they would opt out in March 2013) demonstrates the potential power of automatic enrolment as a catalyst for getting people enrolled into a pension.

Responses amongst the Potentially Eligible group remained in line with the average in March 2013. Positively (and similar to November 2012), campaign recognisers were significantly more likely than non-recognisers to say that they would definitely/probably stay enrolled in a workplace pension. This was also the case amongst those in the Potentially Eligible group: 55 per cent of Potentially Eligible recognisers said they would stay opted in compared with 35 per cent of Potentially Eligible non-recognisers.

The proportion of the Unprepared and Daunted segments who said they would stay opted in also decreased between November 2012 and March 2013 (from 64 per cent to 52 per cent amongst the Unprepared segment and from 48 per cent to 41 per cent amongst the Daunted segment). However in line with the average, these segments were no more likely to say they would opt out, but instead more likely to say that they were not sure/didn't know.

Appendix A: Questionnaire

Planning and Saving for Later Life – March 2013

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 Background

ASK OF ALL RESPONDENTS AGED 22-60 (IF FEMALE) / AGED 22-65 (IF MALE)

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

ASK IF RETIRED

A1 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)

SHOW CARD

A2 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 5

5-29

30-59

60-249

250-1,999

2,000-9,999

10,000-or more

(not on card) Don't know

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 B1

SHOW CARD

A3 Do you personally expect to do paid work in the future? (analysis variables)

Definitely

Probably

Probably not

Definitely not

(not on card) It depends

B Attitude to work and savings

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

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.

RANDOMISE, READ OUT, SCORE FOR EACH STATEMENT

Enter answer (1-10)
Remove DK and Ref codes

- 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)
- I have so much going on at the moment that I can't really think about the future

SHOW CARD

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
Remove DK and Ref codes

SHOW CARD

- B3 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
Remove DK and Ref codes

ASK ALL

SHOW CARD

- B4 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)
Remove DK and Ref codes

SHOW CARD

- B5 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)
Remove DK and Ref codes

ASK ALL EXCEPT THOSE WHO SAY THEY HAVE RETIRED AND DOING NO PAID WORK

B6 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?

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)
- Remove DK and Ref codes

ASK ALL

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

- B7a On average, people today tend to live longer than their parents' generation did
- B7b Because people in this country are living longer nowadays, it's more important for me to save in a pension
- B7c Because people in this country are living longer nowadays, I expect to retire at an older age than my parents' generation

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.

ASK ALL
SHOW CARD

C 1 For each thing I say, please say whether you think it is true or false.

IF NECESSARY: If you don't know, that's fine: just say so and we will skip to the next one.

Definitely true
Probably true
Probably false
Definitely false

READ OUT

- There are things people can do to increase the amount of State Pension they will get
- People can pay extra money to ensure they get a full State Pension (IF NECESSARY: by that we don't mean taking out a workplace or private pension but making extra contributions to their state pension)
- The State Pension will exist when I reach retirement age
- The age at which people can receive the State Pension is going up
- People have the option of working past State Pension age
- The State Pension is changing to a simple, flat rate pension

SHOW CARD

C2 “Which of these is closest to the maximum weekly amount of Basic State Pension that people can currently get?”

- £60
- £100
- £140
- £190
- £250
- (Don't know)

C3 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
- It's a good way to ease into retirement
- Other (specify)
- Nothing

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.

SHOW CARD

C4 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
- Don't know

SHOW CARD

C5 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

D Saving for retirement

ASK ALL:

The next set of questions are 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)

CODES 1-3 DON'T ASK IF RETIRED AND DOING NO PAID WORK AND DEFINITELY OR PROBABLY NOT DO ANY PAID WORK IN THE FUTURE.
CODES 4-5 ASK ALL:

SHOW CARD

- D3 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.

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

- D4 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

SHOW CARD

D5 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 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 to be shown on card)
- None of these
- Remove DK and Ref codes

SHOW CARD

D5a 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

ASK ALL
SHOW CARD

- D6 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
Remove DK and Ref codes

SHOW CARD

- D7 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
- (If 55 plus) Spoken to my employer about changing my working pattern or hours as I get nearer to retirement.
- 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

ASK ALL
SHOW CARD

- D8 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)
Remove DK and Ref codes

READ OUT

- If I have to work beyond State Pension Age, I think I will have failed (don't ask those retired)
- 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
- It's not worth saving for retirement as I might not live that long (don't ask those retired)

ASK ALL
SHOW CARD

D9 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
Money Advice Service
HM Revenue & Customs/Inland Revenue
Government department – not sure which
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
I don't know

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
(None of above)
(Don't know)

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
Don't know

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
- (Don't know)

ASK ALL NOT IN A WORKPLACE PENSION: 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 have already been enrolled and stayed opted in
- 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
- I have already been enrolled and opted out
- (Don't know)

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
Other people are doing it/everybody at work is doing it

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)
Don't know

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?

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? IF TV AD, PROBE, WAS IT ON TV OR ONLINE - IF UNSURE WHETHER TV OR ONLINE THEN CODE AS TV ADVERTISING?

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
Online Ad shown before watching a TV programme or video
Advert on my mobile
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

SHOW CARD

F3 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?

Regional or local newspapers
The Sun
O2 texts
Sky Sports
Real Radio
Smooth Radio
eBay
Yahoo
Daybreak
None of these

ASK ALL
SHOW CARD

F4 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
- The change to a simple, flat rate 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

SHOW CARD

F5 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

F6 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

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

F7 Have you seen this advertisement before?

CODE ALL THAT APPLY

- Yes – on TV
- Yes – online (e.g. before watching on demand TV programmes)
- Yes but can’t remember where
- No
- Don’t Know / Can’t Recall

SHOW PRESS ADS – KAREN (A) THEO (B) NIKKI (C) AND IAN (D)

F8 Have you seen any of these ads recently?

CODE ALL THAT APPLY

- Yes – seen A
- Yes – seen B
- Yes – seen C
- Yes – seen D
- Yes – but not sure which
- No
- Don't know / Can't recall

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

F9 Have you heard this radio advertisement or one like it before?

- Yes
- No
- Don't Know / Can't Recall

SHOW ONLINE AD – COLOUR PROMPT

F10 Have you seen this ad or one like it on the internet recently?

- Yes – seen ad
- Yes – seen one like it
- No – not seen
- Don't know

SHOW CARD

F11 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

F12 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

SHOW CARD

F13 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
- (Don't know)

SHOW CARD

F14 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 (segment sizes shown as at March 2013):

- Daunted – covering 30 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 19 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 nine 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 – 10 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 – 32 per cent of the working age population. This segment has good pension provision and generally credible retirement plans. They are typically older people.