



Department  
of Health

# Equality Analysis

**Increases in employee contributions to the NHS  
Pension Scheme from 1st April 2014**

March 2014

**Title:**

Equality Analysis – Increases in Employee Contributions to the NHS Pension Scheme from 1<sup>st</sup> April 2014

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Policy – Equality Analysis

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NHS staff and employers; independent, voluntary sector and “traditional” NHS Trust providers of NHS clinical services

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# Equality analysis

**Title: Increases in employee contributions to the NHS Pension Scheme from 1st April 2014**

**DH Business Plan Action: Working with HM Treasury to deliver changes to the NHS Pension Scheme**

The Department of Health and Welsh Assembly Government are working with HM Treasury, other public sector pension schemes and with the current NHS Pension Scheme Governance Group to design and implement changes in employee contributions for the NHS Pension Scheme to deliver commitments made in the 2010 Spending Review. This includes the development of necessary changes in regulations.

## **What are the intended outcomes of this work?**

Expenditure on public service pensions over the last decade has increased by a third to £32bn. The costs of pensions are increasing as people live much longer than previous generations – the average 60 year old is living ten years longer now than they did in the 1970s. More of people's lives are now being spent in retirement – between 40 to 45% of adult life compared with around 30% for pensioners in the 1950s. Pensions are therefore in payment for longer.

These additional costs have generally fallen to the taxpayer to underwrite. The view of the Government is that this is unfair and unaffordable. There needs to be a fairer balance between what employees pay and what other taxpayers contribute towards a public service pension.

The Government therefore asked the Independent Public Service Pensions Commission to consider the case for delivering savings on public service pensions within the current spending review period. The Commission concluded that it would be more effective to increase member contributions rather than alter the level and range of benefits provided by pension schemes. The Government therefore announced in the 2010 Spending Review that public sector workers would be asked to contribute more for their pensions. The Spending Review set out plans for savings of £2.8bn per year (including £1bn planned by the previous Government) to be realised by 2014-15. Each public service pension scheme is required to deliver savings equivalent to an average increase of 3.2% in employee contributions over the same period.

Within this context, the Department of Health including Welsh Government representation, have been working with NHS Employers and Trade Unions on the proposed approach to increasing the level of contributions made by members of the NHS Pension Scheme towards their pension in 2014-15. This has been based on the public consultation carried out in 2012/13 and the available opt-out data since April 2012 that has been shared with employers, Trade Unions engaged in the NHS PS Governance arrangements and with HMT.

The Government laid out a series of preferred parameters within which individual public service pension schemes developed their approach to achieving the required savings:

- No increases for the lowest paid;
- Additional protection for those earning under £21k (in practice the increase over the three years is intended to be restricted to 0.6% for those earning below £26.5k);
- Maximum increase over the three years of 6% for any member.

Within these parameters, the Department developed a preferred approach that sought to protect the low paid, apply increases progressively and limit the level of opt out that higher contribution rates may generate. In doing so, the Department considered the salary profiles of both the NHS Pension Scheme members and the wider NHS workforce.

The following table presents the Department's preferred approach based on the consultation and available opt-out data.

The revised approach that the Department intends to apply in increasing NHS Pension Scheme member contributions from 1 April 2014 is set out in the Tables 1 and 2 below:

**Table 1: Revised proposed increases in contribution rates**

| Full Time Equivalent pensionable pay | Contribution rate (before tax relief) 2013/14 | Contribution rate (before tax relief) 2014/15 | Contribution rate increase in 2014/15 (percentage point) |
|--------------------------------------|---|---|--|
| Up to £15,431                        | 5.0%  | 5.0%  | 0%   |
| £15,432 to £21,387                   | 5.3%  | 5.6%  | 0.3%   |
| £21,388 to £26,823                   | 6.8%  | 7.1%  | 0.3%   |
| £26,824 to £49,472                   | 9.0%  | 9.3%  | 0.3%   |
| £49,473 to £70,630                   | 11.3%   | 12.5%   | 1.2%   |
| £70,631 to £111,376                  | 12.3%   | 13.5%   | 1.2%   |
| Over £111,376                        | 13.3%   | 14.5%   | 1.2%   |

**Table 2: Revised proposed increases in contribution rates net of tax relief**

| Full-time 2013/14 pay | 2013/14 contribution net of tax relief | 2014/15 contribution net of tax relief | Contribution increase net of tax relief (percentage point) |
|-----------------------|--|--|--|
| £15,000               | 4.00%                                  | 4.00%                                  | 0%   |
| £20,000               | 4.24%                                  | 4.48%                                  | 0.24%  |
| £25,000               | 5.44%                                  | 5.68%                                  | 0.24%  |
| £30,000               | 7.20%                                  | 7.44%                                  | 0.24%  |
| £40,000               | 7.20%                                  | 7.44%                                  | 0.24%  |
| £60,000               | 6.78%                                  | 7.50%                                  | 0.72%  |
| £80,000               | 7.38%                                  | 8.10%                                  | 0.72%  |
| £130,000              | 7.98%                                  | 8.70%                                  | 0.72%  |

## **Who will be affected?**

The group affected by this policy are members of the NHS Pension Scheme, earning more than £15,431 full-time equivalent per year from 1 April 2014. The increases range from 0% to 1.2% and after tax relief 0% to 0.72%.

The NHS Pension Scheme is a statutory, occupational scheme; both members and their NHS employers are generally required to pay a contribution to cover the cost of paying benefits.

Membership of the scheme is not compulsory. Persons who are eligible to join the scheme are:

- Staff directly employed by the NHS,
- Self employed General, Dental and Ophthalmic Practitioners,
- General Medical Practice Staff, and
- Staff of organisations that are granted access to the NHS Pension Scheme via a Direction by the Secretary of State, for example, staff working in hospices, social enterprises and other third sector organisations providing health care.

The Scheme currently has approximately 1.3 million active members who pay a range of contributions to the pension scheme according to the level of their whole time equivalent pensionable pay from 5% to 14.5%.

## **Evidence**

### **What evidence have you considered?**

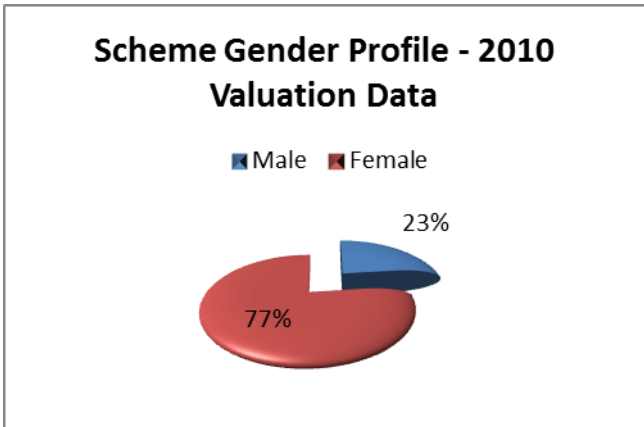
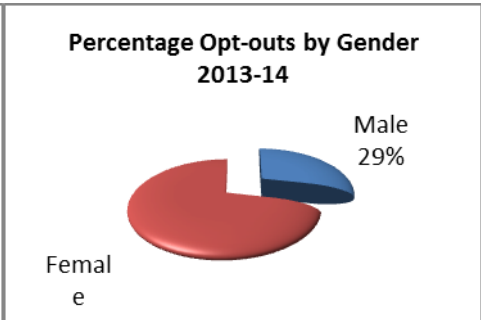
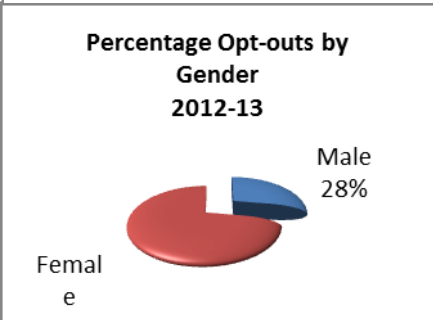
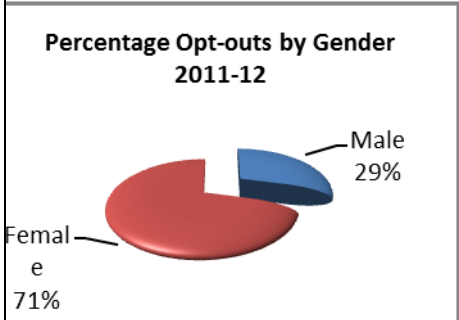
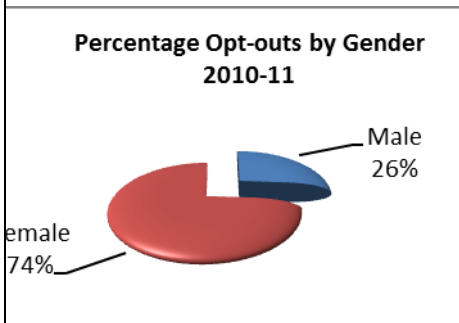
The evidence is based on analysis of the active membership data provided for NHS Pension Scheme valuation as at 31 March 2012 which has been updated in the same way as for valuation purposes to take account of incomplete data.

In addition, the Technical Advisory Group including DH, TUs, NHS Employers and HMT have been reviewing the available opt-out data from ESR and BSA. Data is not available on why people opt-out from the scheme. A full copy of the opt-out reports for data up to May/July, are attached at Annex A and B. The Governance Group and Technical Advisory Group will continue to monitor the opt-out data as it becomes available. HMT also receive the opt-out data

**Gender - the analysis has focused on the impact of Year 2 contributions**

It is possible to break down the number of members who opt-out by gender.

| Gender       | 2010-11<br>Number of<br>members | 2011-12<br>Number of<br>members | 2012-13<br>Number of<br>members | 2013-14<br>Number of<br>members |
|--------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Male         | 6,507                           | 7,234                           | 6,251                           | 1,091                           |
| Female       | 18,429                          | 17,607                          | 16,352                          | 2,731                           |
| <b>Total</b> | <b>24,936</b>                   | <b>24,841</b>                   | <b>22,603</b>                   | <b>3,822</b>                    |



**Analysis by part-time/full-time status - the analysis has focused on the impact of Year 2 contributions**

Opt out by Whole Time / Part time status

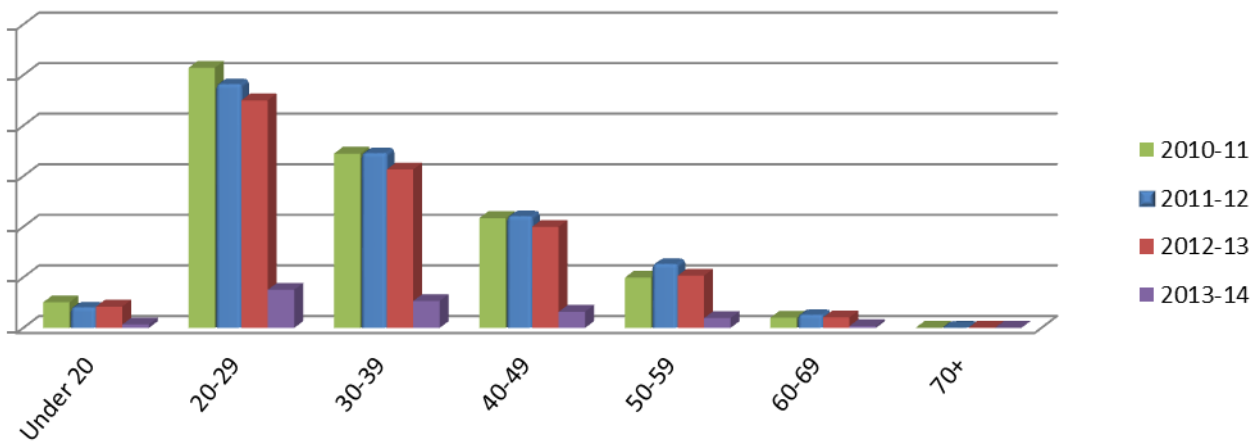
|            | <b>Number of members</b> |         |         |         |
|------------|--------------------------|---------|---------|---------|
|            | 2010-11                  | 2011-12 | 2012-13 | 2013-14 |
| Part Time  | 11,026                   | 10,498  | 10,678  | 1,821   |
| Whole time | 13,733                   | 13,746  | 11,663  | 1,921   |
| Unknown    | 177                      | 597     | 262     | 80      |
|            | 24,936                   | 24,841  | 22,603  | 3,822   |

**Age – the analysis has focused on the impact of Year 2 contributions.**

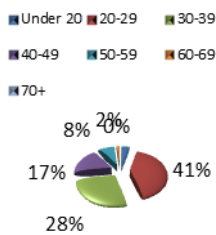
It is possible to break down the number of members who opt-out by age. In this example the members who opted-out have been broken down into eight age ranges. Statistical averages are also provided.

| Age      | 2010-11<br>Number of<br>members | 2011-12<br>Number of<br>members | 2012-13<br>Number of<br>members | 2013-14<br>Number of<br>members |
|----------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Under 20 | 1,012                           | 812                             | 845                             | 137                             |
| 20-29    | 10,288                          | 9,640                           | 9,001                           | 1,507                           |
| 30-39    | 6,892                           | 6,912                           | 6,266                           | 1,066                           |
| 40-49    | 4,344                           | 4,419                           | 3,999                           | 640                             |
| 50-59    | 1,990                           | 2,527                           | 2,065                           | 389                             |
| 60-64    | 402                             | 522                             | 416                             | 78                              |
| 70+      | 8                               | 9                               | 11                              | 5                               |
| Total    | 24,936                          | 24,841                          | 22,603                          | 3,822                           |
| Mean     | 33                              | 34                              | 34                              | 34                              |
| Mode     | 23                              | 23                              | 24                              | 24                              |

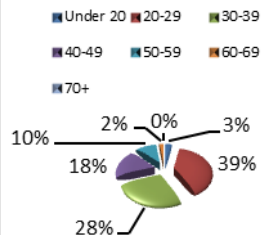
## Number of Opt-outs by Age



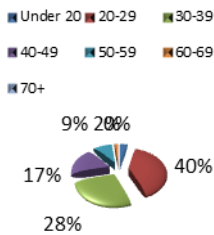
**Percentage Opt-outs by Age 2010-11** 4%



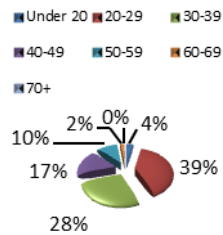
**Percentage Opt-outs by Age 2011-12** 4%



**Percentage Opt-outs by Age 2012-13** 4%

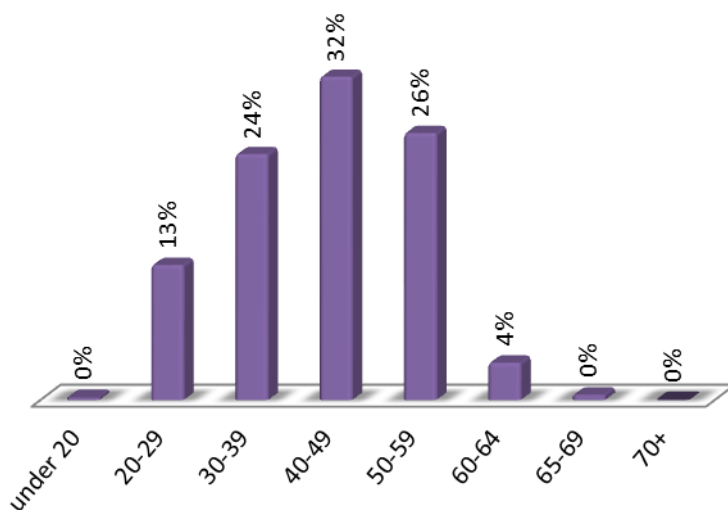


**Percentage Opt-outs by Age 2013-14** 4%



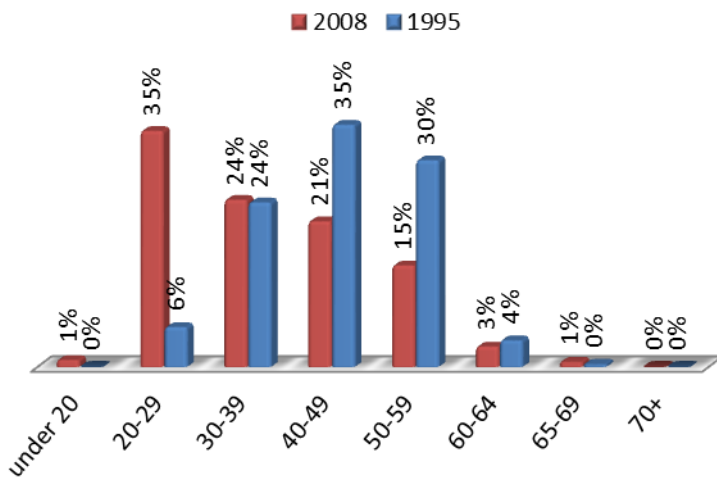
### 1.1. Scheme Age Profile – 2010 Valuation Data

**Scheme Age Profile - 2010 Valuation Data**





**Section Age Profile - 2010 Valuation Data**



***Opt out by disability, ethnicity, sexual orientation, employer type and Whole Time / Part time status.***

Opt out by Disability

| Section                          | Number of members |         |         |         |
|----------------------------------|-------------------|---------|---------|---------|
|                                  | 2010-             | 2011-12 | 2012-13 | 2013-14 |
| ESR Response - see               | 0                 | 1       | 0       | 0       |
| Learning Disability / Difficulty | 20                | 17      | 28      | 5       |
| Long-Standing Illness            | 20                | 23      | 17      | 3       |
| Mental Health condition          | 10                | 13      | 14      | 0       |
| No                               | 6,399             | 6,630   | 6,861   | 971     |
| Not Declared                     | 1,570             | 1,632   | 1,379   | 230     |
| Other                            | 17                | 11      | 13      | 3       |
| Physical Impairment              | 11                | 5       | 11      | 2       |
| Sensory Impairment               | 4                 | 10      | 7       | 0       |
| Unknown                          | 16,733            | 16,354  | 14,104  | 2,585   |
| Yes - unspecified                | 152               | 145     | 169     | 23      |
|                                  | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Ethnicity

| Section       | Number of members |         |         |         |
|---------------|-------------------|---------|---------|---------|
|               | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|               | 11                |         |         |         |
| Any other     | 147               | 165     | 172     | 22      |
| Asian         | 1,432             | 1,597   | 1,306   | 230     |
| Black         | 1,052             | 1,042   | 1,035   | 178     |
| Chinese       | 57                | 76      | 65      | 14      |
| Filipino      | 114               | 80      | 69      | 15      |
| Japanese      | 3                 | 1       | 2       | 0       |
| Malaysian     | 6                 | 7       | 9       | 1       |
| Mixed         | 234               | 240     | 237     | 37      |
| Not specified | 2,358             | 2,200   | 1,915   | 425     |
| Other         | 17                | 22      | 37      | 5       |
| Unknown       | 10,369            | 10,004  | 9,016   | 1,663   |
| White         | 9,136             | 9,395   | 8,728   | 1,232   |
|               | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Sexual Orientation

| Section       | Number of members |         |         |         |
|---------------|-------------------|---------|---------|---------|
|               | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|               | 11                |         |         |         |
| Bisexual      | 50                | 52      | 55      | 7       |
| Gay           | 96                | 81      | 98      | 12      |
| Heterosexual  | 6,688             | 6,863   | 6,873   | 940     |
| Lesbian       | 36                | 42      | 41      | 4       |
| Not Disclosed | 1,019             | 1,027   | 771     | 133     |
| Unknown       | 17,047            | 16,776  | 14,765  | 2,726   |
|               | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Employer Type

| Section                           | Number of members |         |         |         |
|-----------------------------------|-------------------|---------|---------|---------|
|                                   | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|                                   | 11                |         |         |         |
| PCT-LHB                           | 4,609             | 2,918   | 1,513   | 137     |
| Trust                             | 8,545             | 8,523   | 8,223   | 1,481   |
| Foundation Trust                  | 9,974             | 11,234  | 11,015  | 1,841   |
| Directions                        | 327               | 131     | 123     | 5       |
| SHA & Arms Length                 | 609               | 639     | 438     | 70      |
| Section 22 of the Health & Social | 1                 | 4       | 1       | 0       |
| Section 31 of The Health Act      | 5                 | 4       | 1       | 0       |
| CIC                               | 11                | 73      | 52      | 4       |
| Community Health                  | 67                | 405     | 513     | 100     |
| GP Practices                      | 573               | 559     | 514     | 93      |
| Unknown                           | 215               | 351     | 210     | 91      |
|                                   | 24,936            | 24,841  | 22,603  | 3,822   |

### **Pregnancy, Maternity and Carers**

Contributions to the NHS Pension Scheme are based on salary or level of pensionable earnings. We do not consider that the proposal to increase contributions raises any specific equality issues in relation to pregnancy, maternity or carers. The issue of part-time working is relevant here, and is considered fully in the section above.

### **Other identified groups**

Contributions to the NHS Pension Scheme are based on salary or level of pensionable earnings. NHS paycales (i.e. Agenda for Change) are applied uniformly across all participating NHS employers nationally, underpinned by Job Evaluation for Agenda for Change and VSMs, and equally to all staff in similar grades. As such we do not consider that the requirement to contribute to the NHS Pension Scheme as a condition of membership, nor the proposal to increase such contributions, impacts negatively on staff from different socio-economic groups or with a differing residency status.

### **Engagement and involvement**

**Was this work subject to the requirements of the cross-government Code of Practice on Consultation?** No

### **How have you engaged stakeholders in gathering evidence or testing the evidence available?**

Following the announcement in Spending Review 2010, that public service employees would need to make increased contributions to Public Service Pension Schemes, in year 1 (2012/13) we carried out a public consultation and a further regulatory consultation. We have since then continued to discuss both the effect of year 1 and the proposals for year 2 (2013/2014), and the proposals for year 3 (2014/2015) with the NHS Pension Scheme Governance Group and the Technical Advisory Group. The Governance Group and Technical Advisory Group consists of a Management Side containing representatives of NHS Organisations, a Staff Side consisting of representatives of the recognised NHS trade unions, the Department of Health, the Government Actuary's Department (advising DH), and First Actuarial, an independent actuary, providing independent actuarial advice to the governance group as a whole. These groups have seen the available opt-out data.

In addition, HMT have received the opt-out reports.

### **How have you engaged stakeholders in testing the policy or programme proposals?**

The Technical Advisory Group has discussed monthly opt-out data from April 2012 through to May/July 2013, and they will continue to monitor this data. The combination of both reports using the available ESR data and the BSA data provides evidence that there is an increase in scheme membership (both FTE and Headcount) of between 2.2% & 2.4% in the period March - May 2013. This represents the most significant movement in numbers since the production of these reports was initiated in October 2011 and is probably down to the implications of auto-enrolment and the NHS organisational changes.

### **For each engagement activity, please state who was involved, how and when they were engaged, and the key outputs:**

- Regular meetings with Technical Advisory Group and Governance Group – secretariat by NHS Employers. They were engaged on a monthly basis and provided the reports

from both available BSA and ESR data on the opt-out position.

- NHS BSA – developing the reports and input into Governance Groups
- HMT – provided with monthly reports
- Pension ESG – DH managed group that includes NHS BSA, NHS Employer and ESR representation

### **Summary of Analysis**

From the available data in the ESR and BSA reports at Annex A and B – the combination of both reports using the available ESR data and the BSA data provides evidence that there is an increase in scheme membership (both FTE and Headcount) of between 2.2% & 2.4% in the period March - May 2013. This represents the most significant movement in numbers since the production of these reports was initiated in October 2011 and is probably down to the implications of auto-enrolment and the NHS organisational changes.

### **Impact of proposals on eliminating discrimination, harassment and victimisation, advancing equality of opportunity, or promoting good relations between groups**

Pension benefits received from the NHS Pension Scheme are the result of contributions paid into the scheme based on a member's salary or level of pensionable earnings, however increases are currently distributed progressively, in line with HMT parameters, with the higher paid paying proportionately more. This is fair because in final salary pension schemes, higher earners derive more benefit per pound contributed over the course of their career than those on lower incomes. The principles that might apply for a career average scheme going forward are being discussed further by the Governance and Technical Advisory Groups, but these discussions will need to recognise that for some time there will remain to be a final salary link and the need to manage opt-out potential particularly for the low paid and new starters.

### **What is the overall impact?**

The NHS Pension Scheme is open to all NHS staff to join unless they are already in receipt of NHS pension benefits. The above analysis demonstrates the expectation that increasing contributions does not give rise to equality issues, and the available data supports that conclusion. HM Treasury estimated that the rate of staff opting out of public service pension schemes is expected to increase by up to one percent of pay bill over the three years as a result of the proposed increase in contributions. The combination of both reports using the available ESR data and the BSA data provides evidence that there is actually an increase in scheme membership (both FTE and Headcount) of between 2.2% & 2.4% in the period March - May 2013. This represents the most significant movement in numbers since the production of these reports was initiated in October 2011 and is probably down to the implications of auto-enrolment and the NHS organisational changes.

The benefits of NHS Pension Scheme membership and return on investment per pound contributed remain significant in comparison to commercially available alternatives and should remain attractive to staff.

In order to fulfil the disclosure requirements, all staff will receive a payslip leaflet outlining the position on year 3 employee contributions, once the regulatory consultation has concluded – this is likely to be

in February/March 2014.

**Addressing the impact on equalities**

We do not consider that the current operation of the NHS Pension Scheme gives rise to any impact on equalities. In considering the impact of the proposed contribution increases, the evidence examined does not indicate any gaps or opportunities upon which to take action. We have searched for independent research evidence on any differential impact of public pension reforms, based on socio-economic status, and also in respect of excluded or marginalised groups, but have failed to identify any.

**For the record**

**Name of person who carried out this assessment:**

Julie Badon

**Date assessment completed:**

September 2013

**Name of responsible Director/Director General:**

Gavin Larner, Director of NHS Pay, Pensions & Employee Relations

**Date assessment was signed:**

**WORKFORCE DATA ANALYSIS TEAM - NHS PENSION SCHEME OPT-OUT REPORT****JULY 2013 (MAY DATA)****1. Introduction**

This paper summarises the latest opt out information provided by the DH's Workforce Data Analysis Team (WDAT). The information is presented in the manner previously shared at TAG /Governance Group meetings and builds on the previous opt out data. It does so by providing the **May 2013 data** and comparing this data with both the March 2013 and the initial October 2011 results. The caveats previously detailed surrounding the accuracy of this information remain and its value appears to be in highlighting trends rather than providing accurate quantifications of scheme opt outs.

**2. Findings from Updated Information**

The tables that follow each of the Headcount and FTE analyses aim to illustrate the changes to potential scheme opt outs. The key points that emerge are:

- There is an increase in scheme membership (both FTE and Headcount) of between 2.2% & 2.4% in the period March - May 2013. This represents the most significant movement in numbers since the production of these reports was initiated in October 2011.
- Whilst the data does not confirm the reason for this increase, it appears reasonable to assume that it is due to the effect of Auto Enrolment within NHS organisations. The fact that the increases in scheme membership are predominately within the lower AfC Bands supports this assessment.

This potential impact of Auto Enrolment unfortunately masks the identification of any potential scheme opt-outs following the introduction of Year 2 contribution increases. At the present time, the opt-out reporting produced by the BSA may provide more meaningful opt-out information given this situation.



## Estimated Percentage of Staff with Pension: FTEs by Staff Group and Agenda for Change Band

|  | Staff with pension FTEs by Agenda for Change Band (October 2011) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 93%        | 93%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 85%        | 90%        | 94%        | 95%        | 96%        | 97%        | -          | -          | -          | 55%        | 88%   |
| Qualified Scientific, therapeutic and techn  | -  | -          | 82%        | 83%        | 88%        | 92%        | 94%        | 95%        | 97%        | 96%        | 97%        | -          | -          | 70%        | 91%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 95%        | 96%        | 98%        | 98%        | -          | -          | -          | -          | -          | -          | -          | 96%   |
| Support to Clinical Staff                    | 69%  | 77%        | 82%        | 85%        | 84%        | 89%        | 91%        | 93%        | -          | -          | -          | -          | -          | 60%        | 80%   |
| Central Functions & Hotel, Property & Es     | 64%  | 75%        | 80%        | 84%        | 85%        | 88%        | 91%        | 93%        | 95%        | -          | -          | -          | -          | 58%        | 79%   |
| Managers                                     | -  | -          | -          | -          | -          | 88%        | 91%        | 94%        | 96%        | 96%        | 98%        | 97%        | -          | 90%        | 94%   |
| All Non-Medical                              | 65%  | 77%        | 81%        | 85%        | 86%        | 90%        | 93%        | 95%        | 96%        | 96%        | 97%        | 97%        | -          | 67%        | 85%   |
| <b>All</b>                                   | <b>65%</b>   | <b>77%</b> | <b>81%</b> | <b>85%</b> | <b>86%</b> | <b>90%</b> | <b>93%</b> | <b>95%</b> | <b>96%</b> | <b>96%</b> | <b>97%</b> | <b>97%</b> | <b>89%</b> | <b>86%</b> |       |

| October 2011 |            |            | Total      |
|--------------|------------|------------|------------|
| AfC 1 - 5    | AfC 6 - 9  | Non AfC    |            |
| -            | -          | 93%        | 93%        |
| 85%          | 92%        | 55%        | 88%        |
| 86%          | 93%        | 70%        | 91%        |
| 96%          | 98%        | -          | 96%        |
| 80%          | 90%        | 60%        | 80%        |
| 80%          | 89%        | 60%        | 82%        |
| 74%          | 92%        | 52%        | 74%        |
| 81%          | 92%        | 67%        | 85%        |
| <b>82%</b>   | <b>92%</b> | <b>89%</b> | <b>86%</b> |

|  | Staff with pension FTEs by Agenda for Change Band (March 2013) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 92%        | 92%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 85%        | 90%        | 94%        | 95%        | 96%        | 97%        | -          | -          | -          | 61%        | 88%   |
| Qualified Scientific, therapeutic and techn  | -  | -          | 82%        | 83%        | 88%        | 91%        | 94%        | 95%        | 97%        | 97%        | 96%        | -          | -          | 71%        | 91%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 94%        | 96%        | 97%        | 98%        | -          | -          | -          | -          | -          | -          | -          | 96%   |
| Support to Clinical Staff                    | 70%  | 78%        | 82%        | 85%        | 84%        | 89%        | 90%        | 93%        | -          | -          | -          | -          | -          | 62%        | 81%   |
| Central Functions & Hotel, Property & Es     | 65%  | 74%        | 80%        | 84%        | 84%        | 87%        | 90%        | 92%        | 95%        | -          | -          | -          | -          | 59%        | 79%   |
| Managers                                     | -  | -          | -          | -          | 87%        | 88%        | 91%        | 93%        | 95%        | 96%        | 97%        | 96%        | -          | 88%        | 93%   |
| All Non-Medical                              | 66%  | 77%        | 82%        | 85%        | 86%        | 90%        | 93%        | 94%        | 96%        | 96%        | 97%        | 96%        | -          | 68%        | 85%   |
| <b>All</b>                                   | <b>66%</b>   | <b>77%</b> | <b>82%</b> | <b>85%</b> | <b>86%</b> | <b>90%</b> | <b>93%</b> | <b>94%</b> | <b>96%</b> | <b>96%</b> | <b>97%</b> | <b>96%</b> | <b>89%</b> | <b>86%</b> |       |

| March 2013 |            |            | Total      |
|------------|------------|------------|------------|
| AfC 1 - 5  | AfC 6 - 9  | Non AfC    |            |
| -          | -          | 92%        | 92%        |
| 85%        | 91%        | 61%        | 88%        |
| 86%        | 93%        | 71%        | 91%        |
| 96%        | 98%        | -          | 96%        |
| 81%        | 89%        | 62%        | 81%        |
| 80%        | 89%        | 62%        | 83%        |
| 73%        | 91%        | 48%        | 74%        |
| 82%        | 94%        | 68%        | 85%        |
| <b>82%</b> | <b>94%</b> | <b>89%</b> | <b>86%</b> |

|  | Staff with pension FTEs by Agenda for Change Band (May 2013) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 93%        | 93%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 88%        | 91%        | 95%        | 96%        | 97%        | 98%        | -          | -          | -          | 62%        | 90%   |
| Qualified Scientific, therapeutic and techn  | -  | -          | 85%        | 86%        | 90%        | 93%        | 95%        | 96%        | 97%        | 97%        | 96%        | -          | -          | 72%        | 92%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 94%        | 96%        | 97%        | 99%        | -          | -          | -          | -          | -          | -          | -          | 96%   |
| Support to Clinical Staff                    | 75%  | 82%        | 85%        | 87%        | 87%        | 90%        | 91%        | 93%        | -          | -          | -          | -          | -          | 62%        | 84%   |
| Central Functions & Hotel, Property & Es     | 69%  | 78%        | 82%        | 86%        | 87%        | 89%        | 91%        | 93%        | 94%        | -          | -          | -          | -          | 64%        | 82%   |
| Managers                                     | -  | -          | -          | -          | -          | 89%        | 91%        | 94%        | 95%        | 96%        | 97%        | 97%        | -          | 86%        | 93%   |
| All Non-Medical                              | 70%  | 81%        | 85%        | 87%        | 88%        | 92%        | 94%        | 95%        | 96%        | 96%        | 97%        | 96%        | -          | 69%        | 87%   |
| <b>All</b>                                   | <b>70%</b>   | <b>81%</b> | <b>85%</b> | <b>87%</b> | <b>88%</b> | <b>92%</b> | <b>94%</b> | <b>95%</b> | <b>96%</b> | <b>96%</b> | <b>97%</b> | <b>96%</b> | <b>90%</b> | <b>88%</b> |       |

| May 2013   |            |            | Total      |
|------------|------------|------------|------------|
| AfC 1 - 5  | AfC 6 - 9  | Non AfC    |            |
| -          | -          | 93%        | 93%        |
| 88%        | 93%        | 62%        | 90%        |
| 89%        | 94%        | 72%        | 92%        |
| 96%        | 98%        | -          | 96%        |
| 84%        | 90%        | 62%        | 84%        |
| 83%        | 90%        | 68%        | 85%        |
| 77%        | 92%        | 49%        | 77%        |
| 85%        | 95%        | 69%        | 87%        |
| <b>85%</b> | <b>95%</b> | <b>90%</b> | <b>88%</b> |



Note: '-' indicates groups with fewer than 500 staff.

Note: numbers highlighted in grey background indicates groups with fewer than 5,000 staff.

|  | FTE points increase between March 2013 and May 2013 |      |      |      |      |       |      |      |       |      |       |      |      | Non AfC     | Total |
|--|---|------|------|------|------|-------|------|------|-------|------|-------|------|------|-------------|-------|
|  | 1   | 2    | 3    | 4    | 5    | 6     | 7    | 8a   | 8b    | 8c   | 8d    | 9    |      |             |       |
| Doctor                                       | -   | -    | -    | -    | -    | -     | -    | -    | -     | -    | -     | -    | -    | 1.4%        | 1.4%  |
| Qualified nursing, midwifery & health visiti | -   | -    | -    | -    | 3.0% | 1.8%  | 1.1% | 0.8% | 0.7%  | 0.9% | -     | -    | -    | 1.1%        | 2.2%  |
| Qualified Scientific, therapeutic and techn  | -   | -    | 2.7% | 3.0% | 2.0% | 1.4%  | 1.0% | 0.5% | 0.4%  | 0.1% | 0.0%  | -    | -    | 0.6%        | 1.3%  |
| Qualified Ambulance Staff                    | -   | -    | -    | 0.1% | 0.1% | -0.1% | 0.4% | -    | -     | -    | -     | -    | -    | -           | 0.0%  |
| Support to Clinical Staff                    | 5.4%  | 4.0% | 2.8% | 2.3% | 2.3% | 1.2%  | 1.3% | 0.4% | -     | -    | -     | -    | -    | 0.5%        | 3.1%  |
| Central Functions & Hotel, Property & Es     | 4.0%  | 3.9% | 2.7% | 2.2% | 2.1% | 1.7%  | 1.2% | 1.0% | -0.6% | -    | -     | -    | -    | 4.8%        | 2.6%  |
| Managers                                     | -   | -    | -    | -    | -    | 0.6%  | 0.9% | 0.4% | 0.5%  | 0.3% | -0.2% | 0.2% | -    | -1.6%       | 0.2%  |
| All Non-Medical                              | 4.2%  | 4.0% | 2.8% | 2.3% | 2.6% | 1.7%  | 1.1% | 0.6% | 0.4%  | 0.4% | 0.0%  | 0.2% | 1.1% | 2.3%        |       |
| <b>All</b>                                   | 4.2%  | 4.0% | 2.8% | 2.3% | 2.6% | 1.7%  | 1.1% | 0.6% | 0.4%  | 0.4% | 0.0%  | 0.1% | 1.2% | <b>2.2%</b> |       |

| March 2013 and May 2013 |           |         | Total       |
|-------------------------|-----------|---------|-------------|
| AfC 1 - 5               | AfC 6 - 9 | Non AfC |             |
| -                       | -         | 1.4%    | 1.4%        |
| 3.0%                    | 1.5%      | 1.1%    | 2.2%        |
| 2.2%                    | 1.0%      | 0.6%    | 1.3%        |
| 0.1%                    | -0.0%     | -       | 0.0%        |
| 3.2%                    | 1.2%      | 0.5%    | 3.1%        |
| 2.5%                    | 1.4%      | 4.8%    | 2.6%        |
| 3.7%                    | 1.2%      | -1.6%   | 0.2%        |
| 3.0%                    | 1.3%      | 1.1%    | 2.3%        |
| 3.0%                    | 1.3%      | 1.2%    | <b>2.2%</b> |

|  | FTE points increase between October 2011 and May 2013 |      |      |       |       |       |       |       |       |       |       |       |      | Non AfC     | Total |
|--|---|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------------|-------|
|  | 1   | 2    | 3    | 4     | 5     | 6     | 7     | 8a    | 8b    | 8c    | 8d    | 9     |      |             |       |
| Doctor                                       | -   | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -    | 0.7%        | 0.7%  |
| Qualified nursing, midwifery & health visiti | -   | -    | -    | -     | 3.3%  | 1.5%  | 0.8%  | 0.6%  | 0.4%  | 0.7%  | -     | -     | -    | 6.7%        | 2.2%  |
| Qualified Scientific, therapeutic and techn  | -   | -    | 2.7% | 3.6%  | 1.9%  | 1.1%  | 0.9%  | 0.3%  | 0.6%  | 0.7%  | -1.2% | -     | -    | 2.2%        | 1.2%  |
| Qualified Ambulance Staff                    | -   | -    | -    | -0.4% | -0.3% | -0.3% | 0.6%  | -     | -     | -     | -     | -     | -    | -           | -0.3% |
| Support to Clinical Staff                    | 6.6%  | 4.8% | 3.2% | 2.2%  | 2.3%  | 0.8%  | -0.0% | 0.3%  | -     | -     | -     | -     | -    | 2.5%        | 3.5%  |
| Central Functions & Hotel, Property & Es     | 4.3%  | 3.7% | 2.8% | 2.1%  | 1.4%  | 1.4%  | 0.5%  | -0.5% | -0.2% | -     | -     | -     | -    | 5.6%        | 2.5%  |
| Managers                                     | -   | -    | -    | -     | -     | 0.2%  | 0.3%  | -0.3% | -0.5% | -0.2% | -1.0% | -0.7% | -    | -3.9%       | -0.6% |
| All Non-Medical                              | 4.7%  | 4.6% | 3.1% | 2.2%  | 2.7%  | 1.3%  | 0.8%  | 0.2%  | -0.1% | 0.1%  | -0.9% | -0.6% | 2.2% | 2.4%        |       |
| <b>All</b>                                   | 4.7%  | 4.6% | 3.1% | 2.2%  | 2.7%  | 1.3%  | 0.8%  | 0.2%  | -0.1% | 0.1%  | -0.9% | -0.7% | 0.7% | <b>2.2%</b> |       |

| October 2011 and May 2013 |           |         | Total       |
|---------------------------|-----------|---------|-------------|
| AfC 1 - 5                 | AfC 6 - 9 | Non AfC |             |
| -                         | -         | 0.7%    | 0.7%        |
| 3.3%                      | 1.1%      | 6.7%    | 2.2%        |
| 2.3%                      | 0.8%      | 2.2%    | 1.2%        |
| -0.3%                     | -0.2%     | -       | -0.3%       |
| 3.6%                      | 0.6%      | 2.5%    | 3.5%        |
| 2.7%                      | 0.9%      | 5.6%    | 2.5%        |
| 3.2%                      | 0.2%      | -3.9%   | -0.6%       |
| 3.3%                      | 3.1%      | 2.2%    | 2.4%        |
| 3.3%                      | 3.1%      | 0.7%    | <b>2.2%</b> |

## Estimated Percentage of Staff with Pension: Headcounts by Staff Group and Agenda for Change Band

|  | Staff with pension Headcounts by Agenda for Change Band (October 2011) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 91%        | 91%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 84%        | 89%        | 93%        | 94%        | 96%        | 97%        | -          | -          | -          | 57%        | 87%   |
| Qualified Scientific, therapeutic and techn  | -  | 79%        | 81%        | 82%        | 87%        | 91%        | 93%        | 95%        | 96%        | 94%        | 95%        | -          | -          | 70%        | 91%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 94%        | 95%        | 97%        | 97%        | -          | -          | -          | -          | -          | -          | -          | 96%   |
| Support to Clinical Staff                    | 66%  | 76%        | 81%        | 84%        | 84%        | 88%        | 90%        | 93%        | -          | -          | -          | -          | -          | 60%        | 79%   |
| Central Functions & Hotel, Property & Es     | 62%  | 73%        | 79%        | 83%        | 85%        | 87%        | 90%        | 93%        | 94%        | -          | -          | -          | -          | 57%        | 77%   |
| Managers                                     | -  | -          | -          | -          | -          | 88%        | 91%        | 93%        | 95%        | 96%        | 97%        | 97%        | 97%        | 89%        | 93%   |
| All Non-Medical                              | 63%  | 75%        | 80%        | 84%        | 85%        | 89%        | 93%        | 94%        | 95%        | 95%        | 97%        | 96%        | 66%        | 84%        |       |
| <b>All</b>                                   | <b>63%</b>   | <b>75%</b> | <b>80%</b> | <b>84%</b> | <b>85%</b> | <b>89%</b> | <b>93%</b> | <b>94%</b> | <b>95%</b> | <b>95%</b> | <b>97%</b> | <b>96%</b> | <b>88%</b> | <b>85%</b> |       |

| October 2011 |            |            | Total      |
|--------------|------------|------------|------------|
| AfC 1 - 5    | AfC 6 - 9  | Non AfC    |            |
| -            | -          | 91%        | 91%        |
| 84%          | 91%        | 57%        | 87%        |
| 86%          | 93%        | 70%        | 91%        |
| 95%          | 97%        | -          | 96%        |
| 79%          | 89%        | 60%        | 79%        |
| 79%          | 89%        | 60%        | 82%        |
| 70%          | 91%        | 47%        | 71%        |
| 80%          | 91%        | 66%        | 84%        |
| <b>80%</b>   | <b>91%</b> | <b>88%</b> | <b>85%</b> |

|  | Staff with pension Headcounts by Agenda for Change Band (March 2013) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 91%        | 91%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 85%        | 88%        | 93%        | 94%        | 95%        | 96%        | -          | -          | -          | 63%        | 87%   |
| Qualified Scientific, therapeutic and techn  | -  | 78%        | 81%        | 83%        | 87%        | 91%        | 93%        | 95%        | 96%        | 95%        | 94%        | -          | -          | 72%        | 91%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 93%        | 95%        | 97%        | 98%        | -          | -          | -          | -          | -          | -          | -          | 95%   |
| Support to Clinical Staff                    | 68%  | 77%        | 81%        | 84%        | 84%        | 88%        | 89%        | 92%        | -          | -          | -          | -          | -          | 62%        | 80%   |
| Central Functions & Hotel, Property & Es     | 63%  | 73%        | 79%        | 83%        | 84%        | 87%        | 90%        | 91%        | 94%        | -          | -          | -          | -          | 57%        | 77%   |
| Managers                                     | -  | -          | -          | -          | 86%        | 87%        | 90%        | 93%        | 94%        | 95%        | 96%        | 96%        | 96%        | 86%        | 92%   |
| All Non-Medical                              | 63%  | 76%        | 81%        | 84%        | 85%        | 89%        | 92%        | 94%        | 95%        | 95%        | 96%        | 95%        | 67%        | 84%        |       |
| <b>All</b>                                   | <b>63%</b>   | <b>76%</b> | <b>81%</b> | <b>84%</b> | <b>85%</b> | <b>89%</b> | <b>92%</b> | <b>94%</b> | <b>95%</b> | <b>95%</b> | <b>96%</b> | <b>95%</b> | <b>88%</b> | <b>85%</b> |       |

| March 2013 |            |            | Total      |
|------------|------------|------------|------------|
| AfC 1 - 5  | AfC 6 - 9  | Non AfC    |            |
| -          | -          | 91%        | 91%        |
| 85%        | 90%        | 63%        | 87%        |
| 86%        | 93%        | 72%        | 91%        |
| 95%        | 97%        | -          | 95%        |
| 80%        | 89%        | 62%        | 80%        |
| 80%        | 89%        | 62%        | 82%        |
| 70%        | 90%        | 40%        | 70%        |
| 81%        | 91%        | 67%        | 84%        |
| <b>81%</b> | <b>91%</b> | <b>88%</b> | <b>85%</b> |

|  | Staff with pension Headcounts by Agenda for Change Band (May 2013) |            |            |            |            |            |            |            |            |            |            |            |            |            | Total |
|--|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|
|  | 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8a         | 8b         | 8c         | 8d         | 9          | Non AfC    |            |       |
| Doctor                                       | -  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 93%        | 93%   |
| Qualified nursing, midwifery & health visiti | -  | -          | -          | -          | 88%        | 90%        | 94%        | 95%        | 96%        | 97%        | -          | -          | -          | 64%        | 90%   |
| Qualified Scientific, therapeutic and techn  | -  | 80%        | 84%        | 86%        | 89%        | 92%        | 94%        | 95%        | 96%        | 96%        | 94%        | -          | -          | 73%        | 92%   |
| Qualified Ambulance Staff                    | -  | -          | -          | 94%        | 95%        | 97%        | 99%        | -          | -          | -          | -          | -          | -          | -          | 95%   |
| Support to Clinical Staff                    | 73%  | 81%        | 84%        | 86%        | 86%        | 89%        | 91%        | 93%        | -          | -          | -          | -          | -          | 62%        | 83%   |
| Central Functions & Hotel, Property & Es     | 67%  | 77%        | 82%        | 85%        | 86%        | 89%        | 91%        | 92%        | 94%        | -          | -          | -          | -          | 62%        | 80%   |
| Managers                                     | -  | -          | -          | -          | 87%        | 88%        | 91%        | 93%        | 95%        | 96%        | 96%        | 95%        | 95%        | 85%        | 92%   |
| All Non-Medical                              | 67%  | 80%        | 84%        | 86%        | 88%        | 91%        | 94%        | 94%        | 95%        | 96%        | 96%        | 95%        | 69%        | 86%        |       |
| <b>All</b>                                   | <b>67%</b>   | <b>80%</b> | <b>84%</b> | <b>86%</b> | <b>88%</b> | <b>91%</b> | <b>94%</b> | <b>94%</b> | <b>95%</b> | <b>96%</b> | <b>96%</b> | <b>95%</b> | <b>89%</b> | <b>87%</b> |       |

| May 2013   |            |            | Total      |
|------------|------------|------------|------------|
| AfC 1 - 5  | AfC 6 - 9  | Non AfC    |            |
| -          | -          | 93%        | 93%        |
| 88%        | 92%        | 64%        | 90%        |
| 88%        | 94%        | 73%        | 92%        |
| 95%        | 97%        | -          | 95%        |
| 83%        | 90%        | 62%        | 83%        |
| 82%        | 90%        | 68%        | 84%        |
| 74%        | 91%        | 41%        | 74%        |
| 84%        | 92%        | 69%        | 86%        |
| <b>84%</b> | <b>92%</b> | <b>89%</b> | <b>87%</b> |

Note: '-' indicates groups with fewer than 500 staff.

Note: numbers highlighted in grey background indicates groups with fewer than 5,000 staff.

|  | Headcount points increase between March 2013 and May 2013 |      |      |      |      |       |      |      |       |      |       |       |       | Non AfC     | Total |
|--|---|------|------|------|------|-------|------|------|-------|------|-------|-------|-------|-------------|-------|
|  | 1   | 2    | 3    | 4    | 5    | 6     | 7    | 8a   | 8b    | 8c   | 8d    | 9     |       |             |       |
| Doctor                                       | -   | -    | -    | -    | -    | -     | -    | -    | -     | -    | -     | -     | -     | 1.5%        | 1.5%  |
| Qualified nursing, midwifery & health visiti | -   | -    | -    | -    | 3.0% | 2.0%  | 1.3% | 1.0% | 0.8%  | 0.8% | -     | -     | -     | 1.3%        | 2.3%  |
| Qualified Scientific, therapeutic and techn  | -   | 2.2% | 2.6% | 2.9% | 2.0% | 1.4%  | 1.0% | 0.5% | 0.7%  | 0.1% | 0.2%  | -     | -     | 0.6%        | 1.3%  |
| Qualified Ambulance Staff                    | -   | -    | -    | 0.2% | 0.1% | -0.1% | 0.5% | -    | -     | -    | -     | -     | -     | -           | 0.1%  |
| Support to Clinical Staff                    | 5.4%  | 3.9% | 2.8% | 2.3% | 2.3% | 1.2%  | 1.5% | 0.3% | -     | -    | -     | -     | -     | 0.5%        | 3.1%  |
| Central Functions & Hotel, Property & Es     | 4.0%  | 3.8% | 2.7% | 2.2% | 2.1% | 1.8%  | 1.2% | 1.1% | -0.5% | -    | -     | -     | -     | 5.0%        | 2.7%  |
| Managers                                     | -   | -    | -    | -    | 1.2% | 0.7%  | 1.1% | 0.5% | 0.6%  | 0.4% | -0.1% | -0.2% | -1.1% | 0.3%        | 0.3%  |
| All Non-Medical                              | 4.2%  | 3.9% | 2.8% | 2.3% | 2.6% | 1.8%  | 1.2% | 0.7% | 0.5%  | 0.4% | 0.1%  | -0.0% | 1.4%  | 2.4%        |       |
| <b>All</b>                                   | 4.2%  | 3.9% | 2.8% | 2.3% | 2.6% | 1.8%  | 1.2% | 0.7% | 0.5%  | 0.4% | 0.2%  | -0.5% | 1.4%  | <b>2.3%</b> |       |

| March 2013 and May 2013 |           |         | Total       |
|-------------------------|-----------|---------|-------------|
| AfC 1 - 5               | AfC 6 - 9 | Non AfC |             |
| -                       | -         | 1.5%    | 1.5%        |
| 3.0%                    | 1.7%      | 1.3%    | 2.3%        |
| 2.2%                    | 1.0%      | 0.6%    | 1.3%        |
| 0.1%                    | -0.0%     | -       | 0.1%        |
| 3.2%                    | 1.2%      | 0.5%    | 3.1%        |
| 2.4%                    | 1.4%      | 5.0%    | 2.7%        |
| 3.9%                    | 1.4%      | -1.1%   | 0.3%        |
| 3.0%                    | 1.3%      | 1.4%    | 2.4%        |
| 3.0%                    | 1.3%      | 1.4%    | <b>2.3%</b> |

|  | Headcount points increase between October 2011 and May 2013 |      |      |       |       |       |      |       |       |       |       |       |       | Non AfC     | Total |
|--|---|------|------|-------|-------|-------|------|-------|-------|-------|-------|-------|-------|-------------|-------|
|  | 1   | 2    | 3    | 4     | 5     | 6     | 7    | 8a    | 8b    | 8c    | 8d    | 9     |       |             |       |
| Doctor                                       | -   | -    | -    | -     | -     | -     | -    | -     | -     | -     | -     | -     | -     | 1.5%        | 1.5%  |
| Qualified nursing, midwifery & health visiti | -   | -    | -    | -     | 3.2%  | 1.6%  | 0.9% | 0.7%  | 0.4%  | 0.2%  | -     | -     | -     | 7.1%        | 2.2%  |
| Qualified Scientific, therapeutic and techn  | -   | 1.0% | 2.6% | 3.7%  | 2.0%  | 1.1%  | 0.9% | 0.3%  | 0.7%  | 1.2%  | -1.1% | -     | -     | 2.8%        | 1.2%  |
| Qualified Ambulance Staff                    | -   | -    | -    | -0.4% | -0.3% | -0.3% | 1.1% | -     | -     | -     | -     | -     | -     | -           | -0.2% |
| Support to Clinical Staff                    | 7.3%  | 4.7% | 3.3% | 2.2%  | 2.3%  | 1.0%  | 0.2% | 0.2%  | -     | -     | -     | -     | -     | 2.7%        | 3.6%  |
| Central Functions & Hotel, Property & Es     | 4.5%  | 3.7% | 2.7% | 2.2%  | 1.5%  | 1.5%  | 0.6% | -0.4% | -0.4% | -     | -     | -     | -     | 4.7%        | 2.7%  |
| Managers                                     | -   | -    | -    | -     | -     | 0.1%  | 0.6% | -0.2% | -0.3% | -0.2% | -1.0% | -1.2% | -3.9% | -0.6%       |       |
| All Non-Medical                              | 4.9%  | 4.5% | 3.2% | 2.2%  | 2.7%  | 1.4%  | 0.9% | 0.3%  | 0.1%  | 0.3%  | -0.8% | -0.9% | 2.6%  | 2.5%        |       |
| <b>All</b>                                   | 4.9%  | 4.5% | 3.2% | 2.2%  | 2.7%  | 1.4%  | 0.9% | 0.3%  | 0.1%  | 0.3%  | -0.8% | -1.3% | 1.5%  | <b>2.4%</b> |       |

| October 2011 and May 2013 |           |         | Total       |
|---------------------------|-----------|---------|-------------|
| AfC 1 - 5                 | AfC 6 - 9 | Non AfC |             |
| -                         | -         | 1.5%    | 1.5%        |
| 3.2%                      | 1.3%      | 7.1%    | 2.2%        |
| 2.4%                      | 0.8%      | 2.8%    | 1.2%        |
| -0.3%                     | -0.0%     | -       | -0.2%       |
| 3.7%                      | 0.8%      | 2.7%    | 3.6%        |
| 2.7%                      | 1.0%      | 4.7%    | 2.7%        |
| 3.5%                      | 0.3%      | -3.9%   | -0.6%       |
| 3.3%                      | 1.0%      | 2.6%    | 2.5%        |
| 3.3%                      | 1.0%      | 1.5%    | <b>2.4%</b> |

## September 2012 Headcount / FTEs by Staff Group and Agenda for Change Band

|   | Headcount by Agenda for Change band as of September 2012 |                |                |               |                |                |                |               |               |              |              |              |                | Non AfC          | Total   |
|---|--|----------------|----------------|---------------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|--------------|----------------|------------------|---------|
|   | 1  | 2              | 3              | 4             | 5              | 6              | 7              | 8a            | 8b            | 8c           | 8d           | 9            |                |                  |         |
| Doctor  | 0  | 0              | 0              | 0             | 0              | 0              | 0              | 0             | 0             | 0            | 0            | 0            | 0              | 107,242          | 107,242 |
| Qualified nursing, midwifery & health visiting staff  | 0  | 85             | 342            | 182           | 166,824        | 109,739        | 55,089         | 10,290        | 2,937         | 968          | 239          | 50           | 2,610          | 346,410          |         |
| Qualified Scientific, therapeutic and technical staff | 14   | 537            | 2,656          | 7,256         | 29,342         | 49,071         | 39,705         | 15,023        | 5,947         | 2,850        | 1,434        | 333          | 1,630          | 153,472          |         |
| Qualified Ambulance Staff                             | 0  | 0              | 0              | 2,697         | 11,548         | 3,370          | 845            | 102           | 60            | 18           | 2            | 0            | 14             | 18,645           |         |
| Support to Clinical Staff                             | 5,535  | 141,522        | 112,179        | 56,015        | 14,863         | 7,593          | 2,410          | 581           | 186           | 66           | 41           | 4            | 5,385          | 343,927          |         |
| Central Functions & Hotel, Property & Estate          | 35,681   | 32,492         | 28,016         | 26,303        | 21,122         | 16,263         | 11,179         | 3,335         | 1,175         | 354          | 212          | 23           | 2,637          | 177,862          |         |
| Managers  | 1  | 8              | 42             | 126           | 532            | 2,067          | 6,257          | 8,673         | 6,844         | 4,920        | 3,093        | 1,067        | 3,786          | 37,314           |         |
| All Non-Medical                                       | 41,231   | 174,644        | 143,235        | 92,579        | 244,231        | 188,103        | 115,485        | 38,004        | 17,149        | 9,176        | 5,021        | 1,477        | 16,062         | 1,077,630        |         |
| <b>All</b>  | <b>41,231</b>  | <b>174,644</b> | <b>143,235</b> | <b>92,579</b> | <b>244,231</b> | <b>188,103</b> | <b>115,485</b> | <b>38,004</b> | <b>17,149</b> | <b>9,176</b> | <b>5,021</b> | <b>1,477</b> | <b>123,306</b> | <b>1,184,898</b> |         |

|   | FTE by Agenda for Change band as of September 2012 |                |                |               |                |                |                |               |               |              |              |              |                | Non AfC          | Total   |
|---|--|----------------|----------------|---------------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|--------------|----------------|------------------|---------|
|   | 1  | 2              | 3              | 4             | 5              | 6              | 7              | 8a            | 8b            | 8c           | 8d           | 9            |                |                  |         |
| Doctor  | 0  | 0              | 0              | 0             | 0              | 0              | 0              | 0             | 0             | 0            | 0            | 0            | 0              | 100,899          | 100,899 |
| Qualified nursing, midwifery & health visiting staff  | -  | 82             | 334            | 168           | 145,543        | 93,295         | 49,622         | 9,718         | 2,837         | 945          | 233          | 50           | 2,232          | 305,060          |         |
| Qualified Scientific, therapeutic and technical staff | 13   | 439            | 2,181          | 6,106         | 26,660         | 41,549         | 32,905         | 12,605        | 5,066         | 2,425        | 1,291        | 310          | 1,319          | 132,869          |         |
| Qualified Ambulance Staff                             | -  | -              | -              | 2,523         | 10,964         | 3,250          | 829            | 101           | 60            | 18           | 2            | -            | 9              | 17,755           |         |
| Support to Clinical Staff                             | 4,051  | 113,821        | 94,533         | 48,495        | 13,705         | 6,990          | 2,200          | 546           | 177           | 63           | 37           | 4            | 4,542          | 289,165          |         |
| Central Functions & Hotel, Property & Estate          | 23,897   | 25,983         | 24,070         | 23,934        | 19,747         | 15,253         | 10,605         | 3,187         | 1,131         | 331          | 200          | 22           | 2,200          | 150,558          |         |
| Managers  | 1  | 7              | 35             | 113           | 491            | 1,972          | 5,892          | 8,287         | 6,589         | 4,778        | 3,011        | 1,036        | 3,439          | 35,650           |         |
| All Non-Medical                                       | 27,961   | 140,331        | 121,154        | 81,338        | 217,110        | 162,310        | 102,053        | 34,444        | 15,859        | 8,560        | 4,774        | 1,422        | 13,742         | 931,058          |         |
| <b>All</b>  | <b>27,961</b>                                      | <b>140,331</b> | <b>121,154</b> | <b>81,338</b> | <b>217,110</b> | <b>162,310</b> | <b>102,053</b> | <b>34,444</b> | <b>15,859</b> | <b>8,560</b> | <b>4,774</b> | <b>1,422</b> | <b>114,641</b> | <b>1,031,957</b> |         |

# Increased Employee Contributions Opt-out Management Information

24 July 2013

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The purpose of this document is to demonstrate management information available about those members who opt-out of the NHS Pension Scheme.

Every employee who is eligible to join the NHS Pension Scheme is automatically enrolled and becomes a member unless they opt-out. A member may opt-out of the NHS Pension Scheme at any time.

NHSBSA Pensions is currently able to produce very little management information about those employees who opt-out of the NHS Pension Scheme within the first pay period of employment and therefore never become members. This is largely due to the fact that the form to opt-out (SD502) only records the decision to opt-out and this is the only information received by NHSBSA Pensions for employees who opt-out on commencement of employment. The information concerning this group is therefore currently restricted to the volume of opt-out forms received.

NHSBSA Pensions does not collect or hold any information concerning a member's reason for opting-out.

Where an employee opts-out of the NHS Pension Scheme after the first pay period they become a member of the NHS Pension Scheme. NHSBSA Pensions therefore holds much more reportable information about this group.

In order to put the opt-out management information into context, some management information about the scheme membership is included. Whilst the management information about opt-out is useful in its own right it is important to view it in the context of the scheme to aid correct interpretation of the data. For example the opt-out information shows the majority of members who opt-out fall into two job types and therefore one may conclude that the high incidence of opt-out may be due to job type. However, when viewed in context of the scheme it can be seen that the opt-outs correlate to the scheme job type profile and a higher number of opt-outs would be expected in the job types with the higher population of members.

The information at point 5 Opt out Forms Received is generally available within one week of the end of the previous month. No further analysis is carried out on these forms and it is most important to note that the figures show only the numbers of forms received by the NHSBSA in each month. Many of those forms will have been signed in earlier months; the NHSBSA has no control over when employers submit these. Nevertheless, the report is an indicator of the level of opt-out activity. (Note that historical information is held for several years. This will be provided as soon as it has been extracted.)

Every person who opts out of the NHS pension scheme *must* complete one of these forms, so these figures are a true record of the total number of opt-outs, including those in the first pay period. This is particularly significant because those who opt out in the first pay period, in other words before receiving their first pay, do not appear on the NHSBSA database as a scheme member. Therefore these people do not appear in any of the other analyses.

The analyses at point 6 Opt out Analysis show only scheme members who have opted out and exclude new employees who opted out in their first pay period. The information is submitted by employers through ESR or Pensions Online and the time lag for receipt is up to six weeks. This is outside NHSBSA control. Additionally, many opt-outs are processed retrospectively by employers, meaning that the true number for a given month will only be known some time later.

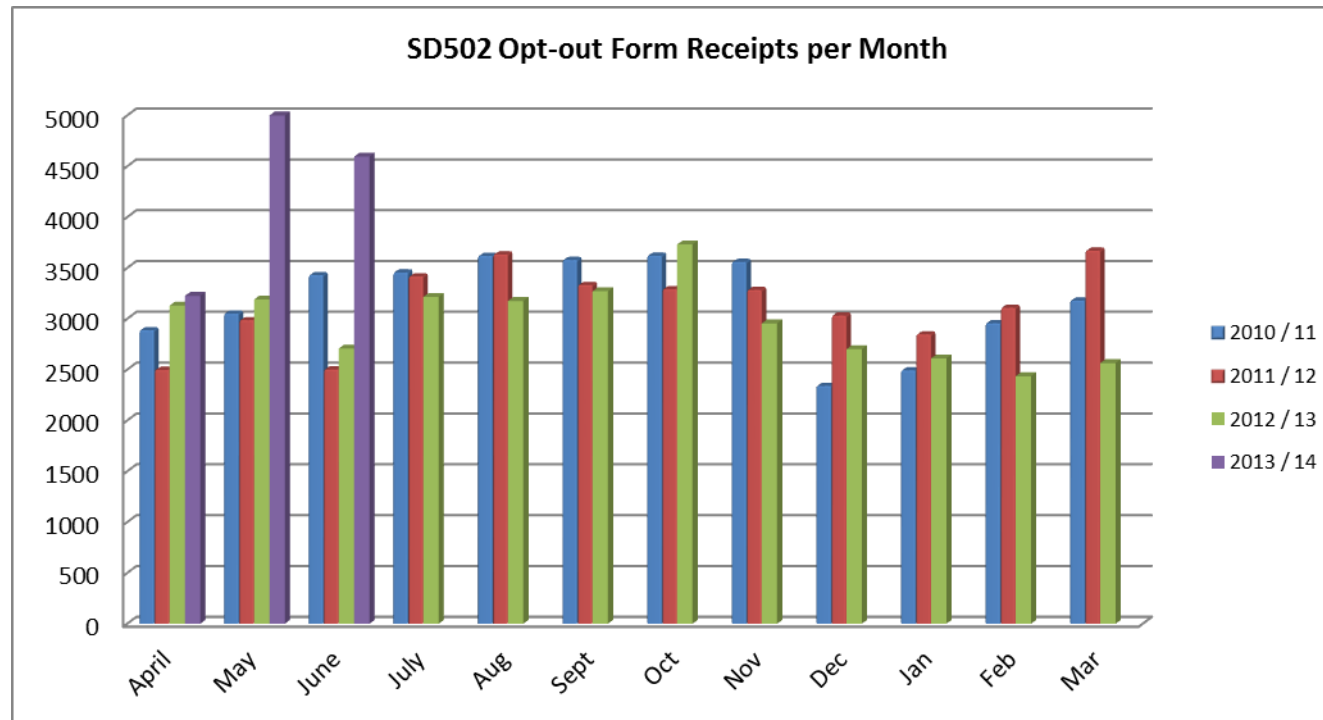
For example, people opting out of the scheme in April 2012 might have their paperwork processed by their employers in April, May or June. The opt-out paperwork, ESR or Pensions Online notification could arrive at the NHSBSA in April, May, June or July. Assuming that reports are generated every month, the numbers of opt-outs shown for April will increase each time. The picture will become progressively more complete, but we would not expect to see a fuller picture for April until July or even August.





### SD 502 Throughput of receipts per month into Comms Centre

|           | April | May               | June | July | Aug  | Sept | Oct  | Nov  | Dec  | Jan  | Feb  | Mar  | Total for year | Mean |
|-----------|-------|-------------------|------|------|------|------|------|------|------|------|------|------|----------------|------|
| 2010 / 11 | 2886  | 3051              | 3428 | 3455 | 3617 | 3578 | 3620 | 3559 | 2339 | 2491 | 2955 | 3179 | <b>38158</b>   | 3180 |
| 2011 / 12 | 2497  | 2985              | 2501 | 3416 | 3633 | 3332 | 3291 | 3283 | 3031 | 2846 | 3108 | 3670 | <b>37593</b>   | 3133 |
| 2012 / 13 | 3129  | 3190              | 2707 | 3215 | 3175 | 3271 | 3731 | 2955 | 2700 | 2610 | 2435 | 2564 | <b>35682</b>   | 2974 |
| 2013 / 14 | 3225  | 5000 <sup>1</sup> | 4595 |      |      |      |      |      |      |      |      |      | <b>12820</b>   | 4273 |



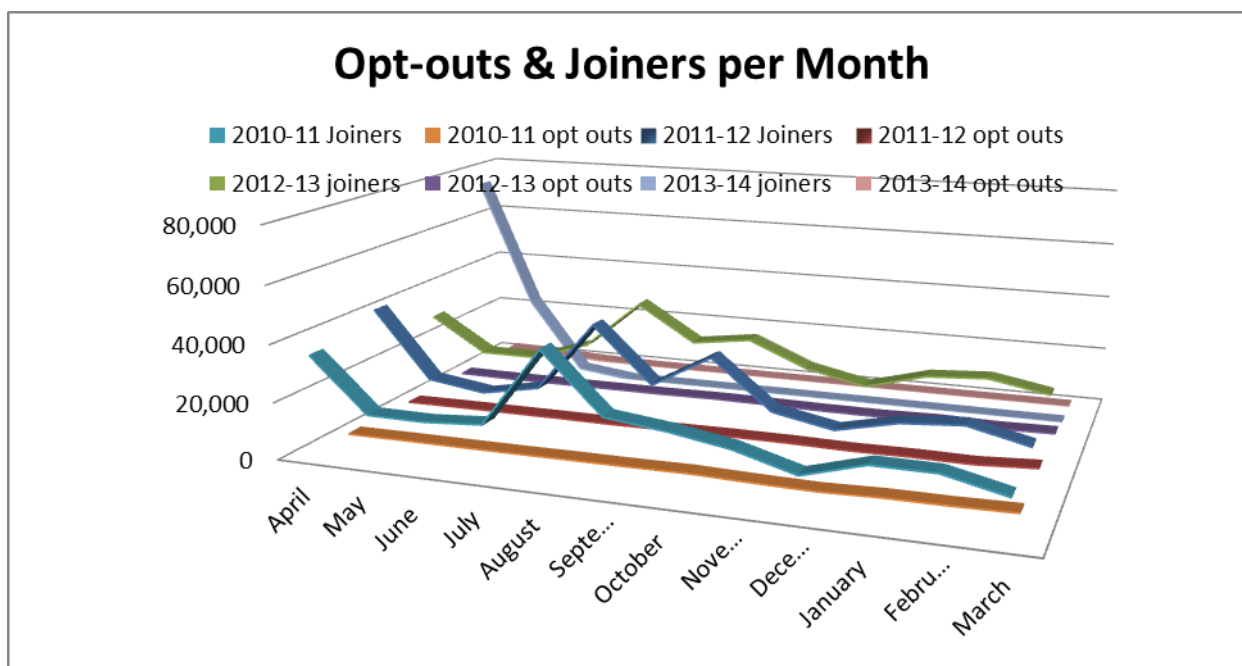
The SD502 is the form which everyone who wishes to opt out of the NHS pension scheme must sign. The employer subsequently submits it to the NHSBSA. No analysis is carried out other than a count of the number of forms received each month. The forms are filed in case there is a subsequent enquiry or disagreement over the member's status. The figures for any given month are available within the first week of the following month. For example, April 2012 figures will be available by about 7 May 2012 etc. This report will give the earliest possible indication of a change in the pattern of opt-out activity. Figures are available going back several years.

<sup>1</sup> The rise in the number of opt-out forms received may well be a combination of increased contributions in April 2013 and the introduction of Auto Enrolment which automatically brings people into the Scheme.

## 7.1. Opt-out and joiners by month

It is possible to break down the number of members who opt-out by month. The number of joiners reflects the number of joiner events and it should be noted that one member may have more than one joiner event in the reporting period<sup>2</sup>.

| Month     | 2010-11            |                   | 2011-12            |                   | 2012-13            |                   | 2013-14            |                   |
|-----------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|           | Members opting out | Number of joiners | Members opting out | Number of joiners | Members opting out | Number of joiners | Members opting out | Number of joiners |
| April     | 1.956              | 35.784            | 1.832              | 41.908            | 1.938              | 29.920            | 1.961              | 74.849            |
| May       | 2.047              | 17.140            | 1.974              | 18.308            | 1.772              | 17.686            | 1.471              | 28.430            |
| June      | 2.052              | 17.026            | 1.961              | 15.460            | 1.775              | 17.693            | 390                | 2.486             |
| July      | 2.076              | 18.395            | 1.977              | 19.165            | 1.832              | 24.265            |                    |                   |
| August    | 2.198              | 45.201            | 1.904              | 43.352            | 1.828              | 41.285            |                    |                   |
| September | 2.232              | 25.362            | 2.060              | 24.416            | 2.067              | 28.912            |                    |                   |
| October   | 2.409              | 22.985            | 2.205              | 35.784            | 1.957              | 31.698            |                    |                   |
| November  | 1.853              | 19.581            | 2.172              | 19.350            | 1.730              | 23.171            |                    |                   |
| December  | 1.513              | 13.746            | 1.853              | 15.412            | 1.701              | 18.791            |                    |                   |
| January   | 2.087              | 19.588            | 2.069              | 20.013            | 2.147              | 24.348            |                    |                   |
| February  | 2.089              | 19.448            | 1.861              | 21.556            | 1.754              | 25.653            |                    |                   |
| March     | 2.424              | 14.679            | 2.973              | 16.741            | 2.102              | 21.950            |                    |                   |
| Total     | 24.936             | 268.93            | 24.841             | 291.46            | 22.603             | 305.37            | 3.822              | 105.76            |
| Mean      | 2.078              | 22.411            | 2.070              | 24.289            | 1.884              | 25.448            | 319                | 8.814             |



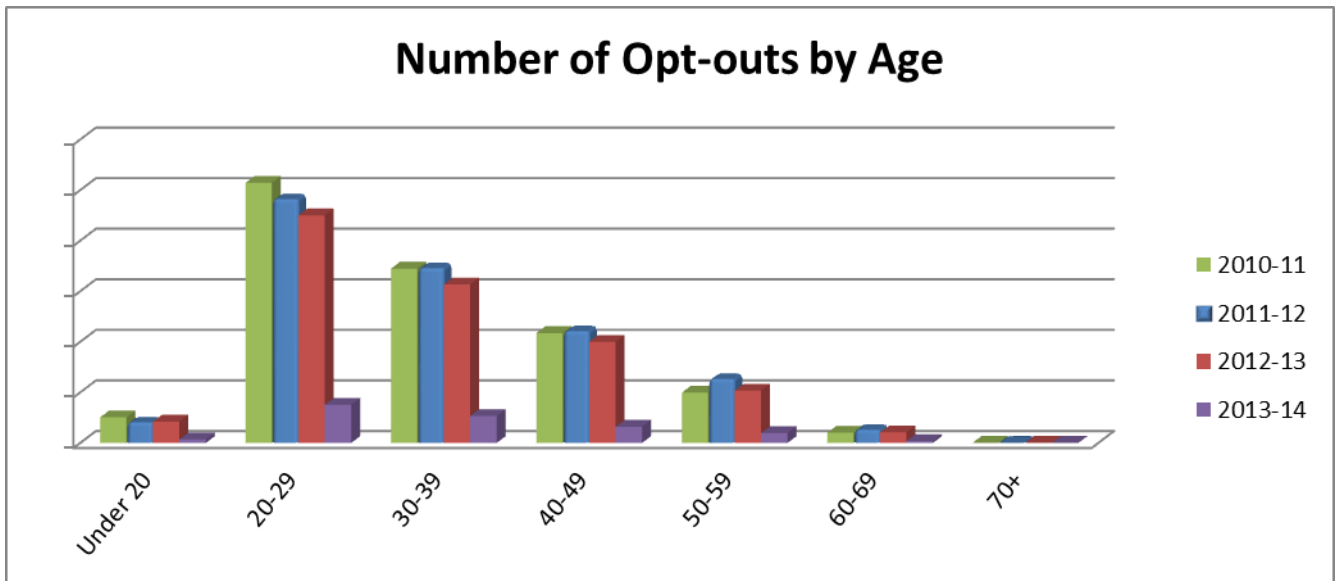
<sup>2</sup> Note that figures for the most recent month will always be low because of a timing issue regarding the collection of the data. This is rectified in subsequent reports.

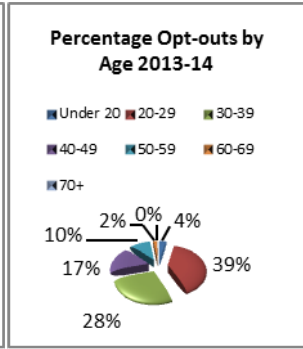
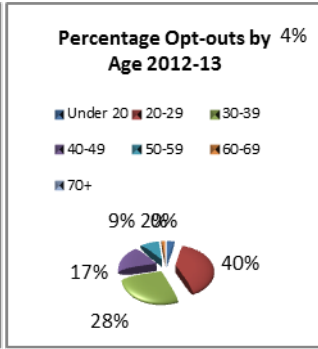
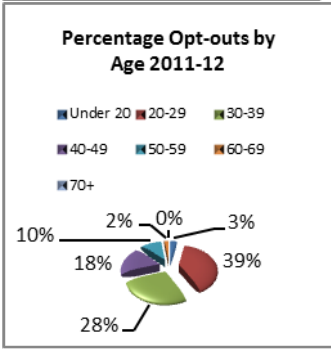
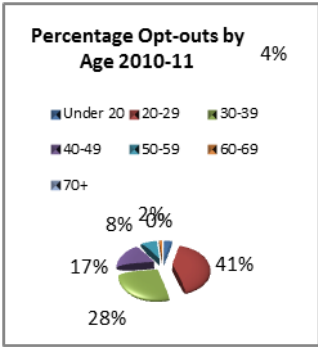
<sup>3</sup> The increase in joiners for April 2013 is due to NHS Reforms closure of PCTs & SHA's and the formation of the new bodies, Area Teams, CCGs and CSUs. Members leaving the scheme on 31st March 2013 are recorded as leavers, not opt outs.

## 7.2. Opt-out by age

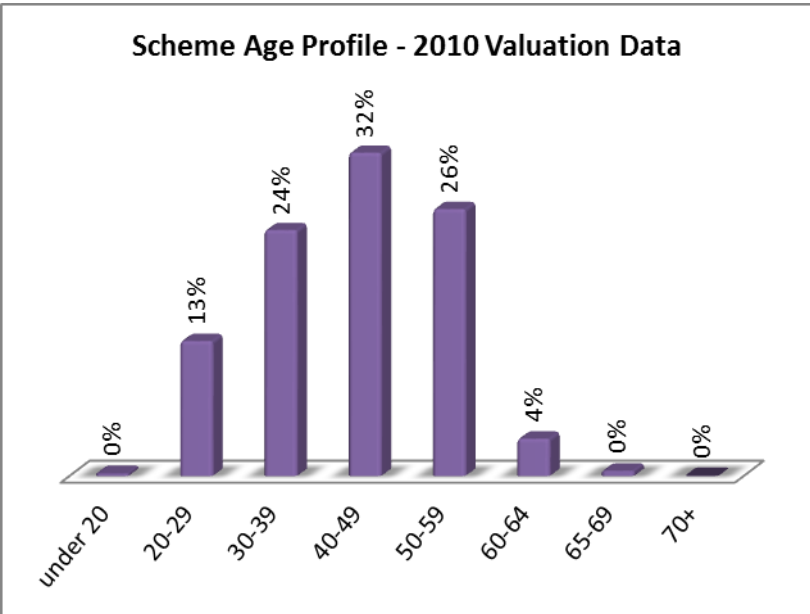
It is possible to break down the number of members who opt-out by age. In this example the members who opted-out have been broken down into eight age ranges. Statistical averages are also provided.

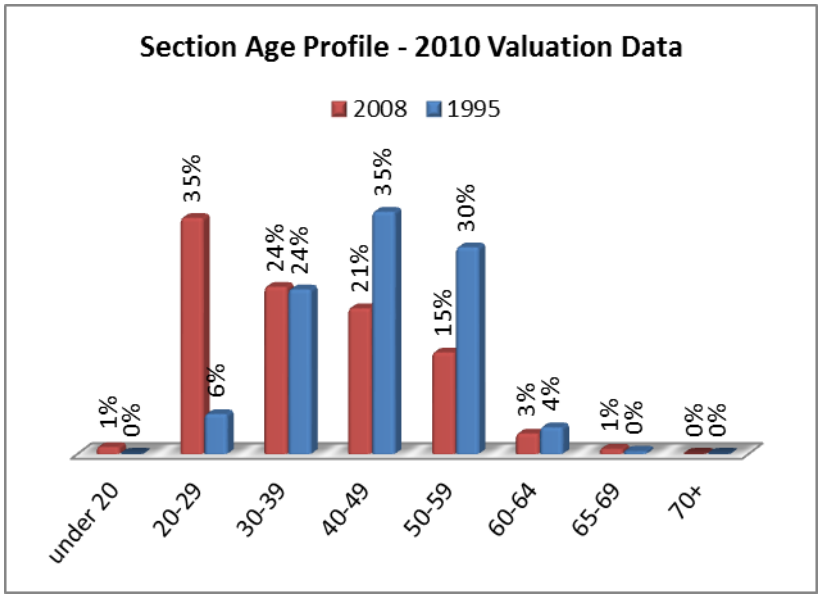
|          | 2010-11           | 2011-12           | 2012-13           | 2013-14           |
|----------|-------------------|-------------------|-------------------|-------------------|
| Age      | Number of members | Number of members | Number of members | Number of members |
| Under 20 | 1,012             | 812               | 845               | 137               |
| 20-29    | 10,288            | 9,640             | 9,001             | 1,507             |
| 30-39    | 6,892             | 6,912             | 6,266             | 1,066             |
| 40-49    | 4,344             | 4,419             | 3,999             | 640               |
| 50-59    | 1,990             | 2,527             | 2,065             | 389               |
| 60-64    | 402               | 522               | 416               | 78                |
| 70+      | 8                 | 9                 | 11                | 5                 |
| Total    | 24,936            | 24,841            | 22,603            | 3,822             |
| Mean     | 33                | 34                | 34                | 34                |
| Mode     | 23                | 23                | 24                | 24                |





### 7.3. Scheme Age Profile – 2010 Valuation Data

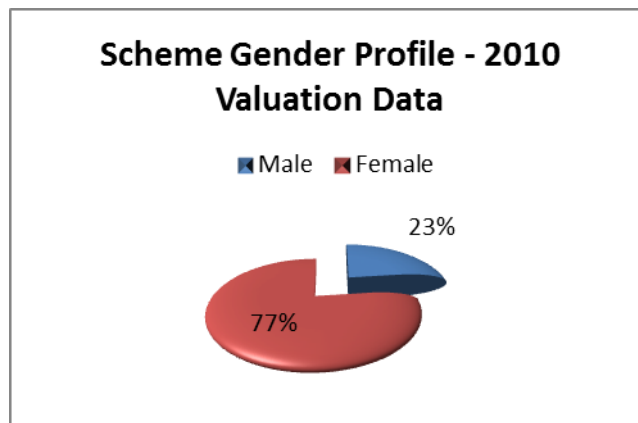
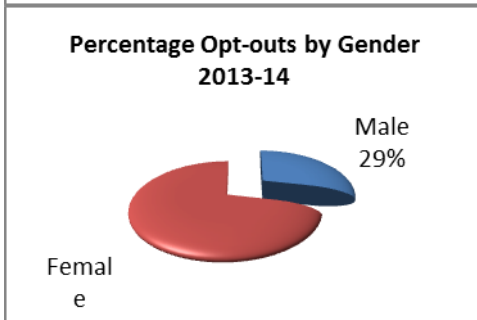
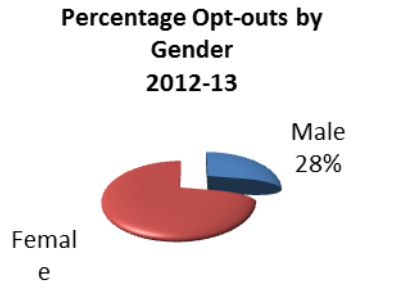
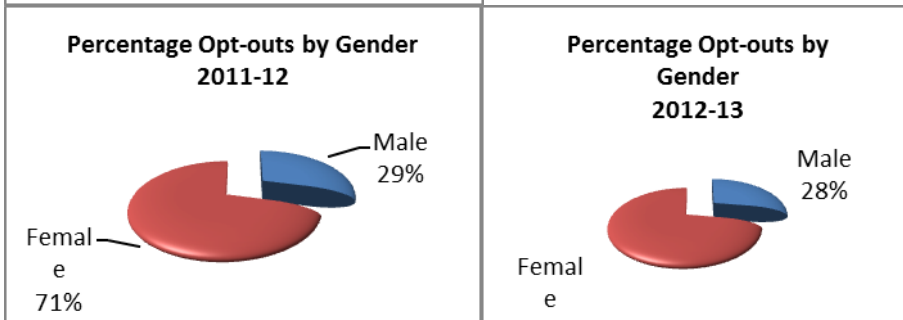
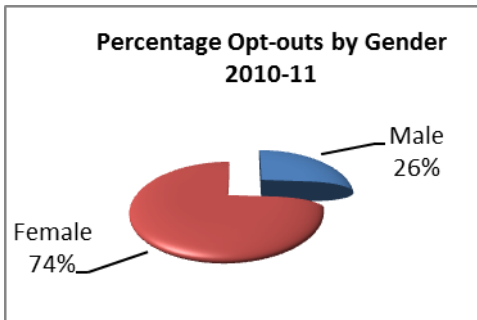




## 7.4. Opt-out by gender

It is possible to break down the number of members who opt-out by gender.

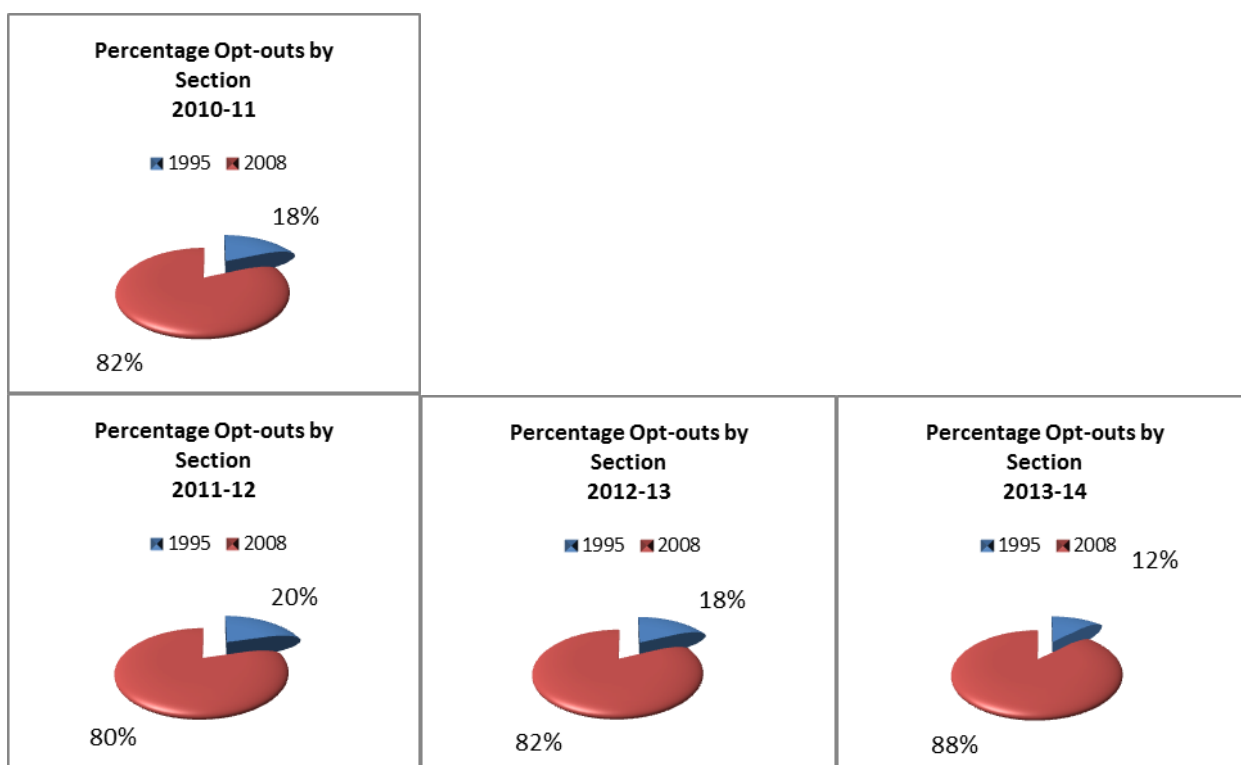
|        | 2010-11           | 2011-12           | 2012-13           | 2013-14           |
|--------|-------------------|-------------------|-------------------|-------------------|
| Gender | Number of members | Number of members | Number of members | Number of members |
| Male   | 6,507             | 7,234             | 6,251             | 1,091             |
| Female | 18,429            | 17,607            | 16,352            | 2,731             |
| Total  | <b>24,936</b>     | <b>24,841</b>     | <b>22,603</b>     | <b>3,822</b>      |



## 7.5. Opt-out by scheme section

It is possible to break down the number of members who opt-out by scheme section.

| Section      | 2010-11<br>Number of<br>members | 2011-12<br>Number of<br>members | 2012-13<br>Number of<br>members | 2013-14<br>Number of<br>members |
|--------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| 1995         | 4,587                           | 5,055                           | 4,009                           | 473                             |
| 2008         | 20,349                          | 19,786                          | 18,594                          | 3,349                           |
| <b>Total</b> | <b>24,936</b>                   | <b>24,841</b>                   | <b>22,603</b>                   | <b>3,822</b>                    |



Relating the members who opt-out to the active membership it is possible to estimate the percentage of active members who opt-out.

|         | % of active<br>members who<br>opt-out |
|---------|---------------------------------------|
| 1995    | 0.52                                  |
| Section |                                       |
| 2008    | 5.84                                  |
| Section |                                       |
| Scheme  | 1.90                                  |



**7.6. Opt out by disability, ethnicity, sexual orientation, employer type and Whole Time / Part time status.**

Opt out by Disability

| Section   | Number of members |         |         |         |
|---|-------------------|---------|---------|---------|
|   | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
| ESR Response - see Learning Disability / Difficulty | 0                 | 1       | 0       | 0       |
| Long-Standing Illness                               | 20                | 17      | 28      | 5       |
| Mental Health condition                             | 20                | 23      | 17      | 3       |
| No  | 10                | 13      | 14      | 0       |
| Not Declared  | 6,399             | 6,630   | 6,861   | 971     |
| Other   | 1,570             | 1,632   | 1,379   | 230     |
| Physical Impairment                                 | 17                | 11      | 13      | 3       |
| Sensory Impairment                                  | 11                | 5       | 11      | 2       |
| Unknown   | 4                 | 10      | 7       | 0       |
| Yes - unspecified                                   | 16,733            | 16,354  | 14,104  | 2,585   |
|   | 152               | 145     | 169     | 23      |
|   | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Ethnicity

| Section       | Number of members |         |         |         |
|---------------|-------------------|---------|---------|---------|
|               | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
| Any other     | 11                | 147     | 165     | 172     |
| Asian         | 147               | 165     | 172     | 22      |
| Black         | 1,432             | 1,597   | 1,306   | 230     |
| Chinese       | 1,052             | 1,042   | 1,035   | 178     |
| Filipino      | 57                | 76      | 65      | 14      |
| Japanese      | 114               | 80      | 69      | 15      |
| Malaysian     | 3                 | 1       | 2       | 0       |
| Mixed         | 6                 | 7       | 9       | 1       |
| Not specified | 234               | 240     | 237     | 37      |
| Other         | 2,358             | 2,200   | 1,915   | 425     |
| Unknown       | 17                | 22      | 37      | 5       |
| White         | 10,369            | 10,004  | 9,016   | 1,663   |
|               | 9,136             | 9,395   | 8,728   | 1,232   |
|               | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Sexual Orientation

| Section       | Number of members |         |         |         |
|---------------|-------------------|---------|---------|---------|
|               | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|               | 11                |         |         |         |
| Bisexual      | 50                | 52      | 55      | 7       |
| Gay           | 96                | 81      | 98      | 12      |
| Heterosexual  | 6,688             | 6,863   | 6,873   | 940     |
| Lesbian       | 36                | 42      | 41      | 4       |
| Not Disclosed | 1,019             | 1,027   | 771     | 133     |
| Unknown       | 17,047            | 16,776  | 14,765  | 2,726   |
|               | 24,936            | 24,841  | 22,603  | 3,822   |

Opt out by Employer Type

|                                   | Number of members |         |         |         |
|-----------------------------------|-------------------|---------|---------|---------|
|                                   | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|                                   | 11                |         |         |         |
| PCT-LHB                           | 4,609             | 2,918   | 1,513   | 137     |
| Trust                             | 8,545             | 8,523   | 8,223   | 1,481   |
| Foundation Trust                  | 9,974             | 11,234  | 11,015  | 1,841   |
| Directions                        | 327               | 131     | 123     | 5       |
| SHA & Arms Length                 | 609               | 639     | 438     | 70      |
| Section 22 of the Health & Social | 1                 | 4       | 1       | 0       |
| Section 31 of The Health Act      | 5                 | 4       | 1       | 0       |
| CIC                               | 11                | 73      | 52      | 4       |
| Community Health                  | 67                | 405     | 513     | 100     |
| GP Practices                      | 573               | 559     | 514     | 93      |
| Unknown                           | 215               | 351     | 210     | 91      |
|                                   | 24,936            | 24,841  | 22,603  | 3,822   |

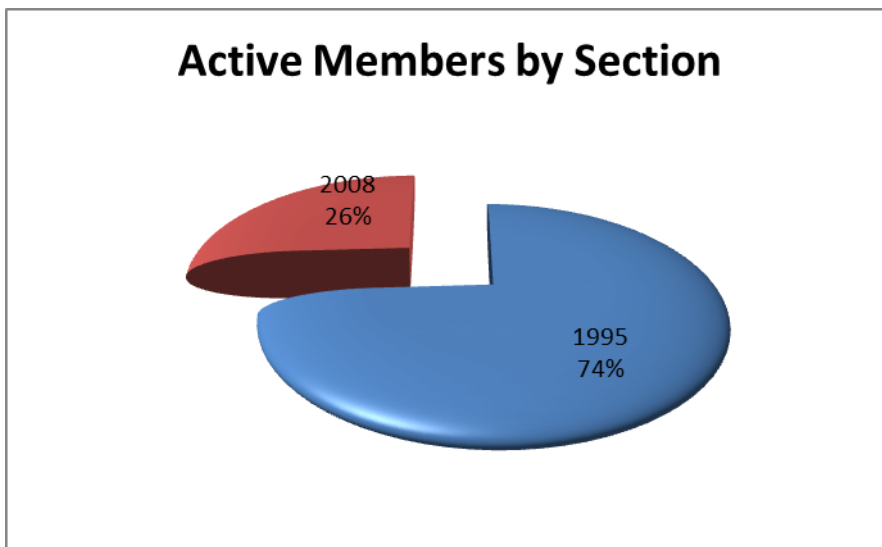
Opt out by Whole Time / Part time status

|            | Number of members |         |         |         |
|------------|-------------------|---------|---------|---------|
|            | 2010-11           | 2011-12 | 2012-13 | 2013-14 |
|            | 11                |         |         |         |
| Part Time  | 11,026            | 10,498  | 10,678  | 1,821   |
| Whole time | 13,733            | 13,746  | 11,663  | 1,921   |
| Unknown    | 177               | 597     | 262     | 80      |
|            | 24,936            | 24,841  | 22,603  | 3,822   |

### 7.7. Scheme active membership – 2010 Valuation Data

Members are defined as active if they are engaged in NHS employment and paying contributions to the scheme. The scheme active membership represents the total members who could potentially opt-out.

|              | Number of active members |
|--------------|--------------------------|
| 1995 Section | 966,777                  |
| 2008 Section | 338,435                  |
| Scheme       | 1,305,212                |



# Explanation of Graphs

## Page 6 – Opt outs by gender

There is a table containing numbers of opt outs from the NHS Pension Scheme during 2010-11, 2011-12, 2012-13 and 2013-14 by gender (male and female). The numbers show annual decreases but with the numbers of women opting out always at least twice as high as the number of men.

The tables are accompanied by pie charts showing the percentages of men and women opting out in 2010-11 (males 26 per cent, females 74 per cent), 2011-12 (males 29 per cent, females 71 per cent), 2012-13 (males 28 per cent, females 78 per cent), 2013-14 (males 29 per cent, females 71 per cent). There is also a pie chart showing the gender profile of the NHS Pension Scheme as at the 2010 valuation, revealing that 23 per cent of members are male and 77 per cent are female.

## Page 7

There are two tables, the first contains figures relating to the numbers of staff opting out broken down by part time or full time status. The figures cover the four years from 2010-11, 2011-12, 2012-13 and 2013-14. Each year there are more full time employees opting out than part time, with a small number of “unknowns”. The highest figure across both groups in the four year period is 13,746 full timers opting out in 2011-12.

The second table sets out the figures opting out by age across the same four years. The largest group consistently across the years is in the 20-29 age bracket, with the highest number being 10,288 in 2010-11.

## Page 8 – Opt outs by age

There is a bar chart on page 8 which demonstrates opt outs from the NHS Pension Scheme by age, it is a pictorial representation of the table at the bottom of page 7. It shows that the largest numbers of opt outs are seen in the 20-29 age bracket, with the lowest numbers in higher age ranges of 60-69 and 70+.

There are also pie charts showing the percentages of opt outs by age band in the years from 2010-11 to 2013-14. The data for 2013-14 is not complete, but represents the period to May 2013. The pie charts again show that the highest percentage of opt outs is seen in the 20-29 age bracket, representing 41 per cent in 2010-11, 39 per cent in 2011-12, 40 per cent in 2012-13 and 39 per cent so far in 2013-14. The second largest group opting out is in the 30-39 age bracket, representing 28 per cent across all four years.

There is a bar chart at the bottom of page 8 which shows the age profile of the NHS Pension Scheme as at the 2010 valuation. This shows that 13 per cent of members are in the 20-29 bracket, 24 per cent in the 30-39 bracket, 32 per cent (the largest group) in the 40-49 bracket, 26 per cent in the 50-59 bracket, 4 per cent in the 60-64 bracket (zero per cent over 64).

## Page 9

The bar chart at the top of the page demonstrates the age profiles of the two sections of the NHS Pension Scheme – the 1995 section and the 2008 section. The chart shows that in the 1995 scheme, the largest percentage of members are in the 40-49 age bracket (35 per cent). The next largest group is in the 50-59 bracket (30 per cent), followed by the 30-39 bracket (24 per cent), with 6 per cent in the 20-29 bracket. The smallest group in the 1995 section is the 60-64 bracket where 4 per cent of members fall. In the 2008 section the largest group is in the 20-29 age bracket (35 per cent), with the next largest group in the 30-39 age bracket (24 per cent).

The table at the bottom of page 9 sets out the figures for opt outs for members whose status as disabled/non-disabled is known across the four year period 2010-11 to 2013-14. The largest number of opt outs from members with a declared disability came from those with a learning disability/difficulty. There were 28 opt outs in this group in the year 2012-13.

## Page 10

There are three tables on page 10, the first shows opt outs by declared ethnicity. These figures show that, across the four years from 2010-11 to 2013-14 the highest ethnic group opting out are from the “unknown” group. The next highest, consistently across the four years are in the “white” group. There are also relatively high numbers in the “not specified” group. After this, members declaring their ethnicity as “Asian” are consistently opting out in numbers around 1500 each year. The next highest group is members declaring their ethnicity as “Black”, with just above 1000 opt outs each year.

The second table gives figures relating to opt outs by declared sexual orientation across the four years from 2010-11 to 2013-14. The largest group falls into the “unknown” category. The next highest figures are in the “heterosexual” group, where the numbers exceed 6000 each year. The next highest group declare their sexual orientation as “gay” where the figures are consistently near 100. The lowest numbers are in the group declaring their sexual orientation as “lesbian”, where the numbers are around 40 each year.

The third table gives figures relating to opt outs by employer type across the four years from 2010-11 to 2013-14. As could be expected, the highest figures align with the largest employer types. Foundation Trust employees are the largest group of employees opting out across the four year period, followed by NHS Trust employees.

## Page 16

Three tables on page 16 set out the percentages of full-time equivalent staff who are members the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff). The three tables reflect different times; the first being October 2011, the second March 2013 and the third May 2013. The figures show that between 86 per cent and 88 per cent of all staff are members of the NHS Pension Scheme. The highest percentage, 96 per cent, is shown in all three tables for qualified ambulance staff. The lowest percentage, 79 per cent, is shown in the first two tables for central functions & hotel, property and estates staff. This rises to 82 per cent in the final table but remains the lowest percentage.

## Page 17

Both tables on page 17 show the changes in percentage points of membership of the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff), the first table for the period March 2013 to May 2013, and the second table for the period October 2011 to May 2013.

The largest increase in the first table is 5.4 per cent, in band 1 “support to clerical staff”. The largest decrease is 1.6 per cent in non-agenda for change “managers”.

The largest increase in the second table is 6.6 per cent, again in band 1 “support to clerical staff”. The largest decrease is 3.9 per cent again in non-agenda for change “managers”.

Overall, both tables show a 2.2 per cent increase in membership of the NHS Pension Scheme as a percentage of staff.

## Page 18

The three tables on this page show the percentages of employees by headcount (actual staff, rather than full time equivalent) who are members of the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff), the first table at October 2011, the second at March 2013, and the third at May 2013.

The tables show that 85 per cent in the first two tables, increasing to 87 per cent in May 2013, of staff are members of the NHS Pension Scheme.

The highest figure in the first table (October 2011) is 97 per cent, in band 8c for qualified nurses, midwives and health visitors, and in bands 6 and 7 for qualified ambulance staff. The lowest figures are 57 per cent in non-agenda for change staff in qualified nurses, midwives and health visitors and also central functions & hotel, property and estates staff.

The highest figure in the second table (March 2013) is 98 per cent for ambulance staff in band 7. The lowest figure is 57 per cent for central functions & hotel, property and estates staff who are non-agenda for change staff.

The highest figure in the third table (May 2013) is 99 per cent in band 7 qualified ambulance staff and the lowest figures are 62 per cent for non-agenda for change staff in the support to clinical staff group and central functions & hotel, property and estates staff.

## Page 19

There are two tables on this page showing changes in percentage points of membership of the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff), the first table for the period March 2013 to May 2013, and the second table for the period October 2011 to May 2013.

The highest increase in the first table is 5.4 per cent in band 1 staff in the support to clinical staff group. The highest decrease in the first table is 1.1 per cent in the non-agenda for change group of managers.

The highest increase in the first table is 7.3 per cent in band 1 staff in the support to clinical staff group. The highest decrease in the first table is 3.9 per cent in the non-agenda for change group of managers.

## Page 20

There are two tables on this page. The first shows the numbers of staff by headcount (actual staff, rather than full time equivalent) who are members of the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff), at September 2012. The second table shows the numbers full time equivalent staff who are members of the NHS Pension Scheme by Agenda for Change pay band (1 to 9) and by group (i.e. nurses, doctors, ambulance staff, clerical staff), at September 2012.

## Page 26

There is a table plus an illustrative bar chart on this page. The figures show the numbers of opt out forms (known as SD 502 forms) received at the NHS Business Services Authority (which administers the NHS Pension Scheme) each month from April 2010 through to June 2013, including the annual total and the mean figure per month.

The total figure for 2010-11 was just above 38000 forms, the total for 2011-12 was around 37500 forms, and the total for 2012-13 was around 35500 forms. The first few months of 2013-14 showed figures higher than the mean for the previous 3 years, with a figure of 5000 for the month of May 2013. It is thought that the introduction of auto-enrolment in April 2013 has led to the numbers of opt forms

being received increasing significantly since then as employees previously opted out would need to go through that process again following auto-enrolment.

## Page 27

There is a table and graph on this page titled “opt out and joiners per month”. These are monthly figures from April 2010 to June 2013. Overall, the figures show that the numbers of opt outs are relatively consistent and generally between 1000 and 2000 each month. The number of joiners per month is less consistent but generally peaks in April, with a high point of almost 75000 joiners in April 2013. This reflects the changes to the NHS structure which took place in April 2013 with the implementation of the Health and Social Care Act. The highest figure outside of April 2013 was just over 45000 in August 2010.

## Pages 28 and 29

There is a table and a bar chart on page 28 which demonstrate opt outs from the NHS Pension Scheme by age. It shows that the largest numbers of opt outs are seen in the 20-29 age bracket, with the lowest numbers in higher age ranges of 60-69 and 70+.

There are also pie charts on page 29 showing the percentages of opt outs by age band in the years from 2010-11 to 2013-14. The data for 2013-14 is not complete, but represents the period to May 2013. The pie charts again show that the highest percentage of opt outs is seen in the 20-29 age bracket, representing 41 per cent in 2010-11, 39 per cent in 2011-12, 40 per cent in 2012-13 and 39 per cent so far in 2013-14. The second largest group opting out is in the 30-39 age bracket, representing 28 per cent across all four years.

There is a bar chart at the bottom of page 29 which shows the age profile of the NHS Pension Scheme as at the 2010 valuation. This shows that 13 per cent of members are in the 20-29 bracket, 24 per cent in the 30-39 bracket, 32 per cent (the largest group) in the 40-49 bracket, 26 per cent in the 50-59 bracket, 4 per cent in the 60-64 bracket (zero per cent over 64).

## Page 30

There is a bar chart at the top of the page which demonstrates the age profiles of the two sections of the NHS Pension Scheme – the 1995 section and the 2008 section. The chart shows that in the 1995 scheme, the largest percentage of members are in the 40-49 age bracket (35 per cent). The next largest group is in the 50-59 bracket (30 per cent), followed by the 30-39 bracket (24 per cent), with 6 per cent in the 20-29 bracket. The smallest group in the 1995 section is the 60-64 bracket where 4 per cent of members fall. In the 2008 section the largest group is in the 20-29 age bracket (35 per cent), with the next largest group in the 30-39 age bracket (24 per cent).



## Page 31

There is a table containing numbers of opt outs from the NHS Pension Scheme during 2010-11, 2011-12, 2012-13 and 2013-14 by gender (male and female). The numbers show annual decreases but with the numbers of women opting out always at least twice as high as the number of men.

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## Page 32

There is a table containing numbers of opt outs from the NHS Pension Scheme during 2010-11, 2011-12, 2012-13 and 2013-14 by section of the NHS Pension Scheme – the 1995 section and the 2008 section.

The figures show that there are significantly more opt outs in the 2008 section of the scheme, ranging from just over 20000 in 2010-11 to 18500 in 2012-13. In the 1995 section the highest opt outs were seen in 2011-12 with just over 5000, with the lowest being just over 4000 in 2012-13.

The table is accompanied by pie charts showing the percentages of 1995 and 2008 section members opting out in 2010-11 (1995 section 18 per cent, 2008 section 82 per cent), 2011-12 (1995 section 20 per cent, 2008 section 80 per cent), 2012-13 (1995 section 18 per cent, 2008 section 82 per cent), 2013-14 (1995 section 12 per cent, 2008 section 88 per cent).

There is also a table at the bottom of this page which estimates the percentage of active scheme members by section, and overall, who opt out. Of the 1995 section, this is given as half of one per cent. Of the 2008 section this is given as almost six per cent, with the overall figure being just under two per cent.

## Page 33

There are two tables on this page. The first sets out the figures for opt outs for members whose status as disabled/non-disabled is known across the four year period 2010-11 to 2013-14. The largest number of opt outs from members with a declared disability came from those with a learning disability/difficulty. There were 28 opt outs in this group in the year 2012-13.

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## Page 34

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The second table gives figures relating to opt outs by employer type across the four years from 2010-11 to 2013-14. As could be expected, the highest figures align with the largest employer types. Foundation Trust employees are the largest group of employees opting out across the four year period, followed by NHS Trust employees.

The third table gives figures relating to opt outs by whole time status and part time status across the four years from 2010-11 to 2013-14. The figures consistently show that more whole time members opt out than part time members. The highest number of whole time opt outs was in 2011-12 with almost 14000. The highest number of part time opt outs was also in 2010-11 with just over 11000.

## Page 35

There are figures and a pie chart on this page showing the number of members defined as active – this being employees paying contributions to the scheme, who could then opt out of the scheme. The figures relate to the position at the 2010 valuation of the scheme. There were almost 967000 members of the 1995 section of the scheme, and almost 340000 members of the 2008 section. This gives a total active membership of just over 1.3 million.