



Department
for Work &
Pensions

Pensions portfolio: communications tracking research

Findings from the June 2014 survey

October 2014

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Acknowledgements

Ipsos MORI would like to thank the 2,356 people that took part in the June 2014 survey. We would also like to thank Jonathan Aldridge, Tracey Jones and Jenni Smith from the Department for Work and Pensions for their input during the research process.

Executive summary

This summary covers the findings from survey research tracking attitudes and behaviours regarding workplace pensions and in particular, the automatic enrolment law. The survey was undertaken by Ipsos MORI on behalf of the Department for Work and Pensions (DWP). A sample of 2,356 adults of working age were interviewed between 6 and 23 June 2014.

Campaign recognition

Overall recognition of the adverts remained consistent with the last wave of research in March 2014, with over eight-in-ten people (85%) recognising at least one advert. Those in the Daunted target segment¹ were slightly less likely than average to recall any advertising, though still had high recognition levels (78%).

Recall of the main campaign slogan, 'We're all in' remained in line with March 2014, with 46% having heard of it. Recall of the previously used "I'm in" stayed at around the same level (56%) as in the last wave of research. There was a decline in recall of the strapline 'You pay in, your boss pays in too' this wave, however, to 47% compared to 52% in March. This wave explored recall of 'It just makes sense', which was used in some new adverts, and over one-in-ten (14%) recalled having seen or heard this.

As in previous waves, those who had seen DWP's workplace pensions advertising campaign ("ad recognisers") had a much higher recall of all the slogans than non-recognisers, and those who recalled three or more adverts had the highest level of recall of all the slogans. Furthermore, among the ad recognisers, recall is highest among those who have seen both the TV adverts *and* via other adverts. The overall implication is that the multi-channel, TV-led approach has continued to help the campaign to reach a wider audience and reinforced recall.

Reactions to the advertising

When respondents were shown the adverts during the interview, those who had previously recognised them were generally positive, although there was a slight decline in positivity in some areas compared to the previous wave. Although the adverts were still considered to be personally relevant (36%) and as encouraging people to think about their own situations (16%), there was a decrease in the proportions of people expressing these views compared to the March wave of research. Furthermore, there was a decline in those saying that the adverts told them something they didn't know (to 8% vs. 12% in March) and an increase in those saying they made no impression (to 23% vs. 17% in March).

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

The latest campaign burst featured new 'equation' style adverts using the 'It just makes sense' slogan; these were recognised by one-in-twenty (5%), with recall being higher among commuters (9%) and readers of the Metro newspaper (14%), where they had been featured, among other locations. Reactions to these adverts were similar to those expressed towards the main campaign adverts in terms of relevance, impact, etc.

Awareness of automatic enrolment

Awareness of the automatic enrolment law has remained steady since the start of the 'We're all in' campaign, with 74% being aware. As in previous waves, awareness was far higher among ad recognisers (79%) than non-recognisers (48%). Also in keeping with previous waves, awareness correlated with how close people were to being enrolled, with those closest to staging showing higher levels of awareness.

Spontaneous recall of communications about workplace pensions remained in line with the previous March wave, with 62% having heard something about workplace pensions or automatic enrolment recently. As in past waves, recall of anything related to workplace pensions was far higher among ad recognisers than non-recognisers (63% vs. 30%), suggesting that the campaign may have had a significant impact on the salience of these issues. Those who had seen the TV advertising in combination with other advertising had the highest level of recall (67% vs. 61% of those who only recognised the TV advert).

The sources from which people had heard or seen something about workplace pensions remained in line with March, with TV continuing to be the most frequently mentioned source (44%). This highlights the ongoing impact of TV and Video on Demand (VOD) as part of the channel mix.

Recall of the campaign messages was broadly in line with the previous two waves of research. The message recalled by the highest proportion of people continued to be the key take-out point that 'if you put money into your workplace pension, your boss will too' (40%). Ad recognisers continued to have a far greater recall of the messages than non-recognisers, suggesting that the advertising may have been influential. For example, 44% of ad recognisers recalled 'if you put money into your workplace pension, your boss will too', compared to 17% of non-recognisers.

Positivity towards automatic enrolment and workplace pensions

Positivity towards the automatic enrolment law remained in line with March findings, with three-quarters (75%) saying it was a good thing. Again, ad recognisers were more positive than non-recognisers (77% vs. 65% respectively). Those in the Daunted segment were also less positive than average (61% vs. 75% on average) and also less positive than in the last wave (61% this wave vs. 71% last wave).

The proportion of people identifying individual aspects of saving into a workplace pension (which were emphasised in the campaign) remained in line with March. Over eight-in-ten people (86%) recognised at least one aspect, including over half (51%) who identified that their employer would make a contribution/their boss would pay in too. Ad recognisers were again more likely than non-recognisers to select each of the

attributes, suggesting that the campaign may be helping to successfully promote these aspects of workplace pensions.

Overall positivity towards workplace pensions remained in line with the previous wave's findings, with around six-in-ten (62%) thinking that it made sense to have a workplace pension if they had a job and around half (51%) who thought that a workplace pension was a good thing for them personally.

The social norms around saving into a workplace pension

One-in-ten people (10%) said that as a result of seeing or hearing the advertising campaign, they had decided to start or stay in a workplace pension and a third of people (33%) had taken other actions beyond this. Stated actions were in line with March, with the most common being to discuss workplace pensions with others (16% spoke to friends and family and 10% spoke to people at work).

The survey aimed to explore the typical background level of an individual's activity around workplace pensions that might be expected without any advertising, to try to determine whether the campaign was having an effect above and beyond this. There were no substantial changes among all adults compared to March 2014, with talking to others continuing to be the most common action. In this wave, around a quarter (23%) had had a conversation with friends, family or work colleagues about workplace pensions and around one-in-six (17%) had spoken to their employer about it. However, ad recognisers were more likely than non-recognisers to have had conversations with others. Whereas almost a quarter of ad recognisers had had a conversation with friends, family or work colleagues about workplace pensions (24%), fewer than one-in-five (18%) ad recognisers had done so. Furthermore, 18% of ad recognisers had spoken to their employer about workplace pensions, compared to 10% of non-recognisers. These findings may suggest that the campaign has possibly been effective at encouraging conversations about workplace pensions.

The extent to which people agreed with a variety of statements designed to explore the strength of social norms surrounding workplace pensions was in line with the previous wave. Around half (49%) agreed that saving into a workplace pension was the normal thing to do if you have a job. Ad recognisers were more positive than non-recognisers across the social norms measures. For example, 50% of ad recognisers said that saving into a workplace pension was the normal thing to do if you have a job, compared to 42% of non-recognisers. There had been an increase in positivity among non-recognisers since March 2014, however. For example, the proportion saying saving into a workplace pension was the normal thing to do had risen by seven percentage points to 42%, from 35% in March. This may indicate that factors beyond the campaign were continuing to impact on people's attitudes.

As in previous waves, the social norms measures relating to workplace pensions were far stronger among people who had undergone automatic enrolment than among those who had not as yet. For example, around three-in-ten (33%) of those awaiting enrolment said saving into a workplace pension is the normal thing to do if you have a job, compared to almost half of all working age adults (49%). Among those who have not yet been automatically enrolled, there has been a decline in

various social norms measures, suggesting that the pre-enrolment audience may be becoming more challenging.

Intentions and Outcomes

The impact of the adverts on people's reported likelihood to stay in a workplace pension was in line with March. Just under three-in-ten (27%) said the adverts made them more likely to stay in, whilst almost two-thirds (63%) said the adverts made no difference to their intentions.

Stated intentions around automatic enrolment had not changed at the overall level since March. Whereas 41% said they would stay in, 39% were unsure and 20% said they would opt out. Ad recognisers continued to be substantially more likely than non-recognisers to say they would remain enrolled (45% vs. 21% respectively).

People's actions once enrolled continued the steady improvement seen since March 2013 (i.e. over the last few waves of tracking research) and continued to significantly exceed stated intentions. In this wave, 83% reported staying in, compared to 41% of those still to enrol who said they intended to stay in once enrolled.

Motivations behind staying in or opting out of a workplace pension

The reasons people gave for deciding whether or not to stay in a workplace pension after automatic enrolment were largely in line with those noted in the previous wave in March 2014. The reasons people gave for staying in or intending to stay in focussed on having more money for retirement (42%) and workplace pensions being a good idea/making sense (33%).

Among those who were unsure whether they would stay enrolled, the key reason was that saving for later life was not a priority (23%). Among those who said they would opt out, perceived affordability was highlighted alongside already saving for retirement in a different way (30% of those who would opt out and 31% of those who had opted out) and saving for later life not being a current priority (20% of those who would opt out and 27% of those who had opted out).

In summary, the findings have generally remained very consistent with the previous wave of research across several key measures. There have continued to be substantial differences between ad recognisers and non-recognisers across key outcomes and relating to awareness, positivity and pre enrolment social norms. The Daunted subgroup have returned to November levels on certain indicators, which may in part reflect the lack of partnership activity this time.

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1 Introduction

This report details the findings from survey research tracking attitudes and behaviours regarding workplace pensions, and in particular the automatic enrolment law. The survey was undertaken by Ipsos MORI on behalf of the Department for Work and Pensions (DWP) and is the latest in a series of surveys which have tracked progress on key measures since the launch of DWP advertising campaigns on the issue of automatic enrolment.

1.1 Background

The automatic enrolment law

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

- are not already in a workplace pension;
- are aged between 22 and State Pension age²;
- earn more than £10,000 a year; and³
- work in the UK

The law is being rolled out on a staged basis. Those working for the largest companies were enrolled first, from October 2012. By the time the fieldwork for this wave of research was completed in June 2014, automatic enrolment had been rolled out across all companies with 90 or more employees. This staged rollout will continue until February 2018.

Advertising campaign

DWP has been running advertising campaigns to raise awareness and understanding of automatic enrolment among individuals since January 2012. The current “We’re all in” campaign is TV-led and features groups of employees across different industries as well as some high profile individuals.⁴ This launched in September 2013, with the first burst of activity running until late October 2013. Some examples of these adverts are shown in Figure 1.1.

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

³ This amount was the 2014-2015 qualifying earnings threshold for automatic enrolment.

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

Figure 1.1: Examples from the advertising campaign



In the latest burst of the “We’re all in” campaign, running from April to June 2014, there has been a broad range of activity across different channels. This includes TV and online channels as before, as well as a return of press and outdoor advertising. In this wave, DWP also ran a series of brand new “equation” style adverts, which were displayed on sandwich bags and coffee cups, as well as on posters on public transport and in newspapers. Furthermore, this burst did not include the Pension Square partnership materials, which were used in the last burst to target the Daunted segment of the population (see section 1.4 for segmentation details). This burst also excluded the radio adverts that had previously been included. Figure 1.2 shows examples from the equation style-adverts.

Figure 1.2 Examples from the equation-style adverts



Previous research

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

1.2 Research objectives

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

This wave also included a new question to further explore why people were unsure what they would do if they were to be enrolled into a workplace pension.

1.3 Methodology

The survey was carried out using the Ipsos MORI Capibus, a face-to-face in-home omnibus survey of British adults aged 18 and over. Fieldwork took place from 6th June to 23rd June 2014. From the entire sample of British adults, a sub-sample of

2,356 adults of working age (men aged 22-64 and women aged 22-59) were interviewed. Data are weighted to represent the national population profile.

Within the weighted sample over six-in-ten (62%) of those in work said their workplace had undergone automatic enrolment.

1.4 Interpretation of the data

Statistical significance

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

Segmentation

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

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

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

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

Comparisons to the ‘awaiting enrolment’ subgroup

Previous waves of the report have included analysis of the “potentially eligible” subgroup. This was defined as those in work or self-employed without existing workplace pensions and with household incomes of at least £9,500 (indicating that their individual incomes meet the threshold for automatic enrolment). Pre-July 2013 waves did not factor income into their definition of the potentially eligible, making this subgroup slightly different from post-July.

The make-up of this subgroup became more challenging over time, because it included an increasing number of people who had opted out. This resulted from employees who stayed in once automatically enrolled ceasing to be potentially eligible, while those who opted out continue to be potentially eligible.

This wave of research does not examine the potentially eligible subgroup, due to the challenges presented by this ever changing audience. Instead, it explores those **awaiting enrolment**. This group is defined as those working in companies with fewer than 90 employees, earning over £9,500⁶, without workplace pensions. They are more likely than the average working age adult to be younger and from the Unprepared segment.

Comparisons between ad recognisers and non-recognisers

Respondents were shown images from the “We’re all in” campaign, along with a video clip. They were also shown examples of the equation style adverts.

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

Reporting conventions

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

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

Within all figures, an up arrow indicates a significant increase since the previous March 2014 wave, while a down arrow indicates a significant decrease over the same period.

⁶ £10,000 was the 2014-15 qualifying earnings threshold, so the closest income band to this amount in the questionnaire was used.

2 Campaign recognition and reactions to the advertising

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

- Over eight-in-ten people (85%) recognised at least one of the adverts, which is consistent with March 2014.
- Recognition of the campaign's most prominent slogan, 'We're all in' remained in line with March 2014 (46% vs 47% respectively) as did recall of 'I'm in' (59% vs. 56% respectively). However, there was a decline in recall of 'you pay in, your boss pays in too' (47% vs. 52% in March).
- Reactions to the main campaign adverts were broadly positive, with over a third of ad recognisers saying they were aimed at people like them (36%). However, there was a decline in positivity in some areas, suggesting that the campaign may benefit from continuing to include new elements, such as the equation-style adverts, to ensure freshness.
- The equation adverts were recalled by 5% of all working age adults and by 9% of commuters and 14% of Metro newspaper readers. They were remembered from a variety of sources, particularly newspapers.
- Reactions to the equation adverts were broadly similar to the main campaign materials, with 37% of those who recognised them saying they were aimed at people like them. These were also considered to be different to other pension adverts (e.g. by pension providers) by 15% of those who recalled them.

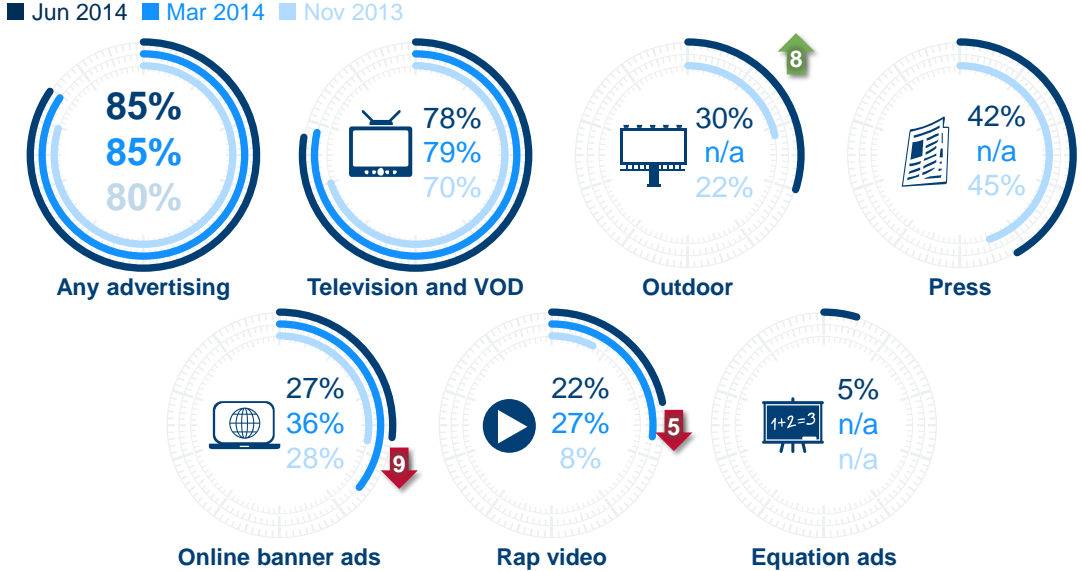
2.1 Recognition of the adverts

Changes in recognition over time

People were shown various adverts from the main "We're all in" campaign and asked if they had seen them before. As can be seen in Figure 2.1, overall recognition of the adverts remained consistent with the previous wave, with over eight-in-ten people (85%) recalling at least one advert. Recall of television and video on demand (VOD) was in line with March 2014 (78% vs. 79% respectively). Outdoor advertising was not measured in the previous wave of research (as it was not featured in that campaign burst), but it was in the November wave and since then it has increased from around two-in-ten (22%) to three-in-ten (30%) this wave. Recall of the online banner adverts

has decreased by nine percentage points since March, from 36% to 27% in June. Furthermore, recall of the rap video has also declined by five percentage points, from 27% in March to 22% in June.

Figure 2.1: recognition by advertising channel



Bases: c.2,300 GB adults of working age per wave

Those who were awaiting enrolment were typically just as likely as the average working age adult to recognise any advertising (84% vs. 85% respectively).

Those in the Daunted target segment were less likely than the average working age adult to recall any advertising (78% vs. 85% respectively). They were less likely to recall television and VOD (71% vs. 78% average) and press (37% vs. 42% average). However, recall of the adverts among those in the Unprepared segment was the same as average overall at 85%.

There were differences in advert recognition between BME⁷ and White respondents, with those from BME backgrounds having lower levels of recognition overall (85% white and 79% of BME).

2.2 Recall of the campaign slogans

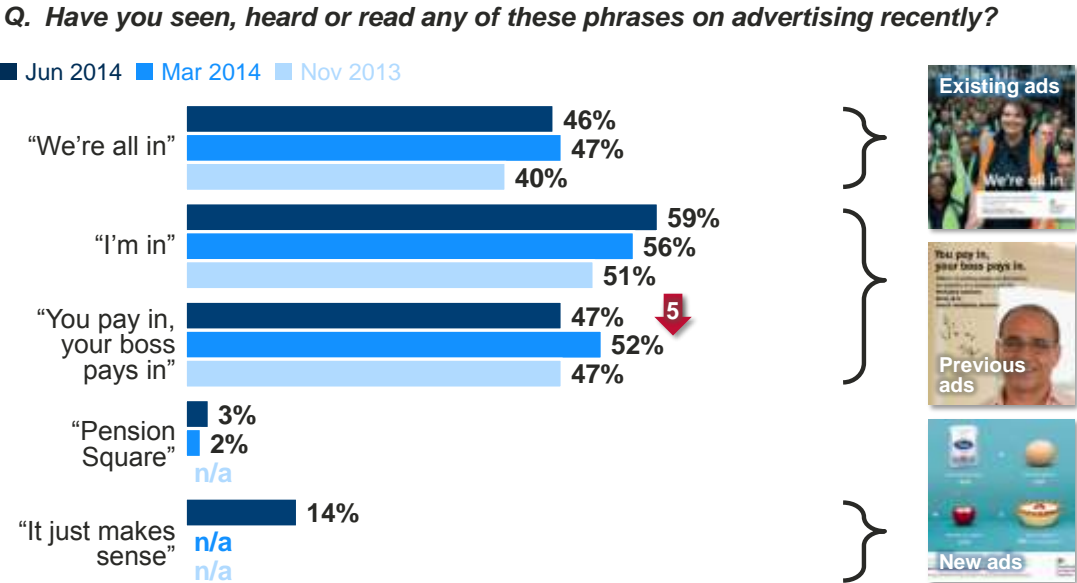
The survey tested recall of the four previously used slogans and, as an addition within this wave, the slogan ‘it just makes sense’, which accompanied the new equation-style adverts and also added to some of the previous adverts within this most recent campaign burst. The ‘We’re all in’ slogan remains the main focus of the campaign, with ‘I’m in’, ‘You Pay in, your boss pays in’ and ‘Pension Square’ having been more prominent in past campaigns.

⁷ BME refers to Black and Minority ethnic groups. When considering differences between the findings of White and BME people, it is important to note that there is a considerable difference between the base sizes; BME = 440 and White = 1904.

As Figure 2.3 shows, recall of the main campaign slogan, 'We're all in' remains in line with March 2014 (46% this wave vs. 47% respectively). Recall of 'I'm in' was also comparable with March (59% vs. 56%), but there was a five percentage point decrease in recall of 'You pay in, your boss pays in too' (from 52% in March to 47% in June). This may reflect the fact that this slogan takes less prominence in the current campaign burst.

Around one-in-seven recalled the new slogan 'it just makes sense' (14%). Recall of 'Pension Square' (which did not run in this latest campaign burst) remained relatively low (3% in June vs. 2% in March).

Figure 2.3: recall of campaign slogans



Bases: c.2,300 GB adults of working age per wave

Those awaiting enrolment were typically in line with figures across all working age adults with regards recall of each of the slogans; 45% recalled the campaign's key slogan, 'We're all in', compared to 46% of all working age adults.

As in previous waves, ad recognisers had a much higher recall level of all the slogans than non-recognisers, and those who recognised three or more adverts had the highest recall of the slogans. 'We're all in' was recalled by fewer than one-in-ten non-recognisers (9%) compared to over half of all ad recognisers (53%) and six-in-ten of those recalling three or more adverts (60%). Among ad recognisers, recall was highest among those who have seen the TV advert, alongside other channels. Among this group of people, recall of 'We're all in' was close to six-in-ten (59%) compared to half of TV only recognisers (50%) and around two-in-ten of those recognising only non-TV adverts (21%). This suggests that the multi-channel approach may have helped the campaign to reach a wider audience and reinforced recall.

Those who recognised both the new equation-style adverts as well as the adverts used in previous campaigns were more likely than those who only recognised the previous adverts to recall the two slogans that were emphasised in the equation

adverts; they had a higher recall of 'you pay in, your boss pays in' (68% vs. 53% of those recognising only the existing adverts) and 'it just makes sense' (24% vs. 14% of those recognising only the existing adverts). This may indicate that the equation adverts, which emphasised these two slogans more prominently, have been successful in conveying their slogans.

There were differences in the level of recall across different ethnic groups, with respondents from BME backgrounds more likely to say they did not know if they had heard of any of these phrases recently (29% compared to 17% from White backgrounds).

2.3 Reactions to the main adverts

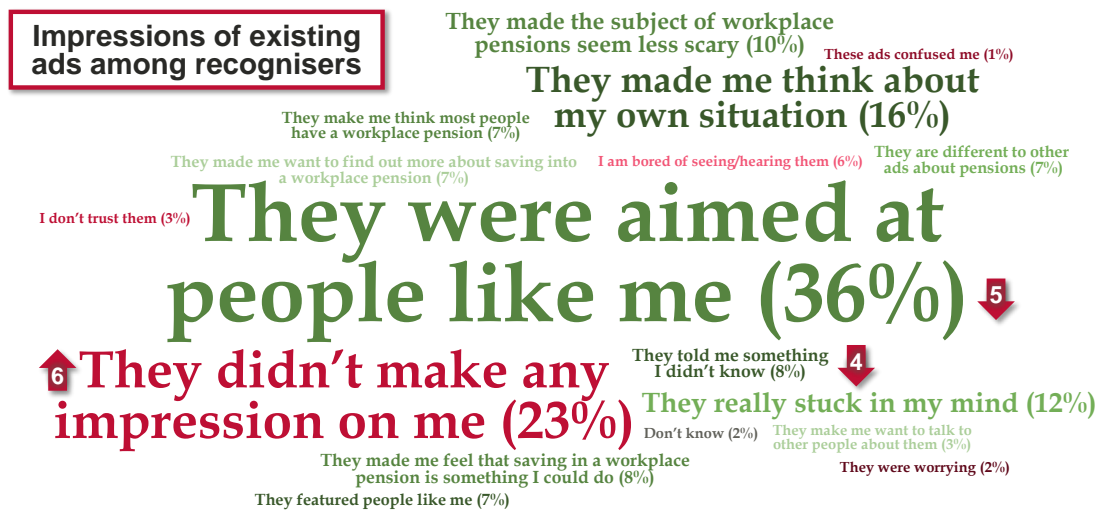
Top-of-mind reactions

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

The feedback on the adverts among ad recognisers was generally positive, although there was a decline in positivity in some areas. Although ad recognisers still found the adverts relevant to them personally, with over a third saying they were aimed at people like them (36%), this had declined by five percentage points since March, when the figure was 41%. A similar proportion to last wave felt that the adverts made them think about their own situation (16% this wave compared to 19% in March). However, there was a four percentage point decline since March 2014 in the number of people saying that the adverts told them something they didn't know (8% vs. 12%) and a six percentage point rise in those saying the adverts made no impression, to 23% this wave compared to 17% last wave. Overall, reactions to the adverts remained strong.

Figure 2.4: reactions to the campaign adverts among ad recognisers

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



Base: 1,884 who recognised existing ads only
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

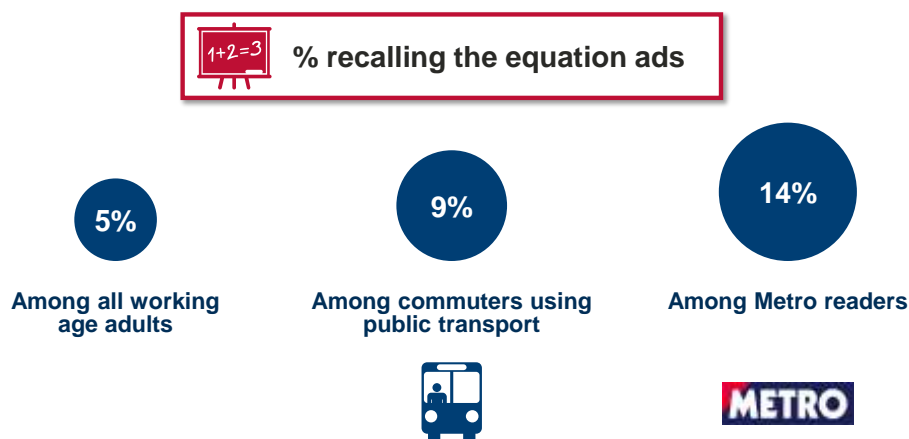
2.4 Reactions to the equation adverts

This wave of research included new questions specifically exploring people's thoughts about the equation-style adverts.

Recognition of the equation adverts

The equation adverts were recognised by one-in-twenty (5%), as can be seen in Figure 2.5. Recognition was higher among those who used public transport to get to work (9%) and higher still among readers of the Metro newspaper (14%). Since the equation adverts were displayed on public transport (as well as on sandwich bags and coffee cups) and in the Metro newspaper, this suggests that the commuter strategy approach has had some success.

Figure 2.5: Levels of recognition of the equation adverts

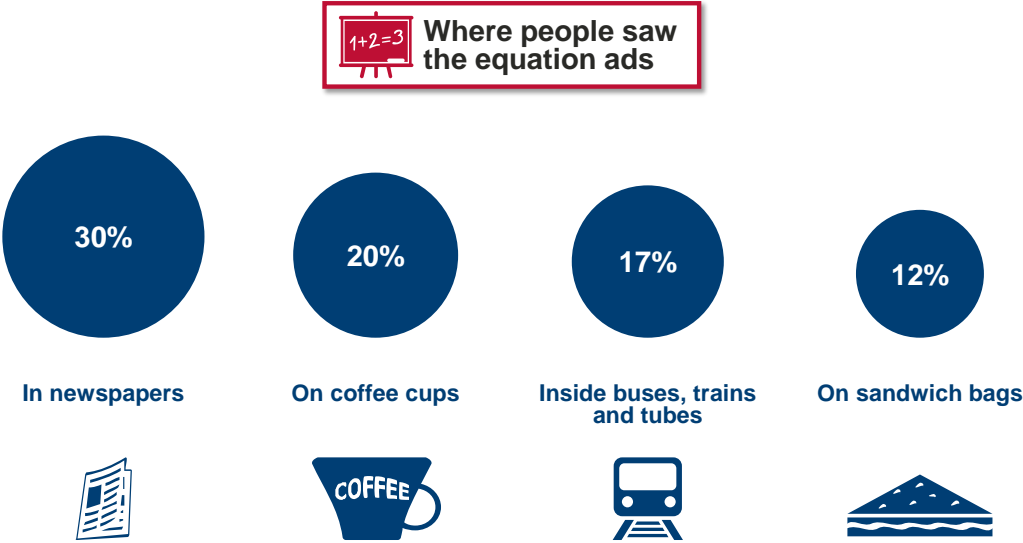


Bases: 2,356 GB adults of working age; 116 Metro readers; 308 adults who take public transport to work

Those who recalled the equation adverts were asked where they had seen these. As shown in Figure 2.6, the highest single proportion had seen these in newspapers (30%). Two-in-ten equation recognisers had seen the adverts on coffee cups (20%) and a similar proportion had seen them inside buses, trains or tubes (17%). Over one-in-ten (12%) recognisers of these adverts recalled them from sandwich bags.

It is noteworthy that 5% of those who recalled the equation style ads said that they thought they had seen these on TV. Since these adverts were not shown on TV, this suggests that the TV advertising continues to have a strong halo effect.

Figure 2.6: Where equation adverts were recognised



Base: 109 adults who recognised the equation ads (NOTE: a further 16% 'don't know' / 'can't remember')

Reactions to the equation adverts

Those who recalled the new equation adverts were asked for their opinion about them, by selecting statements they felt were appropriate from a pre-defined list. The word cloud in Figure 2.7 shows the statements in font sizes that increase in line with the number of mentions. Positive statements are shown in green and negative statements are in red.

Figure 2.7: Reactions to the equation adverts

Q. Thinking about the ads you have just seen with different styles of maths sums on a green background, which of these statements, if any, do you think apply?



Base: 105 who recognised existing ads and new ads
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Reactions to the new equation adverts were broadly similar to reactions to the main campaign materials. Around four-in-ten (37%) felt that the adverts were aimed at people like them and 15% said the adverts were different to others about pensions (which might include, for example, adverts by pension providers).

3 Awareness of automatic enrolment

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

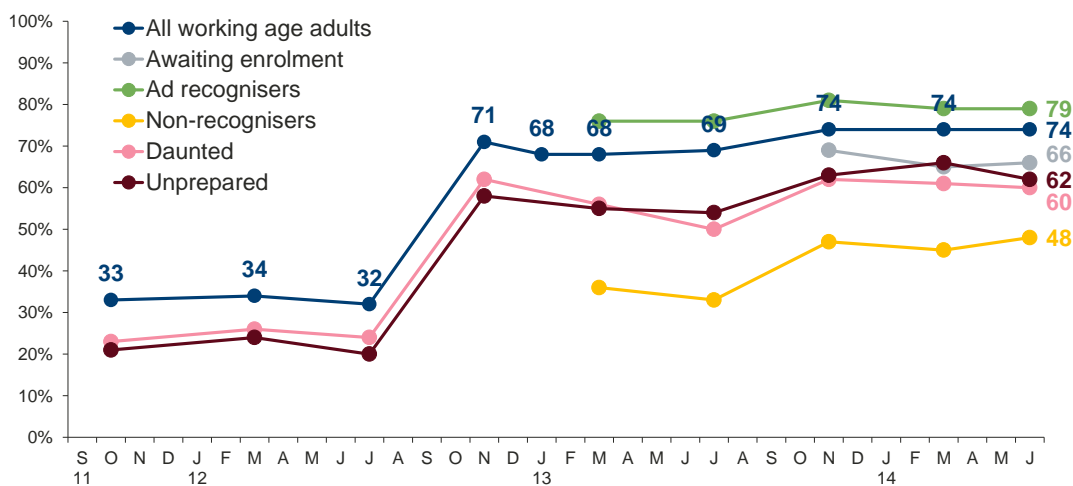
- Awareness of the automatic enrolment law has remained stable over the past three waves of research, with 74% being aware.
- Awareness continued to correlate with how close people were to being enrolled, with awareness being higher the closer people were to the point of enrolment.
- Unprompted recall of communications about workplace pensions and automatic enrolment remained in line with March, with around six-in-ten (62%) recalling something about workplace pensions or automatic enrolment.
- The messages that people took away from the adverts were in line with March and November, with ad recognisers continuing to have a far higher recall of all campaign messages than non-recognisers, suggesting the advertising campaign may be effectively conveying these messages.

3.1 Awareness of the automatic enrolment law

People were asked whether they had heard about the automatic enrolment law, prior to taking part in the research. As Figure 3.1 illustrates, awareness of the law has remained stable since the start of the ‘We’re all in’ campaign, with around three-quarters (74%) being aware this wave and also in March 2014 and November 2013.

Figure 3.1: awareness of the automatic enrolment law

% who say they were aware of the automatic enrolment law before the interview



Bases: c.2,300 GB adults of working age; c.400 adults awaiting enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave

Once again, campaign recognition was strongly correlated with awareness of automatic enrolment, with a 31 percentage-point gap in awareness between ad recognisers and non-recognisers (79% vs. 48% respectively).

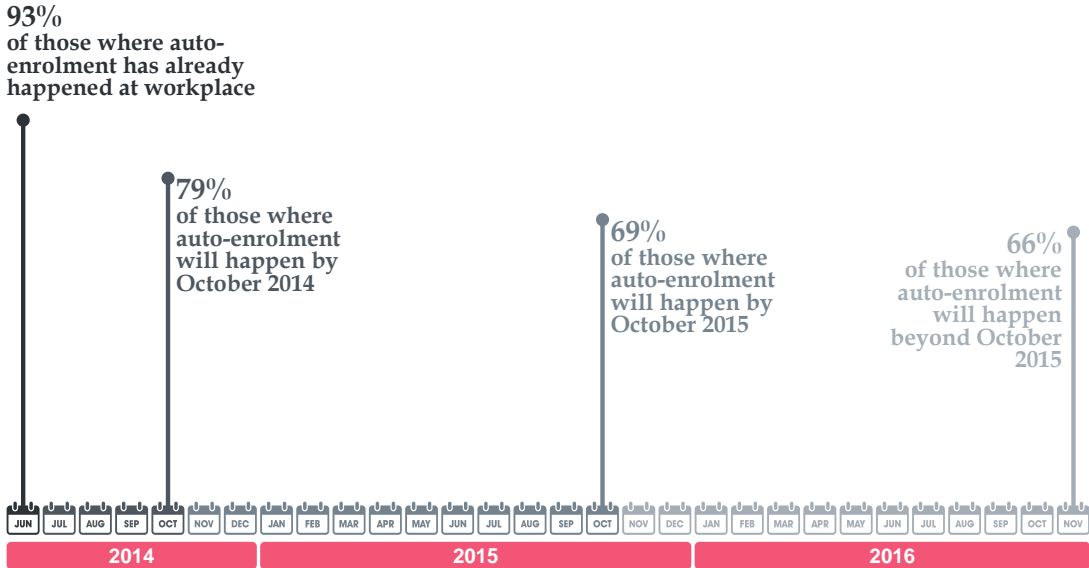
There were differences in levels of awareness of the automatic enrolment law among different ethnic groups, with around eight-in-ten White adults being aware (78%) compared to around half of BME adults (52%).

Awareness by staging date

As Figure 3.2 shows, awareness continued to correlate with how close people were to being enrolled, with the breakdown by staging date showing a broadly consistent pattern in previous waves. It is nevertheless worth noting that awareness was still high, even among those not due to be enrolled until after October 2015, with around two-thirds (66%) being aware.

Figure 3.2: awareness by staging date*

% who say they were aware of automatic enrolment before the interview



Bases: 905 adults who say they have had auto-enrolment at their workplace; 89 adults being enrolled by October 2014; 57 adults being enrolled by October 2015; 385 adults being enrolled beyond October 2015

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

3.2 Salience of workplace pensions and automatic enrolment

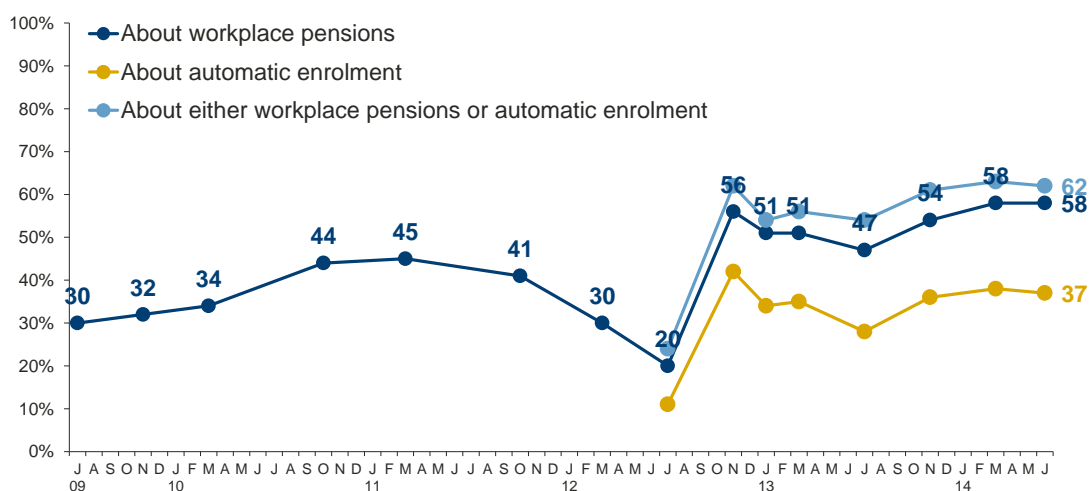
The survey asked two sets of questions to explore whether people had recently seen or heard anything about workplace pensions and automatic enrolment and if so, where. This helped to determine whether the campaign had successfully increased the salience of these issues. These questions were asked before showing any of the

campaign adverts in order to gauge people’s spontaneous responses before they were prompted by the adverts.

As figure 3.3 shows, unprompted recall of communications about workplace pensions and automatic enrolment remained consistent with March. Around six-in-ten had heard something about workplace pensions or automatic enrolment recently (62% this wave and 63% in March). Recall of automatic enrolment specifically remained around four-in-ten (37% this wave and 38% in March).

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

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



Bases: c.2,300 GB adults of working age per wave

Once again, recall of anything relating to workplace pensions was far higher among ad recognisers than non-recognisers (63% vs. 30%), suggesting that the campaign had a substantial impact on the salience of these issues.

Those who later recognised the TV advert plus other channels were more likely than those who only recognised the TV advert to spontaneously recall seeing or hearing anything about workplace pensions (67% vs. 61% respectively). Recall among those who only recognised non-TV adverts was substantially lower, at 39%. Again, this reiterates the potential impact of the multi-channel strategy.

Recall of anything relating to workplace pensions or automatic enrolment was higher among White adults than BME adults (64% vs. 46% respectively).

Where people have seen or heard things

People were asked where they had seen or heard anything about workplace pensions or automatic enrolment, as shown in Figure 3.4. Selection of all the sources this wave were in line with March. TV remained the most frequently mentioned source (44%), demonstrating the continued potential impact of television and VOD and their particular importance as part of the current channel mix. The workplace also continued to be a key source of information, with three-in-ten (31%) seeing or

hearing about workplace pensions through workplace communications. However, among workplaces with less than 50 employees, this drops to two-in-ten (21%), which will in part, reflect staging dates.

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

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

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



Bases: c.2,300 GB adults of working age per wave

Mentions of workplace communications was once again higher among ad recognisers than non-recognisers (32% vs. 24% respectively), even though the DWP advertising campaign ran outside the workplace.

3.3 Awareness of campaign messages

In order to determine the recall of the campaign messages, people were asked if they had seen, heard or read any advertising, news or publicity about specific messages that had been emphasised in the adverts. These are listed in Figure 3.5. Recall of the messages was broadly similar to the previous two waves of research in March 2014 and November 2013. The message recalled by the highest proportion of people continued to be ‘if you put money into your workplace pension, your boss will too’, with four-in-ten (40%) remembering it. This was one of the key messages of the ‘We’re all in’ and ‘I’m in’ campaigns.

Figure 3.5: recall of specific campaign messages

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

	Jun 2014	Mar 2014	Nov 2013
If you put money into your workplace pension, your boss will too	40%	42%	41%
People who don't have a workplace pension will automatically be enrolled	35%	34%	34%
If you put money into your workplace pension, the government will too	23%	22%	22%
Lots of businesses are starting to automatically enrol workers into a pension	22%	25%	24%
Millions of working people will be enrolled	20%	19%	19%
More people are starting to save in a workplace pension	19%	18%	17%
Larger companies will be enrolling their workers first	16%	16%	18%
Every employee will be affected by these changes	16%	15%	14%
Important business people support workplace pensions	13%	12%	12%
Millions of working people are already benefitting from a workplace pension	15%	<i>n/a</i>	<i>n/a</i>
To look out for a letter about enrolment into a workplace pension	7%	6%	6%

Bases: c.2,300 GB adults of working age per wave

Recall of the messages remained broadly unchanged among the Unprepared segment compared to last wave. Among the Daunted segment, there was a ten percentage point decline in recall of ‘if you put money into your workplace pension, your boss will too’ this wave compared to March (23% vs. 33% respectively). Furthermore, there was a five percentage point decrease in recall of ‘more people are starting to save into a workplace pension’, to 10% (from 15% in March).

There were differences in the recall of these messages between different ethnic groups, with White respondents having a higher recall of all the messages than those from BME backgrounds.

There remains substantial differences in recall of specific campaign messages between ad recognisers and non-recognisers, as Figure 3.6 shows. Even the most commonly recalled message was only noted by two-in-ten (20%) non-recognisers. The potential implication is that the campaign continues to be effective in spreading key messages.

Figure 3.6: recall of specific campaign messages by advert recognition

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

	Ad recognisers	Non-recognisers
If you put money into your workplace pension, your boss will too	44%	17%
People who don't have a workplace pension will automatically be enrolled	39%	20%
If you put money into your workplace pension, the government will too	25%	12%
Lots of businesses are starting to automatically enrol workers into a pension	24%	12%
Millions of working people will be enrolled	22%	6%
More people are starting to save in a workplace pension	21%	11%
Larger companies will be enrolling their workers first	17%	7%
Every employee will be affected by these changes	17%	9%
Important business people support workplace pensions	15%	5%
Millions of working people are already benefitting from a workplace pension	16%	7%
To look out for a letter about enrolment into a workplace pension	7%	3%

Bases: 1,993 ad recognisers; 363 non-recognisers

4 Positivity towards automatic enrolment and workplace pensions

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

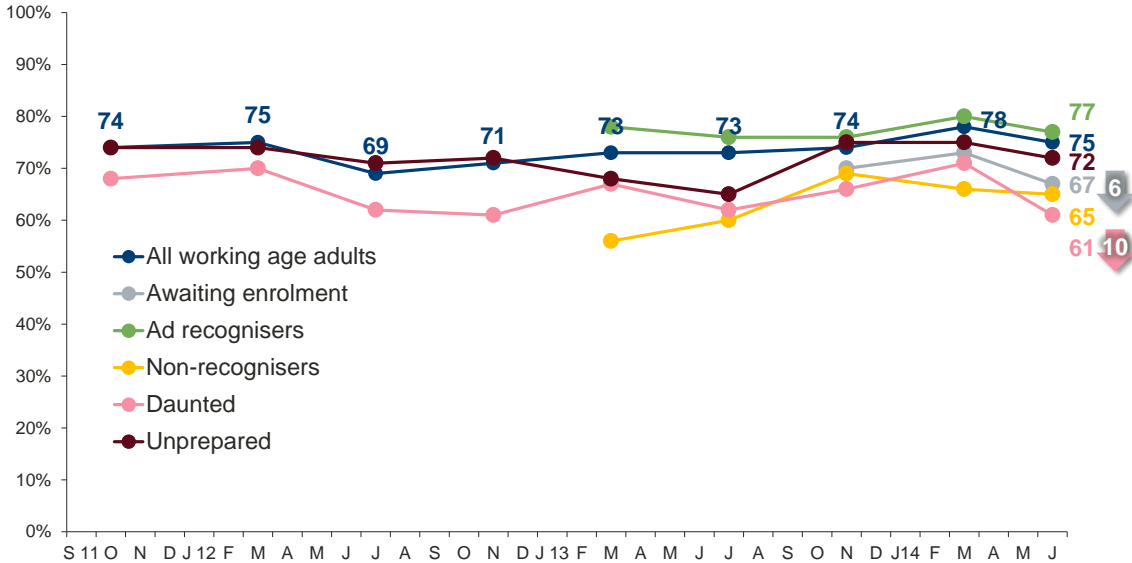
- Positivity towards the automatic enrolment law remained in line with March 2014, with three-quarters (75%) saying it is a good thing.
- People also continued to be positive towards workplace pensions generally, with over six-in-ten (62%) thinking that it makes sense to have a workplace pension if you have a job, while around half (51%) thought that a workplace pension was a good thing for them personally. There continued to be significant differences between ad recognisers and non-recognisers for both these measures.
- Ad recognisers were also more likely than non-recognisers to identify various aspects of workplace pensions. For example, 54% of ad recognisers identified that their employer would make a contribution, compared to 36% of non-recognisers. This may suggest that the campaign may have been effective in helping to promote these attributes.
- As in previous waves, seven percent said they would *never* save into a workplace pension and this did not differ by advert recognition.

4.1 Positivity towards automatic enrolment

As in the previous waves, people were asked whether they considered the automatic enrolment law to be a good thing or not (following a brief overview in the interview). Positivity towards the law remained in keeping with previous waves, with three-quarters (75%) saying it was a good thing, as shown in Figure 4.1. Just seven percent were negative about the automatic enrolment law, which is also consistent with March.

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

% who think automatic enrolment is definitely/maybe a “good thing”



Bases: c.2,300 GB adults of working age; c.400 adults awaiting enrolment; c.1,800 ad recognisers; c.400 non-recognisers; c.500 Daunted; c.500 Unprepared per wave

As in previous waves, there was again a significant difference by ad recognition, with recognisers being more likely to consider automatic enrolment to be a good thing (77%, vs. 65% non-recognisers).

Those awaiting enrolment were less likely than average to think automatic enrolment is a good thing (67% vs. 75%) and they were six percentage points less likely to feel it was a good thing than they were in March (67% vs. 73% respectively).

Those in the Daunted segment were, as in previous waves, less likely to be positive than average (61% vs. 75%) and they were less positive in this wave than in March, having declined by ten percentage points from 71%. This may be related to the lack of Pension Square outputs this wave, since the partnership activity was particularly aimed at those in the Daunted segment.

There were differences by ethnic group, with White respondents being more likely than those from ethnic minorities to say that automatic enrolment was a good thing (77% and 66% respectively).

4.2 Aspects associated with workplace pensions

Whether people identified specific aspects of workplace pensions

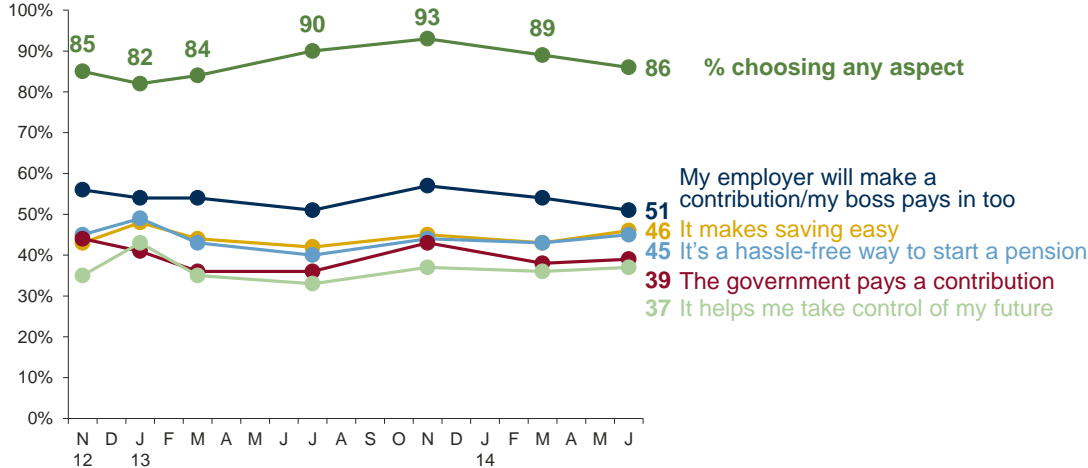
In this wave, there was a slight change to the wording of a question that was included in earlier waves. People were previously presented with a list of factors and asked which they considered to be benefits of saving into a workplace pension. This wave, they were shown the same list but instead asked to identify which factors they

considered to be *aspects* of saving into a workplace pension. The list from which people could make their selections consisted of attributes that have been particularly emphasised in the current and previous campaigns, as shown in Figure 4.2.

The majority of people identified at least one specific aspect of saving into a workplace pension (86%), although this was lower than last wave when people were asked to identify benefits and 89% identified at least one. More specifically, in the March, 54% of people said their employer would make a contribution (compared to 51% this wave). More people identified ‘it makes saving easy’ as an aspect this wave compared to the number of people identifying it as a benefit in March (46% vs. 43% respectively).

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

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



Bases: c.2,300 GB adults of working age per wave

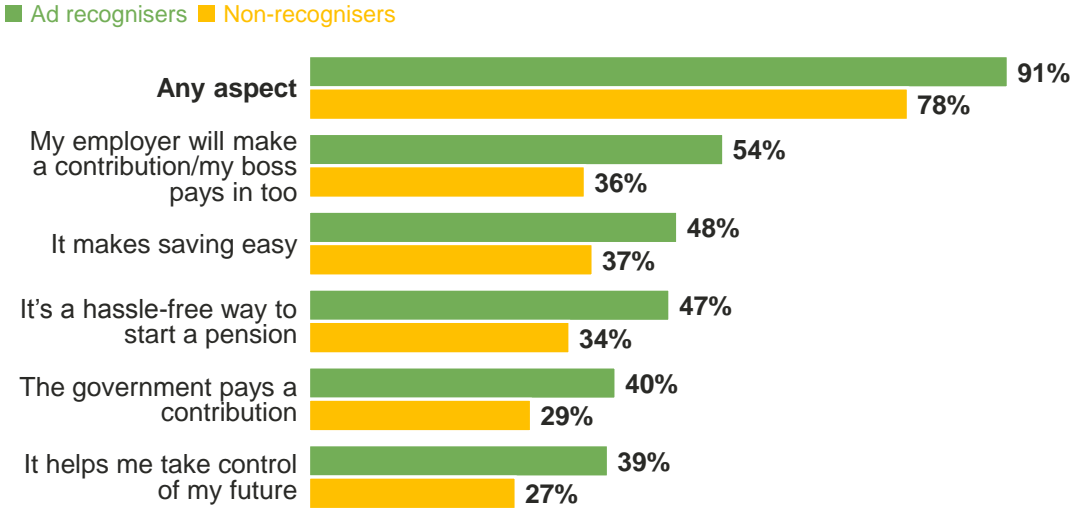
Those in the Daunted segment were less likely than average to identify each of the aspects, as was the case in March 2014. Those in the Unprepared segment were also less likely than average to select most of the aspects, with the exception of ‘it makes saving easy’ and ‘it helps me take control of my future’.

There were differences by ethnic group, as in March, with White respondents being more likely than those from BME backgrounds to select every aspect in this wave. The gap between these two audiences was particularly pronounced for ‘my employer will make a contribution/my boss pays in too’, where there was a 30 percentage point difference between responses (55% White and. 25% BME).

As Figure 4.3 shows, ad recognisers were again more likely to select each of these attributes as something associated with a workplace pension than non-recognisers, suggesting that the campaign may be helping to promote these attributes.

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

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



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

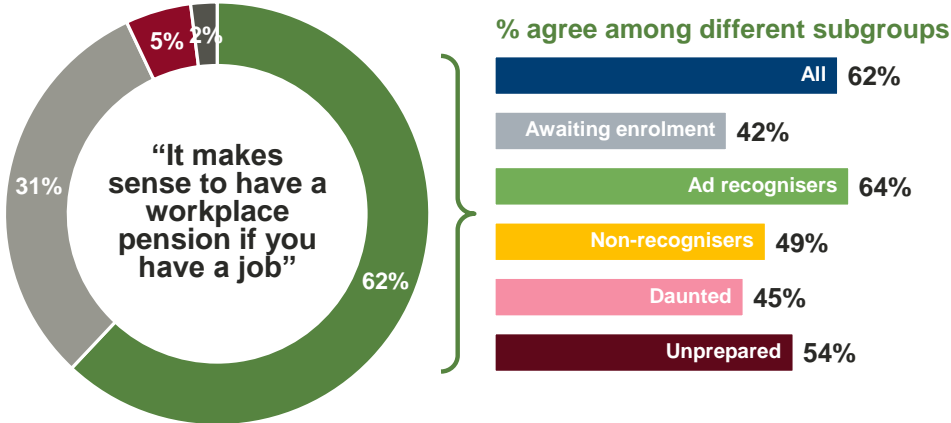
4.3 Whether workplace pensions were perceived as a good thing or not

People were asked questions designed to determine how the campaign was impacting on overall positivity towards workplace pensions over time. The findings from June are shown in Figures 4.4 and 4.5 and the results are largely unchanged since March 2014. This wave, around six-in-ten (62%) thought that it made sense to have a workplace pension if you have a job, which is in line with the findings from March (60%). Around half once again thought that a workplace pension was a good thing for them personally (51% vs. 49% in March 2014).

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

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

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

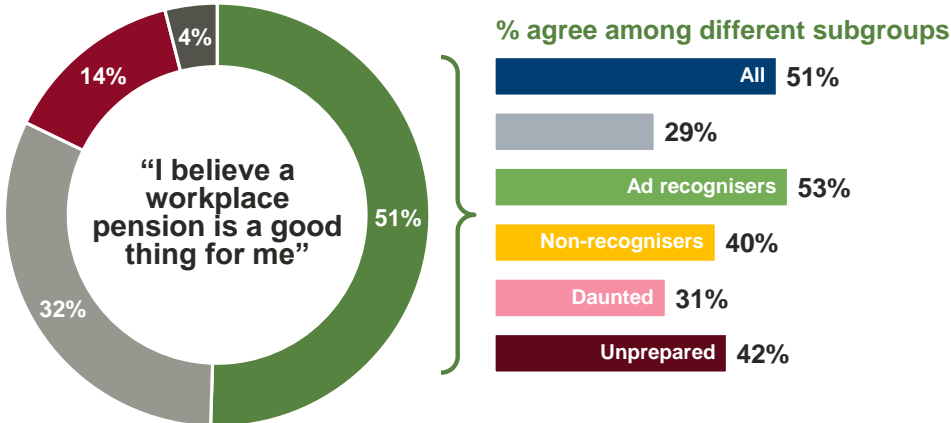


Bases: 2,356 GB adults of working age; 393 adults awaiting enrolment; 1,993 ad recognisers; 363 non-recognisers; 542 Daunted; 516 Unprepared

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

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

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



Bases: 2,356 GB adults of working age; 393 adults awaiting enrolment; 1,993 ad recognisers; 363 non-recognisers; 542 Daunted; 516 Unprepared

The results among the key subgroups were comparable to March 2014. There continued to be a significant difference between the results for ad recognisers and non-recognisers, with recognisers being more likely to agree with both statements. There was a 15 percentage point difference between recognisers and non-recognisers who said it makes sense to have a workplace pension (64% vs. 49% respectively) and a 13 percentage point difference in agreeing that a workplace

pension is a good thing for them (53% vs. 40% respectively). These differences may indicate that the campaign is continuing to have an impact on overall positivity.

Consistent with the previous wave, those in the Daunted and the Unprepared segments were more likely to be neutral towards workplace pensions. Around two-fifths of the Daunted (43%) and Unprepared (31%) neither agreed nor disagreed that it makes sense to have a workplace pension if you have a job (vs. 31% on average). Furthermore, those in the Daunted segment were somewhat more likely than average to disagree with the statement (8% disagreed, vs. 5% on average), which had not been the case in March. It will be important to monitor this trend and consider how to address through targeted messaging.

Furthermore, the proportion of the Daunted segment saying that it makes sense to have a workplace pension was closer to last November's levels (45% this wave vs. 43% November 2013), whereas it had risen to 50% in March. This higher level in March may have been the result of the Pension Square activity, which was absent in November and in this wave.

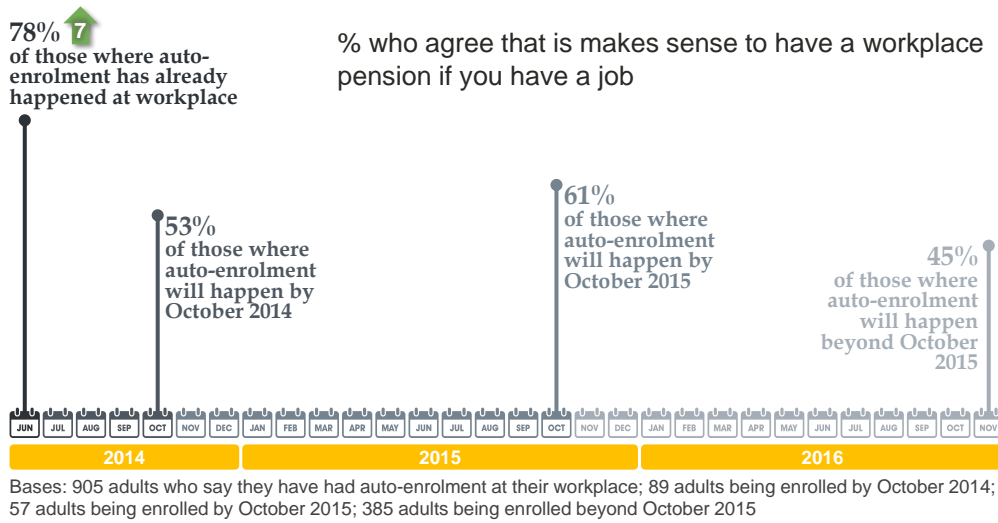
White respondents were far more likely than BME respondents to agree that it makes sense to have a workplace pension if you have a job (65% and 42% respectively) and that a workplace pension is a good thing for them personally (54% and 32% respectively). In contrast, those from ethnic minorities were more likely to be neutral than White respondents this wave about workplace pensions being a good thing for them personally (50% and 29% respectively) and about it making sense to have a workplace pension (45% and 29% respectively).

Those in the youngest age bracket of 22-34 were more likely to be neutral about it making sense to have a workplace pension (39% vs. 31% on average) and also about it being a good thing for them personally (39% vs. 32% on average). Those in the next age bracket of 25-34 were also more likely than the average to be neutral about workplace pensions being a good thing for them (37% vs. 32% respectively).

How positivity towards workplace pensions changes as people approach their staging date

In March, those who said automatic enrolment had already happened in their workplace were more likely than average to be positive about workplace pensions (78% vs. 62%). The implication is that undergoing automatic enrolment may itself reshape people's views on the issue. In March, there was a pronounced decline in agreement as people moved further away from their staging date, whereas in June, this pattern was not as clear. This may indicate a decline in the impact of staging on positivity, as smaller companies begin to automatically enrol their employees, although there may also be some limitations to this analysis due to sample sizes. Future tracking and analysis may help to explore this.

Figure 4.6: positivity by staging date



4.4 Underlying attitudes towards workplace pensions

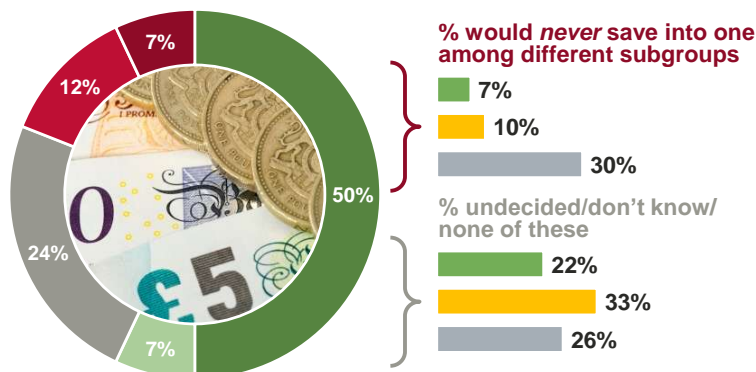
As in previous waves, there appeared to be a minority of working-age adults who may have been less likely to engage with the campaign. The survey asked people about their attitudes towards saving into a workplace pension, attempting to measure the size of this group and whether they tended to come from any particular segment or demographic group.

A higher proportion of those awaiting enrolment than average (12% vs. 7% respectively) said they would *never* save into a workplace pension. Ad recognisers were less likely to be undecided or unsure than non-recognisers (22% vs. 33% respectively), suggesting that the campaign may be most effective in convincing those who are undecided or confused about the advantages of workplace pensions.

Figure 4.7: underlying attitudes towards saving into a workplace pension

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

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



Bases: 2,356 GB adults of working age; 2,078 ad recognisers; 367 non-recognisers

5 The social norms around saving into a workplace pension

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

- Around a quarter (23%) said they had discussed workplace pensions with friends, family and work colleagues in the last 12 months, which was comparable with previous waves.
- The most common action that people said they had taken as a result of the campaign was speaking to other people about workplace pensions, with 15% having spoken to friends and family and 11% to work colleagues.
- Ad recognisers were more likely than non-recognisers to have: spoken to friends, family and work colleagues about workplace pensions (24% vs. 18% of non-recognisers); spoken to their employers about this (18% vs. 10%) and looked for information online (18% vs. 10%).
- Other social norms measures included in the survey were in line with March 2014 and they continued to be stronger among those who had undergone automatic enrolment than among those who had not.
- There has been a decline in social norms measures among those yet to be enrolled and within this group, a decline among ad recognisers, suggesting that the pre-enrolment groups may have become harder to persuade.

5.1 Action taken in relation to workplace pensions

Actions taken after seeing or hearing campaign materials

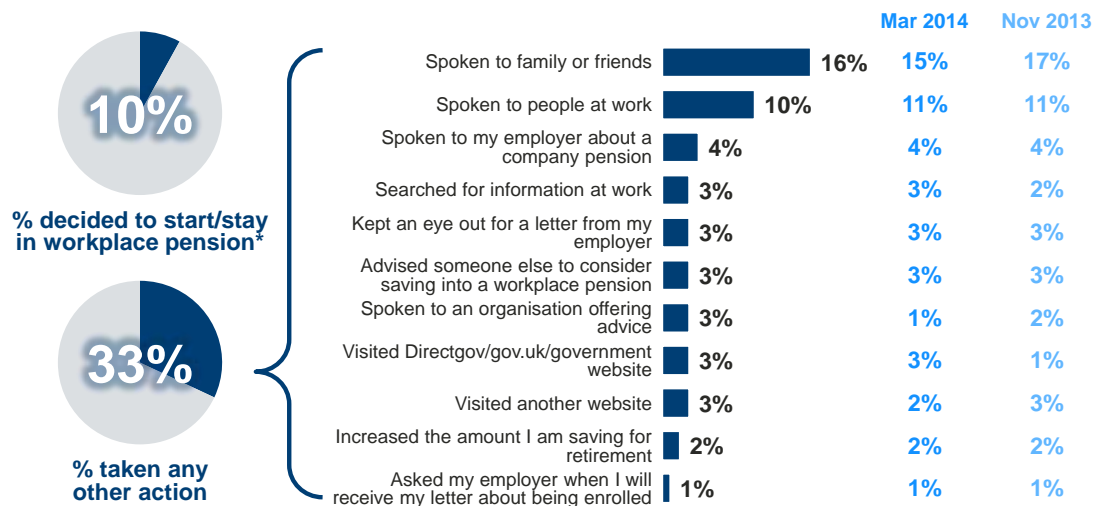
As in previous waves, those who recognised any of the campaign materials were asked what actions they had taken as a result of what they saw or heard. Figure 5.1 illustrates that ten per cent said they had decided to start or stay in a workplace pension as a result of seeing the campaign. A third (33%) had taken other actions beyond this, with levels in line with March.

The most common actions spurred by the campaign – as in previous waves – were speaking to other people about workplace pensions, be it friends and family (16%) or work colleagues (11%). While other actions were less common, it is important to

keep in mind that the advertising campaign did not directly promote specific actions on workplace pensions.

Figure 5.1: actions taken as a result of the campaign

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



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

Those in the Unprepared segment were more likely than average to have taken any action other than deciding to start/stay in a pension (50% vs. 43% respectively) and, more specifically, had a greater inclination towards speaking to friends and family (21% vs. 16% on average).

Those from ethnic minorities were more likely than White respondents to have taken any action outside of starting or staying in a workplace pension as a result of the campaign (56% vs 41% respectively). The most notable differences were in relation to speaking to family and friends (22% of ethnic minorities and 15% of White respondents) and speaking to people at work (13% of ethnic minorities and 9% of White respondents).

Did the campaign increase overall activity around workplace pensions?

The survey aimed to explore the typical background level of activity on workplace pensions that might be expected without any advertising, to try to determine whether the campaign was having an effect above and beyond this. This was achieved by asking what people had done more generally with regards to workplace pensions before asking any questions about automatic enrolment or the campaign specifically. There was a particular emphasis on generating conversation around workplace pensions.

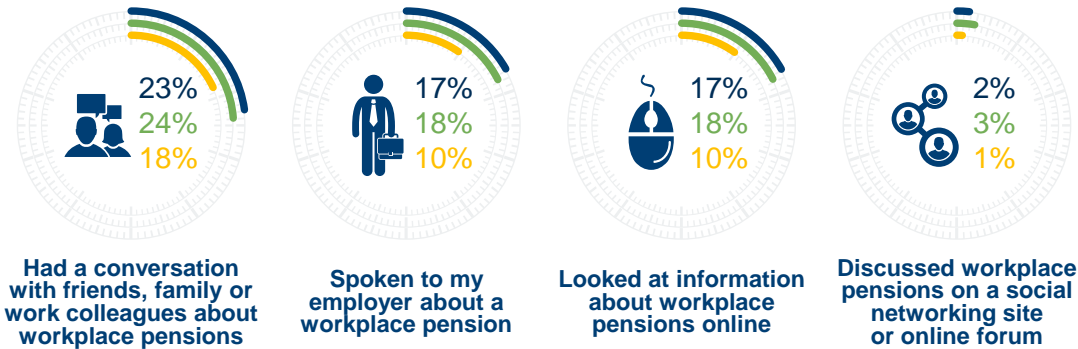
Figure 5.2 reveals no substantial changes in terms of activity (outside of enrolling) compared to March 2014. Talking to others remains the most common action, with relatively few saying that they had discussed workplace pensions on social networks or online forums. In this wave, ad recognisers were more likely than non-recognisers

to have: spoken with family, friends or work colleagues about workplace pensions (24% vs. 18% respectively); spoken to their employer about a workplace pension (18% vs. 10%) and looked for information about workplace pensions online (18% vs. 10% respectively). In the last wave, the only action that ad recognisers were more likely than non-recognisers to have taken was speaking to their employer.

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

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

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



Bases: 2,356 GB adults of working age; 1,993 ad recognisers; 363 non-recognisers

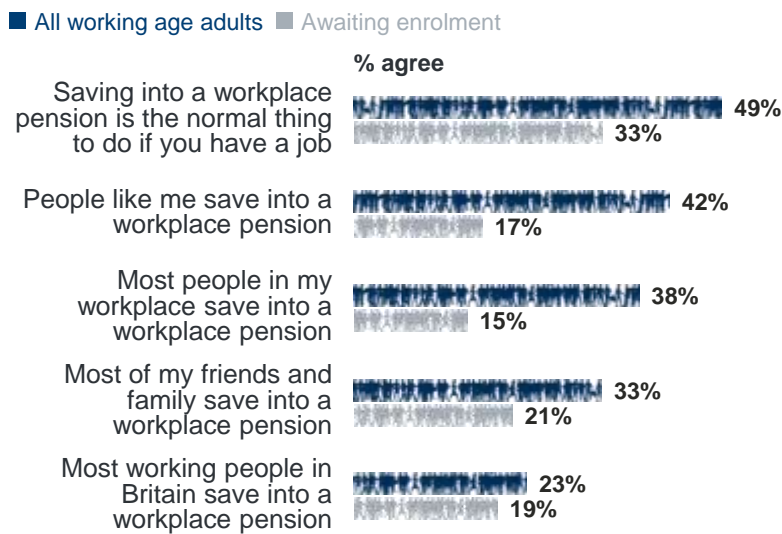
5.2 Perceptions of workplace pension saving

As in previous waves, respondents asked about the extent to which they agreed with a variety of statements, to explore the strength of social norms surrounding workplace pensions. The findings for this wave of research were comparable with those of March. As Figure 5.3 shows, almost half (49%) agreed that saving into a workplace pension is the ‘normal thing to do’ for people in employment, while around four-in-ten (42%) agreed that people like them or most others in their workplace (38%) saved into a workplace pension.

Levels of agreement with the social norms statements were lower among those awaiting enrolment than average, with the exception of ‘most people in Britain save into a workplace pension, where levels were similar. For example, around one in three (33%) of those awaiting enrolment said saving into a workplace pension is the normal thing to do if you have a job (vs. 49% on average). Around two-in-ten of those awaiting enrolment thought people like them saved into a workplace pension, compared to around four-in-ten of all working age adults (17% vs. 42% respectively).

Figure 5.3: indicators of social norms around workplace pensions

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

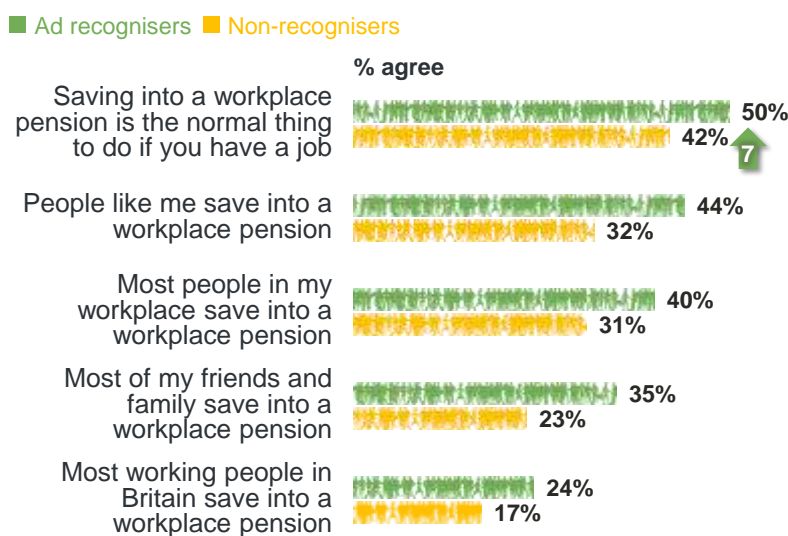


Bases: 2,356 GB adults of working age; 1,993 ad recognisers; 363 non-recognisers

As Figure 5.4 shows, ad recognisers were more positive than non-recognisers across the social norms measures, which is a trend that has continued since the first wave in which this question was asked. However, non-recognisers have become seven percentage points more likely to agree that saving into a workplace pension is the normal thing to do if you have a job compared to March (42% this wave vs. 35% in March). This suggests that factors other than the campaign, such as the act of being enrolled, continue to play a role in changing attitudes.

Figure 5.4: social norms around workplace pensions by ad recognition

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



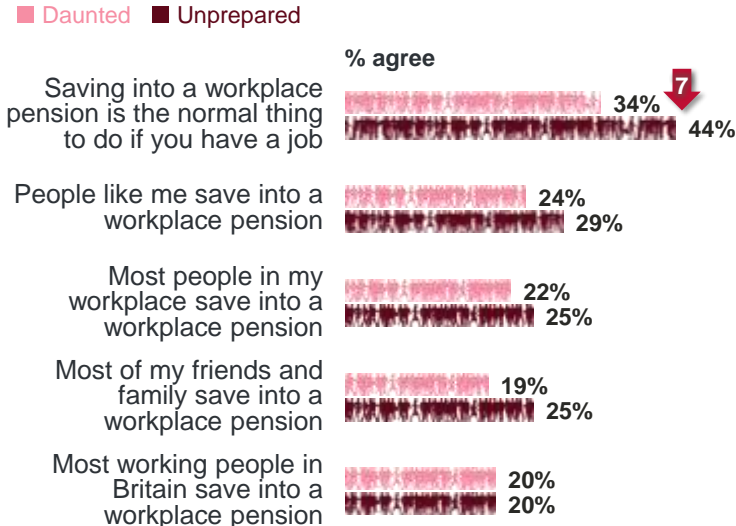
Bases: 2,356 GB adults of working age; 1,993 ad recognisers; 363 non-recognisers

Among those in the Daunted and Unprepared segments, the social norms measures were largely in keeping with March, although as shown in Figure 5.5, there was a

seven percentage point decline among those in the Daunted segment who said saving into a workplace pension is the normal thing to do (34% this wave vs. 41% in March). The proportion of the Daunted segment who said this, had reverted to the November level, when it was also 34%. It is possible that the increase in March may have been helped, in part, by the Pension Square activity.

Figure 5.5: social norms around workplace pensions by target segment

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



Bases: 542 Daunted; 516 Unprepared

There were differences in levels of agreement with the social norms measures among people of different ethnic groups. White respondents were more likely to agree with all the measures than those from BME groups, with the exception of ‘most working people in Britain save into a workplace pension’. There was a particularly large gap in levels of agreement with ‘people like me save into a workplace pension’, with 26% of BME respondents agreeing, compared to 45% of White respondents.

5.3 Impact of automatic enrolment on social norms

As in previous waves, the social norms measures were far stronger among people who had undergone automatic enrolment than among those who were still to enrol. As shown in Figure 5.6, the act of being enrolled is a turning point, with 66% of people who had experienced automatic enrolment agreeing that most people in their workplace stayed in after enrolment. In contrast, 29% of those who had not yet undergone automatic enrolment agreed that most people in their workplace would stay in if they were automatically enrolled.

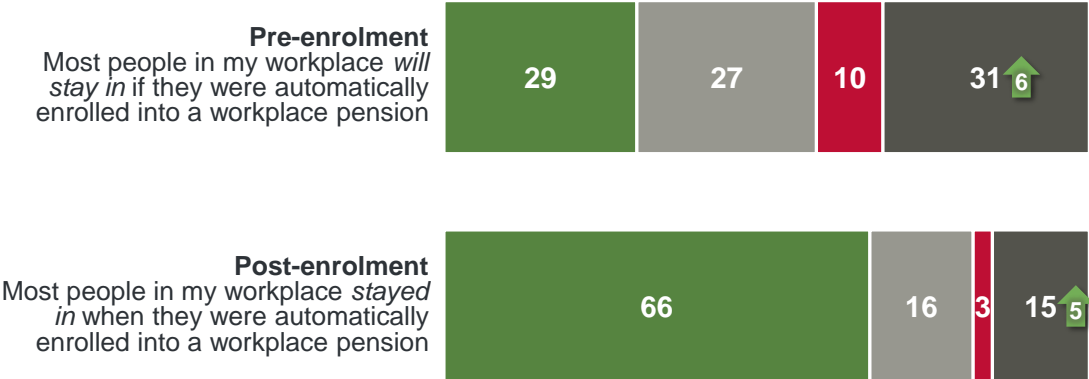
There was a rise in uncertainty in this wave of research. There was a six percentage point increase among those who had not experienced automatic enrolment who said they did not know what most people in their workplace would do if they were automatically enrolled (31% this wave vs. 25% in March). Even among those who

had been automatically enrolled, there was a five percentage point increase in those saying they did not know what others had done (15% vs. 10% in March). That said, the priorities of those saying ‘don’t know’ in June were in line with November 2013.

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

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

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



Bases: 589 adults who say they have not had auto-enrolment at their workplace; 844 adults who say they have had auto-enrolment at their workplace. Among those who have not had auto-enrolment, 2% refused to answer.

Among those who said automatic enrolment had not yet happened at their workplace, there was a seven percentage point decrease in those agreeing that most people in their workplace would stay in if they were automatically enrolled (29% in June vs. 36% in March). Furthermore, among ad recognisers who had not yet undergone automatic enrolment, there was also a seven percentage point decline in this measure of social norms (31% in June vs. 38% in March). Nevertheless, the campaign continued to appear to have most influence on social norms pre-enrolment, whereas after automatic enrolment had taken place, other factors (potentially including going through the automatic enrolment process itself) had more bearing. There remained a significant gap between ad recognisers and non-recognisers pre-enrolment, with over three-in-ten recognisers (32%) agreeing with the statement in Figure 5.6, compared to around two-in-ten non-recognisers (19%).

6 Intentions and outcomes

This final chapter covers how the advertising campaign may have influenced people's intentions in the lead up to automatic enrolment, along with their actions after having been enrolled. The key findings were as follows:

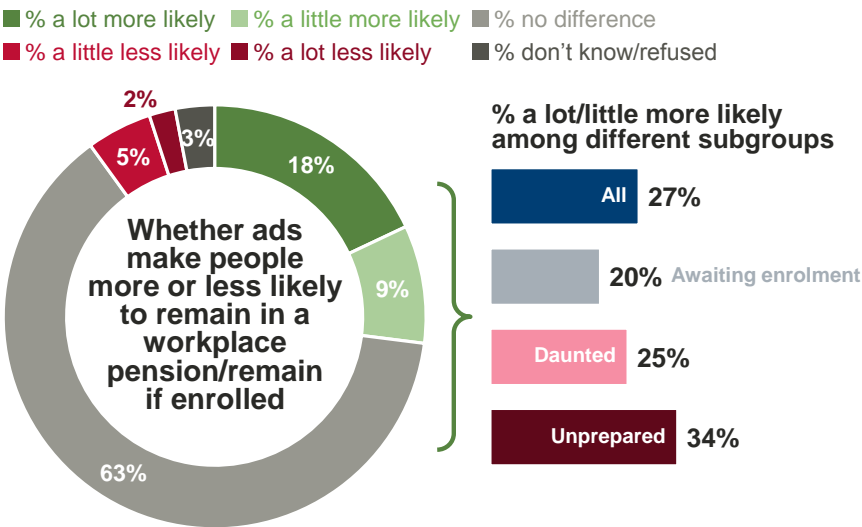
- Around one-in-four (27%) said that the adverts made them more likely to remain in a workplace pension, which was in line with March 2014.
- Stated intentions around automatic enrolment had not changed at the overall level since March 2014, with over four-in-ten (41%) saying they would definitely or probably stay in if enrolled.
- Ad recognisers continued to be substantially more likely than non-recognisers to say they would stay enrolled (45% vs. 21% respectively). However, there was a decline in the proportion of recognisers who said they would remain enrolled compared to last wave (45% vs. 50% respectively).
- People's actual decisions once enrolled had steadily improved since July 2013 and continued to far exceed stated intentions, with over eight-in-ten (83%) saying that they stayed in after being automatically enrolled. This is the highest figure yet recorded in the tracking research.
- When looking at motivations for staying in, the reasons given were broadly similar to March, focusing on having more money for retirement (42%) as well as a workplace pension being a good idea/ making sense (33%). Among those who were unsure what to do, the primary reason was that saving for later life was not a priority (23%).
- The motivations for opting out, or expecting to opt out of a workplace pension, included: already saving for retirement in a different way (30% of those who intend to opt out and 31% of those who had opted out), lack of affordability (20% and 27%) and saving for later life not being a current priority (16% and 14%).

6.1 Likelihood to stay in a workplace pension

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

The effect of the adverts on people's reported propensity to remain in a workplace pension/to remain in a workplace pension if enrolled, stayed in line with March. As illustrated in Figure 6.1, around one-in-four (27%) said that the adverts made them more likely to remain in a workplace pension. Less than one-in-thirteen (7%) said that the adverts made them less likely to stay in a workplace pension, while over six-in-ten (63%) said they made no difference.

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



Bases: 1,462 adults in work; 393 adults awaiting enrolment; 234 Daunted; 334 Unprepared

Those awaiting automatic enrolment were less likely than all working adults to say that the adverts make them more likely to remain in a workplace pension if automatically enrolled (20% vs. 27% respectively).

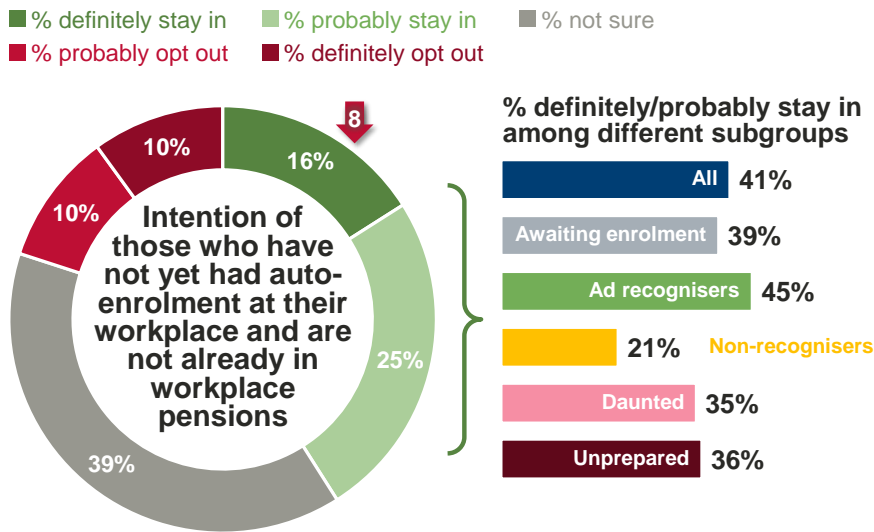
Those in the target Unprepared segment were more inclined than the average working age adult to say the adverts made them more likely to remain in a workplace pension this wave. In June, 34% of those in the Unprepared segment said the adverts made them more likely, compared to 27% of all working adults.

Intention to stay in

Stated intentions around automatic enrolment have not changed at the overall level since March 2014. As Figure 6.2 shows, around four-in-ten (41%) said they would definitely or probably stay in if enrolled and a similar proportion (39%) said they were not sure what they would do. Two-in-ten (20%) said they would opt out.

Although the overall level of those saying they would stay in has remained in line with March, fewer people this wave say they would *definitely* stay in (16% this wave vs. 24% in March).

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



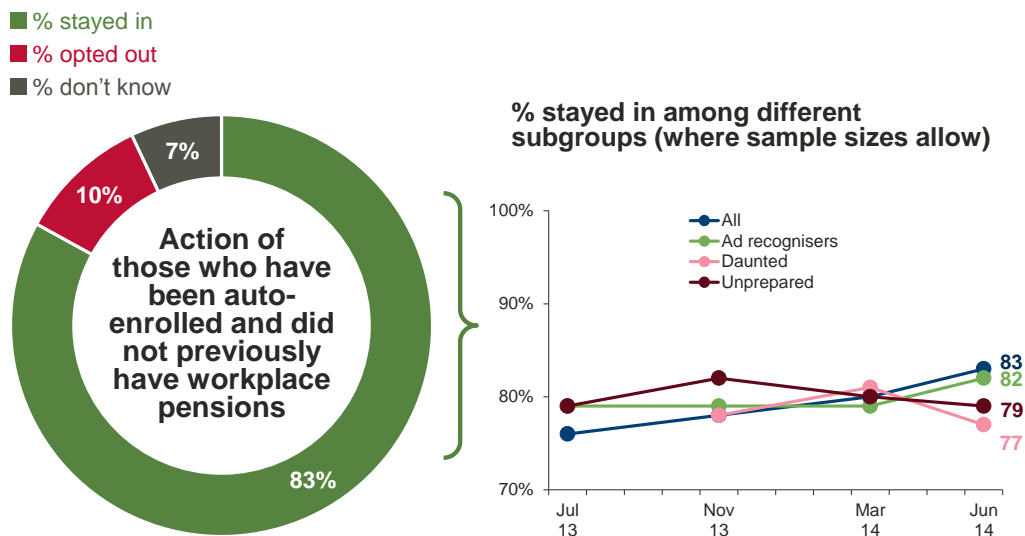
Bases: 466 adults who have not already had auto-enrolment at their workplace and are not already in workplace pensions; 306 adults awaiting enrolment; 377 ad recognisers; 89 non-recognisers; 98 Daunted; 156 Unprepared

There remained a substantial difference in intention by ad recognition, with over four-in-ten (45%) ad recognisers saying they would stay in, compared to around two-in-ten non-recognisers (21%). However, intention to stay in among ad recognisers had declined since March, from 50%. Likewise, it had declined among non-recognisers, from 25% in March, although this follows an ongoing trend of non-recognisers becoming less likely to stay in. This trend among non-recognisers suggests that there may have been a natural decay in positive intentions, perhaps linked to the fact that more small and medium-sized employers were beginning to enrol their employees.

6.2 Action once enrolled

The likelihood of people saying they stayed in once enrolled has steadily improved since July 2013 and continued to far exceed stated intentions. As shown in Figure 6.3, over eight-in-ten (83%) said they had stayed in after undergoing automatic enrolment, compared to around four-in-ten (41%) who said they intended to stay in once enrolled. One-in-ten (10%) said they opted out, compared to two-in-ten (20%) who said they intended to do so.

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



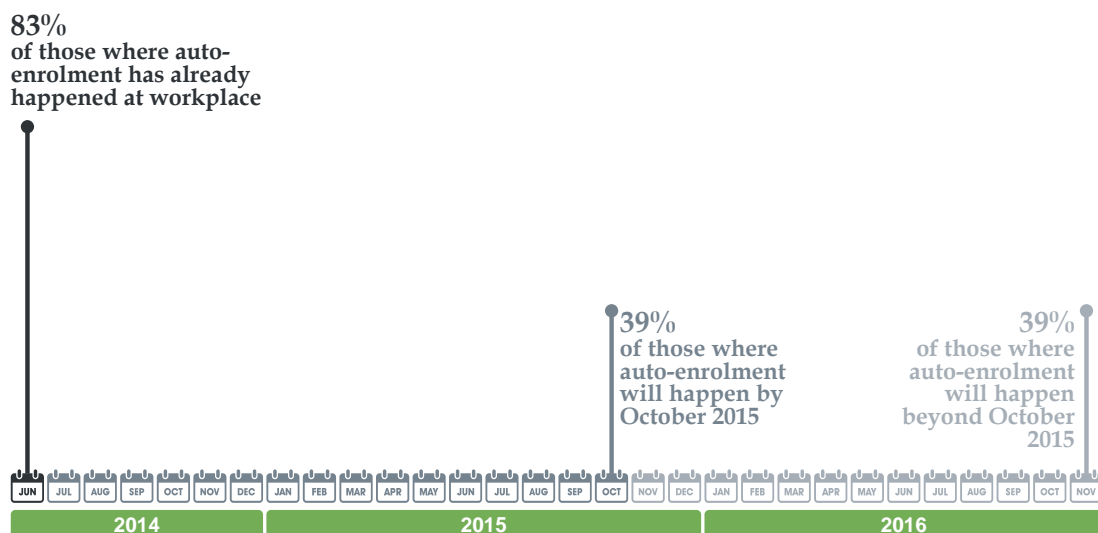
Bases (for June 2014): 431 adults who have had auto-enrolment at their workplace and were not previously in workplace pensions; 396 ad recognisers; 70 Daunted; 115 Unprepared

How proximity to automatic enrolment affects decisions

As illustrated in Figure 6.4, the staging date breakdown showed that intentions amongst those working in organisations where automatic enrolment will happen by October 2015 are in line with those in organisations where it will happen beyond this date; the proportion saying they intend to stay in is the same (39%).

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

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



Bases: 431 adults not previously in workplace pensions who say they have had auto-enrolment at their workplace; 65 adults being enrolled by October 2015; 271 adults being enrolled beyond October 2015

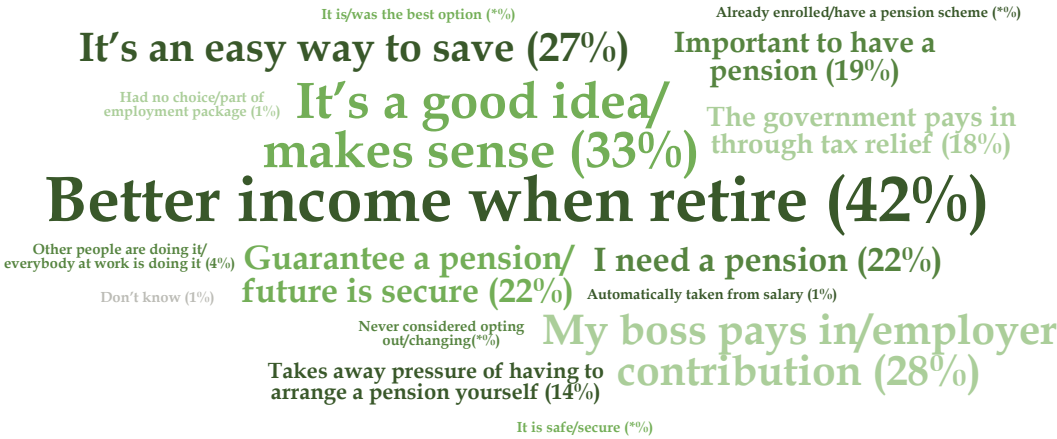
6.3 Motivations to stay in or opt out of a workplace pension

Reasons for deciding to stay in

The survey asked people *why* they intended to make, or had made, a particular decision about their actions upon enrolment. Those who intended to stay in once enrolled, or had stayed in after being enrolled, gave unprompted answers that fitted the categories represented in Figure 6.5. The reasons given were broadly similar to those seen in March, focussing both on certain specific benefits, such as having more money for retirement (42%) as well as the more general campaign proposition that a workplace pension is a good idea/makes sense (33%).

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

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

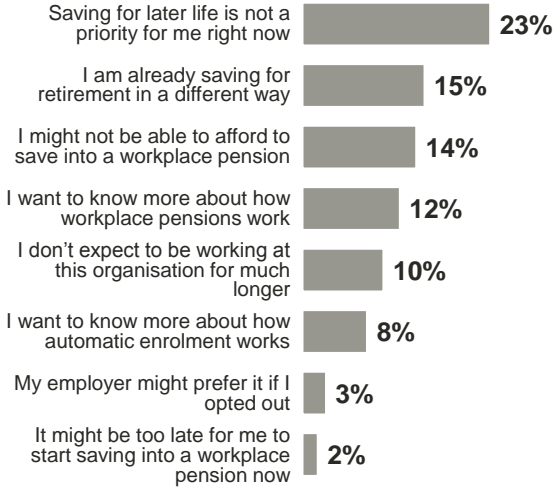


Base: 536 adults who stayed enrolled or intend to stay enrolled
 N.B. word clouds are intended to be illustrative, rather than statistically representative of data

Figure 6.6 illustrates the reasons those in paid work gave, from a prompted list, for being unsure what they would do if they were enrolled into a workplace pension. The primary reason given was that saving for later life was not a priority (23%). The results are not comparable to previous waves as the question was changed in June.

Figure 6.6: reasons for people being unsure what to do

Q. What makes you say you are not sure if you would stay enrolled on the workplace pension scheme?



Bases: 191 adults who are not sure what they will do when enrolled

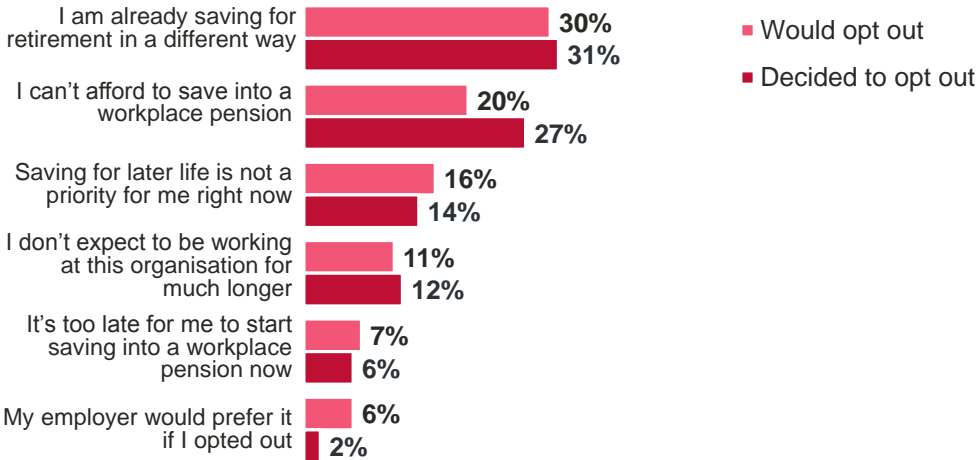
In terms of the make-up of those who were unsure about whether they would stay enrolled in the workplace pension scheme, they were more likely to be from the less affluent social groups C2DE - 61% vs. 45% on average (see Appendix B for definitions). Those who were unsure were also more likely to be from ethnic minority groups than average (24% vs. 14% respectively) and to be from the Unprepared target segment (38% vs. 22% on average).

Figure 6.7 shows the reasons selected, from a prompted list, by those who said they would opt out, or had already opted out after being enrolled. The reasons included were based on the main reasons participants gave in other qualitative research⁸ commissioned by DWP (which evaluated the experiences of workers who decided to opt out). As in March, it is worth noting that perceived affordability was not the main reason for opting out or for intending to opt out (15%). Instead, it was among several common reasons, including saving for later life not being a priority (23%), already saving for retirement in a different way (15%) and wanting to know more about how workplace pensions work (12%).

⁸ RS consulting (2014) *Automatic Enrolment: experiences of workers who have opted-out – a qualitative research study*, DWP.

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

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



Bases: 51 adults who opted out; 88 who intend to opt out

Appendix A: questionnaire

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

READ OUT

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

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

Initial demographics

READ OUT

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

ASK IF RETIRED (WORK2 CODE 9)

Q1.

Are you doing any kind of paid work?

Yes, retired from main job but doing some paid work

No, retired and doing no paid work

(SP; allow DK and REF)

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

SHOWSCREEN (R)

Q2.

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

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

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

A. Fewer than 5

B. 5–29

C. 30–49

D. 50–60

E. 61–89

F. 90–159

G. 160–249

H. 250–499

I. 500 or more

(SP; allow DK and REF)

SHOWSCREEN (R)

Q2a.

Which of these, if any, were you doing before you started working at the organisation you currently work for?

Working for a different employer

Self-employed

Not working – in education or training

Not working because of a long-term illness or disability

Not working – retired

Unemployed and seeking work

Other

(MP codes 3-7; allow DK and REF)

ASK IF PREVIOUSLY WORKED FOR A DIFFERENT EMPLOYER (Q2a CODE 1)

SHOWSCREEN (R)

Q2b.

When did you move from your previous employer to the organisation where you currently work?

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

Within the last 3 months

Between 3 to 6 months ago

Between 7 to 12 months ago

More than a year ago

(SP; allow DK and REF)

ASK IF NEW TO CURRENT ORGANISATION (Q2b CODES 1-3)

SHOWSCREEN (R)

Q2c.

In total, how many people are employed by the organisation you used to work for in your previous job?

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

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

A. Fewer than 30

B. 30-249

C. 250 or more

(SP; allow DK and REF)

SHOWSCREEN (R)

Q3.

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

CODE NULL FOR "IT DEPENDS"

A. Definitely

B. Probably

C. Probably not

D. Definitely not

(SP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q4.

Which, if any, of these methods do you usually use to travel to work?

CODE NULL FOR "NONE OF THESE/WORK AT HOME"

A. Bus

B. Cycle

C. Car/van

D. Motorcycle/moped

E. Rail (overground)

F. Tram

G. Underground

H. Walk

I. Other

(MP; allow DK, REF and NULL)

Attitudes to work and savings

ASK ALL

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

Q5.

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

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

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

WRITE IN ANSWER (RANGE 1-10)

SHOWSCREEN (R)

Q6.

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

CODE NULL FOR NONE OF THESE

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

SHOWSCREEN (R)

Q7.

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

CODE NULL FOR NONE OF THESE

- A. Your social life
 - B. Running a car
 - C. Shoes or clothes
 - D. Going on holiday
 - E. Being able to treat family or friends
 - F. Spending on a hobby or interest
 - G. Spending on the house or garden
 - H. Being able to put money aside for a rainy day
- (MP; allow NULL)

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

Q8.

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

WRITE IN ANSWER (RANGE 1–10)

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

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

WRITE IN ANSWER (RANGE 1–10)

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

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

SCRIPT TO ROTATE STATEMENTS
READ OUT EACH STATEMENT

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

Agree
Disagree
(SP; allow NULL)

Savings for retirement

READ OUT

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

ASK ALL

Q11.

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

Yes, have at least one of these things

No, have none of these things

(SP; allow DK and REF)

SHOWCARD (R) EXCLUDING CODE 18

Q12.

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

- A. It's a struggle to cope with just basic day-to-day expenses
- B. I would rather enjoy a good lifestyle now
- C. I don't want to make the wrong decision
- D. I don't feel I know enough about what would be the best option for me
- E. Retirement is too far away to think about
- F. The state provides a financial safety net in retirement
- G. I just haven't got round to it yet
- H. There always seem to be other things to spend money on, like holidays or the family

- I. My partner has enough pension and/or savings for us both
 - J. I expect my house to make me enough money
 - K. If I have savings I might miss out on means-tested benefits now
 - L. If I have savings I might miss out on means-tested benefits later
 - M. I expect to carry on working
 - N. I don't trust banks/financial advisors
 - O. I am saving for other things
 - P. I have never really thought about it
 - Q. I am too old to start planning for my retirement
- I don't think I will live that long
 I am already putting away enough money for retirement
 My employer doesn't offer a pension
 (MP; allow NULL)

SHOWSCREEN (R)

Q13.

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

SCRIPT TO ROTATE STATEMENTS

READ OUT EACH STATEMENT

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

WRITE IN ANSWER (RANGE 1–10)

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

Q14.

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

WRITE IN ANSWER (RANGE 1–10)

Workplace pensions

SHOWSCREEN (R)

Q15.

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

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

READ OUT EACH STATEMENT

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

WRITE IN ANSWER (RANGE 1–10)

(Allow DK and REF)

SHOWSCREEN (R)

Q16.

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

CODE NULL FOR NONE OF THESE

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

Other – specify

(MP; allow DK, REF and NULL)

Q17.

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

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

It makes saving easy

The government pays a contribution through tax relief

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

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

It helps me take control of my future

(MP; allow DK, REF and NULL)

Automatic enrolment

READ OUT

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

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

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

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

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

ASK ALL

Q18.

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

Yes

No

(SP; allow DK and REF)

Q19.

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

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

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

ASK IF DOING PAID WORK (WORK2 CODES 1–3)
Q20.

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

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

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q20 CODE 1)

SHOWSCREEN (R)
Q21.

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

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

ASK IF AUTOMATIC ENROLMENT HAS NOT ALREADY HAPPENED AT THEIR WORKPLACE OR IF THEY DON'T KNOW OR REFUSED TO SAY (Q20 CODE 2 OR DK OR REF)
SHOWSCREEN (R)

Q22.

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

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

ASK IF STAYED ENROLLED OR WOULD STAY ENROLLED (Q21 CODES 2 OR Q22 CODES 2–3)
Q23.

ASK IF STAYED ENROLLED (Q21 CODES 2): What made you decide to stay enrolled on the workplace pension scheme?

ASK IF WOULD STAY ENROLLED (Q22 CODES 2–3): What makes you say that you would stay enrolled on a workplace pension scheme?

DO NOT PROMPT
PROBE FULLY

Better income when retire

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

ASK IF DOING PAID WORK (WORK2 CODES 1–3) AND NOT SURE WHAT THEY WOULD DO IF ENROLLED (Q22 CODE 6)

Q24.

What makes you say that you are not sure?

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

I am already saving for retirement in a different way
I might not be able to afford to save into a workplace pension
I want to know more about how automatic enrolment works before deciding
I want to know more about how workplace pensions work before deciding
I don't expect to be working at this organisation for much longer
It might be too late for me to start saving into a workplace pension now
My employer might prefer it if I opted out
Saving for later life is not a priority for me right now
Other – specify
(MP; allow DK, REF and NULL)

ASK IF OPTED OUT OR WOULD OPT OUT (Q21 CODES 3–4 OR Q22 CODES 4–5)

SHOWSCREEN (R)

Q25.

ASK IF OPTED OUT (Q21 CODES 3–4): Which, if any of these, are reasons why you decided to opt out of the workplace pension scheme?

ASK IF WOULD OPT OUT (Q22 CODES 4–5): Which, if any of these, are reasons you would opt out of the workplace pension scheme?

SCRIPT TO ROTATE CODES

READ OUT EACH CODE

CODE NULL FOR NONE OF THESE

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

ASK IF AUTOMATIC ENROLMENT HAS ALREADY HAPPENED AT THEIR WORKPLACE (Q20

CODE 1)

SHOWSCREEN (R)

Q26.

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

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

ASK IF AUTOMATIC ENROLMENT HAS NOT ALREADY HAPPENED AT THEIR WORKPLACE OR IF THEY DON'T KNOW OR REFUSED TO SAY (Q20 CODE 2 OR DK OR REF)

SHOWSCREEN (R)
Q27.

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

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

Campaign awareness

READ OUT

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

ASK ALL

Q28.

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

Yes – workplace pensions

Yes – automatic enrolment

No – neither

(MP CODES 1–2; allow DK and REF)

SHOWCARD (R)

Q29.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

At work

A. Letter or email from your employer

B. Discussed with my employer

C. Poster at work

D. Work colleagues have discussed it

In newspapers or magazines

E. Advert in a national newspaper

F. Article in a national newspaper

G. Advert in a local or regional newspaper

H. Article in a local or regional newspaper

I. Magazine

On TV or radio

J. Radio advertising

K. Radio programme

L. TV advertising

M. TV programme

Online

N. YouTube

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

P. Advert on my computer while on the internet

- Q. Advert on my mobile, while on the internet
 - R. Advert on my tablet, while on the internet
 - S. Twitter
 - T. Facebook
 - U. Something else on the internet
- Elsewhere
- V. Adverts on coffee cups
 - W. Leaflet
 - X. Posters outside/inside public buses
 - Y. Posters at stations (including bus, train, tube and tram stations)
 - Z. Adverts on sandwich bags
- Other – specify
(MP; allow DK, REF and NULL)

SHOWSCREEN (R)

Q30.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

SHOWSCREEN (R)

Q31.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

"I'm in"

"You pay in, your boss pays in"

"We're all in"

"Pension Square"

"It just makes sense"

(MP; allow DK, REF and NULL)

READ OUT

I'd now like to show you some advertisements.

SCRIPT TO ROTATE ORDER OF Q32–Q37

ASK ALL

SCRIPT TO PLAY RESPONDENT TV AD (20 SECONDS)

Q32.

Have you seen this advertisement before?

Yes – on TV

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

Yes – on YouTube
Yes, but can't remember where
No
(MP CODES 1–3; allow DK and REF)

SCRIPT TO SHOW PRESS ADS – COOP (A) THEO (B)

Q33.

Have you seen any of these advertisements recently?

Yes – seen A
Yes – seen B
Yes, but not sure which
No
(MP CODES 1–2; allow DK and REF)

READ OUT

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

SCRIPT TO SHOW OUTDOOR ADS

Q34.

Have you seen any of these adverts recently whilst outdoors? This might have been on the side of a bus or on a poster outside or inside a station/bus stop.

Yes – seen one or both of these ads
Yes – seen one like these
No – not seen any ad
(SP; allow DK and REF)

ASK IF HAVE SEEN OUTDOOR AD (Q34 CODE 1)

Q35.

Where did you see the ad?

DO NOT PROMPT

PROBE FULLY

Inside a bus/train/tube carriage
On the side of a bus
On large billboards in cities and towns
Poster – outdoors (including bus/tram stops)
Poster – in train/tube station
Other – specify
(MP; allow DK and REF)

SCRIPT TO SHOW DIGITAL BANNER ADS SCREENSHOT

Q36.

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

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

SCRIPT TO SHOW RAP VIDEO SCREENSHOT

Q37.

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

Yes – before watching on-demand TV programmes
Yes – on YouTube

Yes, but can't remember where
No
(MP CODES 1–3; allow DK and REF)

SHOWCARD (R)

Q38.

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

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

(MP; allow DK, REF and NULL)

READ OUT

I'd now like to show you some different advertisements.

SCRIPT TO SHOW NEW ADS INCLUDING IN SITU PHOTOS

Q39.

Have you seen any of these advertisements or others like them recently? This might have been in a newspaper, or on the sides of sandwich bags or coffee cups.

Yes – seen one of these

Yes – seen another one like them

No

(SP; allow DK and REF)

ASK IF HAVE SEEN NEW ADS (Q39 CODE 1)

Q40.

Where did you see the ad?

DO NOT PROMPT

PROBE FULLY

Coffee cup

Inside a bus/train/tube carriage

Newspaper

Sandwich bag

Other – specify

(MP; allow DK and REF)

ASK ALL

SHOWCARD (R)

Q41.

Thinking about the ads you have just seen with different types of maths sums on a green background, which of these statements, if any, do you think apply?

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

(MP; allow DK, REF and NULL)

READ OUT

The next few questions are about all the ads you have just been shown. This includes the "we're all in" ads as well as the ads with different types of maths sums.

ASK IF IN WORK BUT NOT CURRENTLY SAVING INTO A WORKPLACE PENSION (Q21 CODES 3-4 OR DK OR Q22 CODES 2-6)

SHOWSCREEN (R)

Q42.

Which of these phrases best applies to you?

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

(SP; allow DK and REF)

ASK IF CURRENTLY SAVING INTO A WORKPLACE PENSION (Q21 CODES 1-2 OR Q22 CODE 1)

SHOWSCREEN (R)

Q43.

Which of these phrases best applies to you?

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

(SP; allow DK and REF)

ASK IF SEEN, HEARD OR READ ABOUT WORKPLACE PENSIONS OR AUTOMATIC ENROLMENT (Q28 CODES 1-2 OR Q29 CODES 1-28) OR IF SEEN ADVERTISING (Q32 CODES 1-4 OR Q33 CODES 1-3 OR Q34 CODES 1-2 OR Q36 CODES 1-2 OR Q37 CODES 1-3 OR Q39 CODES 1-2)

SHOWSCREEN (R)

Q44.

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

SCRIPT TO SHOW CODE A ONLY IF ENROLLED IN A WORKPLACE PENSION (Q23 CODES 1–2 OR Q24 CODE 1)

SCRIPT TO SHOW CODE K ONLY IF ALREADY SAVING FOR RETIREMENT (Q11 CODE 1)

PROBE FULLY

CODE NULL FOR NONE OF THESE

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

Other – specify

(MP; allow DK, REF and NULL)

ASK ALL

Q45.

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

CODE NULL FOR NONE OF THESE

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

(SP; allow DK, REF and NULL)

Appendix B: social grade definitions

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

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