



Department
for Work &
Pensions

Official Statistic on workplace pension participation and saving trends of eligible employees: 2004-2014

Broken down by sector and other characteristics

Updated October 2015

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Workplace pension participation and saving trends of employees eligible for automatic enrolment

Introduction

Millions of people in the UK are not saving enough for retirement. Automatic enrolment aims to increase workplace pension saving in the UK and forms part of a wider set of pension reforms designed to enable individuals to save towards achieving the lifestyle they aspire to in retirement.

The Automatic Enrolment [Evaluation strategy](#) outlined the Department for Work and Pensions' (DWP) commitment to fully evaluating the effects of the workplace pension reforms and publishing annual evaluation reports. These reports bring together the latest evidence showing what has happened since automatic enrolment began. This includes updating key indicators that are used to monitor progress throughout implementation, which continues until February 2018.

This official statistic publication is the second edition in the series, with regular updates planned every year during the implementation of automatic enrolment. These official statistics complement the annual evaluation reports by being more timely and providing more detailed breakdowns.

This publication includes detailed breakdowns of two key measures for evaluating the progress automatic enrolment implementation has had in:

1. increasing the number of savers, by monitoring trends in workplace pension participation and persistency of saving
2. increasing the amount of savings, by monitoring trends in workplace pension saving

Background

Following on from the evaluation strategy, DWP published the [baseline evaluation report](#) and there have been two subsequent annual evaluation reports: [2013 report](#), [2014 report](#). The 2015 report is due to be published later this year. The annual evaluation reports update and show progress against the baseline using the latest available research and analysis from a range of information sources. These reports

should be consulted for fuller explanations of the evaluation, methodologies, data sources and a detailed automatic enrolment glossary.

The Office for National Statistics' (ONS) Annual Survey of Hours and Earnings (ASHE) is a key data source for informing the on-going evaluation of automatic enrolment, and is a National Statistic designed to capture information on levels of pay and hours worked among UK employees. As part of this, key information about pension contributions among active members of workplace pension schemes is captured and the survey provides information to assess the current level of pension participation by industry and sector for all types of employer-sponsored pension schemes.

The latest [ASHE release](#), including pension tables, was published by ONS on 26 February 2015. This data was collected with reference to April 2014, capturing the first 18 months of automatic enrolment implementation, and shows a continuing positive increase in pension participation. However, for evaluating the impact of automatic enrolment this data needs to be filtered to capture the automatic enrolment eligible population only and this has been performed for the analysis contained within this publication. See the accompanying **notes** section for more information.

Methodology

To enable direct comparisons the methodology used here, as outlined in the accompanying **notes** section, is consistent with the annual evaluation reports. In addition to the narrative and charts, data tables are provided alongside this publication (in a separate Excel spreadsheet). In October 2015, following further quality assurance of the methodology, a correction has been made to our analysis of the Family Resources Survey which impacts on the trends shown, for 2009/10 onwards, within sections 1.2.10, 1.2.11 and 1.2.12.

Results

1 Increasing the number of savers

1.1 Introduction

In the baseline evaluation reports indicators designed to monitor trends in the number of eligible employees saving in a workplace pension were established. This section updates these baseline indicators and presents the evidence of increases in workplace pension participation as a result of automatic enrolment implementation.

1.2 Trends in workplace pension participation

In this section, estimates of the pension participation trends of eligible employees over time are derived, by DWP, from the ONS ASHE data for the public and private sector, and further breakdowns are shown for; industry, occupation, employer size, employee earnings, working pattern, region, age and gender. The DWP Family Resources Survey (FRS) is also used to supplement this analysis, by providing specific characteristic breakdowns, not available from ASHE, specifically economic status, disability and ethnicity. However, these can not be broken down by sector.

The latest FRS data was collected throughout the 2013/14 financial year and not collected with reference to an April reference date like the ASHE data, and therefore any potential impact of automatic enrolment may be lessened because fewer employees will have been automatically enrolled due to the staged implementation approach. The FRS analysis contained within this publication was updated in October 2015. More detail on this data source can be found in the accompanying **notes** section.

Pension participation is derived by the number of eligible employees with a workplace pension as a proportion of all those eligible (those with or without a pension). Those employees without a pension may not have been automatically enrolled yet or could have opted out following contractual or automatic enrolment.

1.2.1 Overall number of savers, by sector

Overall, between 2004 and 2012, there was a general downtrend trend in workplace pension participation from 63 per cent (11.9 million eligible employees) to a low of 55 per cent (10.7 million). Between 2012 and 2014 there was a significant increase of 3.2 million to 13.9 million eligible employees participating in a workplace pension (70 per cent), showing the positive impact of the workplace pension reforms.

Figure 1.1 shows trends in workplace pension participation for eligible employees by sector. In 2014, public sector pension participation remains high at 91 per cent (4.7

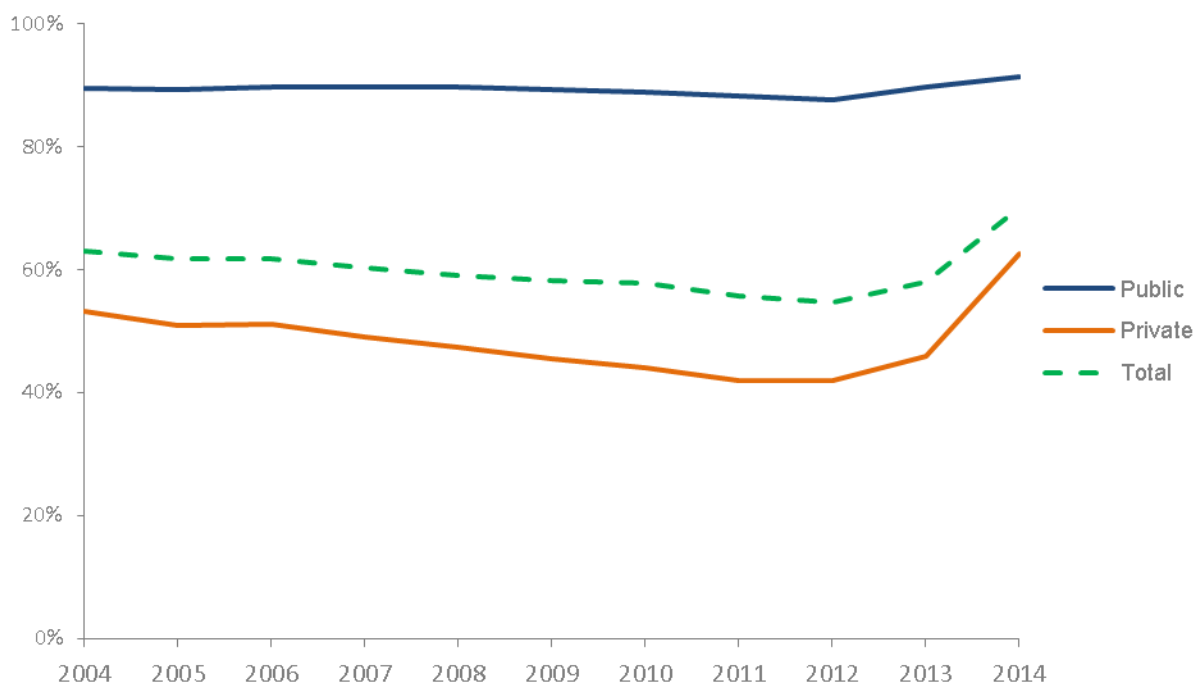
million public sector workers), which is an increase of four percentage points from 2012.

In the private sector, pension participation had been declining from 53 per cent (7.3 million) in 2004 to 42 per cent (5.9 million) in 2012. However, since 2012 this has risen by 21 percentage points to 63 per cent of private sector eligible employees participating (9.2 million) in 2014.

Figure 1.1

Eligible employees participating in workplace pensions by sector

Percentage of eligible employees participating 2004-2014



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

1.2.2 Industry, by sector

Overall, in 2014, workplace pension participation remains highest in Public Administration, Education & Health with 83 per cent of eligible employees participating and lowest in Agriculture & Fishing with 26 per cent participating.

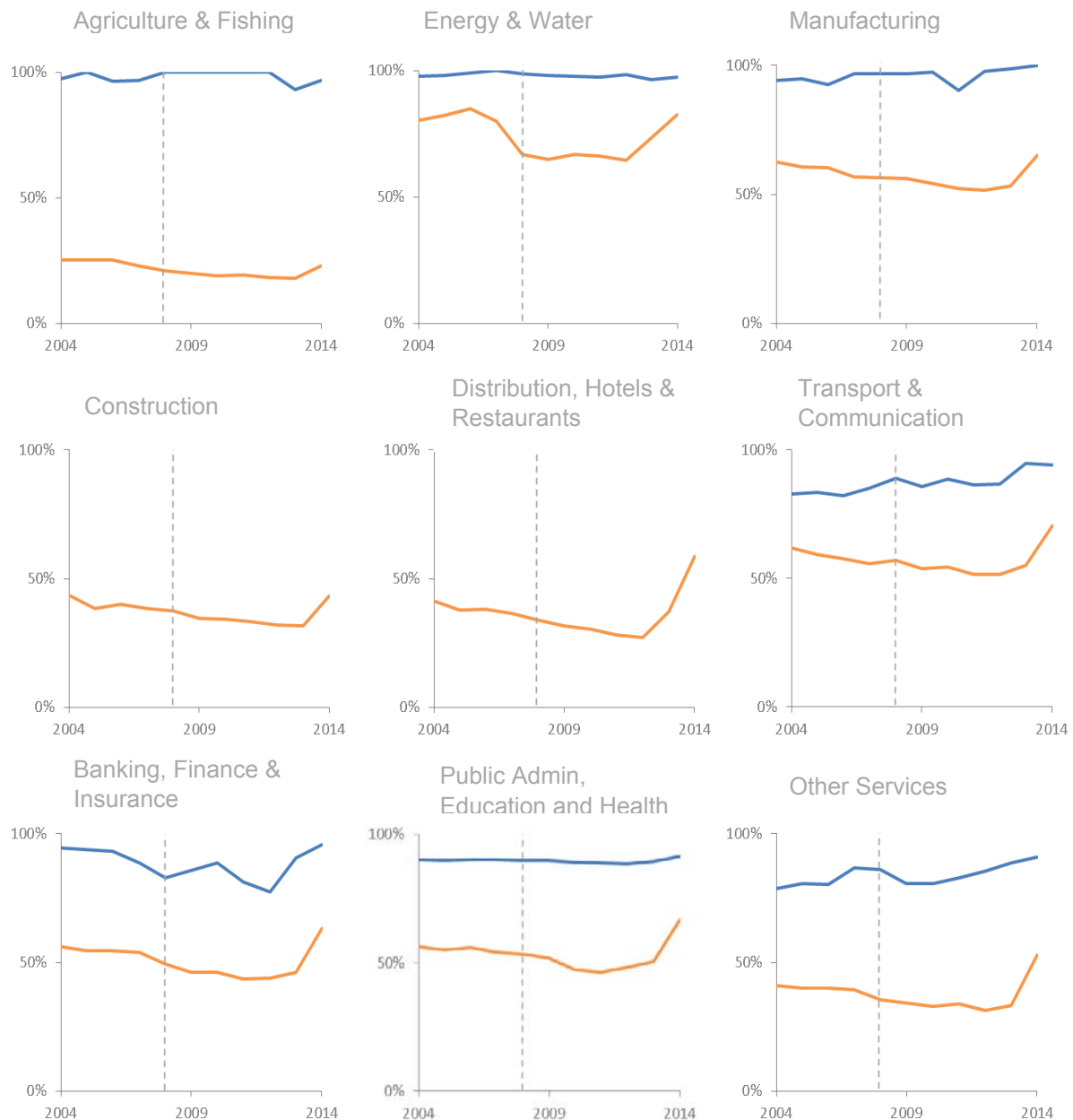
Figure 1.2 shows workplace pension participation by industry in the public and private sector.

In the private sector, the overall downward trend in pension participation, since 2004, has been reversed with all industries showing increased participation rates in 2014 compared to 2013. Over this period, the industry seeing the largest increase in participation was Distribution, Hotels & Restaurants, from 37 per cent to 59 per cent.

In the public sector, participation by industry has remained relatively stable, with all industries continuing to show higher participation levels than those seen in the private sector. Banking, Finance & Insurance and Agriculture & Fishing show the

largest increases, between 2013 and 2014, of five and four percentage points respectively.

Figure 1.2
Trends in workplace pension participation by industry
 Percentage of eligible employees participating 2004-2014
 By **Public** and **Private** sector



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

Notes:

1. Data up to 2008 is based on Standard Industrial Classification (SIC) 2003. From 2008 onwards, SIC 2007 is used, creating a slight break in the series (dotted line). Therefore, care should be taken when interpreting the full time series.
2. Public sector trends for Construction and Distribution, Hotels & Restaurants occupations are not included owing to the small sample size.

1.2.3 Employer size, by sector

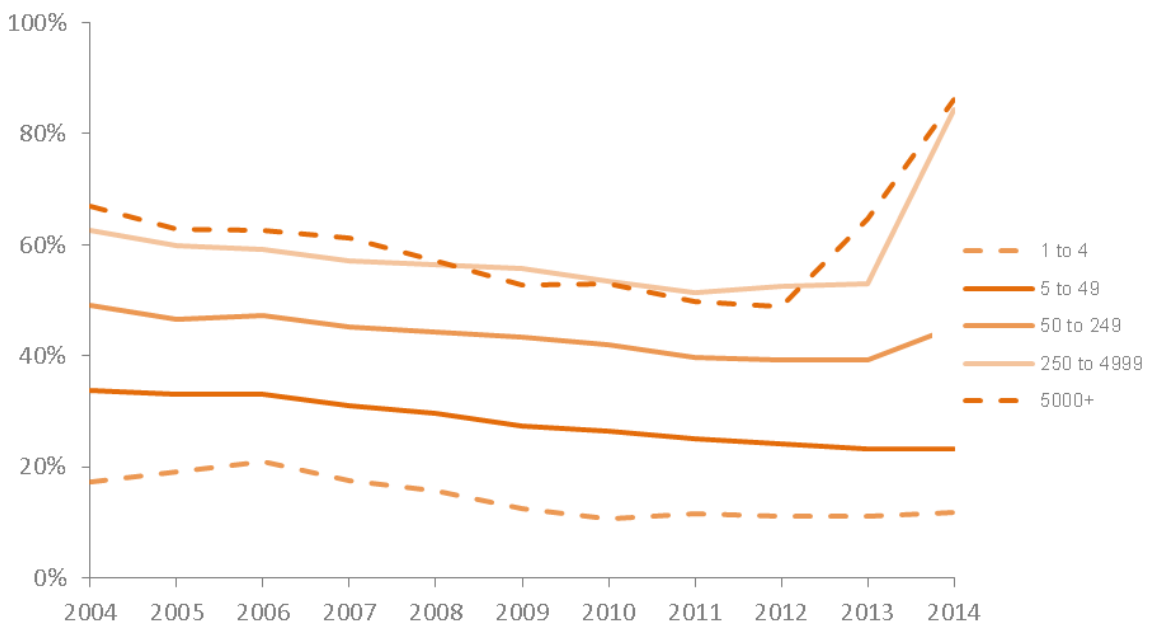
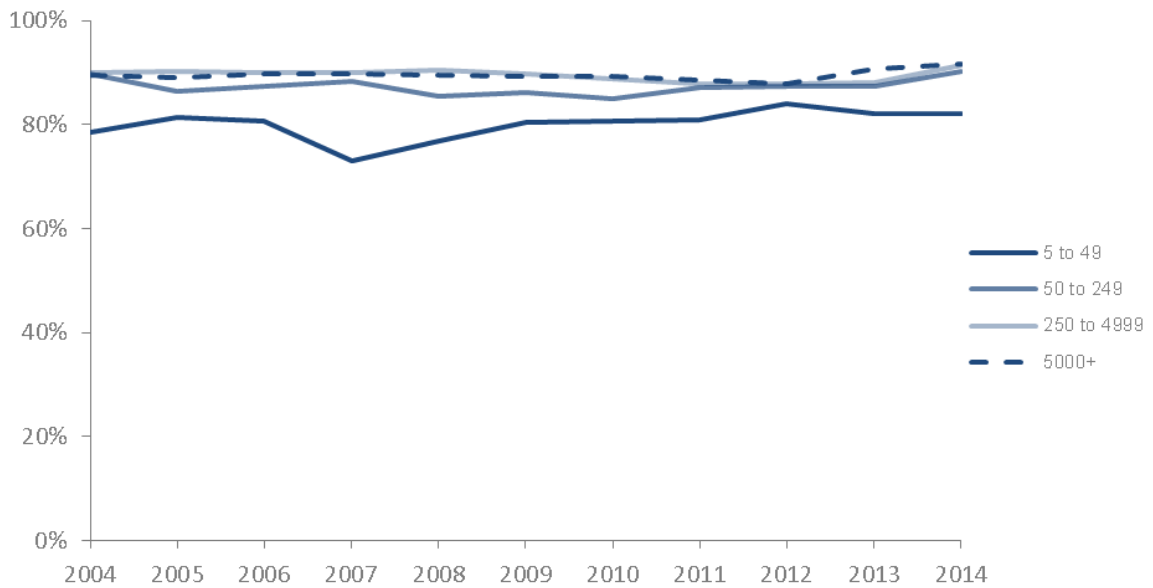
Figure 1.3 shows that workplace pension participation is closely related to employer size.

Figure 1.3

Trends in workplace pension participation by employer size

Percentage of eligible employees participating 2004-2014

By **Public** and **Private** sector



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

Notes:

1. Micro employers in the public sector are not included owing to the small sample size.

Overall, the highest levels, in 2014, were observed in the largest employers (89 per cent, overall for those with 5,000 or more employees) and the lowest in micro

employers (12 per cent, overall for those with one to four employees). This variation is partly explained by the higher proportion of employees working for large public sector employers where participation rates are high.

However, in both sectors, it is the large employer size band (250-4,999 employees) that has seen the largest increases between 2013 and 2014, with an overall increase of 25 percentage points from 61 per cent to 86 per cent. In 2014, the public sector saw a three percentage point increase, to 91 per cent participating, and in the private sector there was a 31 percentage point increase to 84 per cent of eligible employees participating. These increases coincide with the staged implementation of automatic enrolment, which began with the largest employers, see the **notes** section for more information.

1.2.4 Occupation, by sector

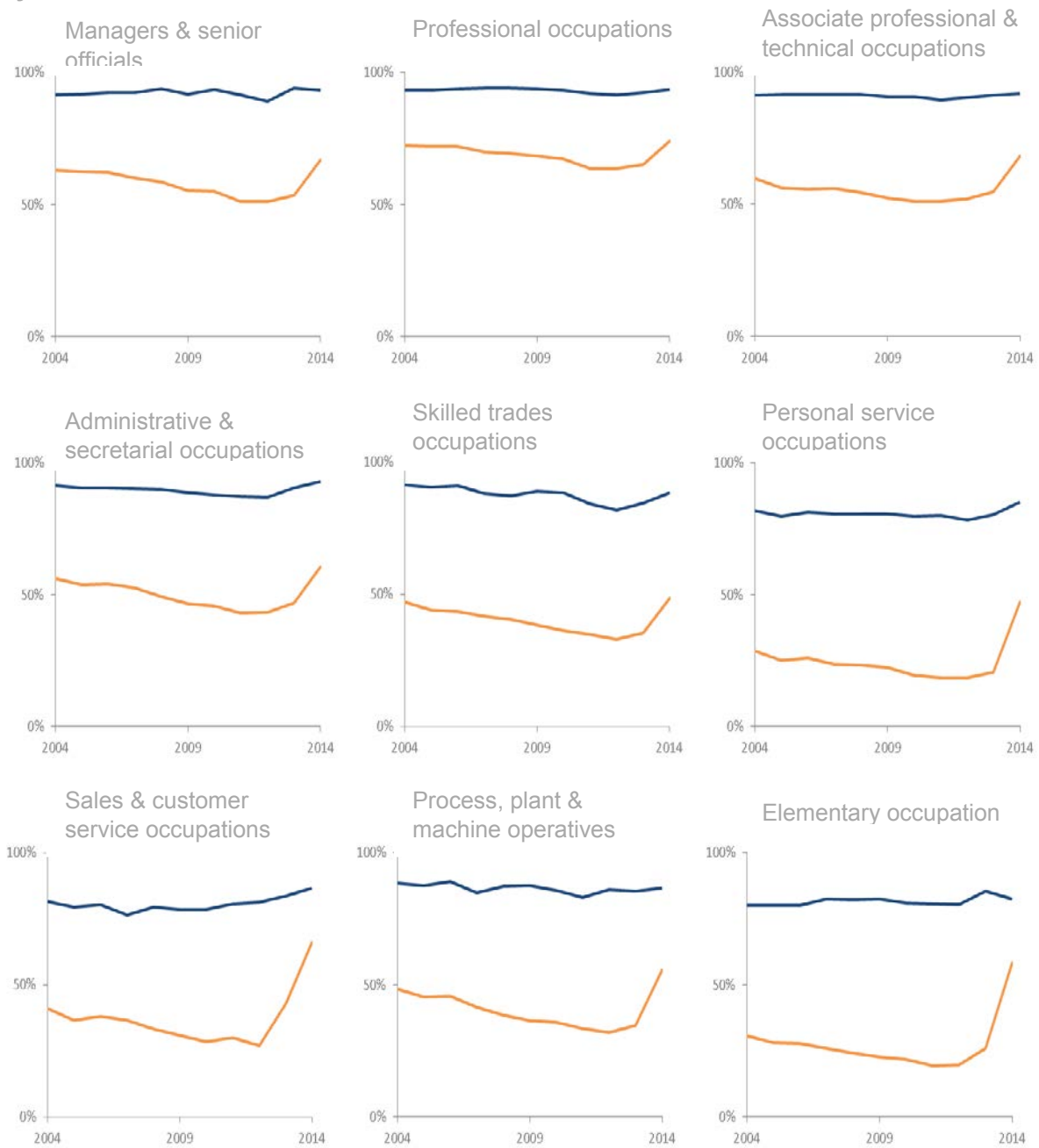
Overall, workplace pension participation remains highest in the Professional occupations with 83 per cent of eligible employees participating in 2014; compared to lowest in Skilled trades occupations where 51 per cent were participating in 2014.

Figure 1.4 shows workplace pension participation levels by occupation in the public and private sector.

In the public sector, participation by occupation remains relatively stable, with all occupations continuing to show higher participation levels than those seen in the private sector. Personal service occupations show the largest increase, between 2013 and 2014, of five percentage points from 80 per cent to 85 per cent.

In the private sector, there was an overall downward trend in pension participation across all occupations between 2004 and 2012. However, in 2013 and 2014 all occupations have seen increases in participation. The largest increase over this period was in Elementary occupations, which rose 32 percentage points, from 26 per cent to 58 per cent.

Figure 1.4
Trends in workplace pension participation by occupation
 Percentage of eligible employees participating 2004-2014
 By **Public** and **Private** sector



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

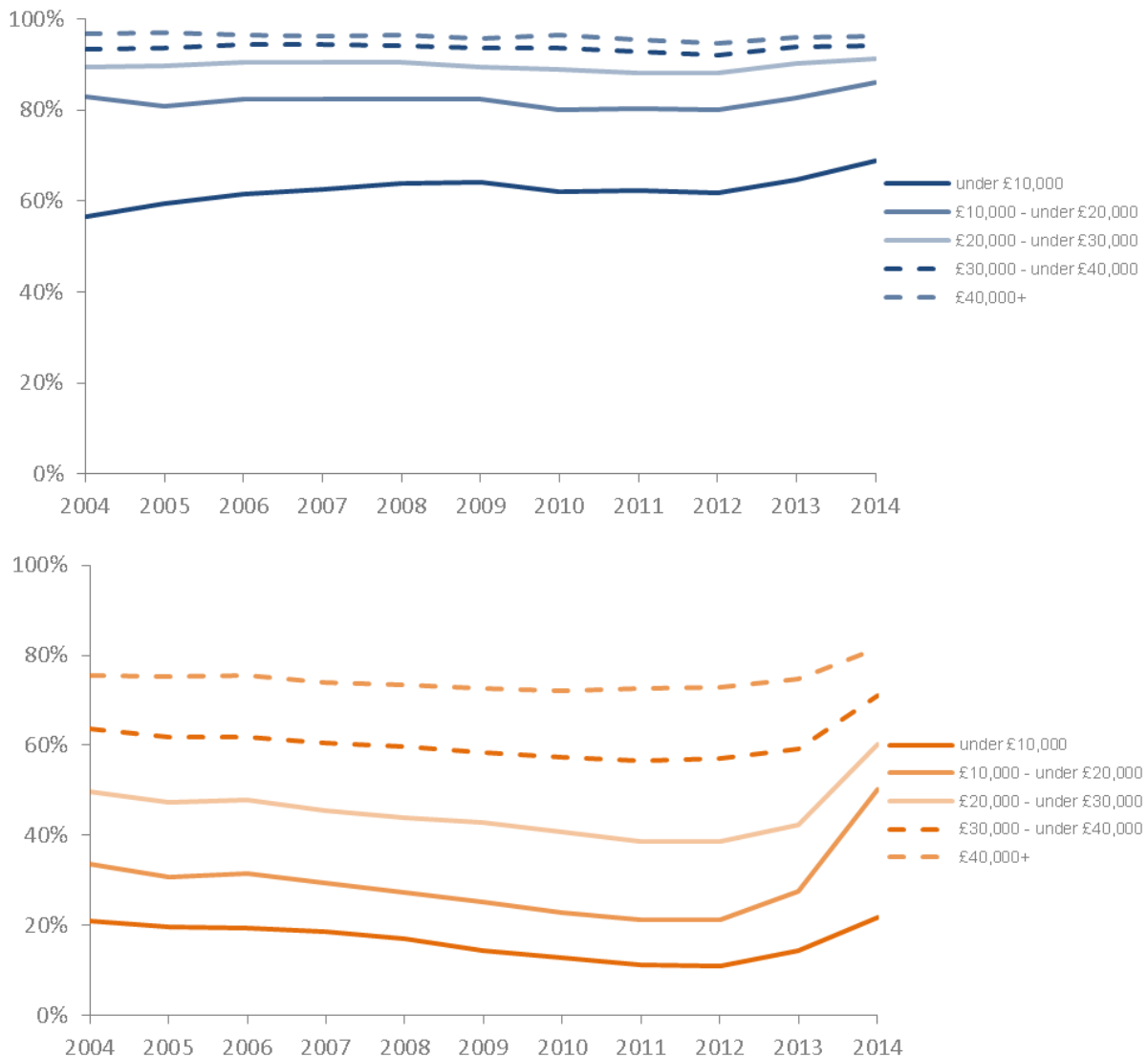
Notes:

1. Data up to 2011 is based on Standard Occupational Classification (SOC) 2000. From 2011 onwards, SOC 2010 is used, creating a slight break in the series (dotted line). Therefore, care should be taken when interpreting the full time series.

1.2.5 Earnings, by sector

Figure 1.5 shows the close relationship between workplace pension participation and employee earnings. The highest earners (those earning over £40,000) continue to have the highest participation levels, remaining stable in 2014, with 96 per cent in the public sector and 82 per cent in the private sector participating (85 per cent overall).

Figure 1.5
Trends in workplace pension participation by earnings
 Percentage of eligible employees participating 2004-2014
 By **Public** and **Private** sector



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

Notes:

1. Gross annual earnings are uprated using Average Weekly Earnings values (see accompanying notes section for more information).

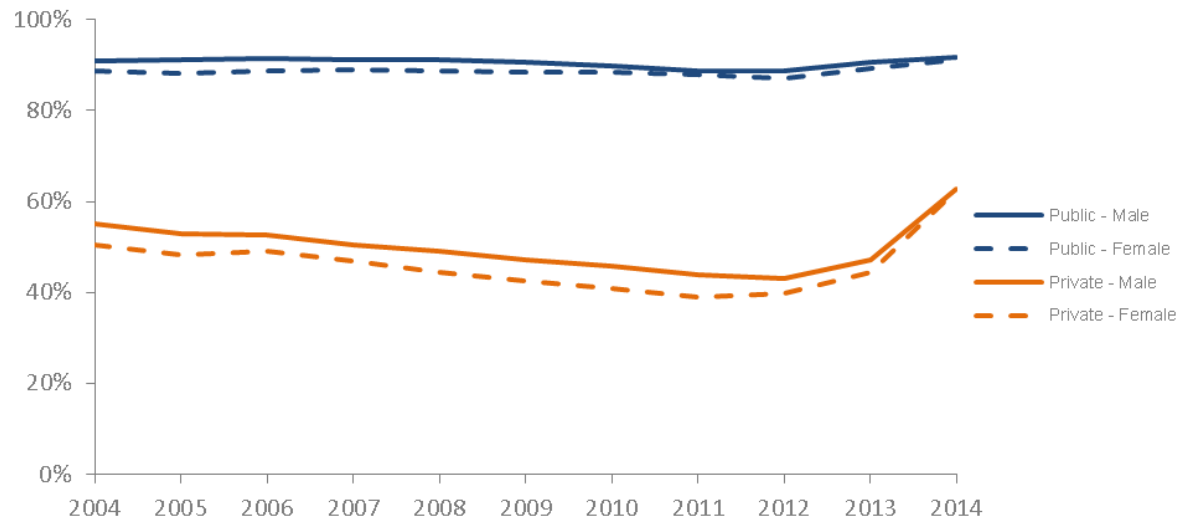
In general, pension participation in the public sector is high or increasing across all earnings groups. In the private sector, a previous steady decline has been reversed with workplace pension participation rates higher in 2014 than they were in 2004 across all earnings bands. Those earning between £10,000 and £20,000 saw the largest increase over this period, rising from 34 per cent to 50 per cent. This is mainly due to a 29 percentage point increase in participation rates between 2012 and 2014, from 21 per cent to 50 per cent.

1.2.6 Gender, by sector

Figure 1.6 shows workplace pension participation levels by gender and sector. In 2014, the previously small gap between male and female participation in the private sector has closed so that 63 per cent of both eligible women and men are now participating in a workplace pension. This represents significant increases of 18 and 16 percentage points respectively. The gap also narrowed in the public sector, with 91 per cent of women compared with 92 per cent of men participating in a pension in 2014.

Figure 1.6

Trends in workplace pension participation by gender Percentage of eligible employees participating 2004-2014



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

1.2.7 Age, by sector

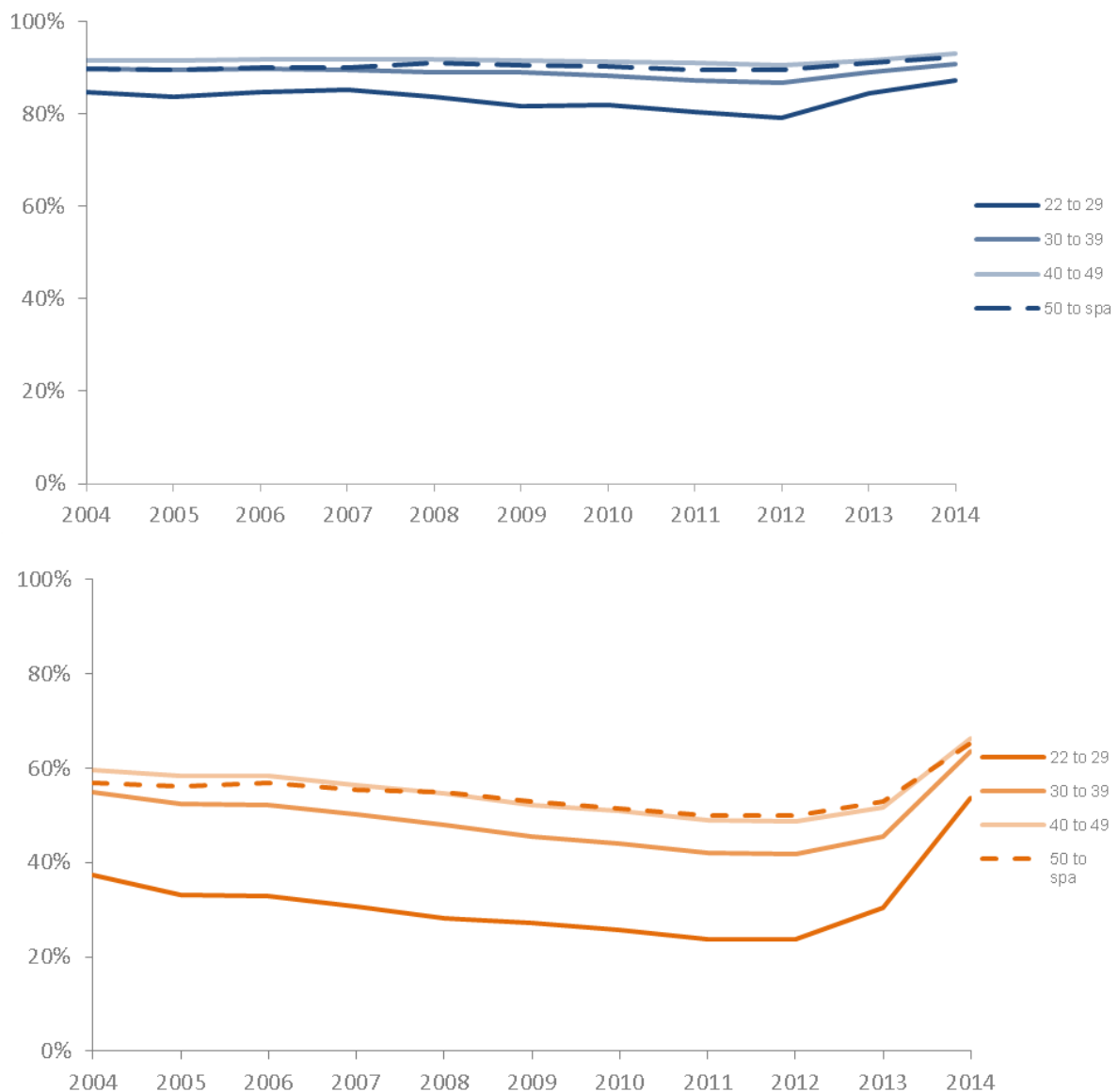
In general, participation in workplace pension continues to increase with age, with the largest increases, in both 2013 and 2014, being amongst eligible employees in the lower age groups.

Figure 1.7 shows workplace pension participation of eligible employees by age band.

Pension participation in the public sector has remained stable, with the largest increases being eligible employees in the 22 to 29 year old age group, from 84 per cent in 2013 to 87 per cent in 2014.

In the private sector, pension participation had been falling across all age bands until 2013, where all groups showed an increase. The largest increase was seen in the 22 to 29 age group, increasing from 30 per cent in 2013 to 54 per cent participating in 2014. Participation for the other age groups increased from 45 per cent to 64 per cent for those aged 30 to 39, from 52 per cent to 66 per cent for the 40 to 49 year olds and from 53 per cent to 65 per cent for the 50 to State Pension age group.

Figure 1.7
Trends in workplace pension participation by age group
 Percentage of eligible employees participating 2004-2014
 By Public and Private sector



Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

1.2.8 Region, by sector

In general, there is little regional variation in workplace pension participation trends within sector, but the large difference between the public and private sector participation levels is still apparent.

Figure 1.8 shows workplace pension participation of eligible employees by region and sector.

Within the public sector, in 2014, the region with the highest levels of eligible employees participating in a workplace pension was the South West, with 94 per cent. The lowest participation, of 89 per cent, was in London. The region seeing the largest yearly increase, of four percentage points, was the East with participation increasing from 87 per cent to 91 per cent.

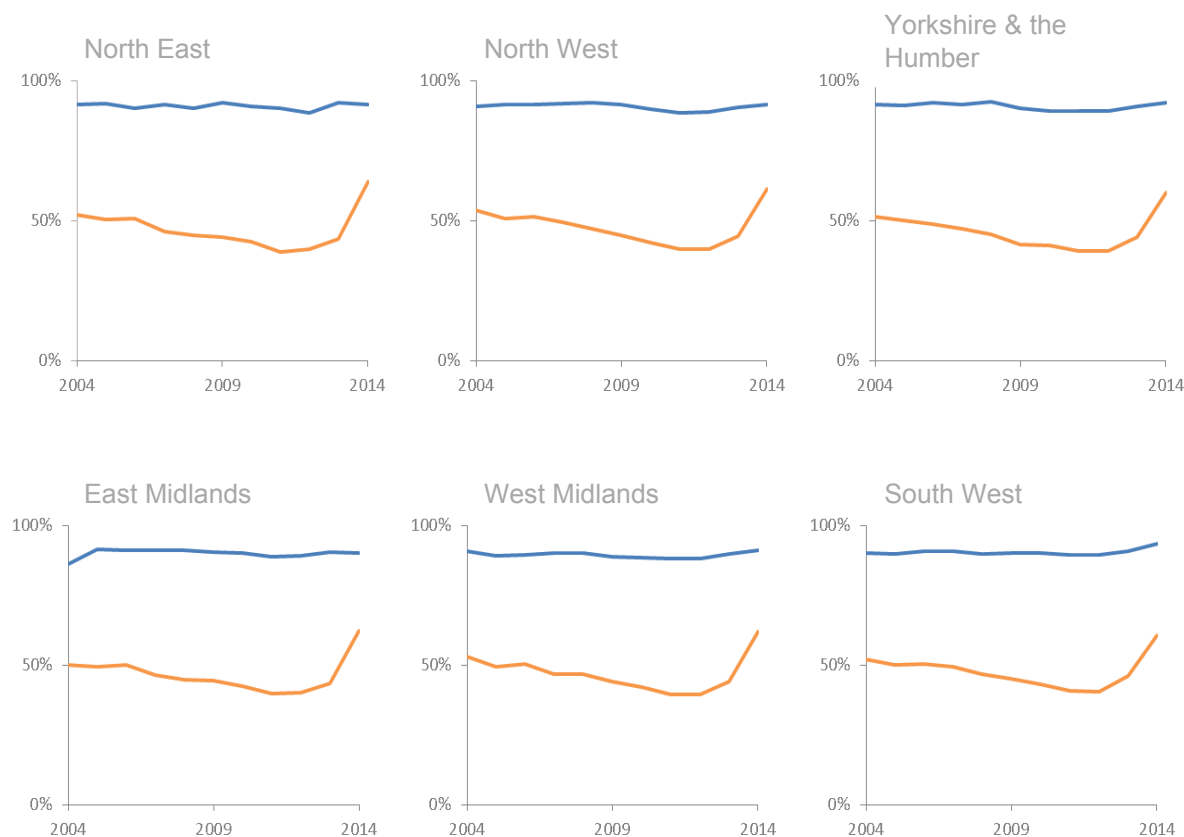
In the private sector, between 2013 and 2014, all regions have seen large increases in pension participation, with the highest increase, of 20 percentage points, being in the North East and the lowest increase, of 14 percentage points, being in the South East. The region with the highest levels of eligible employees participating in a workplace pension was London with 66 per cent, compared with the lowest, of 60 per cent, in Yorkshire & the Humber.

Figure 1.8

Trends in workplace pension participation by region

Percentage of eligible employees participating 2004-2014

By **Public** and **Private** sector





Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

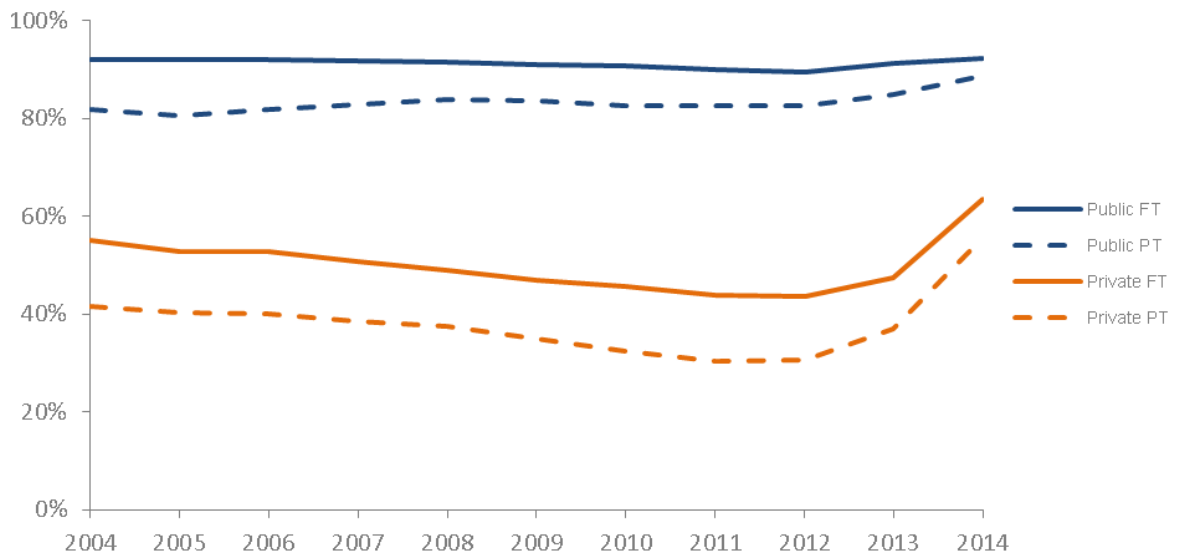
1.2.9 Working pattern, by sector

Overall, in 2014, workplace pension participation remains slightly higher for those working full time at 70 per cent compared to 69 per cent of part time employees.

Figure 1.9 shows pension participation of eligible employees by working pattern and sector. As in 2013, these trends show the differences between sector, with higher pension participation and part time working occurring in the public sector.

In the private sector, between 2013 and 2014, large increases were seen in the proportion of full time and part time employees participating in a workplace pension with rises of 16 and 19 percentage points respectively. This has slightly narrowed the gap, with 64 per cent of full time employees participating, compared with 56 per cent of part time employees. The gap has also narrowed in the public sector where 92 per cent of full time employees are participating in workplace pensions, in 2014, compared with 89 per cent of part time employees.

Figure 1.9
Trends in workplace pension participation by working pattern and sector
 Percentage of eligible employees participating 2004-2014

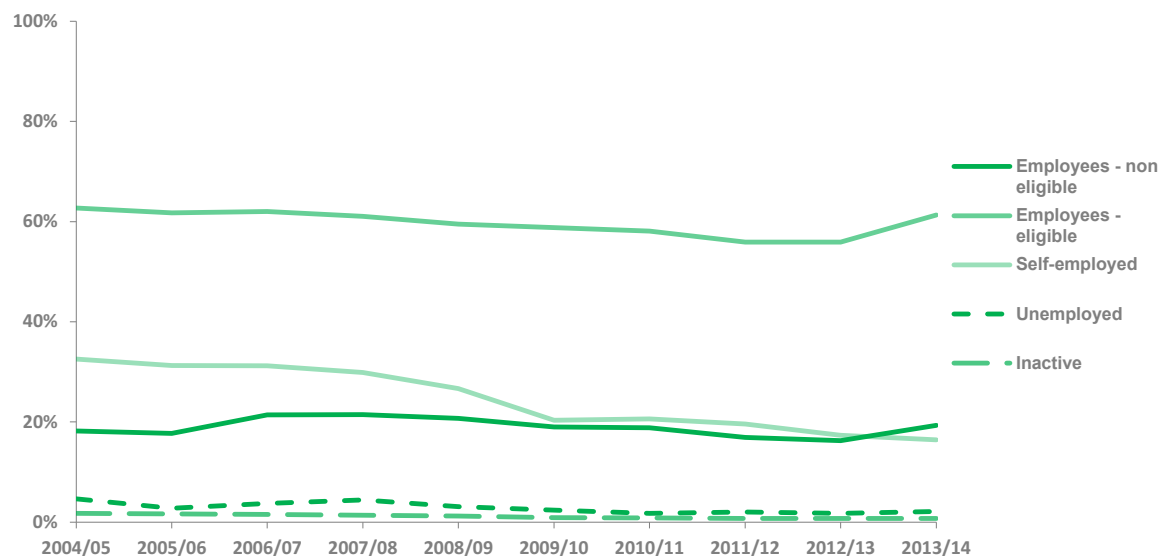


Source: DWP estimates derived from the ONS ASHE, GB, 2004 to 2014

1.2.10 Economic Status

The following analysis uses the DWP Family Resources Survey (FRS) to provide breakdowns by characteristics that are not available from ASHE, but this means a sector breakdown is not possible. This analysis was updated in October 2015. More detail on this analysis can be found in the accompanying **notes** section.

Figure 1.10
Participation in all pensions by economic status
 Percentage participating 2004/05-2013/14



Source: Modelled analysis derived from the Family Resources Survey, UK, 2004/05 to 2013/14

Updated October 2015

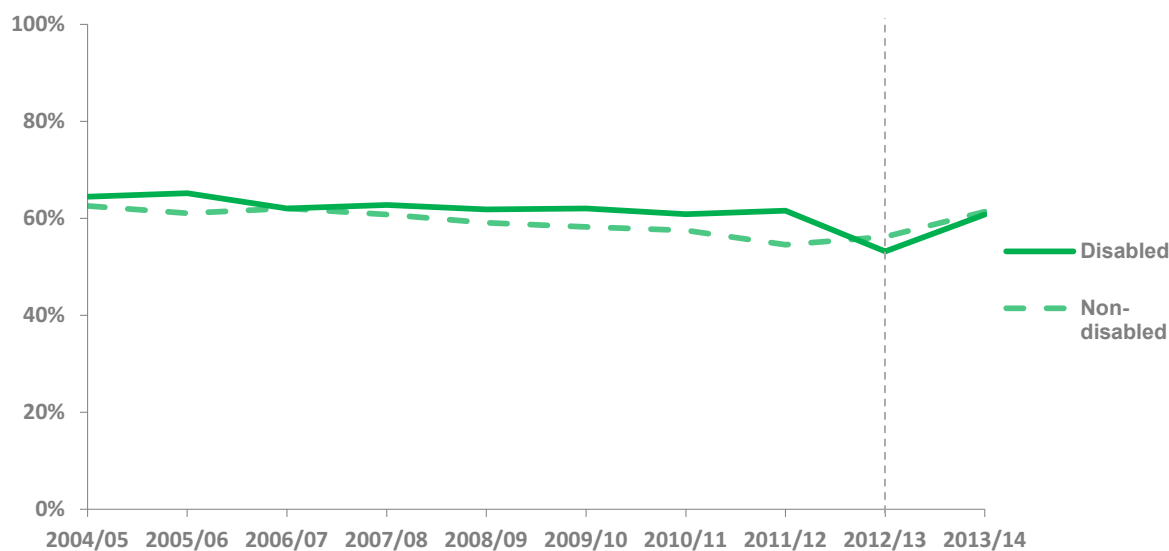
Figure 1.10 updates the trends in pension participation by eligible employees compared with other economic status groups. There was a sustained decline in participation by eligible employees from 2004/05 until there were signs of stabilisation in 2012/13. The latest findings from 2013/14 show that participation rates for eligible employees have shown a marked increase from 56 per cent in 2011/12 to 61 per cent in 2013/14.

An increase in participation can be also seen in the non eligible group, rising from 16 per cent in 2012/13 to 19 per cent in 2013/14. However, since 2004/05, there has been a steady decline in participation amongst the self employed group (from 33 per cent in 2004/05 to 16 per cent in 2013/14).

1.2.11 Disability

The FRS data can also be used to show the trends in pension participation for disabled and non-disabled eligible employees. There is little difference between these groups. Both groups saw 61 per cent of eligible employees participating in 2013/14, with disabled eligible employee participation increasing by 8 percentage points from 53 per cent in 2012/13.

Figure 1.11
Participation in all pensions by disability
 Percentage of eligible employees participating 2004/05-2013/14



Source: Modelled analysis derived from the Family Resources Survey, UK, 2004/05 to 2013/14

Updated October 2015

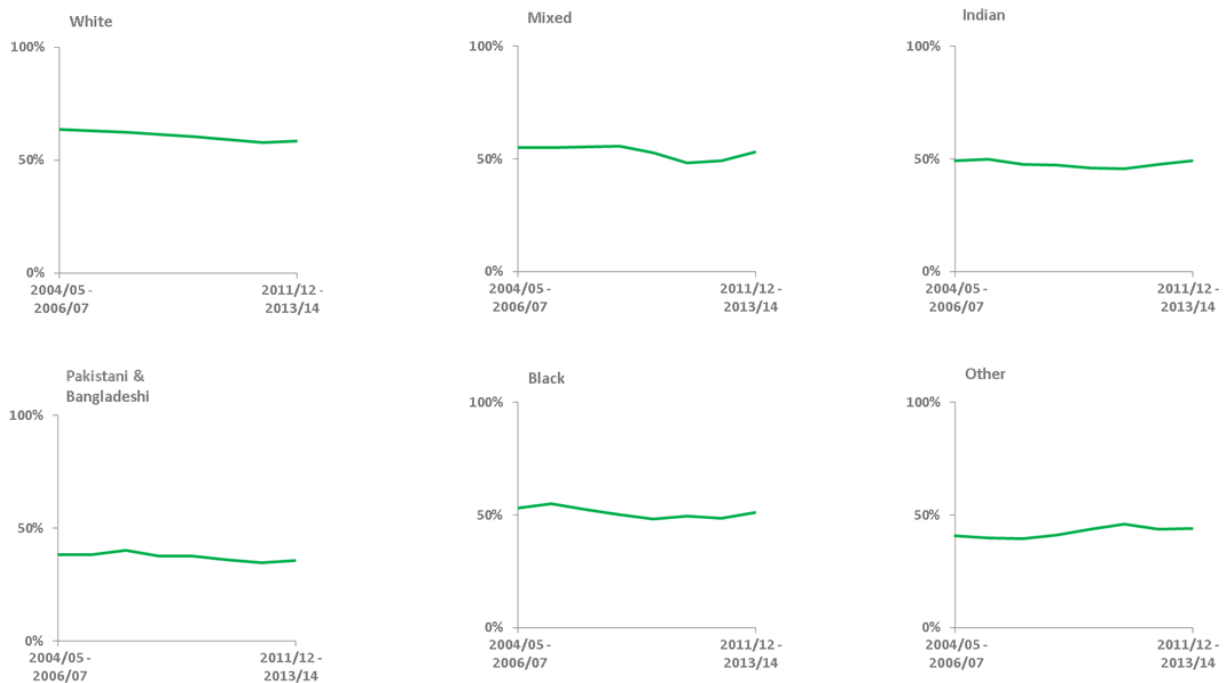
Notes:

1. The impairment types used to define disability status have been changed in the 2012/13 survey to reflect new harmonised standards and therefore caution is needed where making comparisons over time (dotted line).

1.2.12 Ethnicity

The FRS data can also be used to show trends in pension participation by ethnic group but three year rolling averages are necessary as a result of small sample sizes. Figure 1.12 shows that the White ethnic group still has the highest participation rate of 59 per cent in 2011/12-2013/14 and remains very slightly above the average participation rate of 58 per cent across all groups over this three year period. Between 2010/11-2012/13 and 2011/12-2013/14 there were small increases amongst most ethnic groups, with the Mixed ethnic group showing the largest increase from 49 per cent to 53 per cent.

Figure 1.12
Participation in all pensions by ethnicity
 Percentage of eligible employees participating



Source: Modelled analysis derived from the Family Resources Survey, UK, 2004/05 to 2013/14

Updated October 2015

Notes:

1. Ethnicity analysis used a three year rolling average in order to account for volatility in single year results which are caused by small sample sizes and clustering effects.
2. Other ethnic group includes Chinese.

1.3 Persistency of saving

For the evaluation of automatic enrolment, the ASHE data is used to derive a persistency of saving measure to monitor the number of eligible employees regularly saving. This is defined as eligible employees saving into a workplace pension in at least three years out of a period of four years. Therefore this measure will be slow to reflect the effect of the increasing trend in workplace pension participation.

An eligible employee can disappear from the cohort either through stopping saving, leaving the labour market, staying with or moving to an employer who does not return the ASHE questionnaire.

The latest analysis shows that there has been little change in persistency rates between 2013 and 2014. Overall, the vast majority of eligible employees are continuing to save persistently, at 78 per cent, and this has remained broadly consistent over the period shown. The proportion of eligible savers not saving persistently was two per cent in 2014, and for the remaining 21 per cent there is an indeterminate amount of evidence in the ASHE dataset to judge either way.

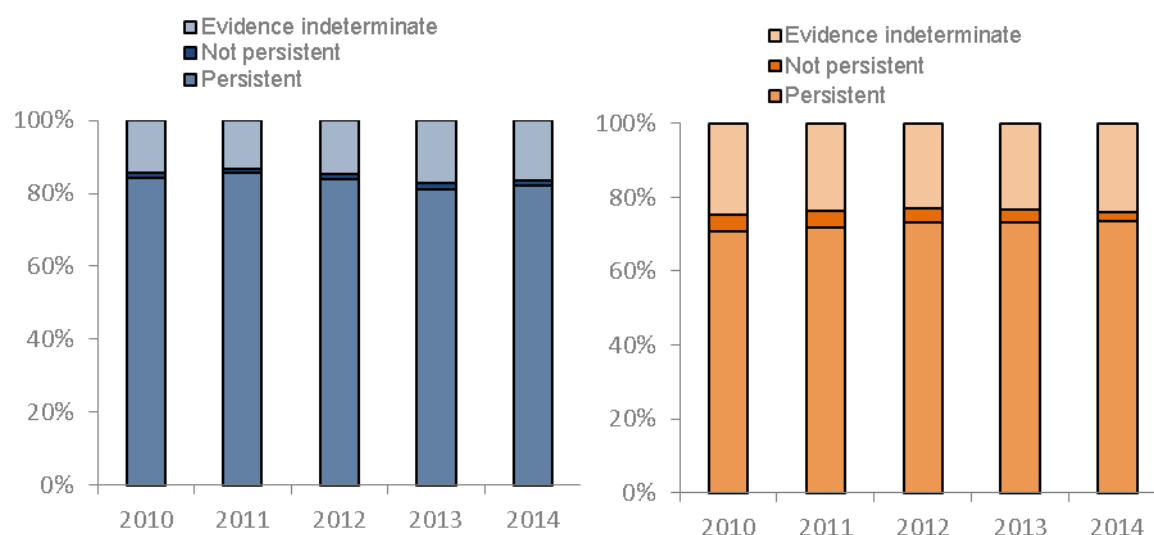
In Figure 1.13, the estimates shown are based on the number of years an eligible saver has been saving in a four year period. For example, the 2014 estimate is based on the number of years saving between 2011 and 2014, with eligibility being defined in 2011.

Figure 1.13

Persistency trends in workplace pension participation

Percentage of eligible employees saving persistently 2010-2014

By Public and Private sector



Source: DWP estimates derived from the ONS un-weighted longitudinal ASHE, GB, 2010 to 2014

Notes:

1. This analysis shows the persistency measure from 2010, as the ASHE sample was cut in the 2007 and 2008 surveys which resulted in employees for these years moving into the evidence indeterminate group due to a lack of data.

In the public sector, persistency of saving by eligible employees remains high at 82 per cent in 2014, an increase of one percentage point from 2013. Whereas in the private sector, the persistency of saving measure for eligible employees continued to remain stable at 73 per cent.

2 Increasing the amount of savings

2.1 Introduction

In the baseline evaluation reports, indicators designed to monitor trends in workplace pension saving of eligible savers were established. This section updates these baseline indicators and presents the recent trends in the amount being saved as a result of automatic enrolment implementation.

2.2 Trends in pension saving

Table 2.1 shows trends in the amount being saved in workplace pensions by eligible employees participating in a pension, by sector, using the Annual Survey of Hours and Earnings data.

The annual total amount saved by these employees across both sectors stands at £80.3 billion in 2014 which is an increase of £2.6 billion from 2013. An increase has only occurred in the total amount saved within the private sector, which increased by £3.1 billion in 2014 to £42.9 billion. Whilst the public sector saw a fall of £0.5 billion to £37.4 billion, which is likely to be as a result of a reduction in the number of individuals working in the [public sector](#).

Overall, contributions by employees accounted for 30 per cent of saving, with employer contributions accounting for 60 per cent and tax relief the remaining 10 per cent.

Within the public sector the amount saved per eligible saver continued to increase in 2014 despite the drop in the total amount saved, which is probably reflecting the mandatory increases in the contributions required for some [public sector schemes](#).

However, in the private sector, there has been a marked decline in the amount saved per eligible saver in 2014. This is likely to be a result of the increased number of savers in the private sector (see **section 1.2.1**) many of whom will be making contributions at the minimum level. This will change as a result of the planned increases, known as phasing, of the minimum contribution levels legislated for from 2017 (see **notes** section for more information).

For further information on the current trends in contribution rates for eligible employees please consult the [ONS short story](#).

Table 2.1
Trends in workplace pension saving
 Total pension saving of eligible savers 2005-2014
 By employer and employee contributions and sector

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Public sector										
Total saved (£ billions)	38.7	32.0	33.7	35.1	36.1	38.8	37.1	36.1	37.9	37.4
Employee contributions	10.9	8.4	8.6	9.2	9.0	10.0	9.6	10.0	11.2	11.6
Employer contributions	24.6	21.2	22.6	23.4	24.5	26.1	24.8	23.2	23.1	22.0
Tax relief	3.0	2.4	2.4	2.6	2.5	2.8	2.7	3.0	3.6	3.7
<i>Per eligible saver (£s)</i>	<i>8,008</i>	<i>6,647</i>	<i>6,865</i>	<i>7,136</i>	<i>7,065</i>	<i>7,231</i>	<i>7,150</i>	<i>7,518</i>	<i>7,591</i>	<i>7,919</i>
Private sector										
Total saved (£ billions)	44.3	41.7	41.6	41.9	39.0	38.0	37.0	37.6	39.8	42.9
Employee contributions	11.2	10.4	10.4	10.9	10.3	10.1	9.7	9.9	11.3	12.6
Employer contributions	29.8	28.0	27.9	27.6	25.5	24.7	24.1	24.3	24.6	26.0
Tax relief	3.4	3.3	3.3	3.4	3.1	3.1	3.1	3.3	3.9	4.3
<i>Per eligible saver (£s)</i>	<i>6,209</i>	<i>5,795</i>	<i>5,850</i>	<i>6,094</i>	<i>6,145</i>	<i>6,340</i>	<i>6,358</i>	<i>6,370</i>	<i>5,952</i>	<i>4,673</i>
All employees										
Total saved (£ billions)	83.1	73.7	75.3	77.0	75.0	76.8	74.0	73.7	77.7	80.3
Employee contributions	22.1	18.8	19.0	20.1	19.4	20.0	19.1	19.8	22.5	24.2
Employer contributions	54.5	49.2	50.6	50.9	49.9	50.9	49.0	47.5	47.6	48.1
Tax relief	6.5	5.7	5.7	6.0	5.7	5.9	6.0	6.3	7.5	8.0
<i>Per eligible saver (£s)</i>	<i>6,936</i>	<i>6,137</i>	<i>6,264</i>	<i>6,519</i>	<i>6,555</i>	<i>6,760</i>	<i>6,732</i>	<i>6,885</i>	<i>6,653</i>	<i>5,776</i>

Source: DWP estimates derived from the ONS ASHE, GB, 2005 to 2014

Notes:

1. Contribution information is only collected from 2005 onwards.
2. Annual earnings are uprated using Average Weekly Earnings values (see accompanying notes for more information).

Methodological notes

Eligible employee: To define an eligible employee the data is restricted to capture employees who are not already in a qualifying pension arrangement, aged at least 22 but under State Pension age, earn more than £9,440 a year in 2013/14 earning terms and work, or usually work, in the UK. This earnings threshold being used is reviewed annually and was increased from £8,105 in 2012/13, to £9,440 in 2013/14 and £10,000 in 2014/15.

Staged implementation: The automatic enrolment duties are being staged in between October 2012 and February 2018 by employer size, starting with the largest employers, based on PAYE scheme size, in October 2012, to the smallest in 2017. New PAYE schemes from April 2012 will be staged in last, in 2017 and 2018.

Phasing: The Government has set a minimum amount of money that has to be put into the pension by an employer and in total (i.e. employer and worker's contribution). This starts low and increases gradually over a number of years. Until 30th September 2017 the total minimum contribution will remain 2% of the worker's salary of which the employer must contribute at least 1% and 0.2% will come from tax relief. From October 2017, the minimum contribution rises to 5% of which the employer must contribute at least 2% and 0.6% from tax relief. Then from 1st October 2018 this rises again to a total of 8% of which the employer must contribute at least 3% and 1% will come in the form of tax relief.

Data source, Annual Survey of Hours and Earnings (ASHE): is published by the Office of National Statistics (ONS) and is a key source of information on workplace pensions in the UK as it collects information on all types of workplace pension: occupational pension schemes, group personal pensions and group stakeholder pensions. The survey results are used widely in order to analyse pension participation and to monitor the impacts of pension reforms.

- ASHE is based on a 1% sample of employee jobs taken from HM Revenue & Customs (HMRC) PAYE records. Information is obtained from employers and treated confidentially. ASHE does not cover the self-employed nor does it cover employees not paid during the reference period.
- The 2014 ASHE data was collected with reference to April 2014, capturing the first 18 months of automatic enrolment implementation
- ASHE collects information on employee membership of the current employer's workplace pension scheme. This does not include preserved rights in any former employer's pension scheme or pensions paid by former employers.
- ASHE collects information from employers on employee jobs, although they are referred to in this Official Statistic as 'employees'.

For further information on ASHE please see the [Background notes section](#) on the ONS website.

Data source, DWP Family Resources Survey (FRS): is published by the Department for Work and Pensions (DWP), and is a continuous survey which collects information on the income and circumstances of individuals living in a representative

sample of private households in the United Kingdom. The primary objective of the FRS is to provide DWP with information to inform the development, monitoring and evaluation of social welfare policy. Detailed information is collected on respondents' income from all sources including benefits, tax credits and pensions; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; childcare; family circumstances; child maintenance.

- As the latest FRS data was collected throughout the 2013/14 financial year and not collected with reference to an April reference date like the ASHE data, the two sources are not directly comparable. In addition any potential impact of automatic enrolment may be lessened in FRS findings because fewer employees will have been automatically enrolled due to the staged implementation approach.
- The FRS does not collect information on whether individuals work in the Public or Private sectors, as such breakdowns by sector can not be provided.
- The impairment types used to define disability status have been changed in the 2012/13 survey to reflect new harmonised standards and therefore caution is needed where making comparisons over time.
- In October 2015, following further quality assurance of the methodology, a correction has been made to our analysis of the FRS which impacts on the trends for 2009/10 onwards.

For further information on FRS please see the [latest published report](#).

Technical notes for accompanying tables

The data behind each of the charts can be found in the following tables

- The analysis includes members of all workplace pension schemes: occupational pension schemes, group personal pensions (GPPs) and group stakeholder pensions (GSHPs).
- All analysis is based on eligible employees, and uprated using ONS Average Weekly Earnings (AWE) values. Gross annual earnings are derived using weekly pay, and no filter has been included for loss of pay in the pay period. The ONS Average Weekly Earnings Statistics, [EARN01 \(KAC3\) series](#) is used.
- Previous years' data have been adjusted to account for the annual revisions to the earnings thresholds used to determine automatic enrolment eligibility. The £9,440 threshold (in 2013/14 earning terms) has been applied in 2014. The £8,105 threshold (in 2012/13 earning terms) has been applied in 2013 and deflated by AWE from 2004 to 2012.
- State pension age (SPa) began to increase from 2011. The age tables take account of this change and therefore state pension age varies after 2011, these changes have also been applied when selecting employees between 22 and state pension age. See this [link](#) for more information.

- Data up to 2008 is based on Standard Industrial Classification (SIC) 2003. From 2008 onwards, SIC 2007 is used, creating a slight break in the series. Therefore, care should be taken when interpreting the full time series.
- Data up to 2011 is based on Standard Occupational Classification (SOC) 2000. From 2011 onwards, SOC 2010 is used, creating a slight break in the series. Therefore, care should be taken when interpreting the full time series.
- Rounding has been applied and suppression where the sample size is small.

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