



Department  
for Work &  
Pensions



Government  
Social Research

# DWP Employer Survey 2024

Pensions

May 2025

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# 1. Executive Summary

# Executive Summary - Pensions

This summary presents the key findings from a survey of 8,006 employers (each of which had at least two employees). The research looked at types of pension schemes offered by employers, as well as automatic enrolment, pension providers, provision of information and guidance for employees and flexibilities in pension-related contributions offered by employers.

- **Defined Contribution schemes** were the most common type of pension scheme employers contributed to for new employees (49%). A small proportion of employers said they contributed to Defined Benefit schemes (7%), or another type of scheme (2%).
- More employers appeared to be aware of **the type of pension scheme** they contribute to for new employees than in 2022, and this is likely due to the inclusion of definitions for Defined Contribution and Defined Benefit schemes to the survey questionnaire.
- The majority of employers had not switched or thought about switching pension provider (82%). Compared to 2022, employers were more likely to say that they had not switched provider and wouldn't know how to switch (44% said this in 2024 compared to 38% in 2022).
- Almost half of employers who had not switched provider indicated they would not consider switching (46%).
- Around 2 in 5 employers (43%) offer some form of **information or guidance** to their employees on the State Pension, and 1 in 6 (16%) provide information or guidance on preparing for retirement. Few employers who have provided guidance said that they experienced barriers in doing so (3%).
- Few employers said they offered their employees **flexibilities** in how **pension-related contributions** can be received (11%). For these employers, the most common form of flexibility offered was employee salary sacrifice for pensions (42%), followed by matching contribution rates for any additional voluntary contributions made by employees (40%).
- Most employers said they do not offer any **financial support initiatives** to their employees (73%). The most common form of support initiative offered by employers were salary advances (17%).

## 2. Introduction and methodology

# Background and aims

- The DWP Employer Survey 2024 is the second wave of a cross-sectional representative survey of employers in Great Britain (GB). Wave 1 of this survey was conducted in 2022 and published in 2023.
- The survey is designed to gather evidence from employers on their policies, awareness and attitudes in relation to key topics of interest to DWP. The topics covered by the survey include:
  - Health and disability in the workplace
  - Recruitment, retention and progression of staff
  - Engagement with government employment schemes and wider engagement with DWP
  - Pension provision
  - Groups who may be disadvantaged in the labour market.
- The survey in its current form was commissioned in 2021. It consolidated three different cross-cutting employer surveys that were taking place across the department into one, biennial, modularised survey. This new survey format was intended to streamline DWP's ask of employers, and therefore to reduce the burden on employers in terms of DWP research participation.
- This survey allows DWP to understand how employer attitudes and behaviours have changed since 2022, as well as providing information on new topics of interest to DWP such as menopause and flexible working.

# Methodology

- Wave 2 of this survey was conducted between the 28<sup>th</sup> February and 25<sup>th</sup> April 2024. It used a mixed mode design (conducted online and via telephone) and reached a total of 8,006 employers in Great Britain.
- The survey questionnaire was modularised so the sample size for individual questions differs from the total number of responses achieved across the survey.
- The data collected has been weighted to make it representative of the underlying population of employers in Great Britain in terms of business sector, size and country. The weighting approach was consistent with wave 1 and used counts from the Inter-Departmental Business Register (IDBR), a comprehensive list of UK businesses. More information on the survey methodology is detailed in the technical report.
- The mode split for this wave differed slightly to wave 1. Wave 2 consisted of 3,059 telephone interviews and 4,947 online surveys whereas, wave 1 consisted of 4,794 telephone interviews and 3,208 online surveys. The effect of this change in mode on the data collected and comparisons between waves has not been fully explored.
- The definitions used to categorise employers according to organisation size are detailed below.
  - **Large employer:** an organisation with 250 or more employees
  - **Medium employer:** an organisation with 50 to 249 employees
  - **Small employer:** an organisation with 2 to 49 employees\*
  - **Small and medium-sized enterprises (SMEs):** organisations with 2 to 249 employees

\*Note: These definitions are slightly different to the ONS harmonised definitions of employer size, as this survey excluded organisations with less than 2 staff members.

# Approach to reporting

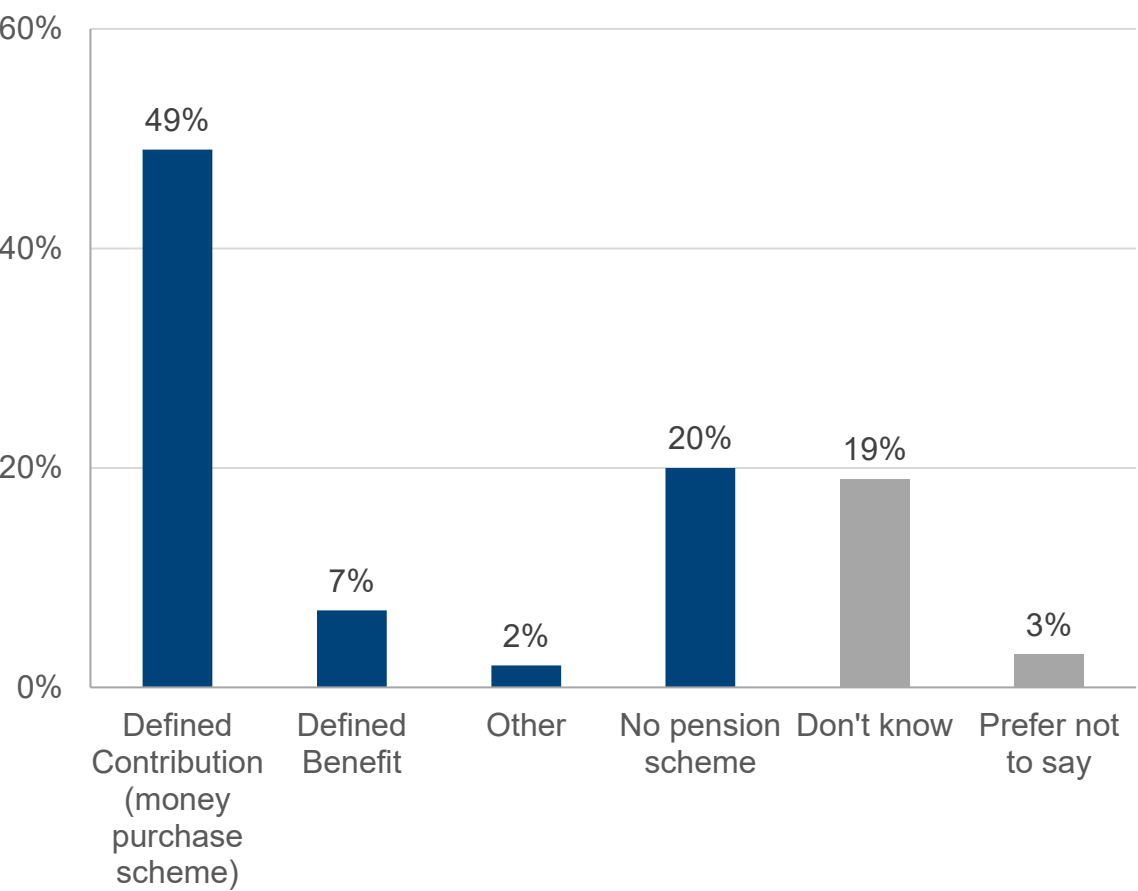
- The findings in this slide deck are based on employers' direct experiences of DWP services and policies, and their experiences of a variety of workplace management topics. The survey included a small number of perception and attitudinal-based questions which ask employers about their views of DWP services and policies, and some of these were asked whether or not employers had experienced these services and policies directly. These perceptions and attitudes are important in better understanding how employers view what the Department delivers and to help the department understand and address any concerns from this stakeholder group.
- Where comparisons are made in this slide pack between different population groups or variables, only those differences found to be statistically significant at the 5% level ( $p < 0.05$ ) are reported.
- In some cases, it was not possible to include within these slides the data from all respondent sub-groups, however this analysis is available in the accompanying published data tables.
- In this slide pack, key information is provided for each reported question. The number of respondents presented with each question (unweighted) and description of these respondents (Base=N) is provided under each graph. The chart titles contain the corresponding question number.



# 3. Pension schemes and automatic enrolment

# Defined Contribution schemes were the most common type of pension scheme employers contributed to for new employees

Chart 1: Type of pension scheme employers contribute to for new employees, P1, 2024



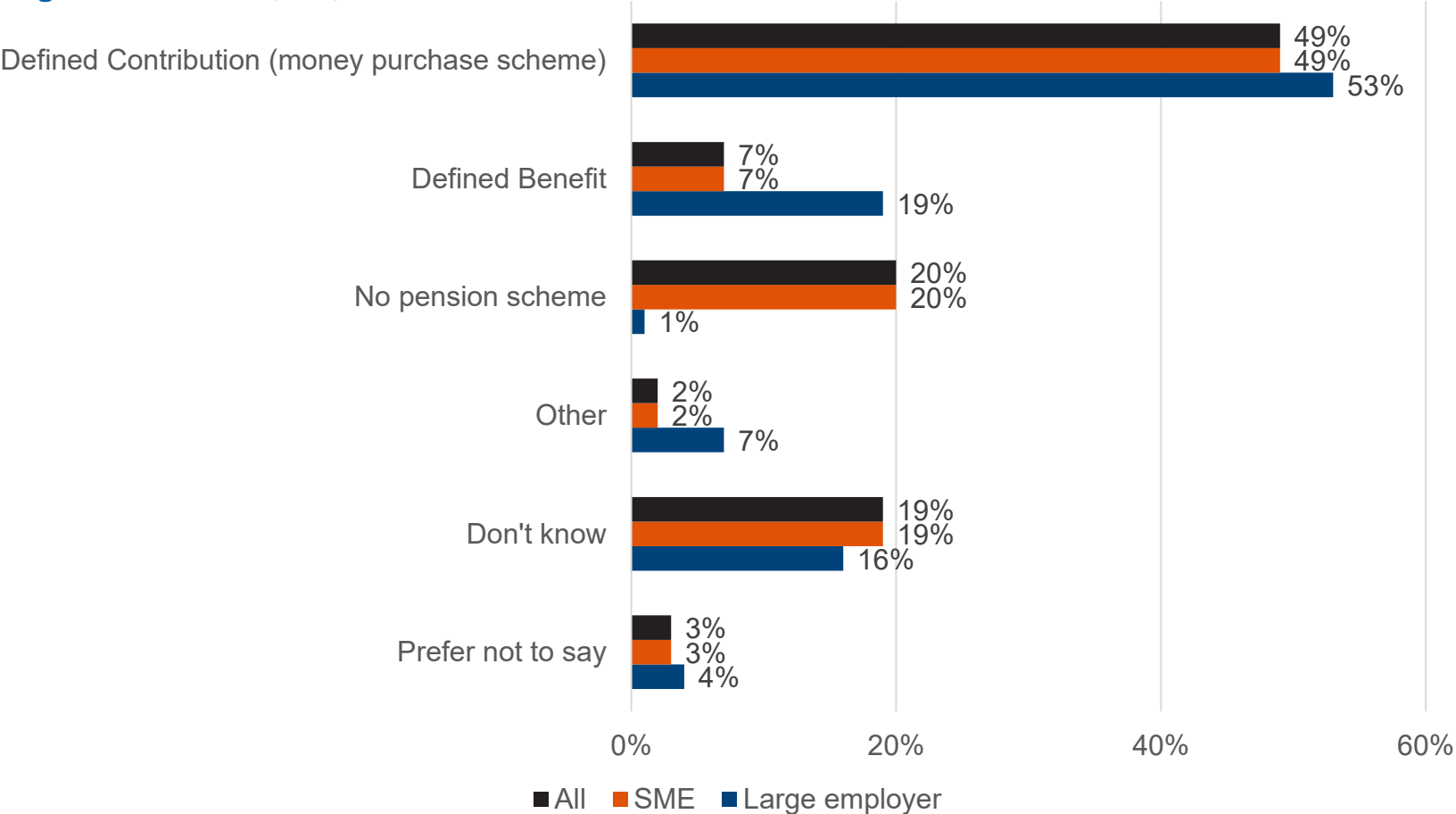
Unweighted base: All employers (2,669)

- Employers were asked what type of pension scheme they contribute to for the majority of new employees. Just under half of employers (49%) said they offered a Defined Contribution (DC) pension scheme to new employees.
- A small proportion of employers said they contribute to a Defined Benefit (DB) scheme (7%), or another type of scheme (2%).
- A sizeable proportion of employers said they do not contribute towards a pension scheme (20%), or that they did not know which type of scheme they contributed to (19%).

Note: The proportion of employers saying they do not offer a pension scheme is driven almost exclusively by the very smallest employers with 2-4 staff members. Employers must offer a workplace pension where they have entitled workers. Employers who don't offer a pension scheme may be sole traders or micro businesses with no eligible workers. Ineligible employees are those aged 18-21, those aged above State Pension Age, and those earning less than £10,000 a year.

# Very small employers were more likely to say they did not offer a pension scheme

Chart 2: Type of pension scheme employers contribute to for new employees by organisation size, P1, 2024

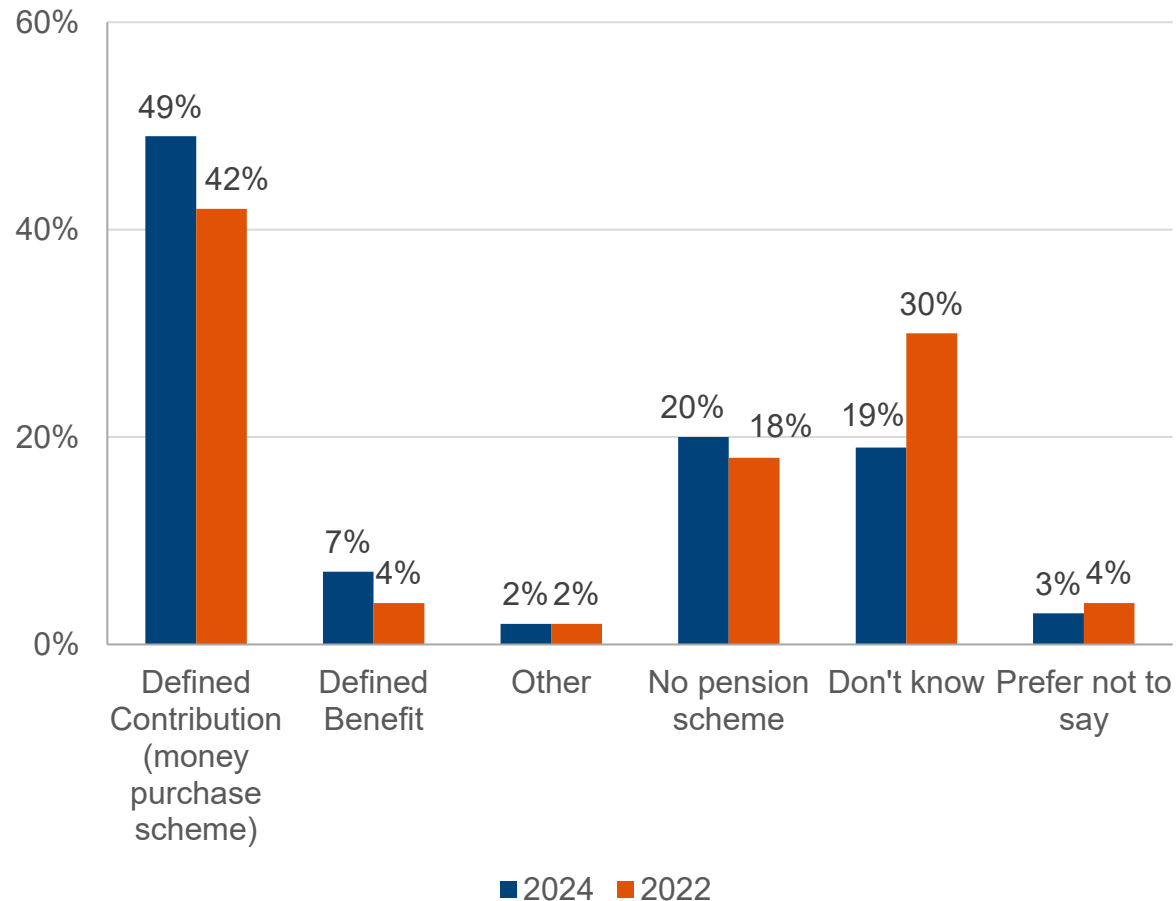


Small and medium-sized enterprises (SMEs) were more likely than large employers to say that they did not contribute towards a pension scheme for new employees (20% of SMEs said this compared to 1% of large employers). This was mostly driven by employers with 2 to 4 staff, who were more likely than employers of all other sizes to say they did not offer a pension scheme to new employees (31%).

Unweighted base: All employers (2,669), SME (2,553), large employer (116)

# In 2024, more employers were aware of the type of pension scheme they contribute to for new employees than in 2022

Chart 3: Type of pension scheme employers contribute to for new employees, P1, 2024 and 2022

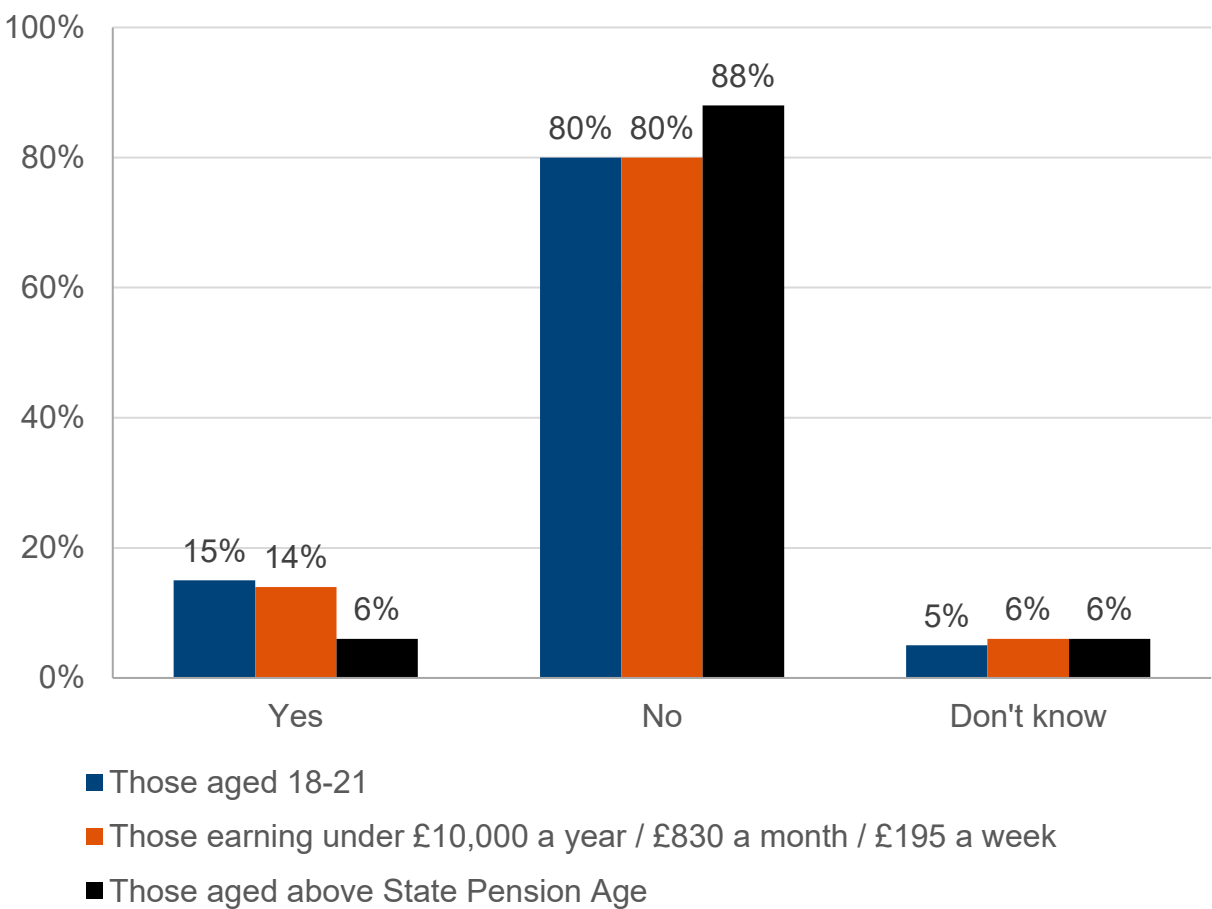


Unweighted base: All employers. 2024 (2,669); 2022 (2,667)

- In 2024, employers were more likely to say they contributed to a DC scheme for new employees compared to 2022 (an increase of 7.1 percentage points (pp)).
- Similarly, compared to 2022, employers were slightly more likely to say they contributed to a DB scheme for the majority of their new employees (an increase of 2.5pp).
- These increases are likely due to the addition of definitions to the survey questionnaire for DC and DB schemes. In line with this, the proportion of employers who were uncertain about what type of scheme they offered decreased over the same period (by 11.2pp).
- There were no significant differences between 2022 and 2024 in the proportion of employers who said they do not offer a pension scheme, that they offer another type of pension scheme, or who preferred not to say what type of scheme they offer.

# In the last financial year, most employers had not enrolled workers ineligible for automatic enrolment

Chart 4: Employers who have automatically enrolled workers outside of the legislation criteria, P4, 2024

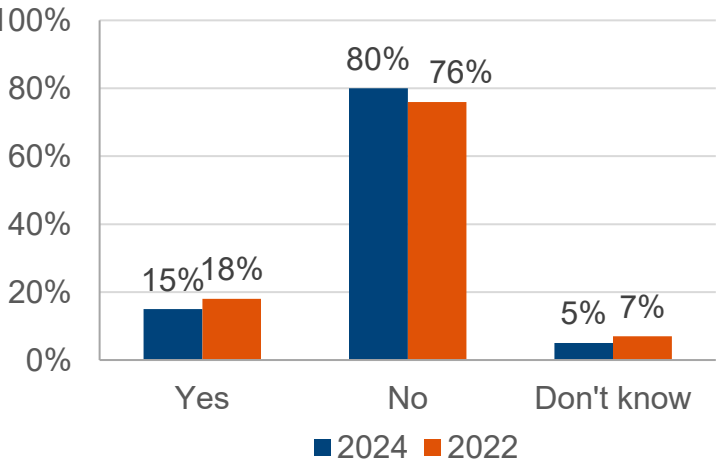


Unweighted base: All employers, except those without a pension scheme (2,385)

- All employers (except those who said they did not contribute to a pension scheme for their employees) were asked whether they had automatically enrolled specific workers who were ineligible for automatic enrolment in the last financial year.
- Most employers had not done this. Just under 1 in 6 employers (15%) said they had enrolled workers aged 18-21 years, and a similar proportion said they had enrolled workers earning under £10,000 a year (14%).
- Few employers (6%) said that they had enrolled workers aged above the State Pension Age in the last financial year.
- Large employers were more likely than SMEs to say they had automatically enrolled workers aged 18-21, and workers aged above State Pension Age. For example, almost half (47%) of large employers said they had automatically enrolled workers aged 18-21 years in the last financial year, compared to over 1 in 10 (14%) SMEs.

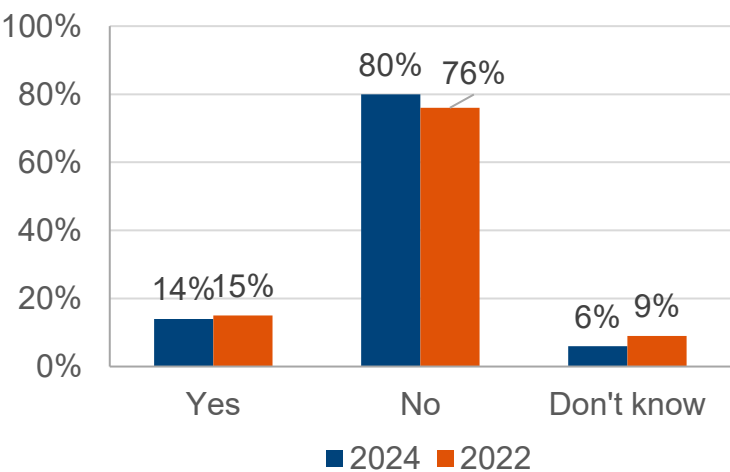
# Fewer employers reported automatically enrolling workers aged 18 to 21 years and workers above State Pension Age, compared to 2022

Chart 5: Enrolment of workers aged 18-24, P4, 2024 and 2022



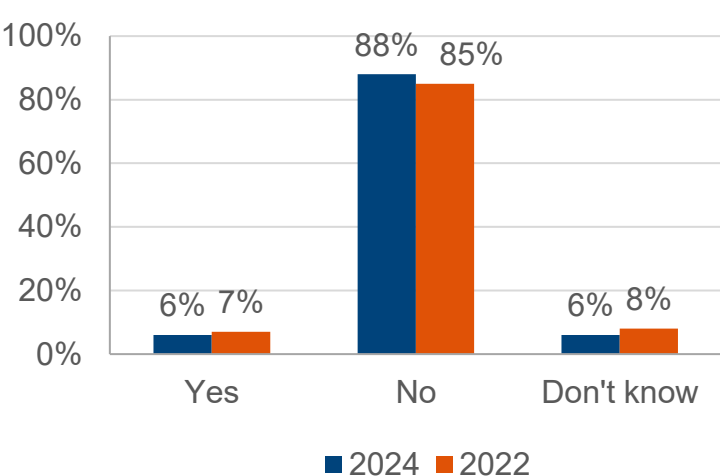
Unweighted base: All employers, except those without a pension scheme. 2024 (2,385); 2022 (2,386)

Chart 6: Enrolment of workers earning under £10,000 a year, P4, 2024 and 2022



Unweighted base: All employers, except those without a pension scheme. 2024 (2,385); 2022 (2,386)

Chart 7: Enrolment of workers aged above State Pension Age, P4, 2024 and 2022



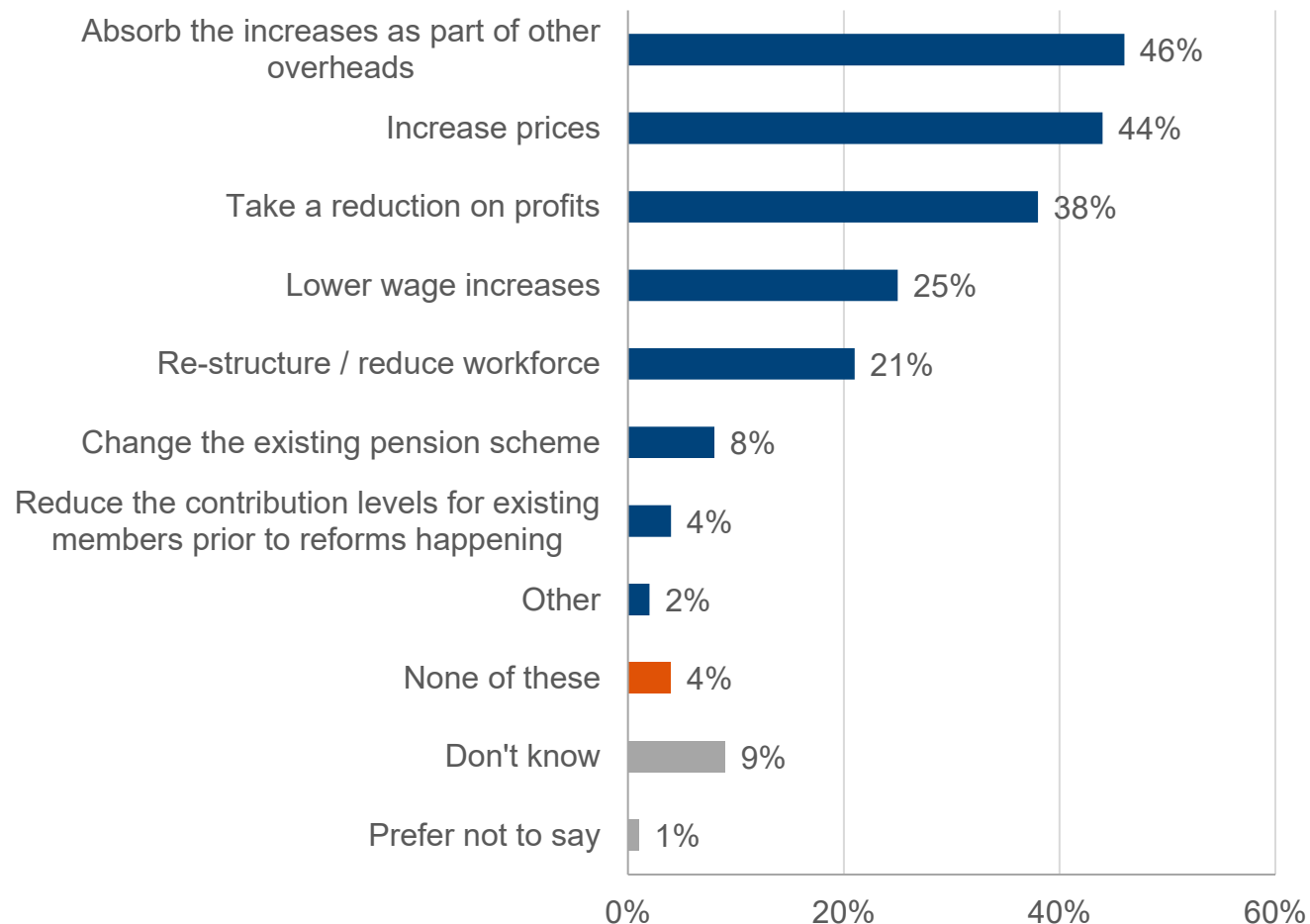
Base: All employers, except those without a pension scheme. 2024 (2,385); 2022 (2,386)

- In 2024, employers were more likely to say they had **not** automatically enrolled workers aged 18-21 years in the previous 12 months, compared to the 2022 survey (80% of employers said this compared to 76% in 2022).
- Similarly, the proportion of employers who said they had **not** enrolled workers aged above State Pension Age increased slightly by 3.7pp\* (from 85% in 2022 to 88% in 2024).
- In 2024, fewer employers were unsure whether or not they automatically enrolled workers earning under £10,000 a year (a decrease of 3.2pp).

\*This value is different to the percentage difference shown in Chart 7 due to rounding of weighted values to the nearest integer.

# In response to any increases to employer pension contribution levels, many employers said they would absorb the increases and/or increase prices

Chart 8: Actions employers would be likely to implement as part of a strategy to respond to increased pension contribution levels, P5, 2024



Unweighted base: All employers, except those without a pension scheme (2,385)

- All employers (except those who said they did not contribute to a pension scheme for their employees) were asked what actions their organisation would be likely to undertake in response to any increases to pension contribution levels that employers have to pay. Note: no specific increases to contribution levels were mentioned.
- The most common response was that employers would absorb the increases as part of other overheads (46%), closely followed by increasing prices (44%).
- There was, however, some uncertainty among respondents, with around one in twenty-five saying they would be unlikely to implement any of the suggested actions (4%), and a further 9 per cent unsure.
- Large employers were more likely to answer 'don't know' compared to SMEs (15% vs 9%). Large employers were also more likely than SMEs to say they would absorb the increases as part of other overheads, and that they would make changes to the existing pension scheme (57% and 20% of large employers selected these options, compared to 46% and 8% of SMEs respectively).

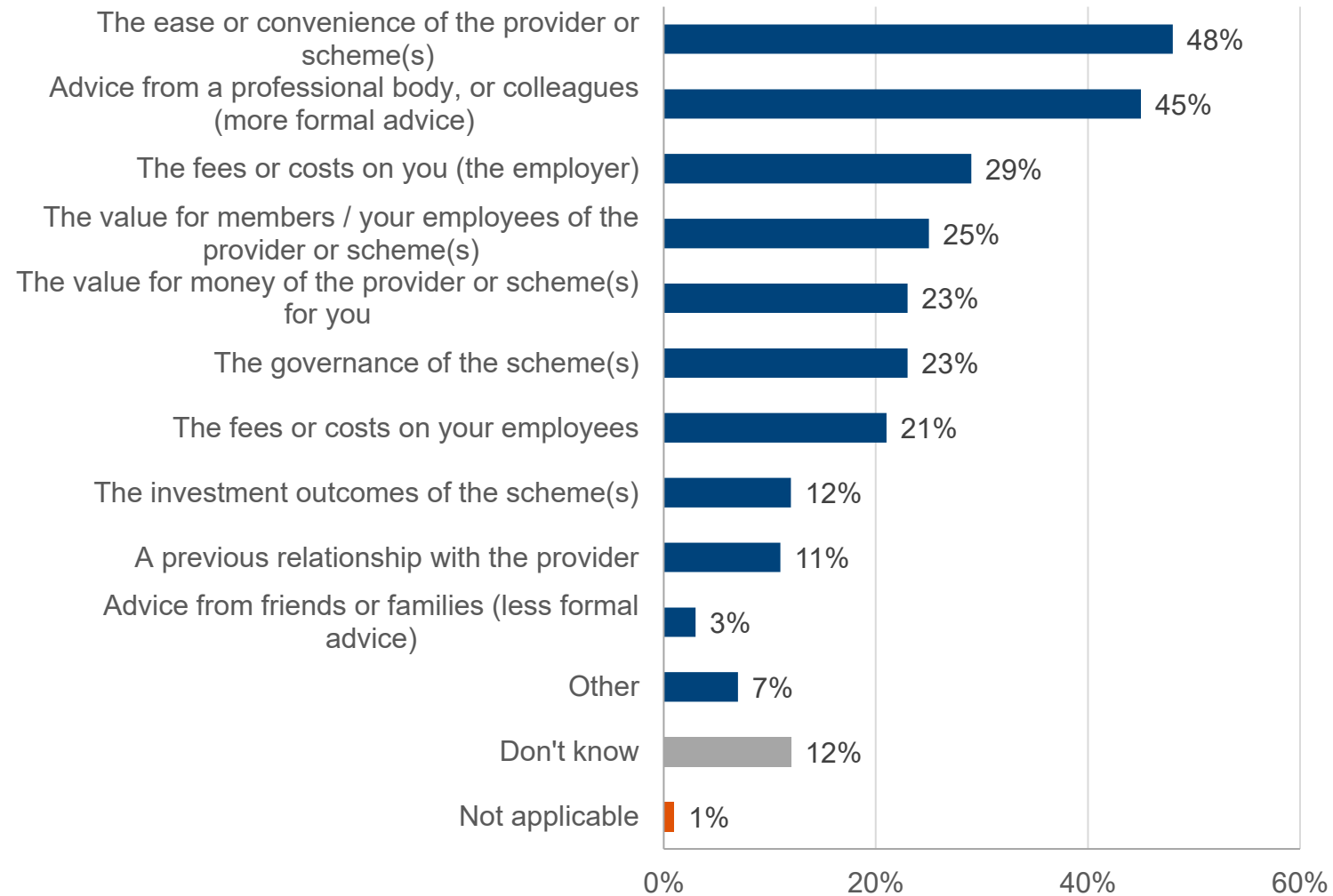
## 4. Pension providers



# Employers take a range of factors into consideration when choosing a pension provider

- The survey asked all employers (except those who said they did not contribute to a pension scheme for their employees), what factors they take into consideration when choosing a pension provider for their employees. A range of factors were mentioned, with the most common being the ease or convenience of the provider or scheme(s) (48%), and advice from a professional body, colleagues or fellow employers (45%).
- Large employers were more likely than SMEs to say the governance of the scheme (32% vs. 23%), the fees or costs on employees (31% vs. 21%), the investment outcomes (26% vs. 12%), a previous relationship with the provider (19% vs. 11%) or another factor (15% vs. 7%). SMEs were more likely than large employers to say the ease or convenience of the provider/scheme (48% vs. 30%) and advice from a professional body (45% vs. 33%).

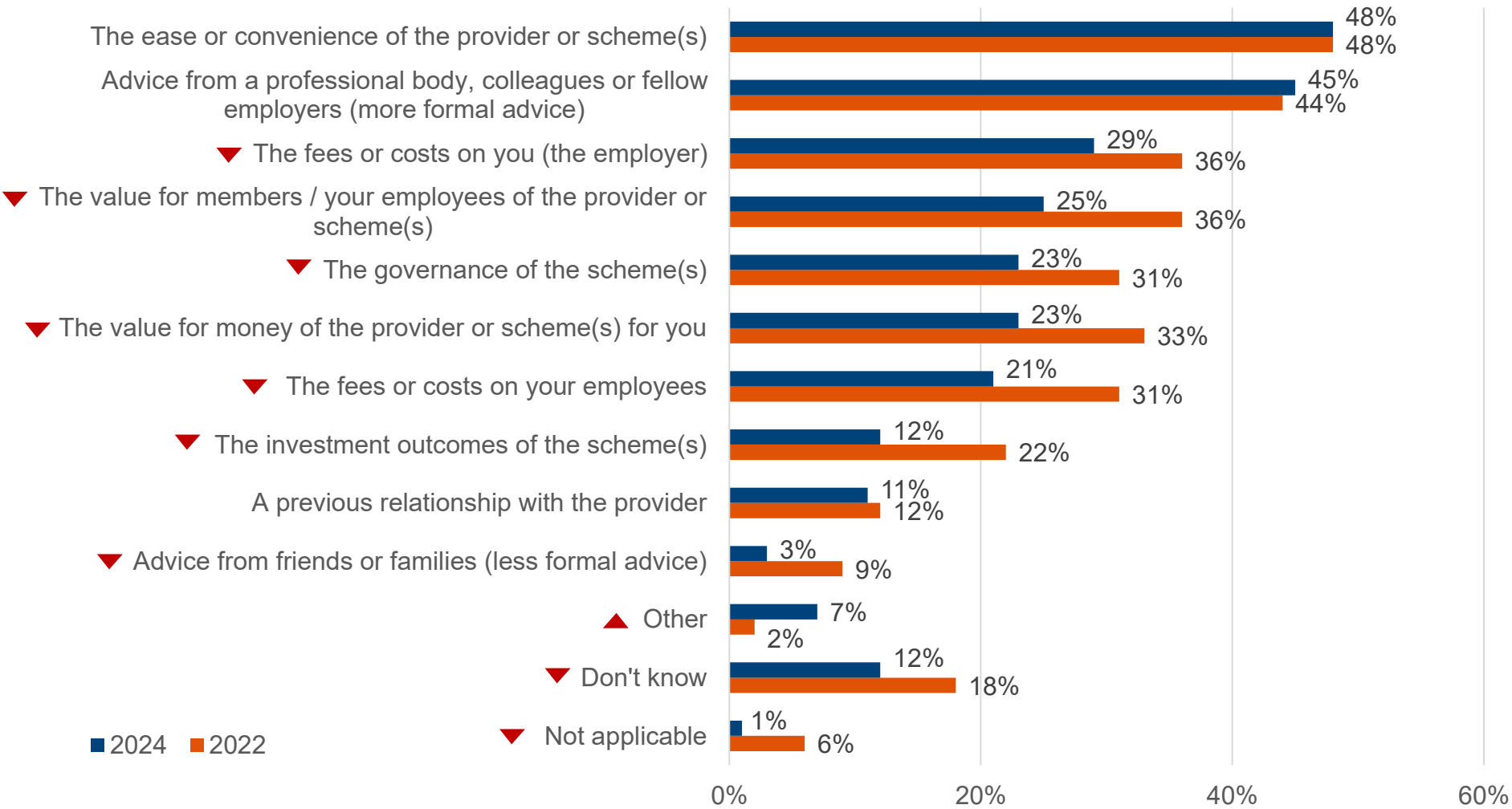
Chart 9: The factors employers consider when choosing a pension provider for their employees, 01, 2024



# Employers in 2024 were less likely to say they had considered most of the factors they were prompted with

Chart 10: The factors employers consider when choosing a pension provider for their employees, Q1, 2024 and 2022

Compared to the 2022 survey, fewer employers said they had considered most of the factors they were prompted with. Employers in 2024 were instead more likely to say that other factors were considered (7% said this in 2024 vs 1% in 2022). This systematic difference in responses could be due to the differing ordering of the questions between the survey waves.

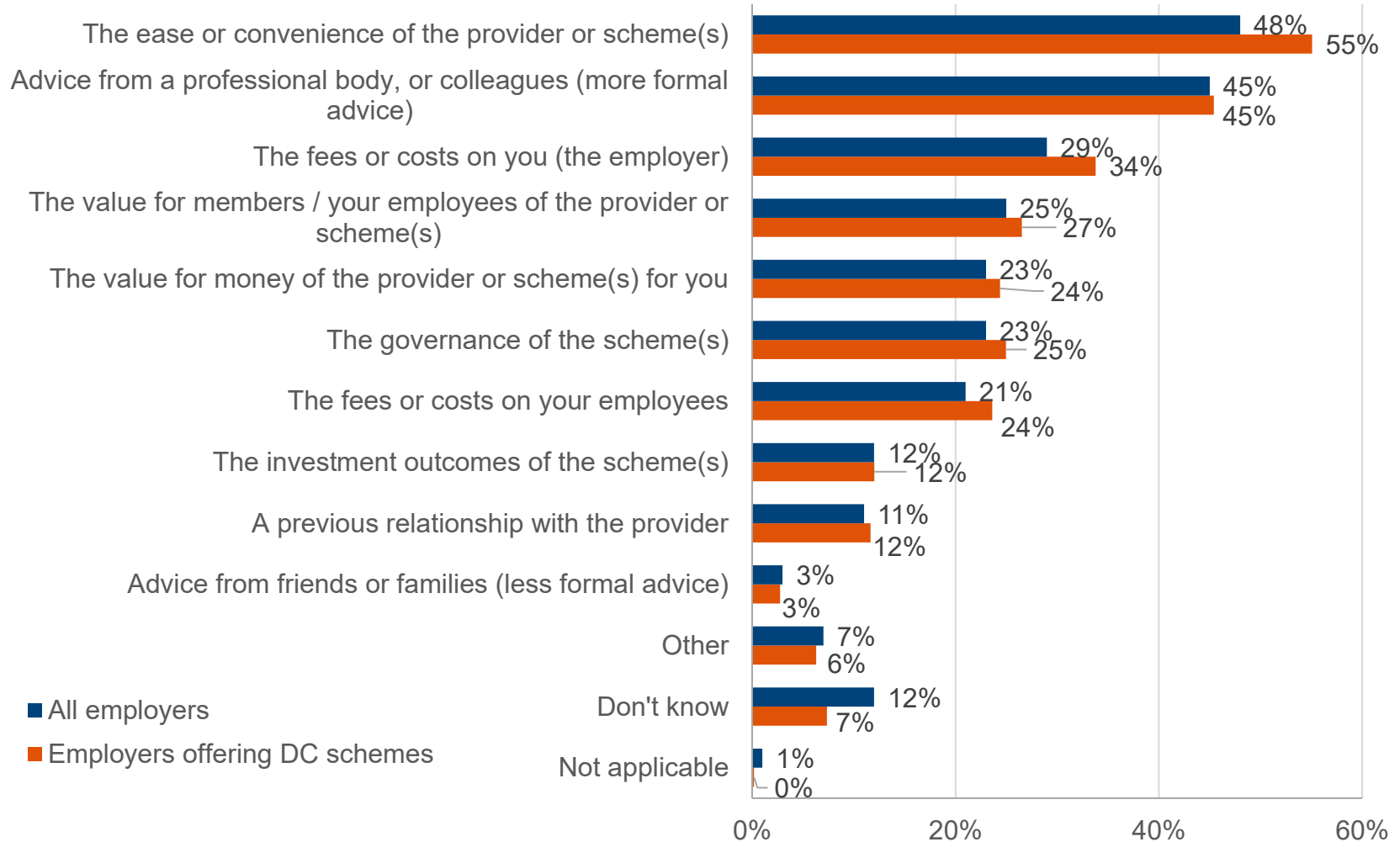


▲ Significant increase from wave 1  
▼ Significant decrease from wave 1

# Employers who offer DC schemes were more likely than average to say they had considered the ease of the scheme, and the costs involved

**Chart 11: The factors employers consider when choosing a pension provider for their employees, by type of pension scheme, O1, 2024**

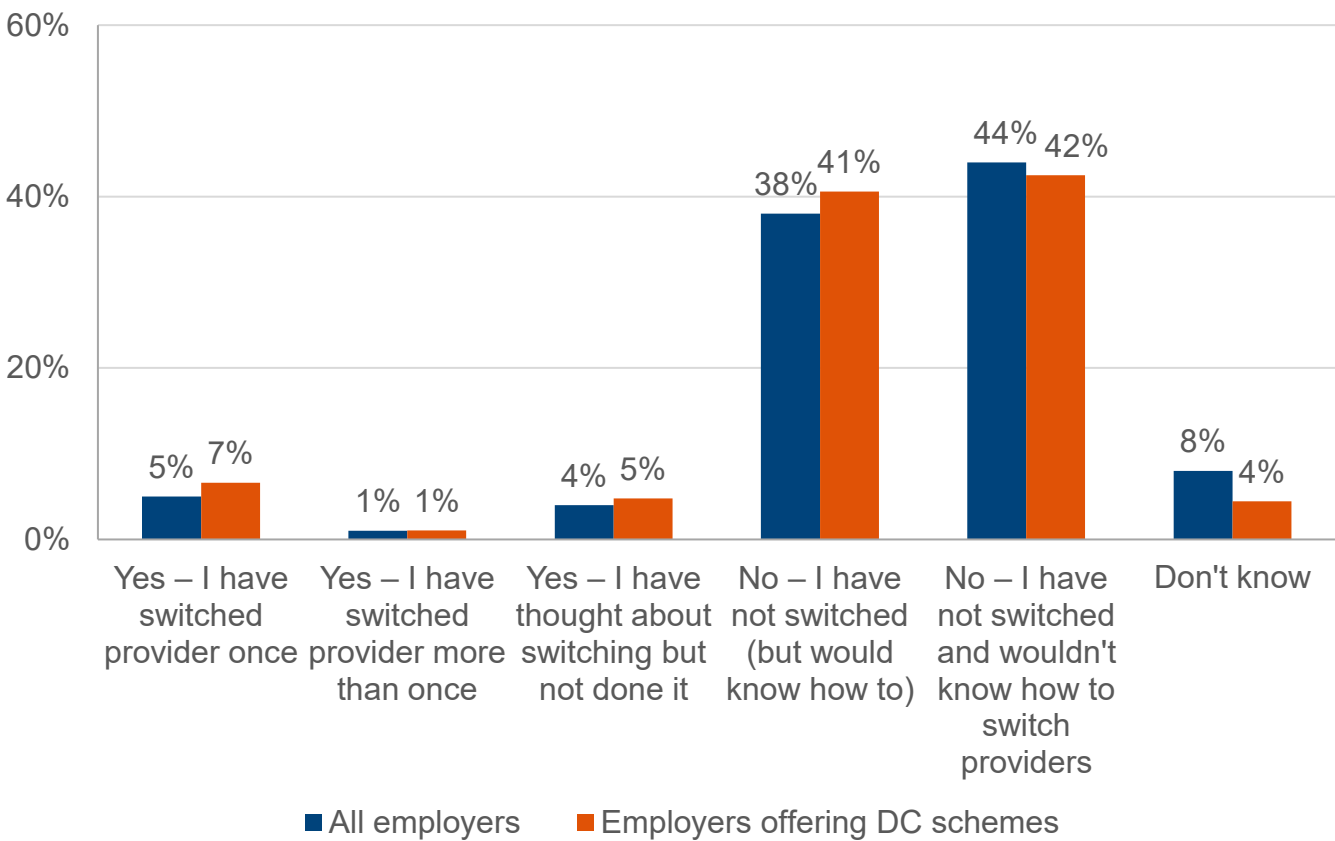
- When compared to the combined average across all employers, those who contribute to DC schemes were more likely to say that they had considered:
  - The ease or convenience of the provider or scheme(s) (55% vs. 48% on average);
  - The fees or costs for themselves (34% vs. 29%);
  - The fees or costs for employees (24% vs. 21%).
- Employers who offer DC schemes were also less likely than average to say they didn't know what factors they had considered when choosing a pension provider/scheme (7% of DC employers said this compared to 12% of all employers).



# The majority of employers had not switched or thought about switching pension provider

- Of employers who were asked this question, 1 in 10 (10%) had switched or thought about switching pension provider. Over 4 in 5 employers (82%) had not switched or thought about switching provider, and 8 per cent were unsure.
- Very few employers had switched provider; 1 in 20 (5%) said they had switched provider once, and 1 per cent had switched provider more than once.
- Large employers were more likely than SMEs to say they had switched or thought about switching (18% of large employers vs. 10% of SMEs). SMEs were more likely than large employers to say they wouldn't know how to switch (44% of SMEs vs. 18% of large employers).
- Compared to the 2022 survey, employers were more likely to say that they had not switched provider and wouldn't know how to switch (44% of employers said this in 2024 compared to 38% in 2022).
- Employers who offer DC schemes were slightly more likely than average to say that they had switched provider once (7% vs. 5%) and were less likely than the average to say they did not know if they had switched or thought about switching (4% vs. 8%).

Chart 12: Experience of switching pension provider, by type of pension scheme, O2, 2024

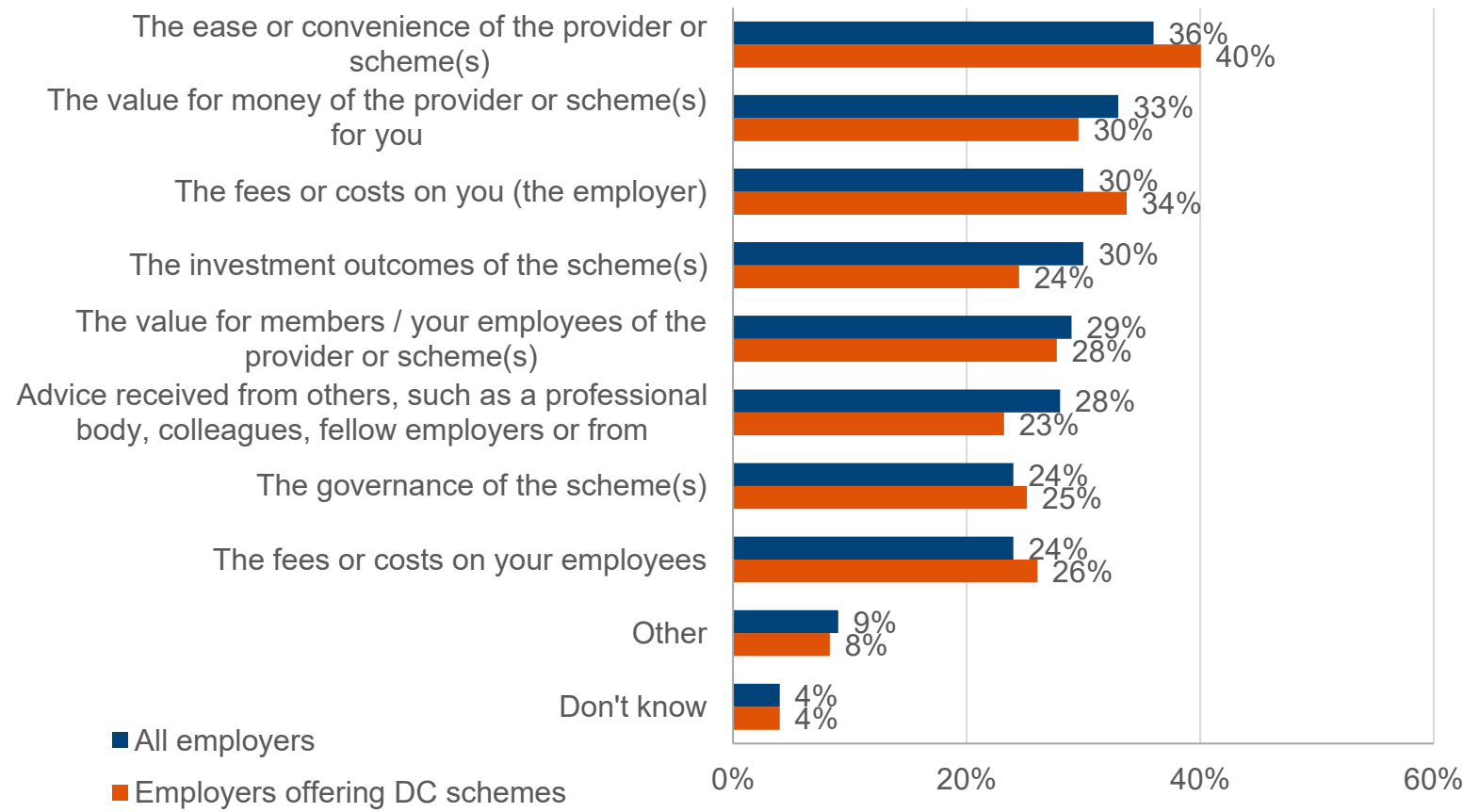


Unweighted base: All employers, except those without a pension scheme (2,385); Employers offering DC schemes (1,556)

# A range of factors contributed to employers' decisions to switch, these factors were consistent between 2022 and 2024

- Employers who had switched provider were asked what factors contributed towards their decision to switch. The most common factors, mentioned by at least a third of employers, were the ease or convenience of the provider or scheme(s) (36%), and the value for money of the provider or scheme(s) for them as the employer (33%).
- When comparing employers who offer DC pension schemes to the overall average, these employers were slightly less likely to mention the value for money of the provider or scheme(s) for them (30%), the investment outcomes of the scheme(s) (24%) and advice received from others (23%).
- There were no significant differences of note observed between the 2022 and 2024 data.

**Chart 13: Factors that contributed to a decision to switch pension provider, by type of pension scheme, O3, 2024**

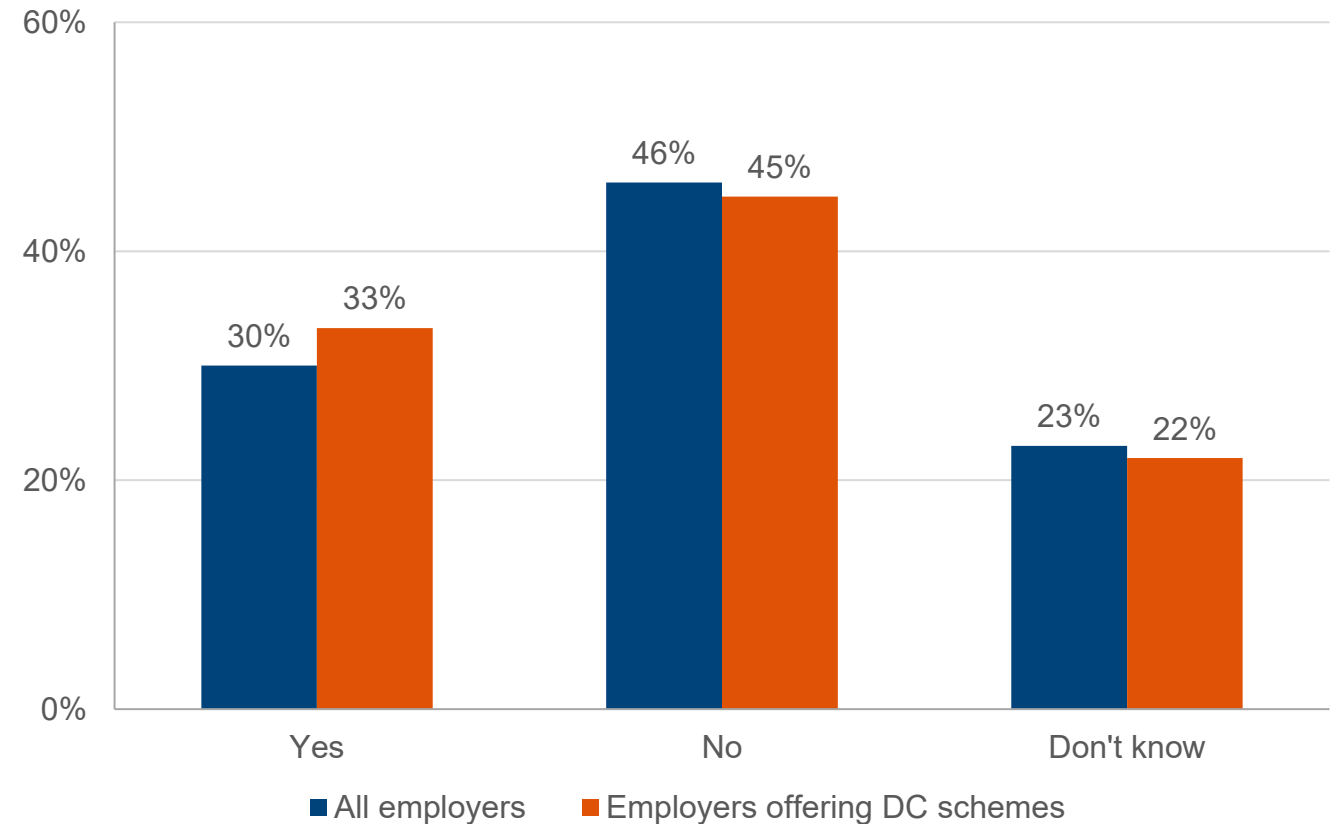


Unweighted base: All employers who have switched provider (179); Employers who offered DC schemes and had switched provider (150)

# Almost half of employers who had not switched provider indicated they would not consider switching

- Of employers who had not switched pension provider, over 2 in 5 (46%) said there were no circumstances under which they would consider switching their provider. Fewer employers (30%) said there were circumstances in which they would consider switching, and just under a quarter (23%) did not know.
- Employers who offered DC pensions were slightly more likely than average to say there were circumstances under which they would consider switching provider (33% of employers who offer DC-type pensions said this compared to 30% of all employers).

Chart 14: Openness to switching pension provider, by type of pension scheme, O3aa, 2024

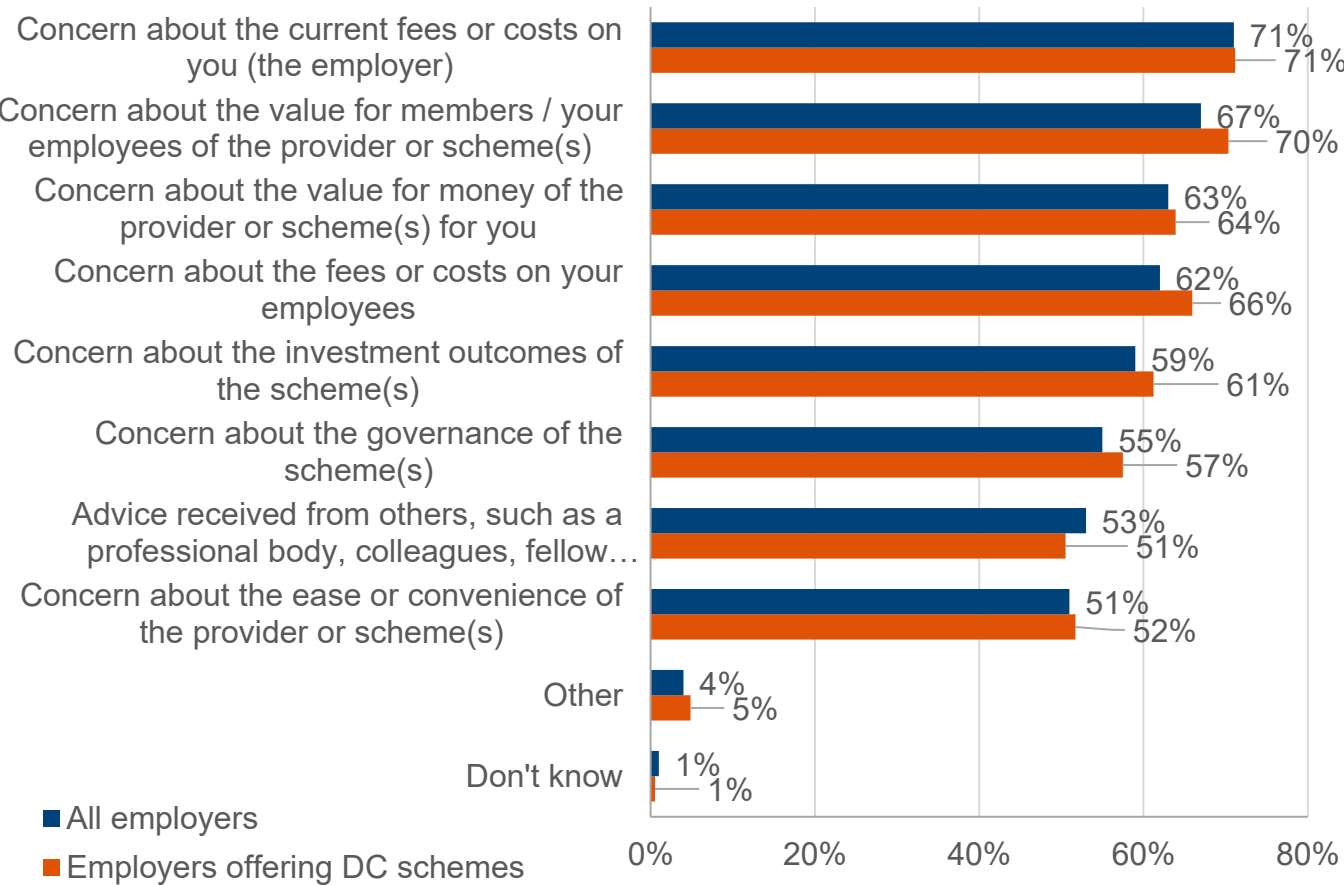


Unweighted base: All employers who had not switched provider (1,957); Employers who offered DC schemes and who had not switched provider (1,295)

# Costs and value for money were the top concerns mentioned by employers who would consider switching

- Employers who had not switched provider but said there were circumstances under which they would consider switching were asked about these circumstances. At least half of employers answering the question thought that each of the options they were presented with were factors that would encourage them to consider switching provider.
- The top concerns mentioned included the current fees or costs on themselves as the employer (71%), the value for members/employees (67%) and the value for money for themselves (63%).
- These concerns were consistent when looking only at employers who offer DC schemes.

Chart 15: Factors that would encourage employers to consider switching pension provider, by type of pension scheme, O3a, 2024



Unweighted base: All employers who have not switched and would consider switching (636); All employers who offer DC schemes, have not switched and would consider switching provider (472)

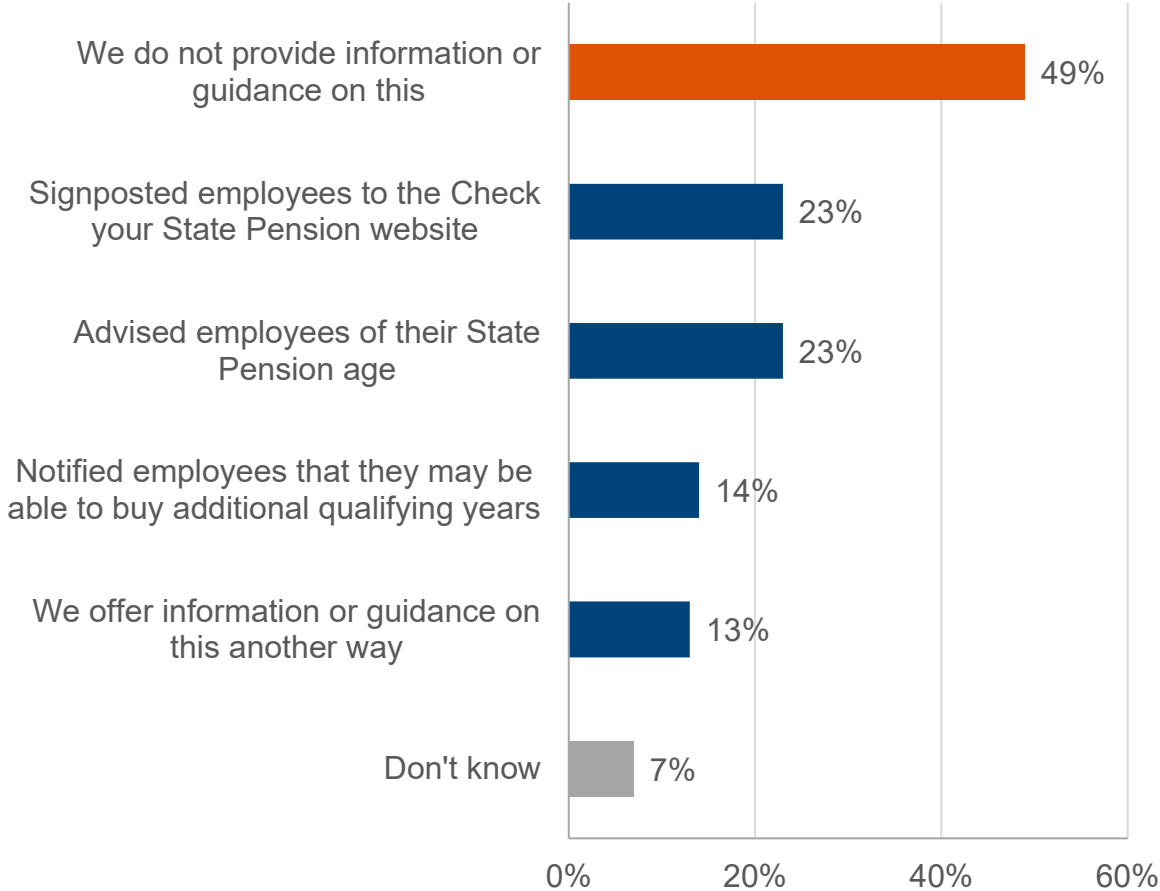
# 5. Information and guidance to employees

Note: the questions in this section have changed substantially between 2022 (wave 1) and 2024 (wave 2), therefore comparisons between the data in each wave have not been covered in this section.



# Less than half of employers said they offer information or guidance on the State Pension to their employees

Chart 16: Provision of information or guidance on the State Pension to employees, O3b, 2024

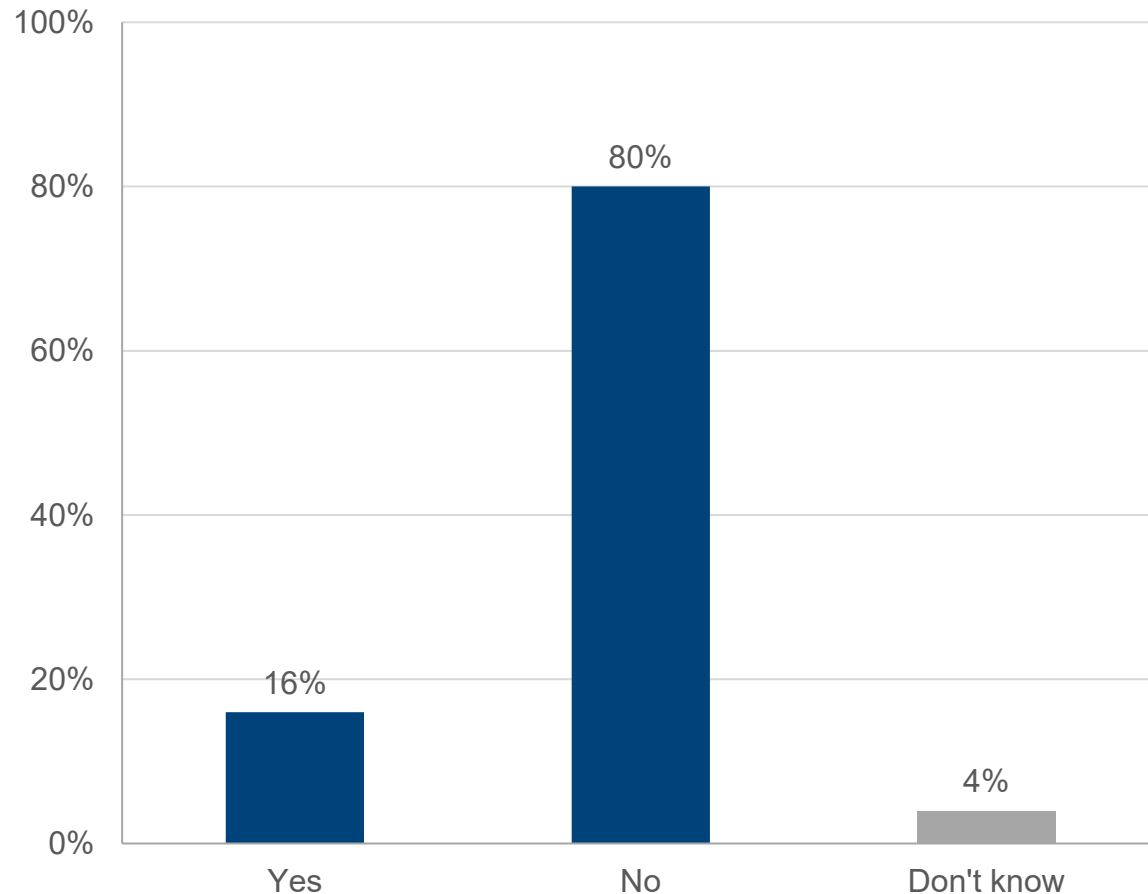


Unweighted base: All employers (2,669)

- Employers were asked what information or guidance they provide to their employees on the State Pension. Over 2 in 5 employers (43%) said they offer some form of information or guidance, whilst just under half of employers (49%) said they do not provide information or guidance on this. A further 7 per cent did not know.
- Over a fifth (23%) of employers said they have signposted employees to the Check your Pension website, and a further 1 in 5 (23%) said they advise employees of their State Pension age.
- Fourteen per cent said they notified employees that they may be able to buy additional qualifying years, and a further 13% said they offer information or guidance in another way.
- Very small employers (2 to 4 staff) were more likely than employers with 100+ staff, to say that they did not provide information or guidance on the State Pension (51% of employers in this size band said this compared to 37% of employers with 100 to 249 staff, and 32% of employers with 250+ staff).
- Large employers were more likely than all other organisation sizes to say they provide this information in another way (33%).

# Most employers had not offered information or guidance on preparing for retirement to their employees

Chart 17: Provision of information or guidance on preparing for retirement, O3ba, 2024



Unweighted base: All employers (2,669)

- Employers were also asked if they have provided information or guidance to their employees on preparing for retirement.
- Most employers (80%) had not provided information or guidance on this, compared to around 1 in 6 employers (16%) who had. A small proportion of respondents (4%) were uncertain whether or not they had done so.
- Large employers were more likely than SMEs to say that they had provided information and guidance (49% of large employers said this compared to 16% of SMEs).

# Information or guidance on preparing for retirement was most often offered ‘in another way’ to those prompted in the survey

Chart 18: Methods of providing information or guidance to employees on preparing for retirement, O3c, 2024

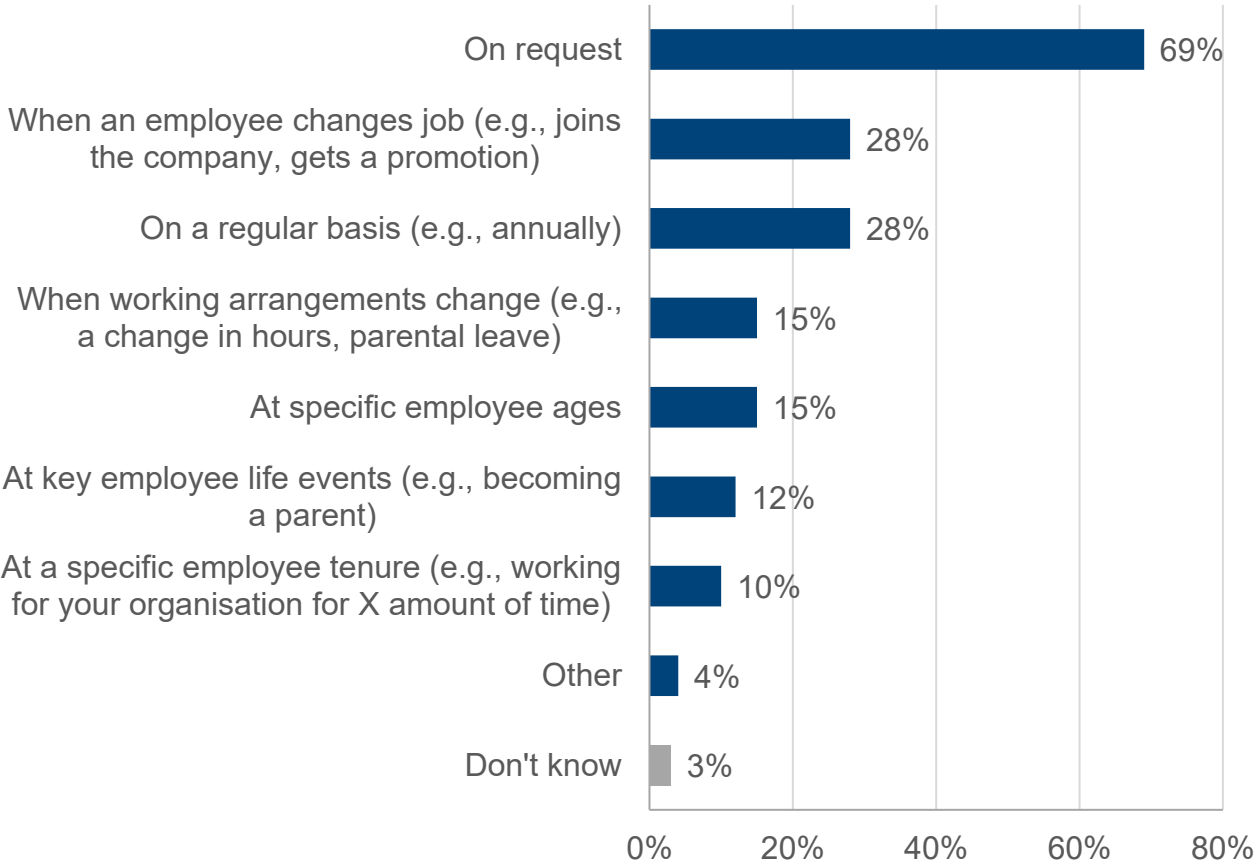


- Employers who said they do provide information or guidance to their employees (16%) were then asked to select from a list, in what ways they have offered this information or guidance to their staff.
- The most common response, mentioned by almost 2 in 5 employers (39%) was that they provide this information in another way to those they were prompted about.
- Just over a third (34%) said they signpost to Government sites.
- The response option ‘signposting to a financial adviser/consultant’ (5%) was an unprompted response given by employers answering this question.

Unweighted base: Employers who have offered information or guidance on preparing for retirement (510)

# Information or guidance was mostly provided on request

Chart 19: Timing of information or guidance provided to employees on preparing for retirement, O3e, 2024

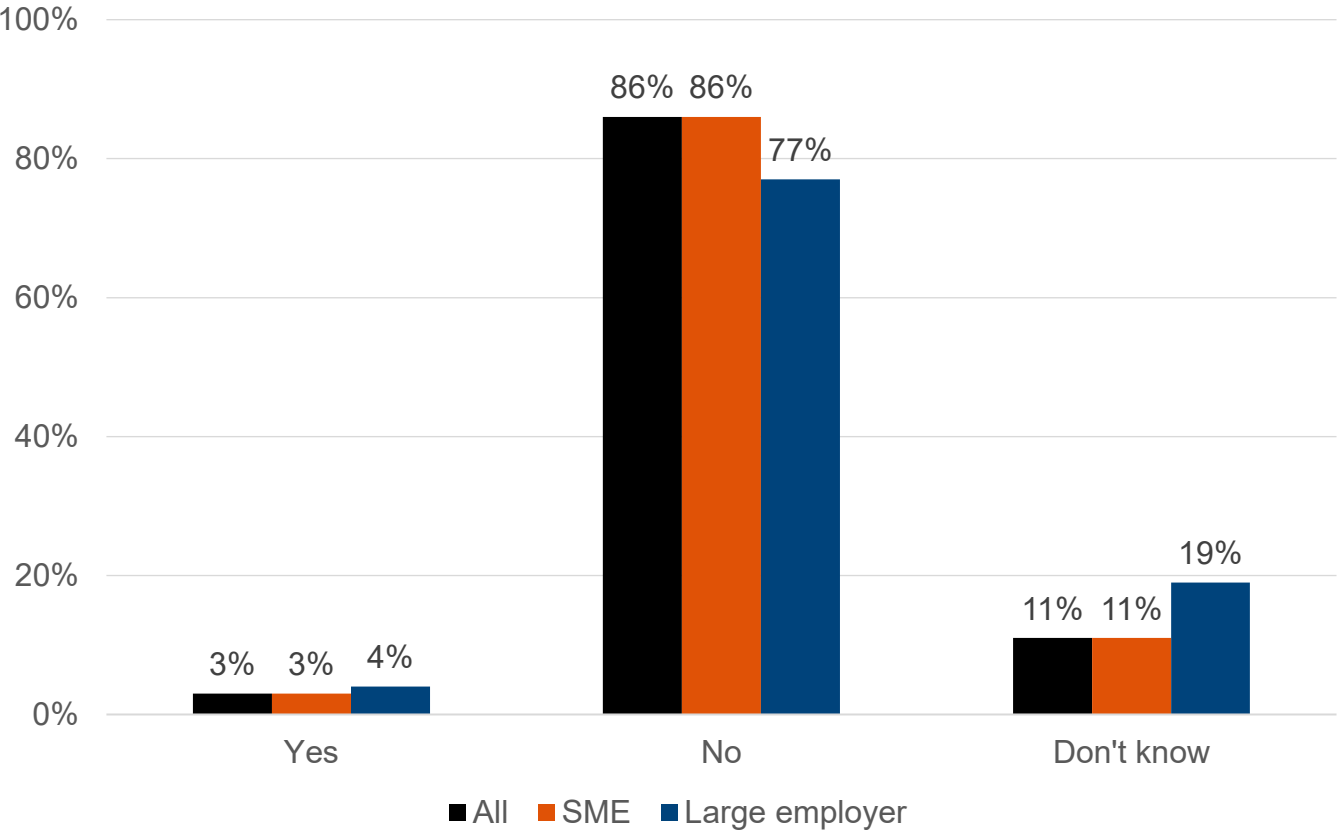


- Employers who said that they provide information to their employees on the State Pension (43%) and/or preparing for retirement (16%) were asked when they provide this.
- Over two thirds of employers (69%) said that they provide it on request. This was followed by when an employee changes job (28%) and on a regular basis (28%).
- Large employers were more likely than SMEs to say they provided this information or guidance on request, and on a regular basis (82% and 43% of large employers said this compared to 69% and 28% of SMEs respectively).

Unweighted base: Employers who have offered information or guidance on the State Pension and/or on retirement (1,362)

# Few employers had experienced barriers in providing information and guidance to their employees on preparing for retirement

Chart 20: Employers' experience of barriers in providing information and guidance, by organisation size, O3ca, 2024

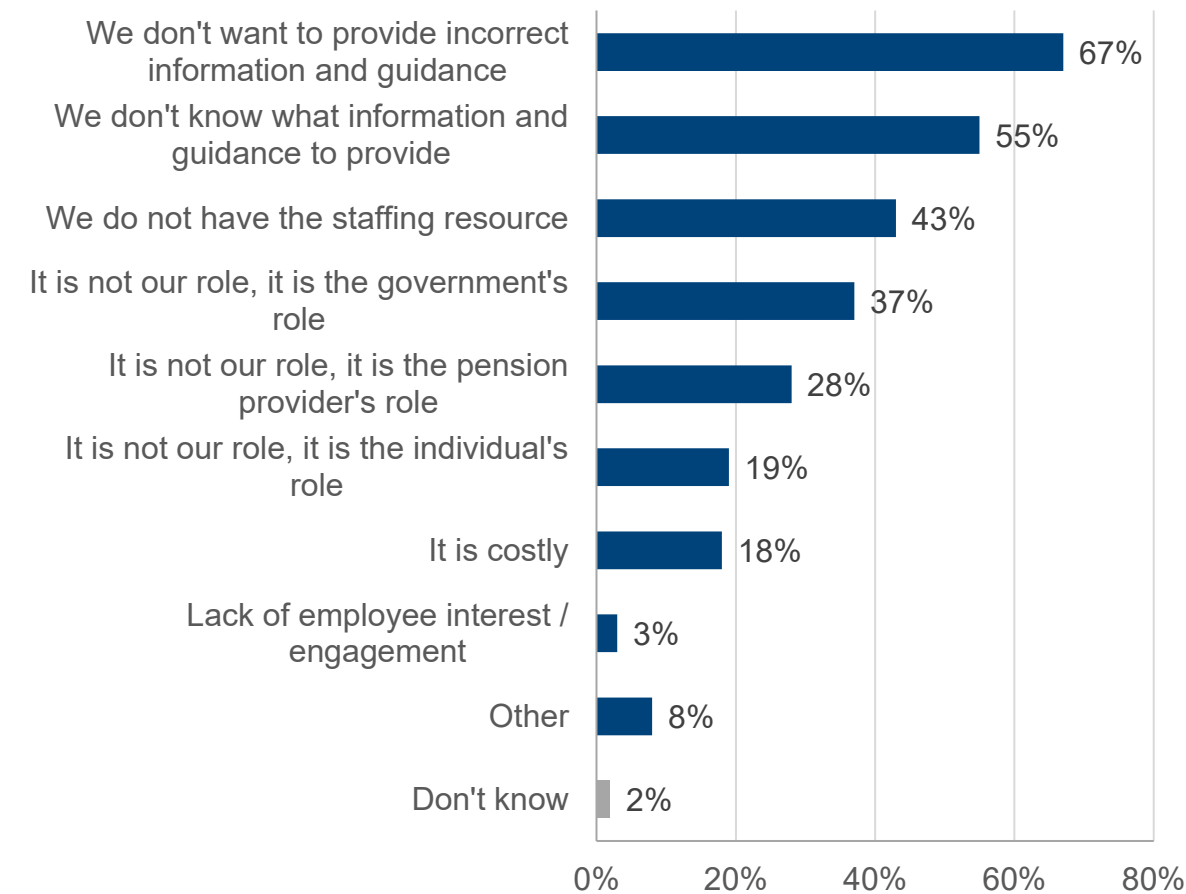


- Employers were asked if they had experienced any barriers in providing information and guidance to their employees on preparing for retirement. Most employers had not experienced barriers (86%).
- Less than 1 in 20 employers had experienced barriers (3%), although around 1 in 10 (11%) did not know if they had experienced barriers or not.
- SMEs were more likely than large employers to say they had not experienced barriers (86% of SMEs said this compared to 77% of large employers).
- Large employers were almost twice as likely to say they did not know if they had experienced barriers compared to SMEs (19% of large employers said this compared to 11% of SMEs).

Unweighted base: All employers (2,669); SMEs (2,553); Large employers (116)

# Of those who experienced barriers, the two most common barriers concerned the provision of accurate information

Chart 21: The barriers employers encounter in providing information and guidance to employees on preparing for retirement, O3d, 2024



- Employers who had experienced barriers (3%) were asked what challenges they encounter in providing information and guidance to their employees on preparing for retirement.
- Over two thirds of employers (67%) said they did not want to provide incorrect information and guidance, and over half (55%) said they did not know what information and guidance to provide.

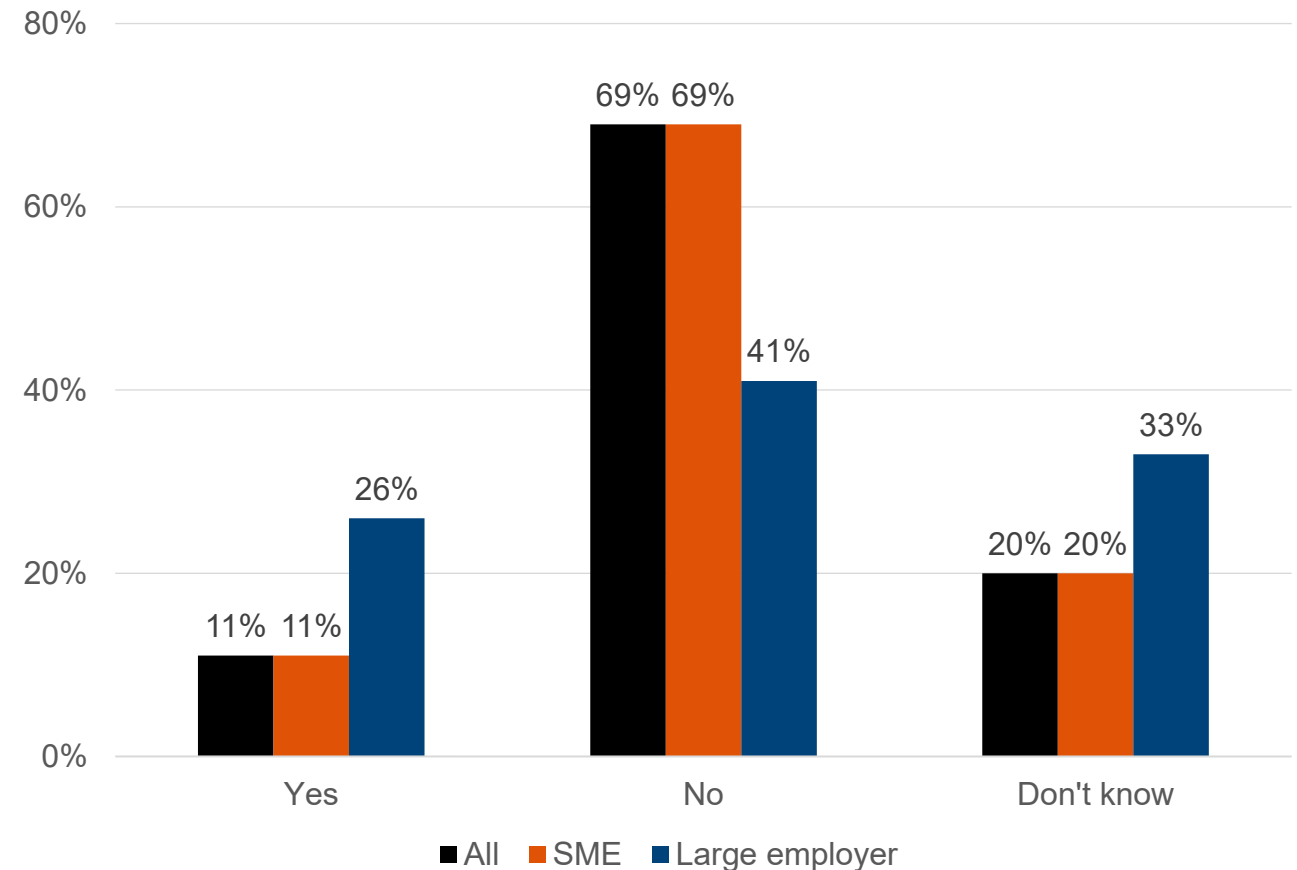
Unweighted base: Employers who have experienced barriers (94)

## 6. Flexibilities in pension-related contributions

# Few employers offered employees flexibilities in how they can receive pension-related contributions; large employers were more likely than SMEs to do so

- Just over 1 in 10 (11%) employers said they offered their employees any flexibilities in how they can receive pension-related contributions.
- Most employers (69%) said they did not offer any flexibilities, although a sizeable proportion were unsure (20%).
- Large employers were more likely to say they offered flexibilities in pension-related contributions compared to SMEs (26% compared to 11%).
- Large employers were more likely than SMEs to say they did not know if they offered flexibilities in how pension-related contributions could be received. A third of large employers (33%) said this compared to 1 in 5 (20%) SMEs.

Chart 22: Employers who offer flexibilities in pension-related contributions to employees, P1aa, 2024



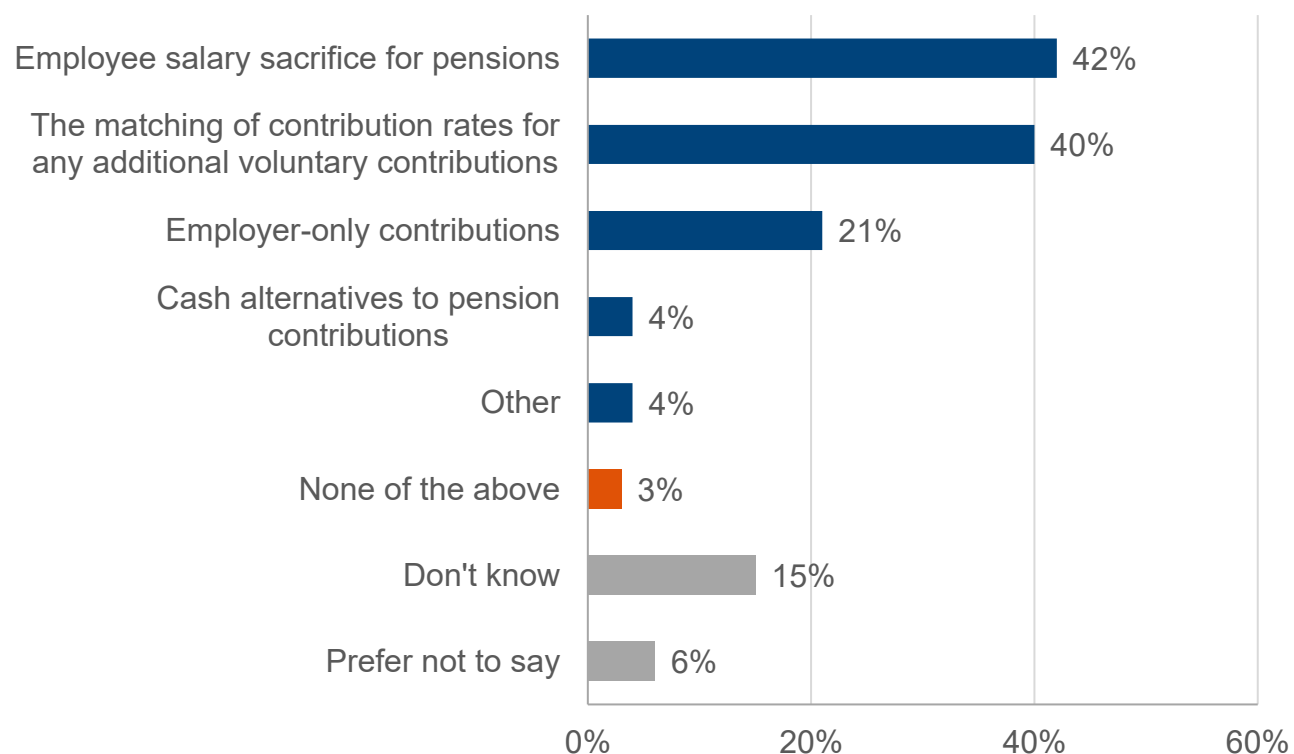
Unweighted base: All employers (2,669); SMEs (2,553); Large employers (116)



# The most common flexibility offered by employers was employee salary sacrifice for pensions

- Employers who offer flexibilities to their employees in terms of how pension-related contributions can be received (11%) were asked to identify from a pre-set list which flexibilities they offer.
- The most common flexibility offered was employee salary sacrifice for pensions (42%). This was followed by employers matching contribution rates for any additional voluntary contributions employees make to their pension (40%), and employer-only contributions (21%).
- Despite saying they did offer flexibilities, just under 1 in 6 (15%) employers said they did not know what flexibilities they offer. Just over 1 in 20 (6%) preferred not to say, and a further 3 per cent said they did not offer any of the options listed.

**Chart 23: Type of flexibilities offered in how pension-related contributions can be received, P1a, 2024**

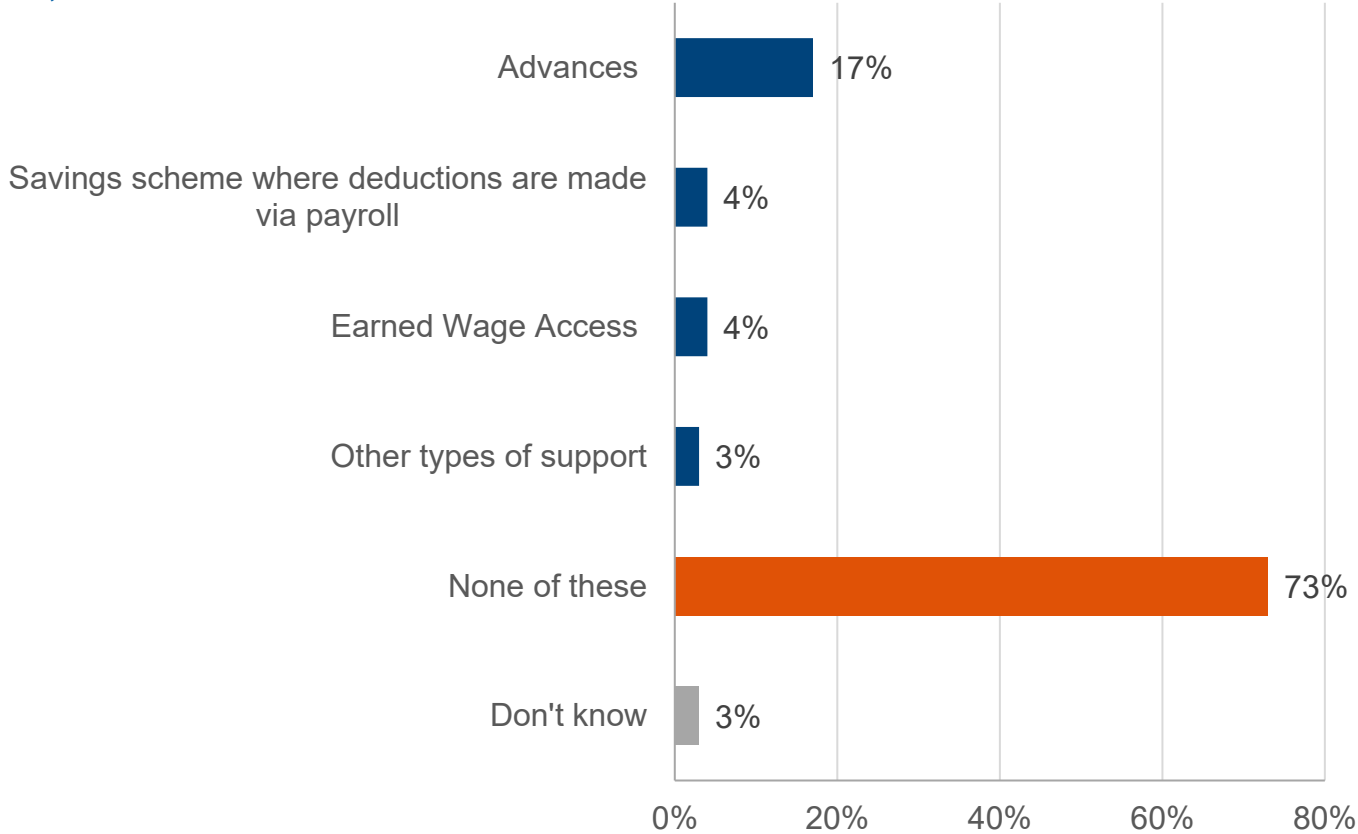


Unweighted base: Employers who offer flexibilities (357)

## 7. Financial assistance initiatives

# A minority of employers provided financial support initiatives to their employees, with salary advances the most common of these

Chart 24: Financial assistance or support initiatives offered to employees, N2, 2024



- Employers were asked which, if any, financial support initiatives they offer to their employees. Most employers (73%) said they did not offer any of the initiatives they were prompted with.
- Of those who did offer financial support initiatives to their employees, the most common was letting their employee access a portion of their earned salary in advance (17%).
- Few employers provided any of the other forms of support they were prompted with.

Unweighted base: All employers (2,669)