



Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Autumn 2015 Intermediary Survey

Summary Report

March 2016

Authorised by: Pamela Bremner



Contents

1	Executive Summary	1
1.1	Introduction.....	1
1.2	Key findings.....	1
2	Introduction	5
2.1	Workplace pension reforms	5
2.2	Communications activities.....	5
2.3	Advertising campaign.....	6
2.4	Research objectives.....	7
2.5	Survey methodology	7
2.6	Reporting conventions	9
2.7	Technical report	10
3	Response to the advertising campaign	11
3.1	Introduction.....	11
3.2	Unprompted recall.....	11
3.3	Television: Prompted recall.....	14
3.4	Television: Campaign evaluation and diagnostics	15
3.5	Print: Recall and diagnostics.....	16
4	Awareness and understanding of automatic enrolment	17
4.1	Introduction.....	17
4.2	Awareness and understanding of key requirements.....	17
4.3	Detailed knowledge of specific aspects of auto enrolment	19
5	Commercial activity relating to automatic enrolment	27
5.1	Client contact regarding automatic enrolment	27
5.2	Anticipated or actual challenges experienced offering automatic enrolment services	29
5.3	Confidence in ability to answer clients queries on automatic enrolment	31
6	Supporting clients to prepare for automatic enrolment	35
6.1	Supporting clients with automatic enrolment	35
6.2	Challenges that intermediaries expected employers to encounter	39
6.3	Current and future automatic enrolment activities	41
7	Familiarity and engagement with the regulator	45
7.1	Familiarity with the regulator	45
7.2	Usage of the regulator’s website.....	46
7.3	Meetings with The Pensions Regulator	48

1 Executive Summary

1.1 Introduction

This report summarises the results from the Autumn 2015 research carried out by Quadrangle, an independent market research agency, on behalf of The Pensions Regulator. It follows a series of previous biannual survey waves conducted since 2011.

The objectives of the research were:

- To identify and track intermediaries' awareness, understanding, knowledge and attitudes in relation to automatic enrolment;
- To determine reactions to and the impact of the recent advertising activity carried out by the regulator that was aimed at intermediaries;
- To understand intermediaries' actions and intended actions in relation to automatic enrolment.

The survey was carried out with intermediaries advising or informing micro and small employers (with between 1 and 29 staff) about automatic enrolment. A total of 422 interviews were conducted between November 2015 and early January 2016. The survey respondents comprised 126 accountants, 65 Independent Financial Advisers (IFAs), 128 bookkeepers and 103 payroll administrators. There is a Technical Report to support this document, also produced by Quadrangle, that includes a full list of survey questions and responses¹.

1.2 Key findings

1.2.1 **There was almost universal spontaneous recall of workplace pensions advertising and around half (54%) believed the regulator was the sponsor.**

Recall levels were between 90% and 94% across the intermediary types and consistent with recall of the previous campaign in Spring 2015 (when recall was between 82% and 96%). Bookkeepers were the only type to have experienced a significant increase in recall from 82% in Spring 2015 to 91% in Autumn 2015.

The highest mentions in terms of key messages from the advertising were recognition of 'Workie' (24%) and that 'all employers need to comply' (22%). Of those recalling advertising, more than half (54%) assumed the regulator was the sponsor, with no significant differences across intermediary types. This represents a significant increase since Spring 2015 for IFAs (from 39% to 54%), accountants (31% to 49%) and bookkeepers (33% to 53%). Payroll administrators remained largely unchanged (54% to 62%, which was not a significant increase).

¹ <http://www.tpr.gov.uk/doc-library/research-analysis.aspx#s16193>

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

1.2.2 Intermediaries remembering the television advertising found it relevant to their organisation and felt it stood out from other government advertising.

Over half of intermediaries (55%) recalled seeing at least one of the adverts. The majority of those who recalled it found it relevant (79%). Just over half found it memorable (57%), that it gave clear direction on what was required (55%) and told them where to go for help (53%). The television advertising scored relatively highly on standing out, with 74% believing it stood out from other government adverts and 64% felt it was a fun way to get across a serious message.

1.2.3 Few intermediaries recalled seeing print advertising but among those that did, it was considered relevant and fun.

One in ten (9%) intermediaries recalled seeing the print advertising and as with the television advertising, it was perceived as both relevant (76%) and a fun way to get across a serious message (57%).

1.2.4 Awareness² and, for the first time, understanding³ of automatic enrolment were almost universal; the biggest increases in understanding were among bookkeepers and accountants.

Awareness of automatic enrolment stood at between 96% and 100% across the intermediary types. These levels have been relatively stable since Spring 2014.

Understanding of automatic enrolment for each intermediary type reached in excess of 90% for the first time. IFAs (97%) and payroll administrators (93%) remained largely unchanged since Spring 2015. Understanding levels among accountants increased from 85% in Spring 2015 to 96% and among bookkeepers from 78% to 93%.

1.2.5 The majority of intermediaries were able to correctly identify a range of detailed aspects of automatic enrolment, including recognition of the regulator's role, communication requirements and staff eligibility criteria.

Most intermediaries knew that employers had to complete their declaration of compliance to the regulator. There were significant increases from Spring 2015 to Autumn 2015 among IFAs (from 79% to 94%), accountants (from 60% to 84%) and bookkeepers (from 60% to 79%).

Accurate understanding of what information employers are required to communicate to staff ranged from 80% (among bookkeepers) to 88% (among IFAs and payroll administrators).

1.2.6 There was less clarity among all intermediary types on the details of postponement and what types of earnings are relevant to automatic enrolment.

Intermediaries were aware that employers needed to communicate the use of

² See page 17 for full definition.

³ See page 18 for full definition.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

postponement to staff (94% of IFAs, 85% of payroll administrators, 82% of accountants and 76% of bookkeepers were aware of this). However, around one in four (the range was 23% to 28%) intermediaries believed that an employer did not have to do anything until the end of the postponement period, which is not the case.

Intermediaries' levels of knowledge in relation to the types of earnings that need to be considered were similar to those in Spring 2015. Bookkeepers were least likely to correctly identify all earnings types (43%) and IFAs the most likely (58%). There were no statistically significant changes in the level of knowledge among any intermediary type compared to Spring 2015. The types of earning least likely to be known that need to be taken into account when assessing employee's earnings were statutory pay and commission.

1.2.7 The majority of intermediaries have now been approached by clients regarding automatic enrolment services; this contact is believed to be mostly driven by direct communications from the regulator.

Client contact increased significantly for bookkeepers and IFAs from Spring 2015 to Autumn 2015. IFAs saw an uplift from 85% to 97% and bookkeepers from 61% to 82%.

Direct communications from the regulator remained the main (perceived) trigger for clients contacting intermediaries about automatic enrolment. Cited as a prompt by between 90-97% of intermediaries, this reflected a significant increase since Spring 2015 for each type: from 48% to 90% for IFAs; 55% to 97% for accountants; 73% to 96% for payroll administrators; and from 50% to 95% for bookkeepers.

1.2.8 Most intermediaries either have faced, or expect to face, challenges when responding to clients and offering automatic enrolment services; around half of accountants, bookkeepers and payroll administrators felt only 'partially' able to answer clients' queries.

Overall, 83% of intermediaries had faced or expected to face challenges in offering automatic enrolment services to their clients. The most common challenge for each intermediary type was that clients were unwilling to pay what was required for their services. Among IFAs, 71% reported clients' unwillingness to pay what was required, 57% of accountants, 53% of payroll administrators and 48% of bookkeepers.

Confidence in their ability to answer clients' queries about automatic enrolment was highest among IFAs (73% felt fully confident). Among accountants, bookkeepers and payroll administrators, however, around half (ranging from 49% to 53%) felt they were only partially able to answer client queries. Those who felt only partially able to answer client queries were significantly more likely (than those fully able to answer queries) to have stated that they did not have in-house expertise or resources and were unsure where to get help with more technical queries.

1.2.9 The vast majority of intermediaries had supported, or planned to support, clients with automatic enrolment; levels of support do not differ by client profile. Significantly higher proportions of accountants, bookkeepers and payroll administrators were now supporting clients.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

More than 90% of intermediaries on average reported that they were already supporting clients with automatic enrolment. Of those that already support clients, accountants, payroll administrators and bookkeepers saw significant increases since Spring 2015: from 50% to 90% for accountants, 73% to 92% for payroll administrators and between 31% and 92% for bookkeepers. IFAs have experienced steadier increases over time, with 88% supporting clients in Autumn 2015.

Client business size had very little impact on the levels of current (or planned) support intermediaries were providing, with the vast majority of intermediaries expecting to provide similar levels of support to employers with 1 to 4 employees as to those with 5 to 29 employees.

1.2.10 Intermediaries expect their clients to rely on them for automatic enrolment compliance and carry out a wide range of activities on their clients' behalf.

As found in Spring 2015, payroll administrators were most likely to expect clients to be fully reliant on them to help them through the automatic enrolment process (59%), whereas IFAs were least likely to expect clients to be fully reliant on them (29%). (

Beyond finding out when their clients' staging date is, there were few tasks relating to automatic enrolment that more than half of intermediaries were already carrying out on behalf of their small and micro employer clients. IFAs (60%) and accountants (54%) were significantly more likely than other types to have worked with clients to understand how the legislation applies to their business.

The majority of each of the four intermediary types expected to undertake in the future nearly all the automatic enrolment activities asked about in the survey on behalf of their clients. The key exception was less than half of accountants, payroll administrators and bookkeepers would choose a pension, while 92% of IFAs said they would do this activity.

1.2.11 Familiarity with the regulator continued to increase this wave, with significant increases among IFAs, accountants and bookkeepers. Use of the regulator's website increased significantly since Spring 2015.

IFAs, accountants and bookkeepers all experienced significant increases between Spring 2015 and Autumn 2015 among those who claim to 'know a lot' about the regulator. Bookkeepers saw the biggest increase, from 18% to 49%, followed by accountants, from 33% to 59%, and then IFAs, from 68% to 84%. There was no significant change among payroll administrators, in Autumn 2015 65% claimed to 'know a lot' about the regulator.

Almost all intermediaries have used the regulator's website (between 90-96% across each intermediary type). This was a significant increase from Spring 2015 among IFAs (from 78% to 94%), accountants (from 68% to 92%) and bookkeepers (from 74% to 90%). Use by payroll administrators (96%) was consistent with Spring 2015.

2 Introduction

2.1 Workplace pension reforms

The workplace pension reforms, set out in the Pensions Act 2008, require employers in Great Britain to automatically enrol certain members of their staff into a workplace pension scheme and contribute towards it, unless the worker is already a member of a qualifying pension scheme. These reforms are also referred to as automatic enrolment.

To be eligible for automatic enrolment (and be classified as an eligible jobholder), staff must be:

- aged at least 22 but under State Pension Age;
- working or ordinarily working in the UK; and
- earning more than £10,000 a year.

Eligible jobholders can choose to opt out of pension scheme membership. Depending on their level of earnings and age, other members of an employer's workforce will be able to opt in to an automatic enrolment pension scheme and, if they do, they will also receive employer contributions. Other workers can join a pension scheme but the employer is not required to contribute towards it.

The reforms were introduced in October 2012 and are being rolled out in a phased approach so that larger employers have had their staging date – which is the date from which an employer's legal duties begin – before smaller employers.

Businesses with over 250 employees (large employers) staged between 1 October 2012 and 1 February 2014. Those with 50 to 249 employees (medium employers) staged between 1 April 2014 and 1 April 2015, and small and micro employers began to be subject to their duties from June 2015. New businesses that started up after October 2012 were given a staging date from 1 May 2017.

Employers must submit a declaration of compliance with the regulator within five months of their staging date to confirm that they have complied with their duties.

2.2 Communications activities

The regulator supports employer compliance through an integrated communications strategy based on engagement with employers and through their intermediaries. The regulator seeks to inform employers about their duties, encourage them to prepare for automatic enrolment and maximise compliance with the reforms.

The communications approach consists of writing to employers to inform them what to do at key intervals on the approach to their staging date and to their declaration of compliance deadline.

Awareness messaging is re-enforced through an integrated multi-channel advertising campaign, which aims to maintain and to raise levels of awareness of

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

the workplace pensions reforms among the small and micro employer audience, in order to drive action.

This advertising and the direct communications encourages employers to use The Pensions Regulator website which, in alignment with the Government's Digital by Default strategy, provides an online platform through which they can find information and make use of web tools to help them meet their duties.

In autumn 2015 this was re-launched to include a 'duties checker tool', which allows employers to identify what their specific duties are through answering a number of triage questions.

The employer is then informed of their specific duties according to their circumstances and is taken through a step by step guide of what they need to do and by when. Employers also have the opportunity to nominate a contact to receive additional guidance emails.

The online pages aimed at intermediaries ('step by step guide for business advisers') were also refreshed to reflect the amendments that had been made to employer facing content and to provide intermediaries with detailed information and guidance to support their clients.

Other activity was also undertaken to engage with intermediaries, including running some live events, webinars and online Q&A sessions. In addition, the regulator continues to send out a monthly email newsletter tailored to the needs of intermediaries.

2.3 Advertising campaign

To support direct communications activities, a key component of the regulator's communications strategy was an employer-targeted integrated multi-channel advertising campaign. Run with The Department for Work and Pensions, the overarching aim of the advertising campaign was to generate awareness of the workplace pension reforms and encourage action among employers.

Previously, advertising campaigns on workplace pensions reform targeted employers and employees separately. However, in October 2015, the regulator and the DWP integrated their advertising to create a unified campaign aimed at both employers and individuals, reflecting the changing demographics of employer yet to meet their duties.

Previous waves of advertising had been aimed at a varied audience of employer sizes reflecting the profile of employers still to meet their duties. However, as the majority of large and medium sized employers had now gone through automatic enrolment, the focus of the campaign now turned to small employers with fewer than 30 members of staff and micro employers with fewer than 9 members of staff. This required a new approach due to some of the specific challenges raised by a wide and diverse range of employers who attitudinally often share the same characteristics and behaviours as their staff.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

The campaign included advertising across a range of channels: Television (targeting employers for the first time), radio, press adverts, digital channels and social media.

A new 'disruptive' creative approach was used featuring a creature embodying the workplace pension across all visual elements of the campaign. This was accompanied by the slogan 'Don't ignore the workplace pension'. The call to action was for the viewer to search for workplace pensions. A campaign microsite was developed for both employers and individuals containing links to route them to the most relevant content.

Television advertising ran nationally in October and November 2015 and targeted both employees and employers. Three different adverts were developed: a 40 second advert 'park' which launched the campaign and targeted employers and employees, a 20 second and a 10 second advert ('mechanic' and 'hairdresser' respectively) which aired later in the campaign to extend the reach of the messaging.

The campaign also included radio; a 30 second radio advert, targeted solely at employers was a refreshed version of an advert used in the previous campaign. The radio adverts ran from October to December 2015. Both used the same slogan 'don't ignore the workplace pension' but rather than asking the listener to search workplace pensions, gave listeners the web address of the microsite.

Digital advertising initially targeted employers, employees and intermediaries all together and included a number of adverts based on the visual creative of the television adverts. The digital campaign ran from October to December 2015.

These three key areas of the campaign were also complemented by some press and trade press advertising and social media activity; Facebook, Linked-in and Twitter posts.

2.4 Research objectives

The objectives of the research were:

- To identify and track intermediaries' awareness, understanding, knowledge and attitudes in relation to automatic enrolment;
- To determine reactions to and the impact of the recent advertising activity carried out by the regulator that was aimed at intermediaries;
- To understand intermediaries' actions and intended actions in relation to automatic enrolment.

2.5 Survey methodology

The survey population was defined as intermediaries who personally work with small and micro employers (defined as those with 1-30 staff) by advising and informing them about workplace pensions.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Quota sampling was used with quotas set for intermediary type and IFA type. Sample for the survey was provided by the regulator and purchased from the sample provider DBS.

Quadrangle interviewed 422 intermediaries by telephone, using Computer Assisted Telephone Interviewing (CATI), between November 2015 and January 2016. The average interview length was 28 minutes.

During the interview, as part of the campaign evaluation section, participating intermediaries were sent electronically copies of unbranded images (stills) for the television adverts and an unbranded image for the print advert. These were used in the survey to establish whether intermediaries remembered seeing them before the interview. Stills from the television adverts are presented in Figure 1.

Figure 1: Television advertising stills shown in survey



The print advert shown in the survey to measure prompted recall is shown in Figure 2.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 2: Print advertising



As with previous waves of this survey, the data was not weighted. Table 1 presents the total number of interviews achieved for each quota.

Table 1: Achieved interviews

Description	Number of interviews	
	N	%
Intermediary Type		
IFA	65	15%
<i>National Firms</i>	18	28%
<i>With Network</i>	21	32%
<i>Small Independents</i>	26	40%
Accountant	126	30%
Payroll Administrator	103	24%
Bookkeeper	128	30%
Total	422	100%

2.6 Reporting conventions

When interpreting the data presented in this report, please note that:

- Results may not sum to 100% due to rounding and/or due to participants being able to select more than one answer to a question.
- Data presented in this report are from a sample of intermediaries rather than the total population. This means the results are subject to sampling error. Differences between sub-groups and between different waves of the research are only commented on in the text if they are statistically

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

significant at the 95 per cent confidence level. This means there is no more than a 5 per cent chance that any reported differences are not real but a consequence of sampling error.⁴

- Results in each section of this report are presented for Autumn 2015 in the first instance and then comparisons are made with Spring 2015 to establish what has/has not changed over time.
- A significant difference is marked with an arrow. Arrows coloured green show a significant increase, while red denotes a significant decrease.

2.7 Technical report

This report is a summary of findings; it does not provide responses to all questions for all sub-groups. It is, therefore, accompanied by a Technical Report⁵, which details all the questions asked in the survey and all the responses at a total and sub-group level. The Technical Report was also produced by Quadrangle.

⁴ 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.

⁵ <http://www.tpr.gov.uk/doc-library/research-analysis.aspx#s16193>

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

3 Response to the advertising campaign

3.1 Introduction

The campaign, which is described in section 2.3, was assessed on the following measures:

- Unprompted recall
- Prompted recall (by channel: TV and print)
- Campaign evaluation (by channel: TV)
 - Recall – has it been seen?
 - Clarity – has it been understood?
 - Comprehension – was it clear what the advertising was calling for?
 - Relevance – was it clear who the advertising was aimed at?
- Campaign diagnostics (by channel: TV and print)
- Campaign message take-out (by channel: TV)

Comparisons between the Spring 2015 survey and the Autumn 2015 survey cannot be drawn for television advertising. The Autumn 2015 campaign was the first to include television advertising sponsored by the regulator and saw a substantial departure in terms of the advertising creative.

Comparisons between the Spring 2015 survey and the Autumn 2015 survey are also difficult to draw for print advertising owing to the small proportion of intermediaries who recalled seeing the print campaign.

3.2 Unprompted recall

There was almost universal spontaneous recall of automatic enrolment advertising across all intermediary types

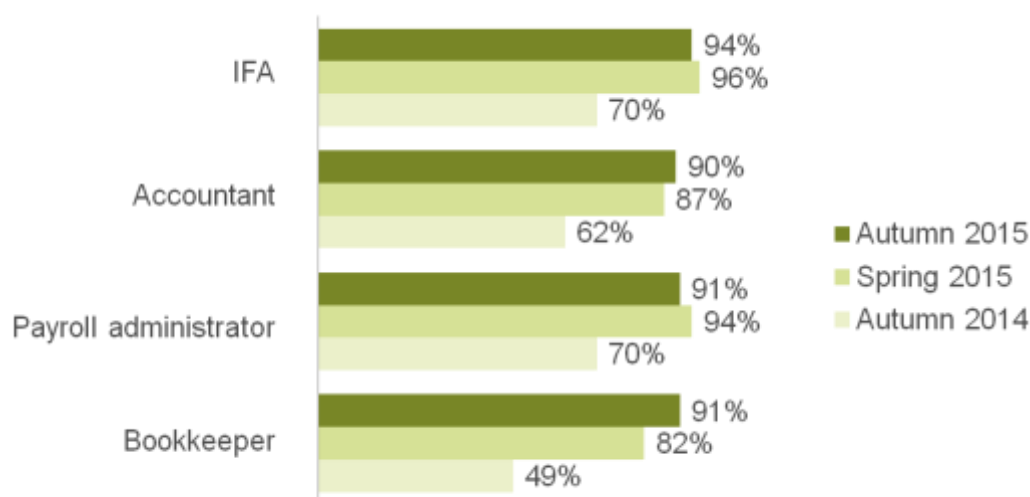
Spontaneous recall (of any automatic enrolment advertising seen or heard within the previous three months) was between 90% and 94% across all intermediary types. This level of recall is comparable with the Spring 2015 survey (in relation to the previous campaign), where spontaneous recall was between 82% and 96% (see Figure 3).

Bookkeepers were the only group to experience a significant uplift between the Spring 2015 survey (in relation to the previous campaign) and this wave, with spontaneous recall increasing from 82% to 91%.

Caution should be exercised when making comparisons between levels of spontaneous recall of automatic enrolment advertising for the Spring 2015 survey and the Autumn 2015 survey. In Spring 2015, employers were asked if they had

seen or heard advertising in the last six months. This time period was reduced to three months in Autumn 2015 to focus intermediaries on the period of the new campaign and minimise the likelihood of them recalling the previous campaign from earlier in 2015.

Figure 3: Spontaneous recall of any automatic enrolment advertising seen or heard within the previous three months



Both the campaign creative and a key message were spontaneously recalled by intermediaries, as the creature (Workie) and 'all employers need to comply' were the highest two mentions (24% and 22% respectively). IFAs and payroll administrators were significantly more likely to remember Workie, with 38% and 32% respectively recalling 'a big furry creature', compared to 17% of accountants and 19% of bookkeepers.

In terms of recalling that 'all employers need to comply', payroll administrators were significantly more likely than IFAs to remember this message (29% vs. 15%). Accountants and bookkeepers were not significantly different from the other intermediary types or each other, with 21% recalling that 'all employers need to comply'.

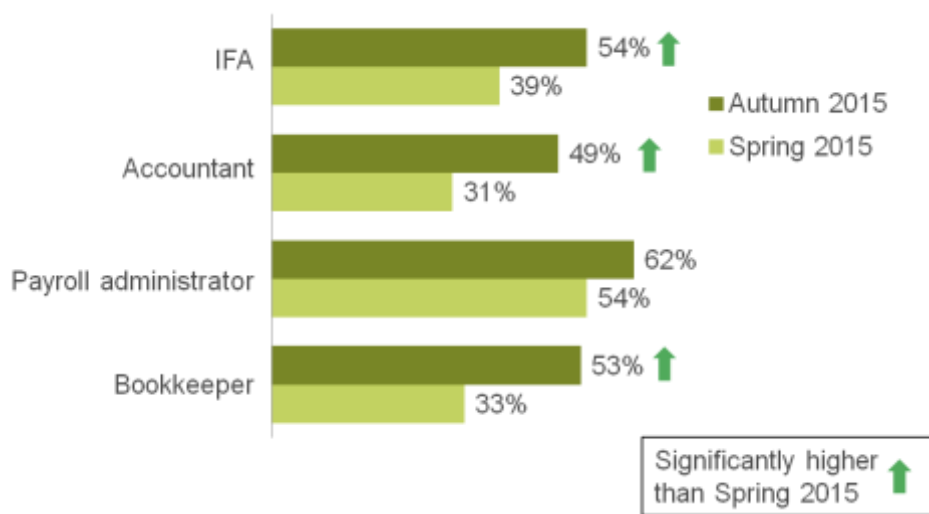
However, it appeared that a minority of intermediaries were conflating the previous Department for Work and Pensions television campaign with the Workie campaign, as 8% of intermediaries spontaneously mentioned the 'We're all in' tagline. There were no significant differences between intermediary types for spontaneous recall of the previous campaign.

Among those able to spontaneously recall any advertising, around half (54%) recognised the regulator as the sponsor of the advertising. There were no significant differences in recall of the regulator as the advertising sponsor between intermediary types this wave, with 54% of IFAs, 49% of accountants, 62% of payroll

administrators and 53% of bookkeepers citing the regulator. This is illustrated in Figure 4.

For most intermediary types, this recognition has significantly increased since the Spring 2015 survey. Recognition among IFAs increased from 39% to 54%, accountants from 31% to 49% and bookkeepers from 33% to 53%. Payroll administrators did not experience a significant increase from the Spring 2015 survey to the Autumn 2015 survey.

Figure 4: Spontaneous recognition of the regulator as the advertising sponsor



Television was the most frequently cited channel for spontaneous recall of automatic enrolment advertising in the last 3 months, with 78% of intermediaries mentioning it. IFAs (87%) were significantly more likely than accountants (75%) and bookkeepers (74%) to cite TV advertising.

Email, professional/ trade press and national press had comparable levels of channel recall (14%, 13% and 12% respectively), and were the most cited 'intermediary targeted' channels.

Accountants (22%) were significantly more likely than IFAs (7%) and bookkeepers (8%) to cite email as a channel. IFAs (25%) were significantly more likely than accountants (14%), payroll administrators (7%) and bookkeepers (11%) to mention Professional/ trade press as a channel. Payroll administrators (2%) were significantly less likely than all other intermediary types to recall national press (15% for all others).

Of the channels which were not specifically targeted at intermediaries, radio (24%) and online (16%) were the most frequently mentioned. There were no significant differences between intermediary types in terms of recall of these channels.

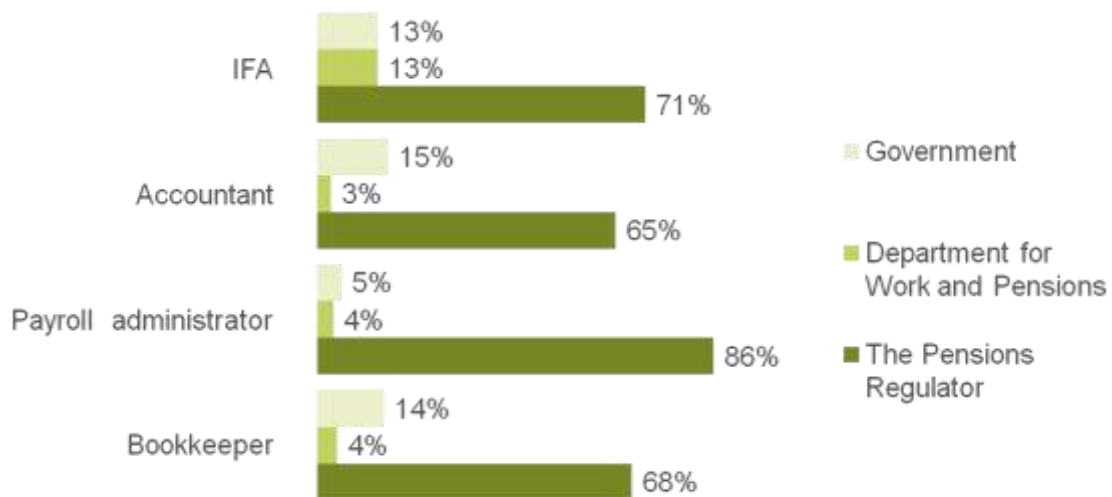
3.3 Television: Prompted recall⁶

With prompting, around half of intermediaries (55%) recall seeing at least one of the television adverts

Across all intermediary groups, on average 55% recalled having seen one of the television adverts. Levels of recall were similar across the intermediary types, ranging from 53% of accountants to 61% of IFAs.

Of those who recalled at least one of the TV adverts, payroll administrators were most likely to recognise the regulator as the advertising sponsor (86%). They were significantly more likely than bookkeepers (68%) and accountants (65%) to do so. The proportion of IFAs (71%) recognising the regulator as the advertising sponsor is not significant relative to the other intermediary types.

Figure 5: Recognition of the regulator as the advertising sponsor following prompted recall, Autumn 2015



⁶ Unable to make comparisons to previous wave as TV is a new creative route for the regulator.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

3.4 Television: Campaign evaluation and diagnostics

Intermediaries were most likely to perceive the advertising to be relevant and felt it stood out from other government advertising, but were less likely to score it as highly on other aspects

While the majority of intermediaries perceived the advertising to be relevant to their organisation (78%), just over half of intermediaries agreed the advertising was memorable (57%), clear (55%) and told them where to go for help (53%), see Figure 6.

Figure 6: Proportion of intermediaries agreeing with campaign evaluation statements, Autumn 2015

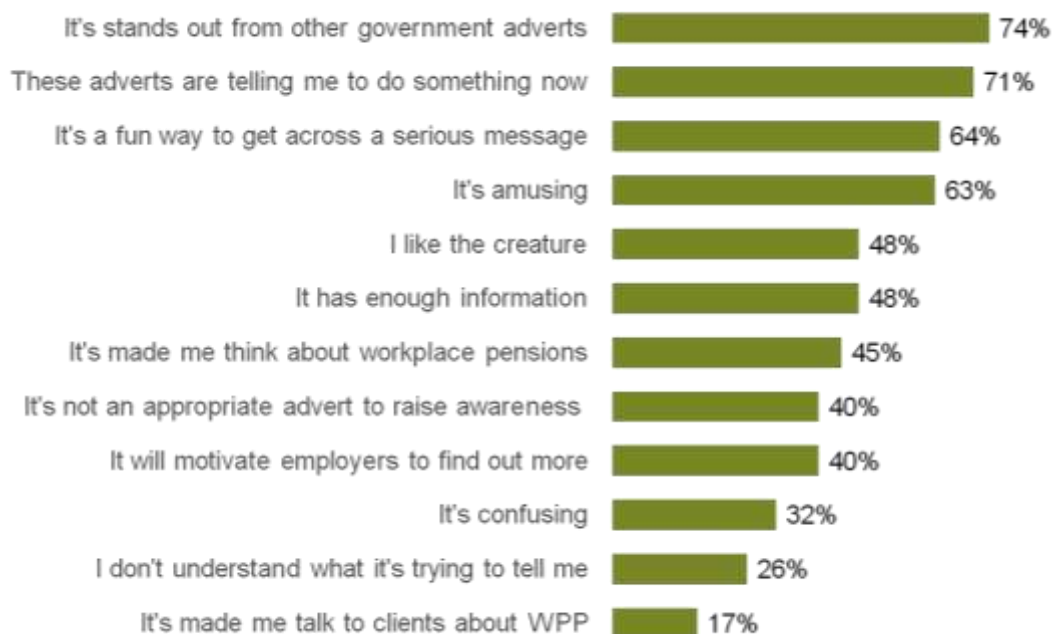


There were no significant differences across the campaign evaluation measures between intermediary types.

Figure 7 shows that, the television advertising was recognised by intermediaries as standing out from other government adverts and for having a light hearted tone: 74% felt it stood out from other government adverts, 64% felt it was a fun way to get across a serious message and 63% found it amusing.

However, the campaign was felt by intermediaries to be less effective at bringing workplace pensions to top of mind or in encouraging action; 45% felt it made them think about workplace pensions, 40% were motivated to find out more and 17% were encouraged to talk to their clients about workplace pensions as a result. There were no significant differences by intermediary type across the measures mentioned.

Figure 7: Proportion of intermediaries agreeing with campaign diagnostic statements, Autumn 2015



3.5 Print: Recall and diagnostics

A small minority of intermediaries had seen the print advertising

With prompting, 9% of intermediaries recalled seeing the print advertising. Among these, more than half (57%) were able to state that the regulator was the advertising sponsor. As with the TV advertising, the print advert was perceived as both relevant (76%) and a fun way to get across a serious message (57%). It was less likely to motivate intermediaries to find out more information about automatic enrolment (35%). Caution should be exercised when evaluating the print advertising because of the small base size (37) and analysis by intermediary type is not possible.

4 Awareness and understanding of automatic enrolment

4.1 Introduction

Awareness and understanding of automatic enrolment were assessed in a way that is consistent with the approach used in previous survey waves:

- Knowledge of the key requirements (which are also measured among employers also); and
- Detailed knowledge of specific aspects.

4.2 Awareness and understanding of key requirements

Awareness and, for the first time, understanding of automatic enrolment were almost universal. The biggest increases in understanding were among bookkeepers and accountants

Overall awareness of the general requirements of automatic enrolment was determined by assessing whether intermediaries were aware of three specific changes to the pensions law. These changes were the need for:

- Employers to automatically enrol UK staff into a pension scheme;
- Employers to provide a pension scheme that can be used for automatic enrolment; and
- Employers to contribute to staff members' pensions.

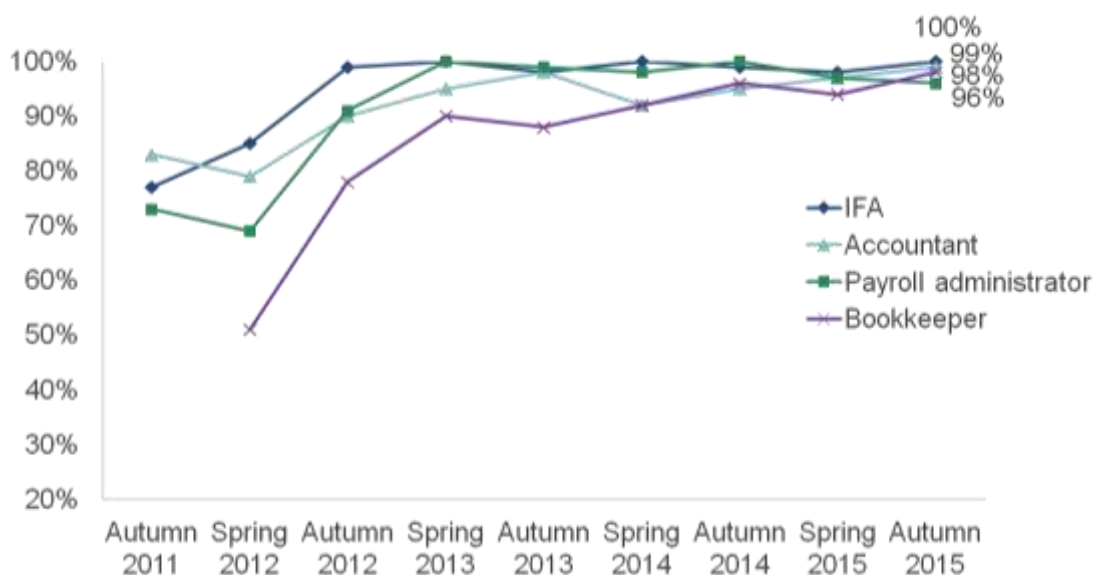
To have 'awareness', intermediaries had to be aware of all three requirements.

Overall awareness of the general requirements of automatic enrolment was almost universal for intermediaries this wave, with levels ranging between 96% and 100% for all (Figure 8). This level of awareness was reached by all intermediary types in Spring 2014 and has been maintained since then, as illustrated in Figure 9.

Figure 8: Awareness of automatic enrolment, Autumn 2015

IFA	100%
Accountant	99%
Payroll administrator	96%
Bookkeeper	98%

Figure 9: Awareness of automatic enrolment by intermediary type, over time



Understanding of the key requirements of automatic enrolment was determined by assessing whether respondents were aware of five specific changes to the pensions law; the three awareness requirements reported above plus two additional requirements. The two additional requirements contributing to understanding are that:

- Employers will need to communicate to UK workers on an individual basis; and
- Employers will have to complete a declaration of compliance with the appropriate government body to confirm they have met their duties.

To have 'understanding', respondents had to have knowledge of *all five* requirements.

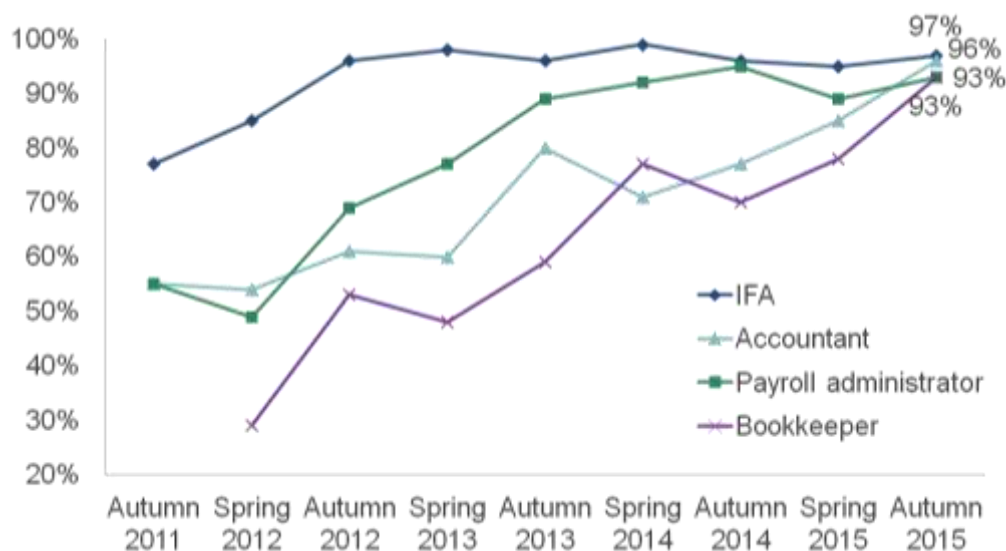
Understanding of the key requirements of automatic enrolment was, for the first time in the history of the survey, almost universal among all four intermediary types, with levels ranging between 93% and 97% (Figure 10).

In particular, bookkeepers and accountants saw significant increases in overall understanding compared to the Spring 2015 survey, from 78% to 93% and 85% to 96% respectively (Figure 11). There were no significant uplifts in understanding among IFAs and accountants. However, understanding among IFAs and accountants has remained similarly high since Autumn 2012 and Autumn 2013 respectively.

Figure 10: Understanding of automatic enrolment, Autumn 2015

IFA	97%
Accountant	96%
Payroll administrator	93%
Bookkeeper	93%

Figure 11: Understanding of automatic enrolment by intermediary type, over time



4.3 Detailed knowledge of specific aspects of auto enrolment

Intermediaries were tested on their knowledge of five specific aspects of automatic enrolment. These were:

- With which government body employers need to complete their declaration of compliance;
- What information employers are required to communicate in writing to their staff about automatic enrolment;
- What the factors are that determine an employee's eligibility for automatic enrolment;
- The specific details of using postponement; and
- Which types of earnings need to be considered when employers assess staff for automatic enrolment.

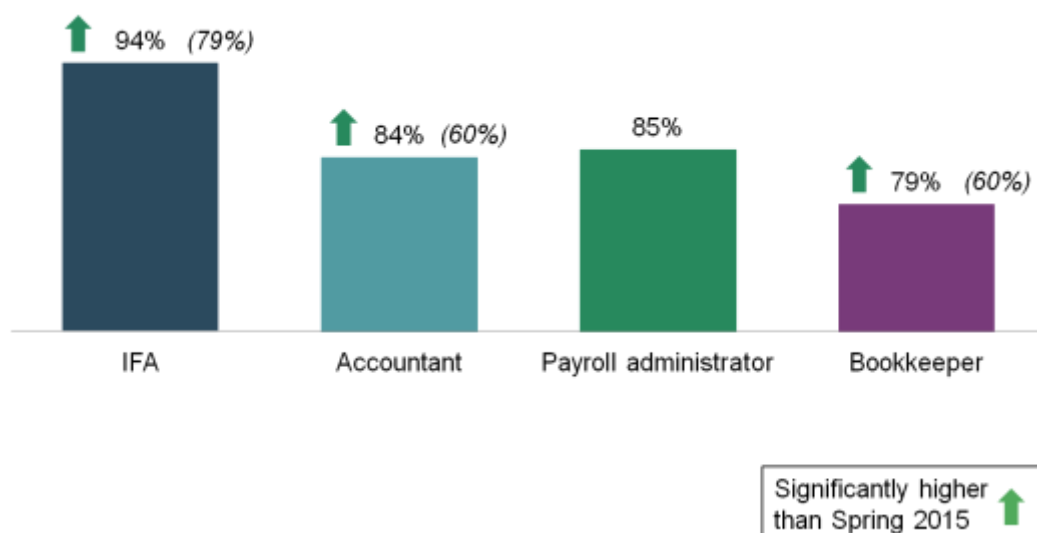
Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

4.3.1 Government body to declare compliance with

The majority of intermediaries (84% on average) were able to identify the regulator as the government body with which employers need to complete their declaration of compliance

This wave of the survey saw significant increases for this knowledge measure among IFAs (from 79% in Spring 2015 to 94% in Autumn 2015), accountants (from 60% to 84%) and bookkeepers (from 60% to 79%). Accountants and bookkeepers now have comparable levels of knowledge of this aspect with payroll administrators (Figure 12).

Figure 12: Proportion of intermediaries correctly identifying 'the regulator' as the government body employers need to declare compliance with, Autumn 2015 and Spring 2015 (italics)



4.3.2 Information employers are required to communicate in writing to staff

Understanding the information employers are required to communicate was high across the different intermediary types

Understanding of this aspect of automatic enrolment was determined by assessing whether intermediaries could correctly identify three pieces of information that employers need to provide in writing to their staff. These were:

- That the member of staff has been automatically enrolled;
- That an employer has postponed enrolment; and
- That a member of staff has not been automatically enrolled but may choose to join the employer's scheme.

To have 'understanding' of the information employers are required to communicate, intermediaries had to correctly identify all three pieces of information.

The majority of all intermediary types (between 80% and 88%) demonstrated an understanding of the three types of information employers are required to communicate in writing to staff, as shown in Figure 13. These figures are not directly comparable with Spring 2015, as the question changed from asking a fourth requirement (to write to a member of staff to inform them that they were already in a qualifying pension scheme). This was removed as it was less relevant to small and micro employers.

Figure 13: Proportion of intermediaries correctly identifying all three pieces of information employers are required to communicate in writing to staff, Autumn 2015



There were no statistically significant increases in knowledge of the three individual requirements compared to Spring 2015. Table 2 shows levels of knowledge of each of the requirements by intermediary type.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Table 2: Proportion of intermediaries correctly identifying the each of the three pieces of information that employers are required to communicate in writing to staff, Autumn 2015

	IFA	Accountant	Payroll administrator	Bookkeeper
Information that the member of staff has been automatically enrolled	100%	95%	98%	95%
Information stating that the employer has postponed automatic enrolment	95%	89%	91%	86%
Information that the member of staff has not been automatically enrolled but may choose to join the employer's pension scheme	91%	94%	94%	92%

4.3.3 Factors that determine an employee's eligibility for automatic enrolment

Knowledge of the factors that determine an employee's eligibility was higher among accountants and bookkeepers than in Spring 2015 but lower among payroll administrators

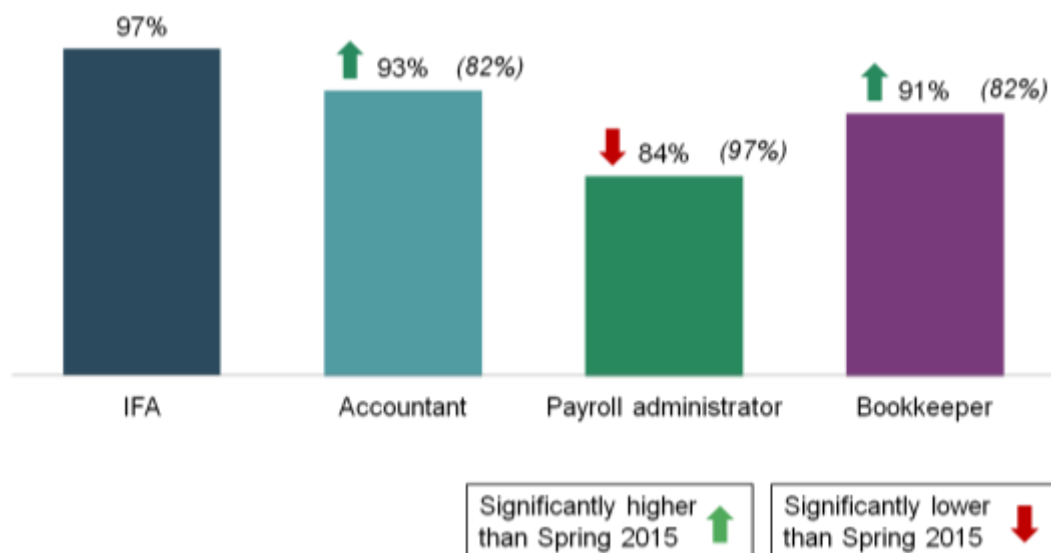
Understanding was determined by assessing whether intermediaries could correctly identify the three factors that determine an employee's eligibility for automatic enrolment. These were:

- The employee's age;
- Their earnings; and
- Whether they ordinarily work in the UK.

To have 'understanding' of this aspect of automatic enrolment, intermediaries had to correctly identify all three factors that determine an employee's eligibility.

For most intermediaries, understanding of the eligibility factors was over 90%. As with the Spring 2015 survey, levels of knowledge were highest among IFAs (97%) followed by accountants and bookkeepers at 93% (rising from 82%) and 91% (rising from 82%) respectively. The picture is more mixed for payroll administrators, among whom there was a significant decrease in knowledge of this aspect, from 97% in Spring 2015 to 84% this wave (Figure 14).

Figure 14: Proportion of intermediaries correctly identifying the factors that determine an employee's eligibility for automatic enrolment, Autumn 2015 and Spring 2015 (*italics*)



4.3.4 The specific details of using postponement⁷

There was a lack of clarity around postponement among all intermediary types

Understanding of postponement was determined by assessing whether intermediaries could correctly identify two true and two false statements about the specifics of postponement. The true statements intermediaries were tested on were:

- That employers need to communicate to all postponed staff about postponement; and
- That during postponement employers need to enrol staff who wish to join a scheme.

The two false statements about postponement were:

- That postponement delays an employer's staging date by up to three months; and
- That all employers' duties are delayed during the postponement period.

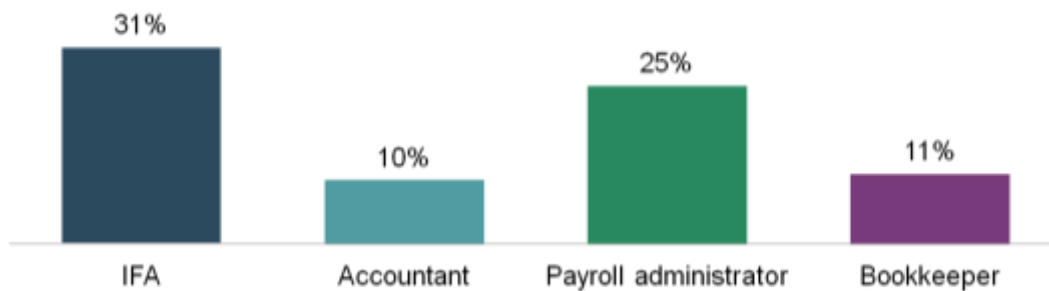
To have 'understanding' of this aspect of automatic enrolment, intermediaries had to correctly identify the two correct and two incorrect statements about postponement.

⁷ Owing to changes to the question wording, we are unable to draw comparisons across different waves of the research for two of the three statements.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Intermediaries showed low levels of knowledge of this aspect of automatic enrolment, with 10% to 31% of intermediaries able to correctly identify the two correct statements and two incorrect statements (Figure 15).

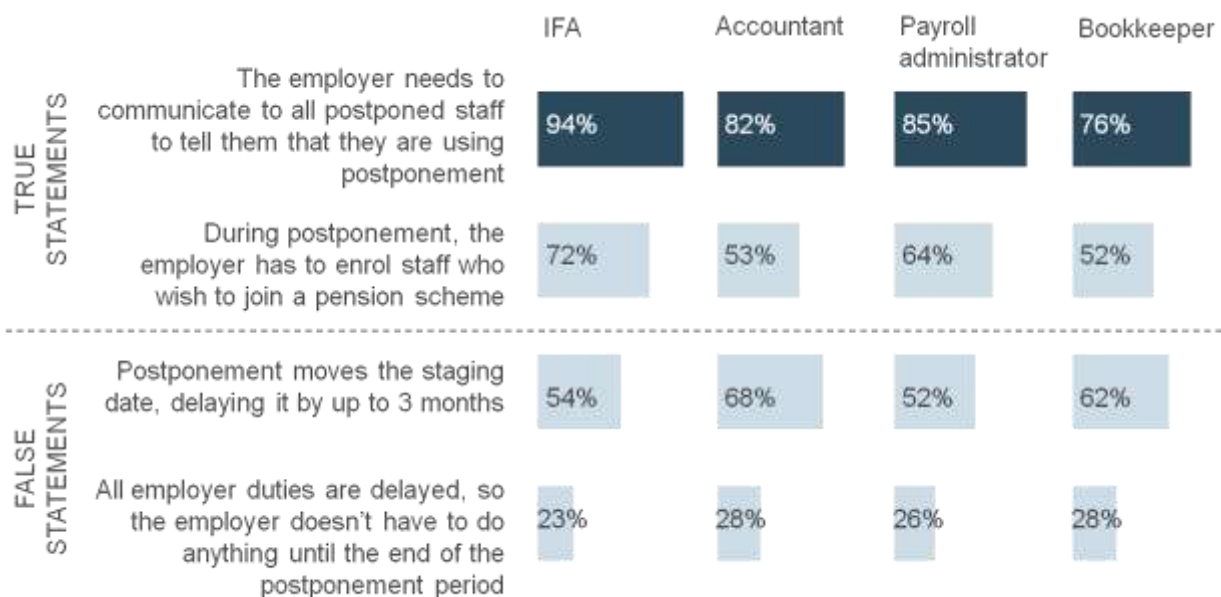
Figure 15: Proportion of intermediaries correctly identifying the true and false statements about postponement, Autumn 2015



While the majority of intermediaries, regardless of type, were aware that employers need to communicate to staff about postponement, more than half of each of the four intermediary types incorrectly believed that postponement moves the staging date, delaying it by up to three months. This ranged from 52% of payroll administrators to 68% of accountants, (see Figure 16).

Around a quarter of intermediaries incorrectly believed that postponement delays all employer duties until the end of postponement, ranging from 23% of IFAs to 28% of accountants and bookkeepers.

Figure 16: Agreement with the specific statements about postponement, Autumn 2015



4.3.5 The types of earnings considered when employer eligibility is assessed

Intermediaries' levels of knowledge in relation to the types of earnings that need to be considered were similar to those in Spring 2015

Understanding of this aspect of automatic enrolment was determined by assessing whether intermediaries could correctly identify the five types of earnings employers need to take into consideration when assessing an employee's eligibility for automatic enrolment. The five types of earnings were:

- Salary/ wage;
- Commission;
- Bonuses;
- Overtime; and
- Statutory pay.

To have 'understanding' of the earnings for consideration, intermediaries had to correctly identify all five types of earnings.

Figure 17 shows that the level of knowledge was highest among IFAs and lowest among bookkeepers. There were no statistically significant changes in the level of knowledge among any intermediary type compared to Spring 2015.

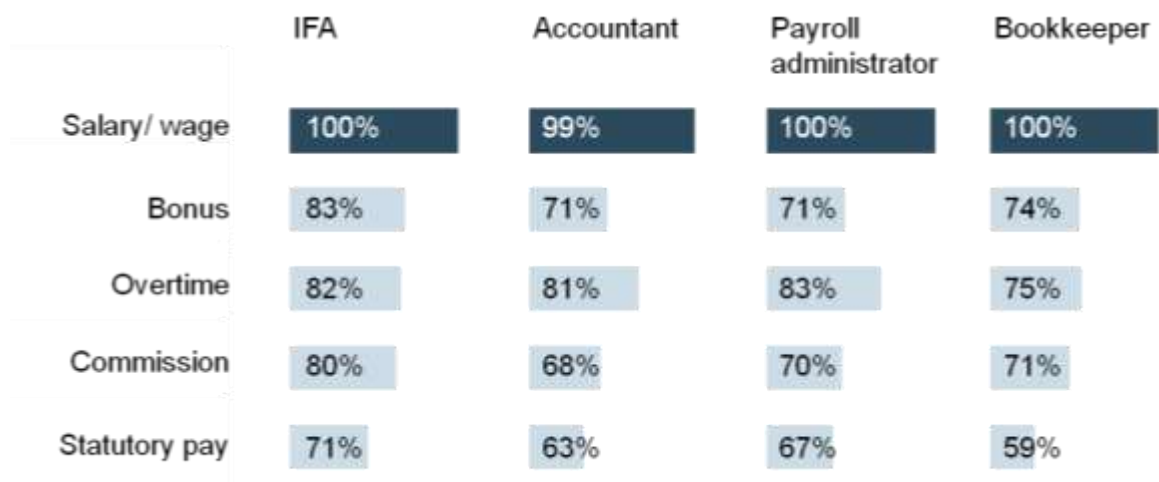
Figure 17: Proportion of intermediaries correctly identifying the five types of earnings which need to be considered when determining an employee's eligibility, Autumn 2015



Figure 18 shows that the types of earnings that need to be taken into account when assessing employee's earnings that were least likely to be known, were statutory pay and commission.

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Figure 18: The specific types of earnings intermediaries were required to identify, Autumn 2015



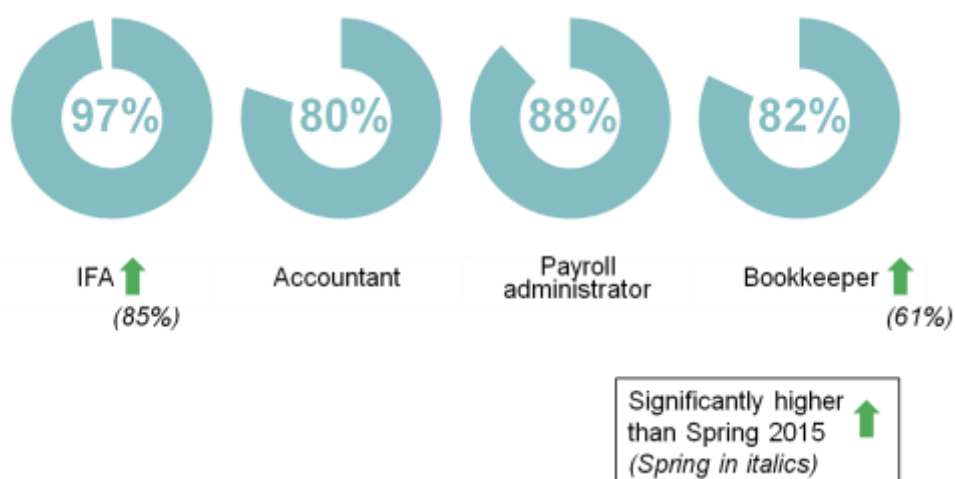
5 Commercial activity relating to automatic enrolment

5.1 Client contact regarding automatic enrolment

Intermediaries reported experiencing very high levels of proactive client contact about automatic enrolment, which was largely driven by direct communications from the regulator to employers

For the first time, 80% or more of all intermediary types had been approached by clients regarding automatic enrolment (Figure 19). For IFAs and bookkeepers this client contact increased significantly since Spring 2015, rising from 85% to 97% for IFAs and from 61% to 82% for bookkeepers.

Figure 19: Proportion of intermediaries approached by clients regarding automatic enrolment, Autumn 2015

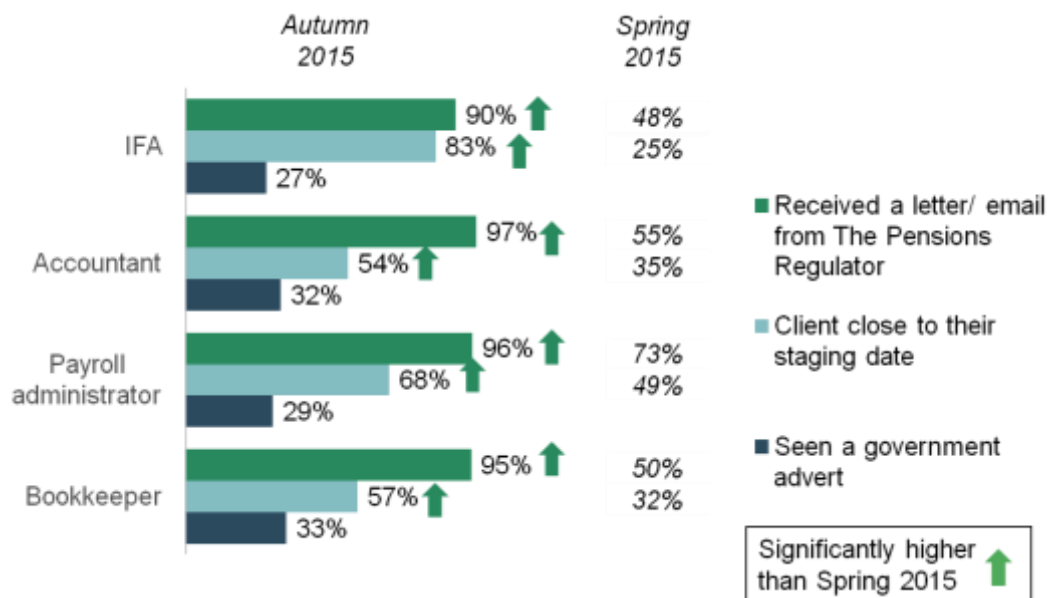


Intermediaries of all types believed that direct communications from the regulator were the main prompt for clients to get in touch regarding automatic enrolment. There were significant increases for all intermediary types, as illustrated in Figure 20.

Proximity to staging was also perceived as a key reason for employers contacting intermediaries. IFAs (83%, an increase from 25%) were significantly more likely than others to cite this as a trigger for client contact, although each of the other intermediary types also recorded significant increases.

This reflects the same perceived pattern in triggers for contact as seen in Spring 2015. However, the frequency of mentions for direct communications from the regulator, and proximity to staging, were significantly higher in this wave when compared to Spring 2015 (as presented in Figure 20).

Figure 20: Reported triggers for clients contacting intermediaries, Autumn 2015 and Spring 2015

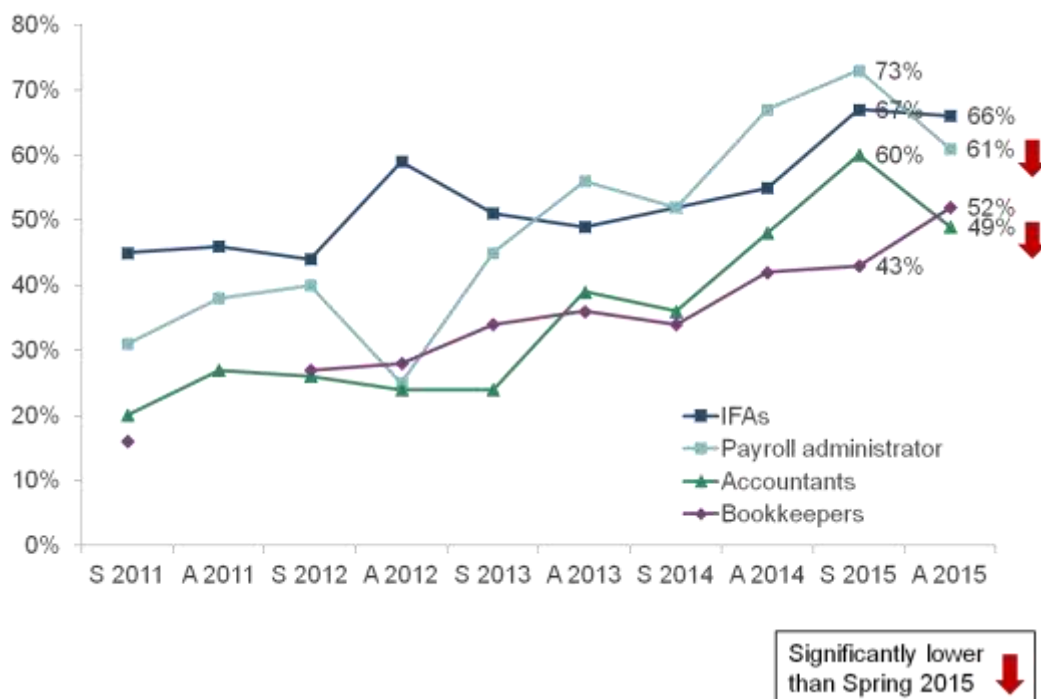


While over 80% of intermediaries reported being contacted by clients about automatic enrolment this wave, there were mixed perceptions of automatic enrolment as a business opportunity between intermediary types.

Between Spring 2014 and Spring 2015 those agreeing with the statement 'the introduction of automatic enrolment will increase business' increased across all intermediary types.

However, in this wave payroll administrators and accountants were significantly less likely to view automatic enrolment in this way when compared to Spring 2015 (Figure 21). These were the two groups that did not see any significant increases in proactive client contact this wave.

Figure 21: Proportion of intermediaries agreeing with the statement ‘the introduction of automatic enrolment will increase business, over time



5.2 Anticipated or actual challenges experienced offering automatic enrolment services

Most intermediaries expected to face, or had faced, challenges offering automatic enrolment services

The majority of intermediaries (83%) had experienced, or anticipated experiencing, one or more challenges in offering automatic enrolment services to their clients.⁸ There were no significant differences in the number of challenges across the different intermediary types, but the types of challenges (either experienced or anticipated) did vary by intermediary type.

Unwillingness among clients to pay what was required for their services was the main challenge experienced by all intermediary types. Across all intermediary types over half (55%) have experienced or anticipate experiencing this challenge, with IFAs significantly more likely than payroll administrators and bookkeepers to raise this as an issue (71% vs. 53% and 48% respectively).

⁸ This is a new question to this wave (a variation on this question was asked in previous waves) and so comparisons cannot be drawn across different waves of the research.

Concerns around the complexity of automatic enrolment and a lack of internal resource are seen as more significant challenges by payroll administrators and bookkeepers than IFAs (see Figure 22 and Table 3).

Figure 22: The top challenges intermediaries had experienced or expected to experience when providing automatic enrolment services, Autumn 2015

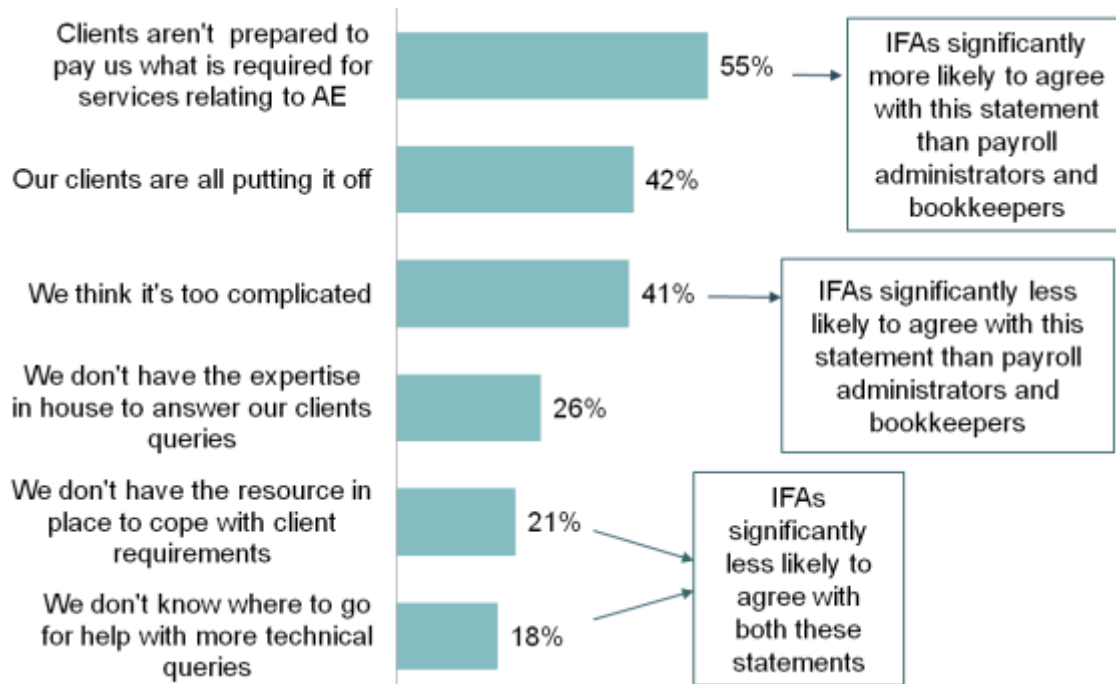


Table 3: The top challenges intermediaries had experienced or expected to experience when providing automatic enrolment services, Autumn 2015

	IFA	Accountant	Payroll administrator	Bookkeeper
Clients aren't prepared to pay us what is required for services relating to automatic enrolment	71%	57%	53%	48%
We think it's too complicated	34%	43%	44%	41%
Our clients are all putting it off	27%	41%	48%	45%
We don't have the resource in place to cope with client requirements	18%	20%	23%	23%
We don't know where to go for help with more technical queries	8%	20%	22%	18%
We don't have the expertise in house to answer our clients queries	5%	29%	31%	27%

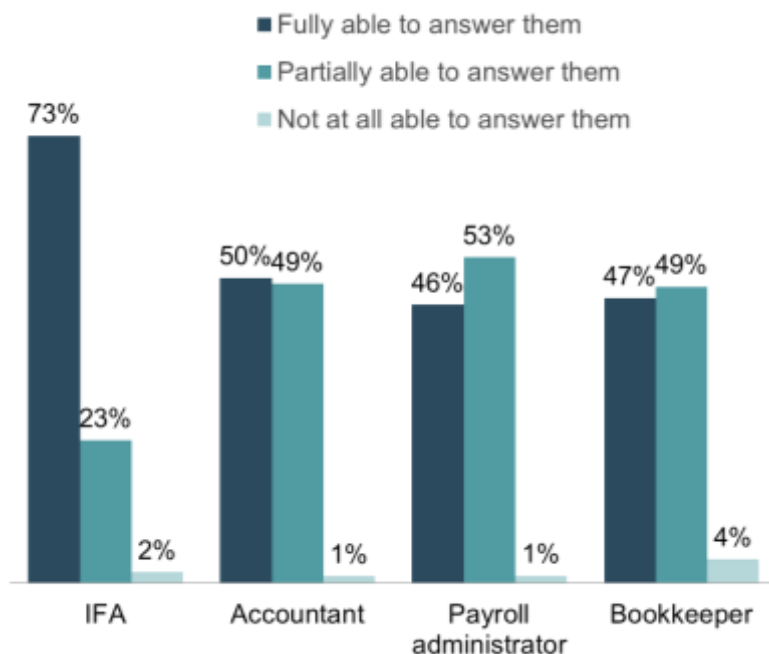
5.3 Confidence in ability to answer clients queries on automatic enrolment

Around half of accountants, bookkeepers and payroll administrators felt only 'partially' able to answer clients' queries; this was much less of an issue for IFAs

Confidence in their ability to support clients with queries was also a challenge for some intermediaries. Across intermediary types, those who felt completely unable to answer client questions were a very small minority (2% IFA, 1% accountant, 1% payroll administrator, 4% bookkeeper).⁹ Around half of accountants (50%), payroll administrators (46%) and bookkeepers (47%) felt confident in their own ability to fully support clients with any queries. Confidence was higher among IFAs at 73%, though not significantly so (see Figure 23).

⁹ This is a new question to this wave (a variation on this question was asked in previous waves) and so comparisons cannot be drawn across different waves of the research.

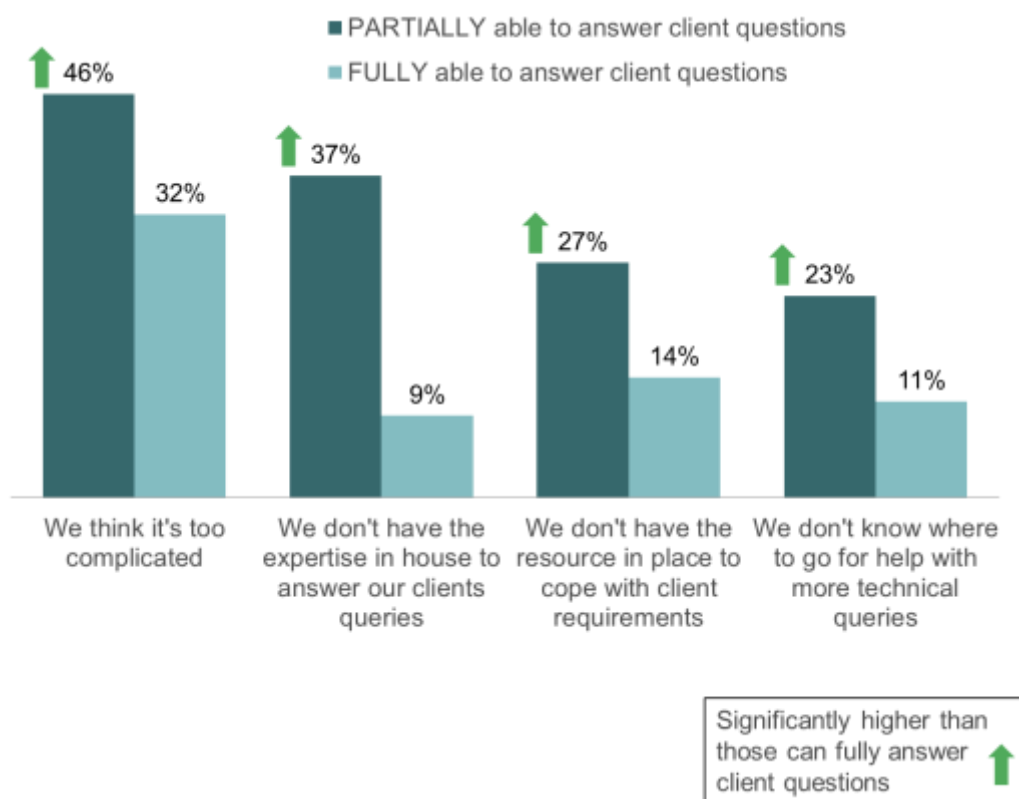
Figure 23: The extent to which intermediaries felt personally able to answer client queries, Autumn 2015



There appears to be a relationship between intermediaries' confidence in their ability to answer clients' queries and some of the specific challenges intermediaries had experienced or anticipated facing.

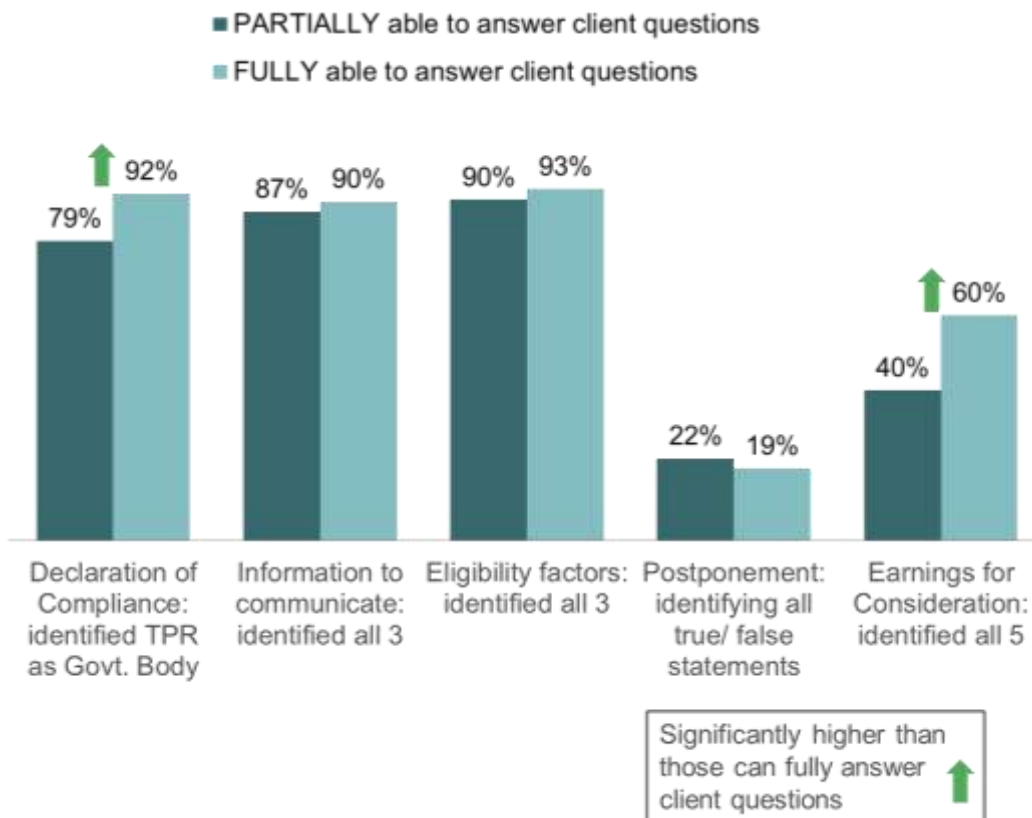
It can be seen from Figure 24 that those who felt they were only "partially" able to answer client queries were significantly more likely than those who felt "fully" able to agree that they don't have the in-house expertise to answer client queries (37% vs. 9%), they don't have adequate in-house resources to cope with client requirements (27% vs. 14%) and that they are unsure where to go for help with more technical queries (23% vs. 11%).

Figure 24: Expected or experienced challenges among intermediaries who feel fully and intermediaries who felt partially able to answer client queries, Autumn 2015



Lower confidence when dealing with client queries also reflected lower levels of knowledge around some of the key, detailed understanding measures. Compared with intermediaries who felt they fully able to answer client queries, those who only felt partially able to answer were significantly less likely to correctly identify both the types of earning that need to be considered when assessing employee eligibility (40% vs. 60%) and the government body the declaration of compliance needs to be completed with (79% vs. 92%), see Figure 25.

Figure 25: Levels of knowledge across detailed understanding measures among intermediaries who feel fully or partially able to answer client queries, Autumn 2015



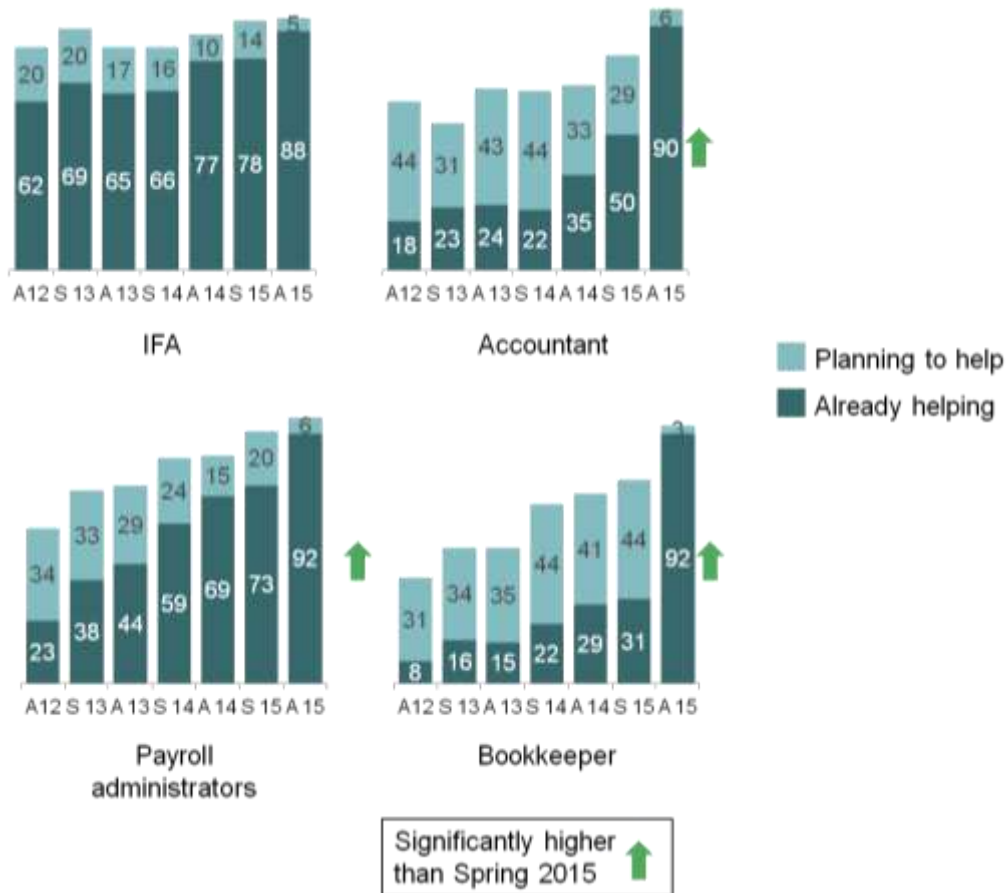
6 Supporting clients to prepare for automatic enrolment

6.1 Supporting clients with automatic enrolment

Over 90% of intermediaries on average reported they were already supporting clients with automatic enrolment. Significantly higher proportions of accountants, bookkeepers and payroll administrators were now supporting clients

The vast majority of accountants (90%), payroll administrators (92%) and bookkeepers (92%) were now supporting clients with automatic enrolment, with a significant increase across all three types since Spring 2015. Among IFAs, similarly high levels were already supporting or planning to support clients (88%) however, this has been a steady increase over time, rather than a significant increase from Spring 2015, as shown in Figure 26.

Figure 26: Proportion (%) of intermediaries supporting, or planning to support, clients with automatic enrolment, over time



This level of support did not differ by client size, with all intermediaries expecting to, or currently providing, similar levels of support to both small and micro employers (Figure 27).

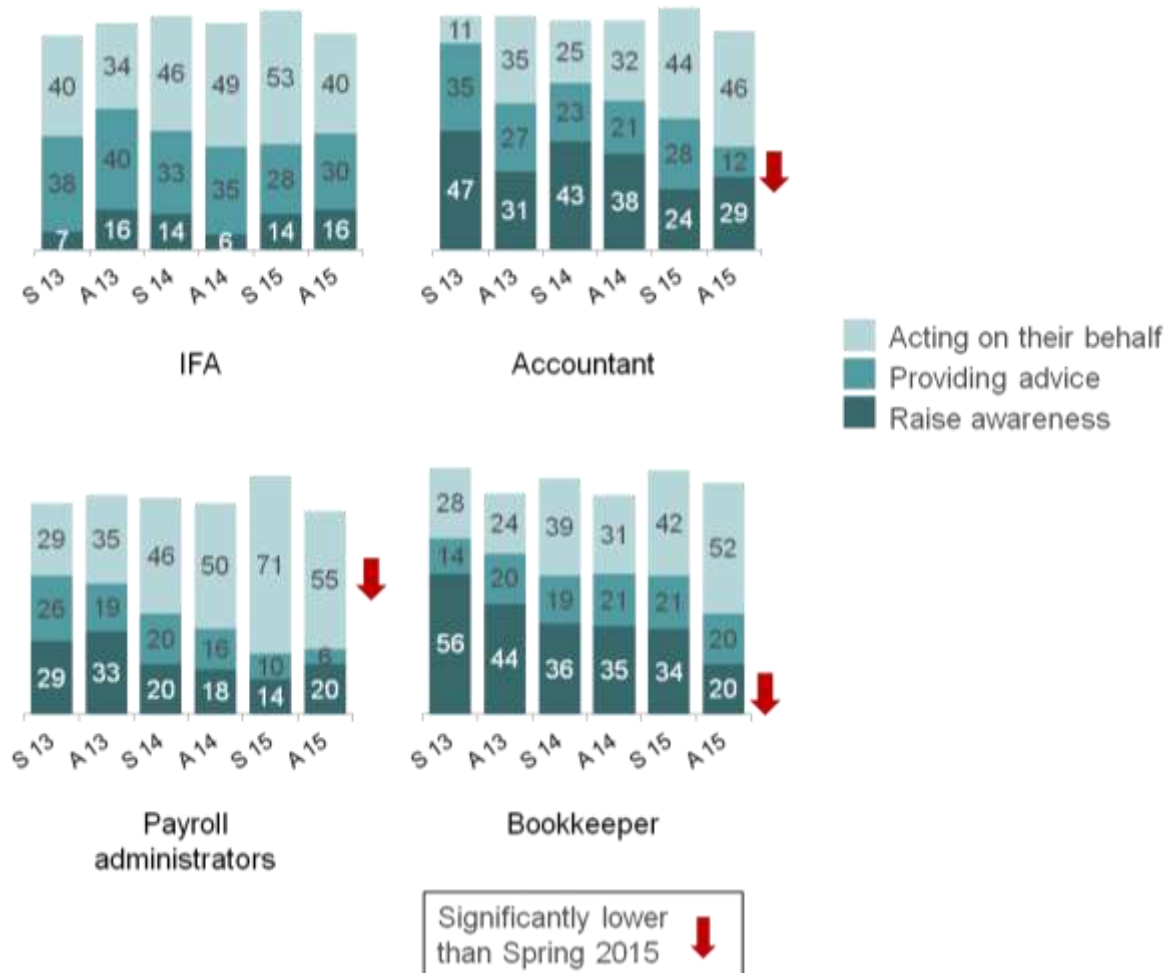
Figure 27: Size of clients that intermediaries were supporting or planned to support, Autumn 2015



Figure 28 shows that there were some subtle though significant changes in the specific types of services offered when looking across intermediary types, compared to Spring 2015. Accountants were less likely to provide advice (12% compared to 28% previously). This survey wave showed the highest proportion yet of accountants and bookkeepers reporting that their role was acting on behalf of their clients (46% and 52% respectively).

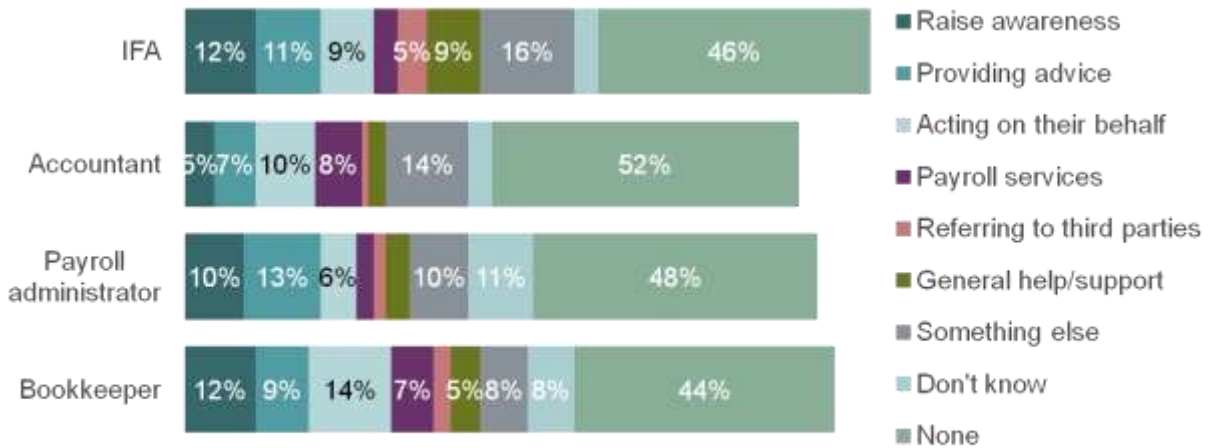
Payroll administrators were less likely to act on behalf of clients (55% compared to 71% previously). There were no significant changes in the types of services offered by IFAs compared to previous waves.

Figure 28: The nature of the main service intermediaries offer/are likely to offer small business clients regarding automatic enrolment, (%) over time



Amongst those not currently offering or planning to offer the full range of services, a minority would consider broadening the services that they offered in the future, see Figure 29. Almost half in each intermediary type do not plan to offer additional services to clients in the future.

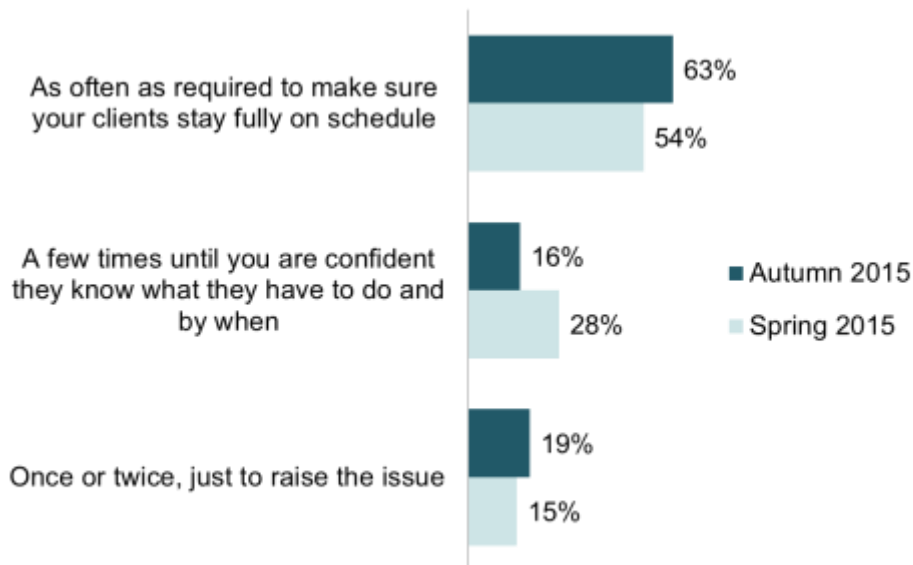
Figure 29: Among those not currently offering the full range of services, additional automatic enrolment services that intermediaries might offer to small business clients in the future, (%) Autumn 2015



All responses charted, figures of 5% or more are noted on the bars

As was the case in Spring 2015, intermediaries who supported clients by raising awareness of automatic enrolment, generally expected to have to repeatedly raise the subject to ensure clients stayed fully on schedule (see Figure 30).

Figure 30: Frequency with which intermediaries expect to need to raise the automatic enrolment reforms with clients, Autumn 2015



6.2 Challenges that intermediaries expected employers to encounter

Almost all intermediaries (96%) expected their clients to face, or have had clients face, challenges in relation to automatic enrolment.¹⁰ The top cited challenge for all intermediary types was that clients did not know what they were meant to do (79%). IFAs in particular agreed with this statement (87%), and were significantly more likely than payroll administrators (74%) to cite this reason. Accountants (60%) were significantly less likely than IFAs (74%) to claim that clients are putting off engaging with AE (Figure 31).

Figure 31: Top five challenges intermediaries expected clients to face in relation to automatic enrolment, Autumn 2015

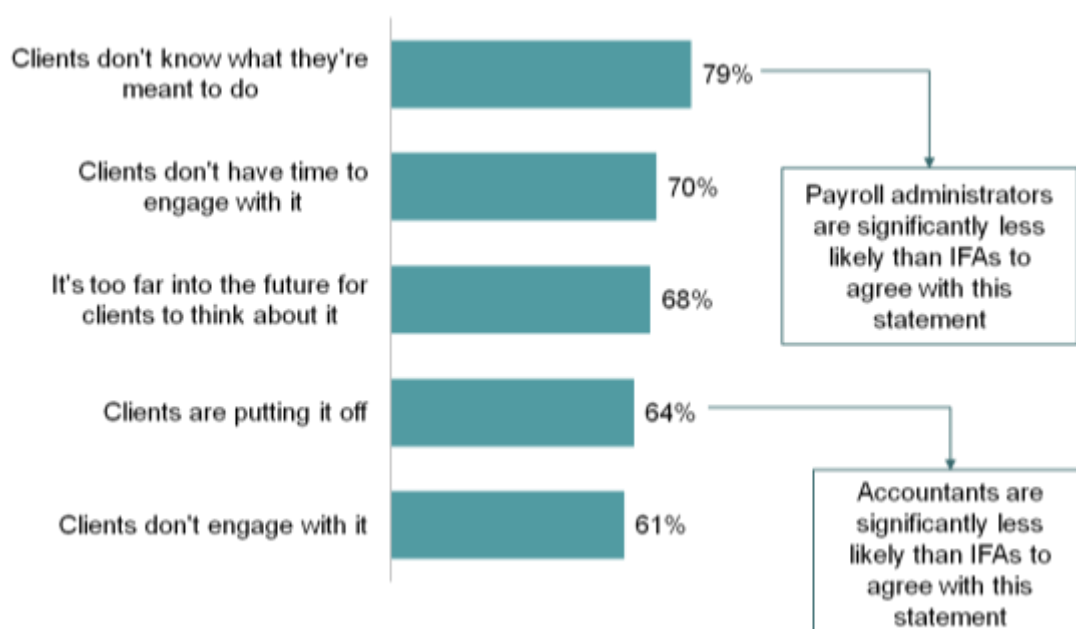
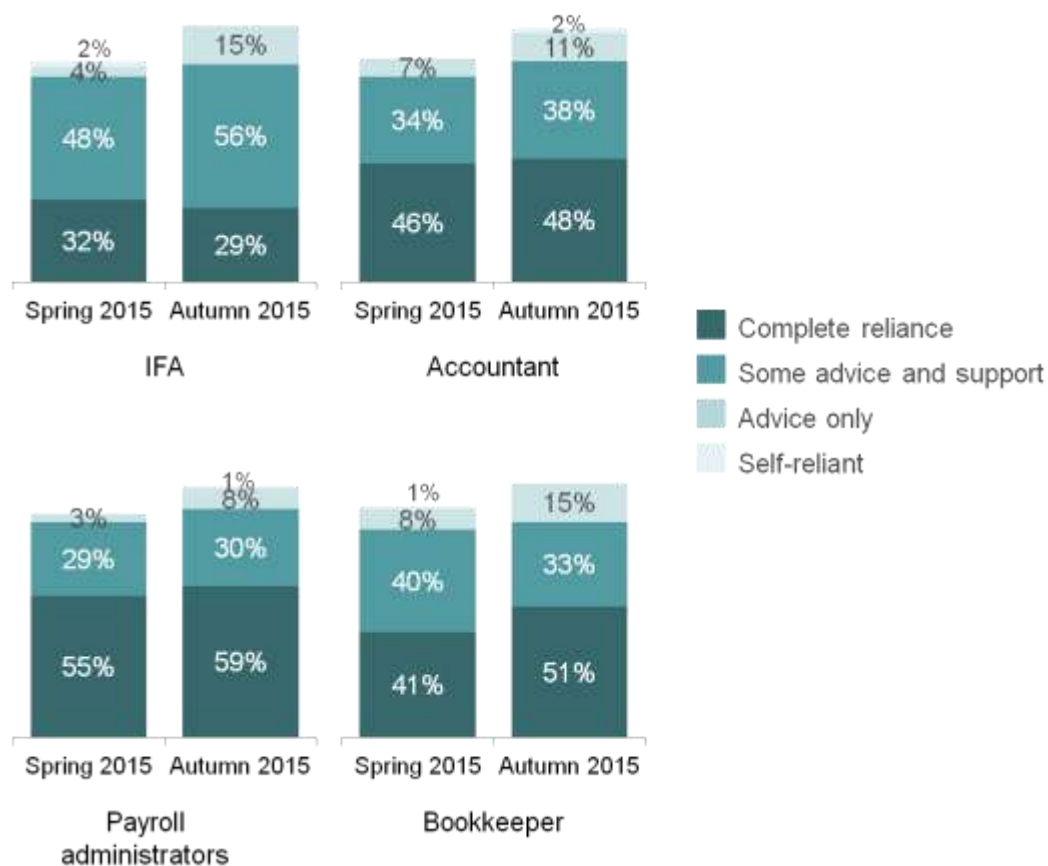


Figure 32 shows that intermediaries continue to expect clients to be heavily reliant on them for support with automatic enrolment. Payroll administrators were mostly likely to expect clients to be fully reliant on them to help them through the process (59%). This was significantly higher than for IFAs, among whom 29% expected clients to be fully reliant.

This pattern reflects the Spring 2015 survey, where payroll administrators were most likely to expect heavy reliance from their clients (55%) and IFAs least likely (32%). There were no significant differences for any of the intermediary types between the Spring 2015 survey and the Autumn 2015 survey in terms of expecting clients to be fully reliant.

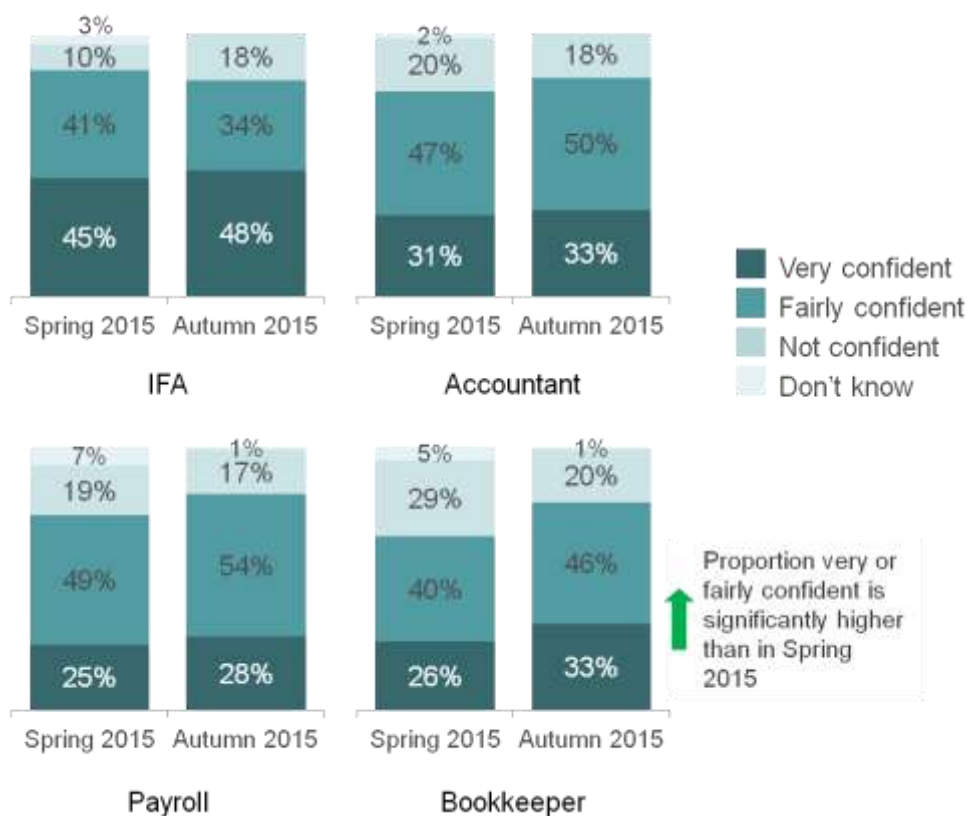
¹⁰ Owing to changes to the question wording and respondents answering this question, we are unable to draw comparisons across different waves of the research.

Figure 32: The extent to which intermediaries expect to be relied upon by clients with regards to automatic enrolment, Autumn 2015



When compared to the Spring 2015 survey, the majority of intermediary types remained as confident in Autumn 2015 that clients would be ready for automatic enrolment, as shown in Figure 33. The one significant increase was in the proportion of bookkeepers who were 'very' or 'fairly' confident in their clients' readiness, which rose from 66% to 79%.

Figure 33: Intermediaries' confidence in their clients' readiness for automatic enrolment, Spring 2015 and Autumn 2015



6.3 Current and future automatic enrolment activities

In terms of activities intermediaries have completed on behalf of their clients, the majority of intermediaries (86% on average) had found out when a client's staging date is. Payroll administrators in particular had carried out this task (92%) and were significantly more likely than IFAs to have done so (77%), as shown in Figure 34.¹¹

¹¹ Owing to changes to the question wording and respondents answering this question, we are unable to draw comparisons across different waves of the research.

Figure 34: Proportion of intermediaries who have established when their clients' staging date is, Autumn 2015



The task that over half of IFAs (60%) and accountants (54%) had reported engagement with, was understanding how automatic enrolment applied to their clients. In addition, around half of payroll administrators (52%) and bookkeepers (47%) were providing or configuring software for clients. The full list of activities is provided as Table 4.

Table 4: Other activities currently undertaken on behalf of clients, Autumn 2015

	IFA	Accountant	Payroll administrator	Bookkeeper
Understanding how the legislation applies to them	60%	54%	35%	41%
Choosing a pension scheme	42%	25%	17%	19%
Identifying eligible workers to put into a pension scheme	39%	24%	19%	26%
Working out a timetable to implement the changes	33%	31%	27%	32%
Transferring data to the pension provider	32%	13%	11%	11%

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Providing or configuring software for your clients for automatic enrolment	28%	40%	52%	47%
Communicating the changes to members of staff	28%	22%	22%	14%
Completing declaration of compliance with the appropriate government body	25%	8%	13%	14%

The majority of each of the four intermediary types expected to undertake almost all of the automatic enrolment activities asked about in the survey on behalf their clients in the future, as shown in Table 5. The exceptions to this were that less than half of IFAs (45%) reported they would provide or configure software, and less than half of accountants, payroll administrators and bookkeepers would choose a pension.

Table 5: Activities that intermediaries plan to provide to clients in the future, Autumn 2015

	IFA	Accountant	Payroll administrator	Bookkeeper
Understanding how the legislation applies to them	97%	86%	89%	88%
Choosing a pension scheme	92%	38%	35%	44%
Finding out your clients' staging date	92%	94%	98%	97%
Working out a timetable to implement the changes	85%	81%	88%	85%
Identifying eligible workers to put into a pension scheme	76%	84%	85%	84%
Communicating the changes to members of workers	74%	65%	76%	71%

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

Completing declaration of compliance with the appropriate government body	65%	74%	75%	80%
Transferring data to the pension provider	60%	85%	90%	81%
Providing or configuring software for your clients for automatic enrolment	45%	78%	84%	77%

7 Familiarity and engagement with the regulator

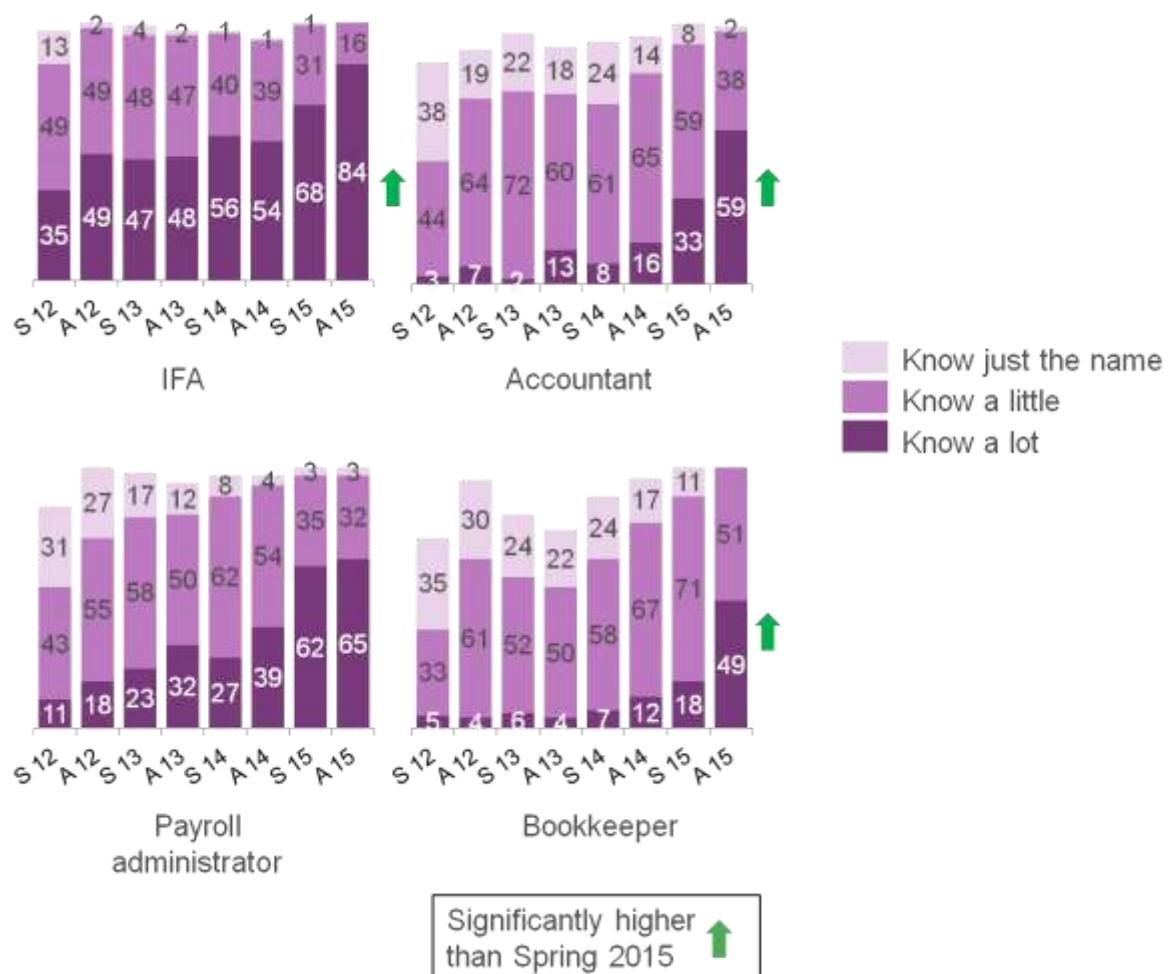
7.1 Familiarity with the regulator

Familiarity with the regulator has increased this wave among IFAs, accountants and bookkeepers, which reflects a longer term upward trend in this measure

Since 2012, there has been a continual increase in the proportion of intermediaries who claim to 'know a lot' about the regulator. As illustrated in Figure 35, there have been significant increases since the Spring 2015 survey among IFAs (from 68% to 84%), accountants (from 33% to 59%) and bookkeepers (from 18% to 49%) who claim to 'know a lot' about the regulator.

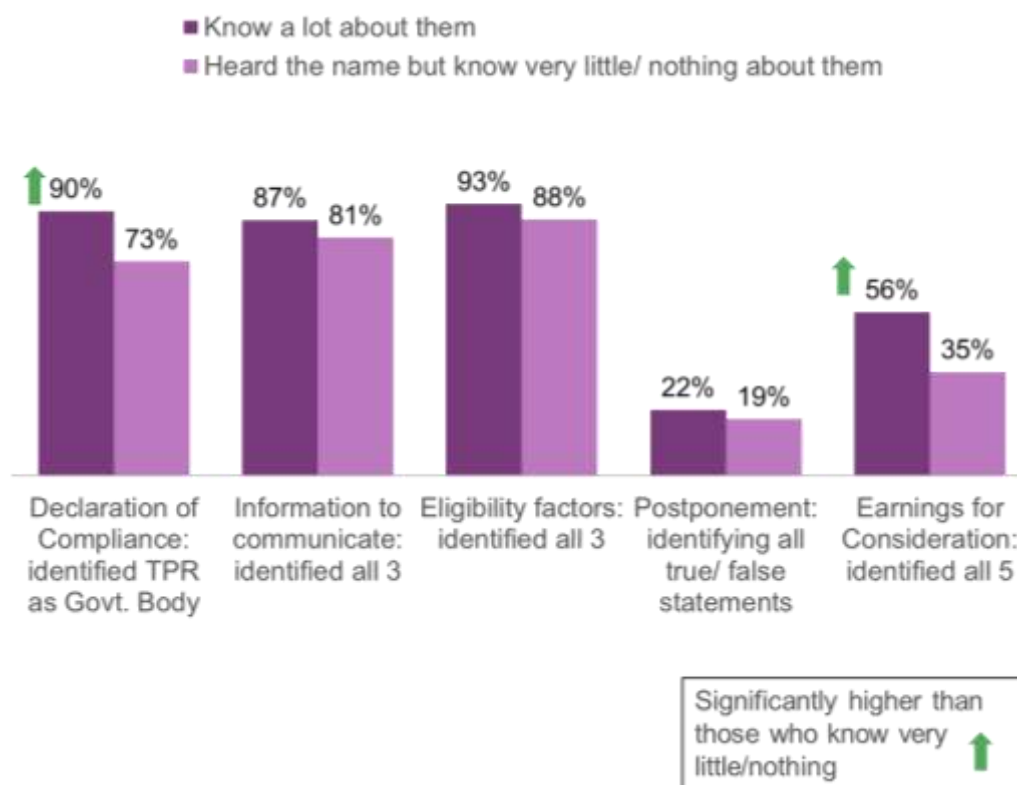
Payroll administrators have not experienced a significant increase in those who 'know a lot' about the regulator between the Spring and Autumn 2015 surveys (the difference was from 62% to 65%).

Figure 35: Intermediary familiarity with the regulator, (%) over time



There is a relationship between familiarity with the regulator and knowledge of several of the key (detailed) understanding measures. Intermediaries who are more familiar with the regulator are significantly more likely to accurately identify the regulator as the government body employers need to complete their declaration of compliance with (from 73% to 90%), and correctly identify the different earning types which need to be considered when assessing employee eligibility (from 35% to 56%). This is illustrated in Figure 36.

Figure 36: Levels of knowledge across detailed understanding measures among intermediaries who feel very familiar and intermediaries who feel less familiar with The Pensions Regulator, Autumn 2015



7.2 Usage of the regulator's website

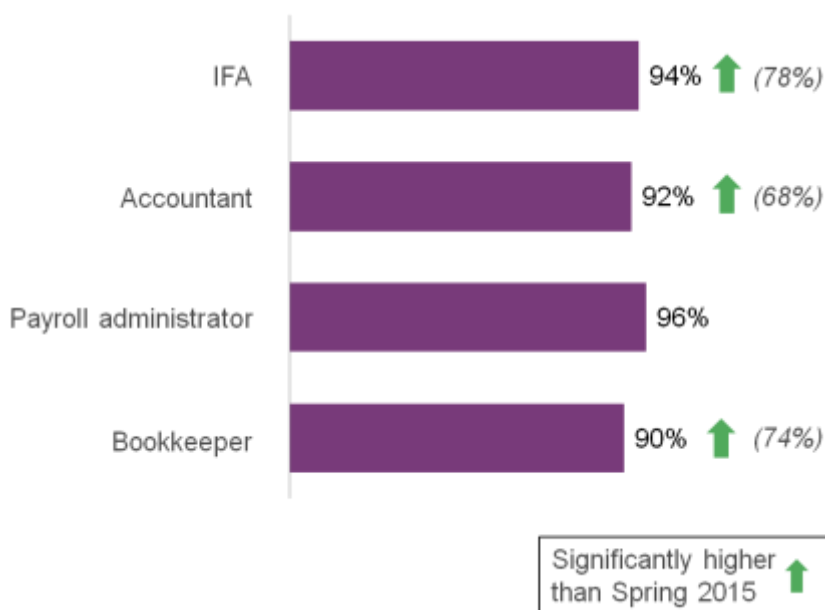
Usage of the regulator's website increased among IFAs, accountants and bookkeepers

Website use was almost universal in this survey, with over 90% of intermediaries in this wave reporting visiting the regulators website. IFAs (rising from 78% to 94%), accountants (rising from 68% to 92% and bookkeepers (rising from 74% to 90%) all experienced significant uplifts in website use since the Spring 2015 survey. Payroll administrators' use of the website remained similarly high to Spring 2015 levels,

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

recording the highest level of all intermediary types, with 96% using the website this wave (see Figure 37).

Figure 37: Proportion of intermediaries using the regulator's website, Autumn 2015 and Spring 2015 (italics)



Perceptions of the usefulness of the website have remained similarly high across all intermediary types since 2012. At an overall level, perceptions of the website's usefulness were comparable across the different intermediary types this wave (between 93% and 97%). As seen in previous waves, there were no significant differences among those who perceived the website to be 'useful' (either fairly or very useful).

There were, however, two significant differences among those saying the website was 'very useful'. IFAs who perceived the website to be very useful fell significantly from 75% in the Spring 2015 survey to 55% this wave. Accountants who perceived the website to be 'very useful' fell from 57% to 44%. This is illustrated in Figure 38.

Figure 38: Perceptions of the usefulness of The Pensions Regulator's website (%)



7.3 Meetings with The Pensions Regulator

A small proportion of intermediaries reported face-to-face meetings with the regulator

IFAs were most likely to have a meeting with the regulator this wave, with 34% either personally attending or having a colleague attend a meeting. This is comparable with, and not significantly different from, the Spring 2015 survey, when 38% of IFAs had a meeting with the regulator, either personally or through a colleague. As Figure 39 illustrates, the other intermediary types had significantly lower levels of face-to-face contact with the regulator (between 8% and 17%).

Of those intermediaries who attended, or had a colleague attend a meeting, 90% perceived it to be 'useful', with 73% claiming it was 'very useful'. Owing to the small proportion of intermediaries who had a face-to-face meeting with the regulator,

Intermediaries' awareness, understanding and activity relating to automatic enrolment and evaluation of communications campaign

comparisons between intermediary types about the perceived usefulness of the meeting can not be made.

Figure 39: Proportion of intermediaries who had attended, or had a colleague attend, a meeting with the regulator, Autumn 2015



As Figure 40 demonstrates, attendance at meetings or events with the regulator appeared to positively influence knowledge levels among intermediaries and those who had attended were significantly more likely to have a greater level of understanding across most of the key understanding measures.

Figure 40: Levels of knowledge across detailed understanding measures among intermediaries who have and who have not had a meeting with the regulator, Autumn 2015

