

Communicating automatic enrolment – a shared agenda

Tom Berry – DWP communications
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The challenge we face

- 7 million currently not saving enough to give them the retirement they want.
- Almost 13m jobs have no pension provision (increase of 2.5m since 1997)
- Only one in 3 in private sector have a workplace pension.
- Automatic enrolment is key to resolving these issues.
- 9-10 million people eligible for automatic enrolment
- Aspiration for five to eight million people newly saving or saving more in all forms of workplace pension scheme

What we're seeking to achieve through communications

Individuals

- Provide support and information about automatic enrolment and explain what it means for people
- Help individuals understand the benefits of automatic enrolment and how it can help them

Employers

- Support employers in communicating the changes to their workers – by providing context to the reforms, essential information and materials for workers

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Strategy

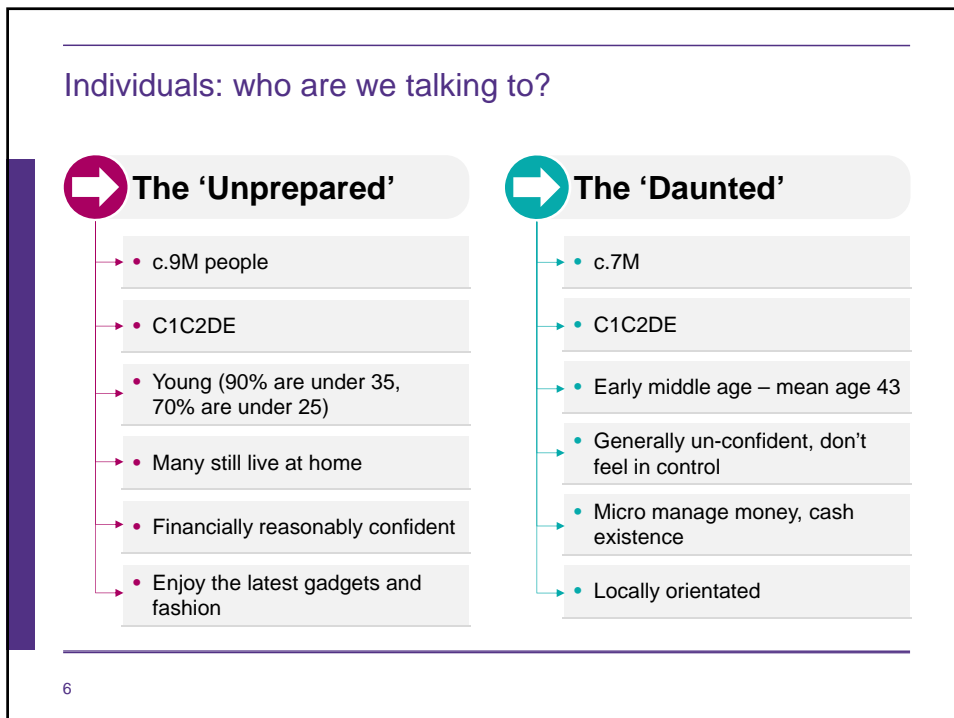
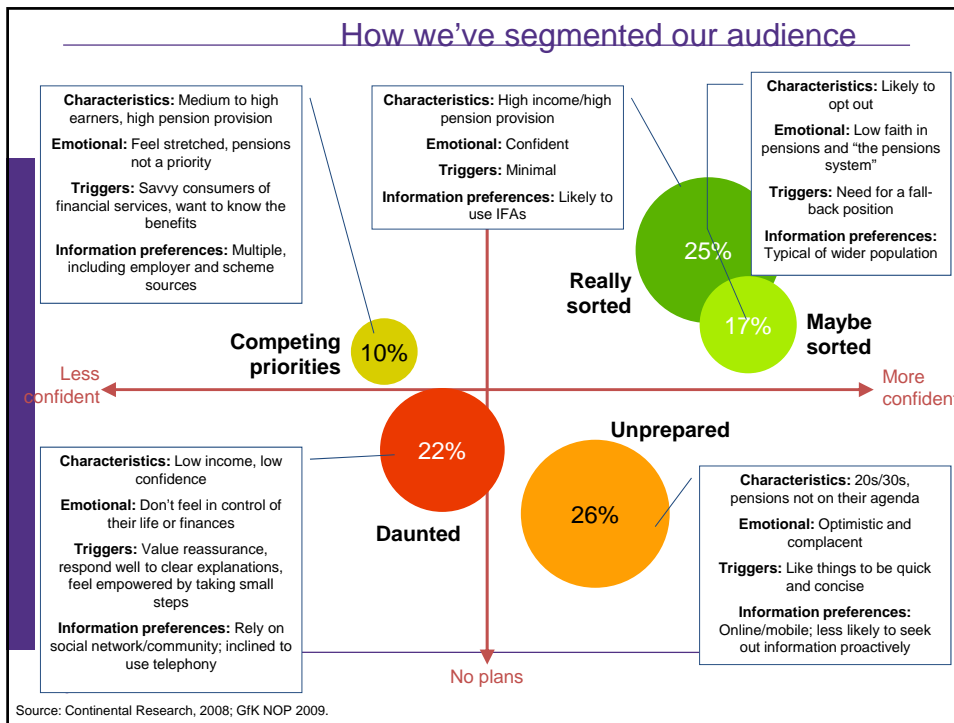
Individuals

- Inform people of the facts and benefits of having a workplace pension
- Help them understand what it means for them
- Remind them that saving for their future is important by making the issue real now
- Use engaging content, delivered through trusted and local channels
- Use simple steps to make the issues manageable

Employers

- Keep it factual
 - Let them know about government information that will make their lives easier in communicating with their employees and provide context
 - Practical tools to help them – employer toolkit for employees
 - Provide an integrated journey with TPR comms
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Employers: who are we talking to?



A wide range of employers

- Comms will resonate with all employers
- SMEs are a particular focus

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Messages

Jan Feb Mar Apr May June July Aug Sept Oct

Individuals

“If you put money in to a workplace pension, so will your employer and the Government”

“You could have 20 years in retirement – make sure you live it well”

“Don’t miss out”

“The sooner you start, the more you get” (younger audiences)

“It’s never too late to start” (older audiences)

“A workplace pension can help you maintain your lifestyle in retirement.”

Employers

“The law on workplace pensions is changing. You will need to take action to comply and communicate the changes to your workers - there’s government info available to help you”

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Overview – channels and methods

Partnerships – paid for	national press partner with brand tie-in local press partners with real-life stories TV and radio online
Advertising:	outdoor posters – high street and transport (good for unprepared) radio – Magic, Gold, Total LBC, TalkSport, Real, Smooth, Absolute (good for daunted) press
Digital:	online advertising, digital search, behavioural targeting, blogs
Interactive tools:	on Directgov and via partners, seeded broadly
Employer toolkit:	materials for employers to use to workers: FAQs, poster, intranet copy etc

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Information – examples

- Posters
- 'Guide to pensions' leaflet
- Web advertising creative
- Pension info widget / calculator
- 'Money outlook test' quiz
- 'Future wallet' tool
- Copy blocks
 - the facts
 - pension myths debunked
- Employer toolkit

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Information

Tier 1 What I need to know

- What's a workplace pension
- How it affects you
- Why, when
- Benefits of staying in a workplace pension

Tier 2 What it means for me

- Examples: age, earnings, existing pension, self-employed
- How much you/employer pay in
- Opting out/opting back in
- Info for doubters, eg: debt, too young/old, nearing retirement

Tier 3 I want to know more

- Why should I? Are pensions safe?
- Simple steps to saving
- What if I... eg, move jobs, become self-employed

Tier 4 I have a further question

- TPAS – pensions
- Money Advice Service – general finances
- TPR – whistle-blowing

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Individuals

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
National Press										
Regional Press										
Radio										
Outdoor										
Social Media										
Digital*										
Digital search										

* advertising, social media, mobile

Employers

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Online search, FAQs, content, press										

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Branding – campaign

- Partner brands and voices
- A strong creative approach for government voice
 - Warm and engaging
 - Simple steps, building blocks
 - Individual in control
 - Factual, benefit driven
 - Treats loss aversion and 'norm' messages with care
- Directgov and Business Link for information

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Individuals creative




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Employers creative

You'll need to tell your workers what this change means for them.

From October 2012 the law changes, meaning you'll need to enroll your workers into a workplace pension.

We're here to help you.



To help your business get ready for the workplace pension changes, the DWP have a full online toolkit including letter templates and posters to help you to communicate these changes to your workers. To get preparing for pension enrolment now, just visit www.businesslink.gov.uk/workplacepension

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Research approach

Tracking

- Outputs – awareness (channels, messages) – understanding – intended behaviour

Research programme

- Tracking individuals – now baselined automatic enrolment
- TPR's employer tracking + DWP employer omnibus for specifics (baseline December)

Research shows*:

- No signs of improvement to longer term attitudes to retirement planning
- Self-reported behaviour (saving, or steps towards it) remains stable
- Low awareness of, though positive initial reaction towards automatic enrolment
 - Only one third had heard of it
 - But three quarters thought it was a good idea

What you can do....

- Talk about automatic enrolment as a credible option for saving provision.
- Simplify the jargon – use our language guide as a starting point
- Signpost employers to our toolkit
- Send individuals to Directgov for more information.