

Employee workplace pensions UK quality and methods guide

What the employee workplace pensions statistics cover, how we produce them, and their quality and comparability. Includes definitions and latest, past and upcoming changes.

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Table of contents

1. [Overview](#)
2. [Latest changes to quality and methods](#)
3. [What the statistics cover](#)
4. [Where the data come from](#)
5. [How we produce the statistics](#)
6. [Quality of the statistics](#)
7. [Strengths and limitations](#)
8. [European Statistical System quality dimensions](#)
9. [Changes and their effects on comparability over time](#)
10. [Comparability and coherence with other statistics producers](#)
11. [Users and uses of these statistics](#)
12. [Definitions](#)
13. [Related links](#)
14. [Cite this page](#)

1 . Overview

This quality and methods guide covers employee workplace pensions in the UK statistics gathered from [the Annual Survey of Hours and Earnings \(ASHE\)](#), conducted by the Office for National Statistics (ONS).

The statistics cover employee workplace pension participation ("membership rates"), as well as employee and employer contribution rates for different types of pensions across various demographic breakdowns. These have been reported in statistical bulletins and detailed data tables.

These are [accredited official statistics](#).

A detailed [quality and methodology information \(QMI\) report](#) is also available for the ASHE Earnings publications.

2 . Latest changes to quality and methods

This guide was updated on 10 March 2026, alongside the latest release of the [Employee workplace pensions in the UK bulletin](#).

Changes to quality and methods include:

- implementation of a new editing and imputation method developed by the Department for Work and Pensions (DWP), to improve accuracy and coherency of pension statistics
- contribution rates that are calculated using both full pay and qualifying earnings.

For more information on these latest changes, as well as any past and upcoming changes, go to [Section 9: Changes and their effects on comparability over time](#).

3 . What the statistics cover

These statistics, compiled from the Annual Survey of Hours and Earnings (ASHE), cover:

- data collected from the 2021 final to 2024 calendar year, with the methodology outlined in this document used to determine membership rates and employer and employee contributions
- data collected from the 2005 to 2021 provisional calendar year, with a different methodology that was based on manual review and cleaning of the ASHE pensions data, used to determine membership rates and employer and employee contributions
- data collected from 1997 to 2005 with the methodology given in this [Changes to Pension Statistics in the Annual Survey of Hours and Earnings article \(PDF, 152KB\)](#), used to determine membership rates
- membership numbers and participation rates in workplace pension arrangements for UK employees by pension type, gross weekly earnings, employee age, industry, sector, occupation and size of business
- contribution rates to workplace pension arrangements for UK employees by pension type, employee age, industry, sector, occupation and size of business
- as standard, ASHE data are published as a provisional dataset initially and then released as a revised dataset the following year; this release format allows for the inclusion of late returned cases and minor cleaning adjustments to the data the year after initial release (for more information see our [ASHE quality and methodology information \(QMI\) report](#))

Tables of workplace pension membership and contribution rates

Detailed data tables are published alongside our [Employee workplace pensions in the UK bulletin](#).

These include a set of summary tables covering headline statistics.

Detailed reference tables, called "P-Tables", are published covering membership and contributions to workplace pension arrangements for UK employees by pension type, age, gross weekly earnings, industry, sector, occupation and size of business.

Pension membership is given in Tables P1 to P4. Contribution rates are given in Tables P5 to P12. For the contribution tables, we supply analysis using full pay, as well as qualifying earnings (for more information see: [Full pay compared with qualifying earnings](#)).

Within the P-Tables, we report 12 demographic breakdowns and the associated coefficients of variation. The 12 breakdowns are:

- [Pension type by age group and gross weekly earnings bands: Table P1](#)
- [Pension type by industry and gross weekly earnings bands: Table P2](#)
- [Pension type by occupation and gross weekly earnings bands: Table P3](#)
- [Pension type by size of business and gross weekly earnings bands: Table P4](#)
- [Employee contribution bands by age group and pension type: Table P5](#)
- [Employee contribution bands by industry and pension type: Table P6](#)
- [Employee contribution bands by occupation and pension type: Table P7](#)
- [Employee contribution bands by size of business and pension type: Table P8](#)
- [Employer contribution bands by age group and pension type: Table P9](#)
- [Employer contribution bands by industry and pension type: Table P10](#)
- [Employer contribution bands by occupation and pension type: Table P11](#)
- [Employer contribution bands by size of business and pension type: Table P12](#)

In our latest data release, P-Tables are only provided for the 2024 provisional dataset. The 2021 final, 2022 final and 2023 final microdata are available via the Secure Research Service (SRS). These years use the updated methodology outlined in [Section 5: How we produce the statistics](#).

P-Tables, using a different editing and imputation methodology, are also provided for the 2021 provisional data and earlier.

The following Membership Table data are available from 1997 up to the 2021 provisional dataset:

- [Pension type by age group and gross weekly earnings bands: Table P1](#)
- [Pension type by occupation and gross weekly earnings bands: Table P3](#)
- [Pension type by size of business and gross weekly earnings bands: Table P4](#)

The following Membership Table data are available from 2011 up to the 2021 provisional dataset:

- [Pension type by industry and gross weekly earnings bands: Table P2](#)

The following Employee Contribution Tables data are available from 2005 up to the 2021 provisional dataset:

- [Employee contribution bands by age group and pension type: Table P5](#)
- [Employee contribution bands by industry and pension type: Table P6](#)
- [Employee contribution bands by occupation and pension type: Table P7](#)
- [Employee contribution bands by size of business and pension type: Table P8](#)

The following Employer Contribution Tables data are available from 2005 up to the 2021 provisional dataset:

- [Employer contribution bands by age group and pension type: Table P9](#)
- [Employer contribution bands by industry and pension type: Table P10](#)
- [Employer contribution bands by occupation and pension type: Table P11](#)
- [Employer contribution bands by size of business and pension type: Table P12](#)

4 . Where the data come from

The data are collected from the [pensions questions](#) in the Annual Survey of Hours and Earnings (ASHE). The pensions questions ask about the employee's main type of pension scheme as well as the following:

- how much (in pounds and pence) did the employer contribute to the employee's pension?
- how much (in pounds and pence) did the employee contribute to their main pension?
- how much (in pounds and pence) of the employee's pay was pensionable?

The survey uses a sample of 1% of all employee jobs from HM Revenue and Customs' (HMRC's) Pay As You Earn (PAYE) system, taken in January of the reference year. The survey has a reference date in April and asks about individuals who were employees at that time.

Data on earnings, hours and pensions are obtained from employers and treated confidentially. Results are published annually in our [Employee earnings in the UK Statistical bulletins](#).

The Northern Ireland Statistics and Research Agency (NISRA) is responsible for data collection, and owns the data for Northern Ireland (NI). NISRA supplies the Office for National Statistics (ONS) with the data for UK-level statistics production. NISRA produces [NI-specific ASHE analysis](#) and publishes this separately.

5 . How we produce the statistics

For the 2021 revised dataset onwards, the production of pension contribution rate estimates from the Annual Survey of Hours and Earnings (ASHE) data uses an automated methodology, developed by the Department for Work and Pensions (DWP). This has been utilised for several DWP statistical releases including the [Workplace pension participation and savings trends of eligible employees: 2009 to 2024 report](#).

The full methodology, which incorporates the DWP automated approach, has several parts that are implemented sequentially. These include:

- weighting the data
- pre-cleaning and cleaning the data
- determining how pension contributions are calculated based on either "[full pay](#)" (total earnings) or "[qualifying earnings](#)" (a restricted band of pay)
- assessing the data to see if [tax relief](#) is valid and included
- donor imputation

How we weight the pensions data

As the ASHE collects information on a sample of the employed population, the data are weighted to enable inferences to be made from this sample to the entire employed population.

ASHE data are weighted to UK population totals from the Labour Force Survey (LFS), based on classes defined by region, occupation, age and sex. Further details are given in Section 7: How the output is created of the [ASHE Quality and methods information \(QMI\) report](#).

How we clean the pensions data

The ASHE Pension data are cleaned in two steps.

First, a smallscale "pre-cleaning" of the survey data to remove scanning errors and create pension contribution variables.

Second, the cleaning adjustment step addresses inconsistent or mutually incompatible pension variables in the ASHE pension data. For the 2024 provisional data, this cleaning step affects around 1% of cases. The following cleaning steps are applied.

- Where either employer or employee contribution data are missing, both values are set to zero, ensuring later steps can correctly identify and address this issue.
- If gross pay is missing or recorded as zero, it is replaced with total pay or basic pay where available.
- Records with all pay variables missing, or zero, have their pension type reset to "No Pension" (as it is impossible to determine if contributions are reasonable).
- Where pension type is "No Pension", but contributions are positive, those contributions are reset to zero to maintain internal consistency.

Full pay compared with qualifying earnings

Collected Annual Survey of Hours and Earnings (ASHE) data relating to workplace pensions do not incorporate the [legal rules](#) for minimum contribution rates. As such, the ASHE data cannot be used to assess any non-compliance with such legal requirements.

However, in the ASHE pension cleaning methodology, the distinction between full pay and qualifying earnings is central to determining how pension contribution rates are calculated.

Pension contributions are calculated based on either "full pay" (total earnings) or "qualifying earnings". For more information on qualifying earnings, see [Pension schemes under the employer duties](#) and [Earnings thresholds](#) on The Pension Regulator's (TPRs) website.

To detect which basis an employer appears to be using, the methodology tests the pay variables available (which are "basic pay", "gross pay" and "total pay" in the ASHE data) and contribution pattern. For each option, the algorithm checks whether employer and employee contribution rates form clean 0.5 percentage point increments.

Records where only a single combination of pay variable and earnings type results in a 0.5 percentage point increment are directly classified. Where this is not the case, further checks are undertaken.

For example, if earnings are below the lower earnings limit (LEL), then the default is to use full pay (because qualifying earnings would be zero). If total contribution rates are below automatic enrolment (AE) minimums of 8% on full pay, then qualifying earnings are used. Public sector and defined benefit records go to full pay because those schemes rarely use qualifying earnings.

Once a pay variable is selected, the given record is assigned a pay variable type of either "full pay" or "qualifying earnings," which then governs how contribution amounts are calculated and validated.

How we validate the pensions data for tax relief adjustment

ASHE data collected on workplace pension contribution rates are validated against two possible pension contribution tax relief arrangements. The workplace pension contributions might have a [Net pay arrangement](#) or [Relief at source](#).

If Relief at source is used, this poses an increased risk of discrepancy between an employee's pension contributions as stated on their wage slip and that employee's full pension contribution.

The ASHE does not explicitly ask about the type of pension contribution tax relief provision used. Therefore, in producing estimates of pension contribution rates, an algorithm has been used to identify the records from which tax relief is omitted. In short, the algorithm uses the determined pay variable and earnings type to assess if employee contribution rates when adding tax relief result in a 0.5% contribution increment. If this is the case, and the contribution value without the addition of tax relief is either not a 0.5% contribution increment, or is below the legal minimum contribution rate, then the employee contribution values for these records are increased accordingly.

For the 2024 provisional data, this affects approximately 23% of cases and typically uplifts employee contribution rates from 4% to 5%. This is equivalent to adding tax relief at the basic rate of 20%.

Imputation

The final adjustment step addresses any remaining records with unacceptable or missing contribution values by replacing them with values from similar records. This is known as donor imputation.

Contribution rates, rather than the underlying values, are donated from either prior years for the same individual, or from other records with similar characteristics in the same year. This ensures consistency with the donor's pay type (full pay or qualifying earnings).

Rules are applied to donor selection to prevent distortions. For example, excluding records with extreme contribution rates, and using random assignment when no prior-year match exists. For the 2021 final through to the 2024 provisional data, imputation affects between 6% and 8% of cases.

6 . Quality of the statistics

Statistical designation

The following are accredited official statistics: [Employee workplace pensions in the UK](#).

These accredited official statistics were independently reviewed by the Office for Statistics Regulation in March 2018.

They comply with the standards of trustworthiness, quality, and value in the Code of Practice for Statistics and should be labelled "accredited official statistics".

How we quality assure the data and statistics

The quality assurance of the Annual Survey of Hours and Earnings (ASHE) data and pension statistics is described on several web pages.

The Annual Survey of Hours and Earnings (ASHE) description

The [Overview of the Annual Survey of Hours and Earnings \(ASHE\) methodology and guidance](#) provides a suite of documents for guidance and methodology information on ASHE.

The [Guide to help users understand estimates from the Annual Survey of Hours and Earnings \(ASHE\)](#) aids interpretation by addressing common questions about the data. This article focuses on the earnings part of the ASHE.

The [ASHE Quality and methodology information \(QMI\) report](#) contains information on the quality characteristics of the data (including the five European Statistical System Dimensions of Quality) as well as the methods used to create it.

Quality of the ASHE data is described in [Section 9 of Employee earnings in the UK](#).

Quality of ASHE pensions data

Annual Survey of Hours and Earnings (ASHE) pensions data undergo a structured programme of quality assurance, where checks are applied both within each annual dataset and across multiple years of data.

Methods used to quality assure data include:

- validation checks: missing values are flagged and cleaned as described in [Section 5: How we produce the statistics](#)
- completeness checks: all required fields are verified to ensure they are populated, and to identify any missing or invalid entries
- value checks: the minimum, maximum, range, median, mean and standard deviation for each variable is confirmed to fall within expected thresholds
- consistency checks: variables with logical dependencies are checked for conflicts (for example, related fields align correctly)
- trend checks: distributions are compared with previous years
- summary checks: summary statistics are reviewed against those from previous years with any unexpected shifts or anomalies investigated

In addition to data assurance, the analysis is quality assured by:

- working closely with the Department for Work and Pensions (DWP) to thoroughly review the cleaning, editing and imputation processes
- calculating the coefficient of variation (CV), which provides a measure of relative precision; generally, a smaller CV indicates a higher-quality estimate, assuming other factors remain constant
- using colour coding in the published tables to reference the size of CV associated with each estimate

Communicating uncertainty in the pension statistics

Estimates in our publications contain [uncertainty](#). There are many sources of uncertainty. The main possible sources for the ASHE pension statistics include:

- data being based on a sample of employers rather than the whole population, so there is some statistical uncertainty in the estimates
- lack of or inconsistencies in respondent knowledge about the pensions related questions asked of employers, which may lead to differences from other data sources
- potential non-response bias, which may not be fully mitigated by methods used to adjust for this, including weighting

We produce and publish estimates from the ASHE, together with [coefficients of variation](#) (CVs).

In the P-Tables, there is also suppression and disclosure control applied, with the respective notation given in the notes of the P-Tables. Estimates with a CV greater than 20% are suppressed from publication on quality grounds, along with those with a risk of disclosure of individual employees or employers. Suppression and counts of zero are marked in the tables.

7 . Strengths and limitations

Strengths

- The Annual Survey of Hours and Earnings (ASHE) is the largest, most comprehensive survey on UK workplace pensions, to track automatic enrolment, coverage, and contribution rates.
- Selection criteria are based on a sample of employee jobs taken from HM Revenue and Customs' (HMRC's) [Pay As You Earn \(PAYE\) records](#); employers have to [include all employees](#) leading to comprehensive coverage.
- The ASHE dataset contains information on over 140,000 jobs in all industries, occupations and regions.
- ASHE data generally come directly from company administrative systems, which are considered more reliable than self-reporting or household survey data that include proxy interviewing.
- ASHE is a key information source for workplace pensions in the UK, as it collects information on all types of workplace pension: occupational pension schemes, group personal (contract-based) pensions, and group stakeholder pensions.
- The achieved ASHE sample size is relatively high, as respondents are required by law to provide information (in accordance with the [Statistics of Trade Act 1947](#)).

Limitations

- ASHE does not cover the self-employed, jobs within the armed forces and certain types of seasonal work.
- If a business had all employees earning below the PAYE threshold, these would be missed from the ASHE sample.
- ASHE does not collect data on pension automatic enrolment compliance and should not be used to investigate this.
- Changes to methodologies over time, such as improvements to data processing and the adoption of Standard Occupation Classification 2020, have resulted in breaks in the series; see [Section 9. Changes and their effects on comparability over time](#).
- The ASHE reference date, which determines the pay period employers are asked to report on, varies year on year with the timing of Easter.

8 . European Statistical System quality dimensions

The Office for National Statistics (ONS) has developed [Guidelines for measuring statistical quality](#) based on the five European Statistical System (ESS) quality dimensions. These are:

- relevance
- accuracy and reliability
- timeliness and punctuality
- comparability and coherence
- accessibility and clarity

We have integrated these considerations into the guide.

9 . Changes and their effects on comparability over time

Latest changes

This guide was updated in March 2026. Changes to quality and methods include:

- a change in methodology that introduces a time series break between 2021 provisional data, and then the 2021 revised data and subsequent years
- implementation of a cleaning method that identifies clearly incorrect input data and updates based on a set of cleaning rules.
- implementation of a tax relief method for employee contributions records where this is not completed at source by the employer
- implementation of an imputation method that looks for the most similar donor records using occupation codes and employer size from either the same year or the previous three years of data.
- contribution rates that are calculated on both full pay and qualifying earnings.

Past changes

Changes from July 2021

Since the 2021 provisional and 2020 final Annual Survey of Hours and Earnings (ASHE) release, estimates have been weighted using the new reweighted Labour Force Survey (LFS) weights from July 2021. Further detail is given in the [Impact of reweighting on Labour Force Survey key indicators, UK: 2020 article](#).

Publication of the [ASHE employee workplace pensions](#) statistics, up to and including the 2021 provisional statistics, utilised a heavily manual process.

A weighted dataset was produced, and pension variables checked, for scanning error values. A set of basic rules-based data cleaning and creation of various flags for manual editing or future analytical use (for example, the state pension age flag) were applied. The contribution rate variables were initially created using the pensionable pay variable.

Contribution rates were manually edited if a case was determined too low or too high, based on visual inspection. For example, if a case had a pension but was missing contribution values entirely, this would be too low, and if a case looked to be annual, not weekly, this would be too high. In the 2021 provisional dataset, manual imputation of around 2,000 (2%) of 110,000 cases with a pension was required.

Changes before 2005

The introduction of the new ASHE questionnaire in 2005 improved the quality and scope of pension statistics, particularly by enabling better estimates of employee coverage and detailed employer and employee contribution rates.

Earlier data (1997 to 2004) were reworked to be broadly comparable, but methodological differences mean these years still underestimate total pension provision and should be compared with caution.

The 2005 questionnaire structure provides clearer pension-type categorisation, reduces nonresponse, and expands the range of published tables, allowing new analysis by demographics, industry, earnings and employer size.

Changes to Pension Statistics in the ASHE prior to 2005 are described in [earlier guidance \(PDF, 152KB\)](#).

Upcoming changes

It is planned for future releases of Employee Workplace Pensions in the UK to include point values for the coefficients of variation, expanding from the current approach of reporting bands only.

10 . Comparability and coherence with other statistics producers

Wealth and Assets Survey

The [Wealth and Assets Survey \(WAS\)](#) produced by the Office for National Statistics (ONS) is broadly comparable with the Annual Survey of Hours and Earnings (ASHE), but be aware of the following differences.

ONS WAS:

- captures pensions at person and household level and uses self-reported data
- collects up to two employer pensions per person, so numbers are always slightly misaligned with ASHE
- covers Great Britain and is biennial

ONS ASHE is:

- an employer survey completed by the payroll administrator
- UK-wide and annual (April snapshot)

The Workplace pension participation and savings trends of eligible employees

The [Workplace Pension Participation and savings trends of eligible employees \(WPP\)](#) produced by the Department for Work and Pensions (DWP) are broadly comparable with the ASHE, but be aware of the following differences.

DWP WPP:

- uses the ASHE pensions dataset as the core source
- calculates workplace pension participation and contribution with supplementary data from the DWP Family Resources Survey (FRS)
- applies the updated DWP-developed cleaning, validation and imputation methodology for 2019 revised onward
- covers Great Britain only
- policy focused, reporting automatic enrolment participation and savings trends for both the whole employee population but also specifically for employees eligible for automatic enrolment.

ONS ASHE:

- uses ASHE pension data as the only source for calculating workplace pension participation and contributions
- applies the updated DWP-developed cleaning, validation and imputation methodology for 2021 revised onward
- produces statistics for the UK
- provides broad statistical breakdowns (pension type, age, industry, occupation, earnings, business size)

Analysis of automatic enrolment

The [Analysis of Automatic Enrolment Savings Levels \(AAE\)](#) produced by the DWP are broadly comparable with ours, but be aware of the following differences.

DWP AAE:

- uses ONS ASHE pensions data
- applies the updated DWP-developed cleaning, validation and imputation methodology for 2019 revised onward
- focuses on employees relevant to automatic enrolment (AE) policy, analysing subgroups such as "eligible employees" or those enrolled in an AE scheme
- covers Great Britain only

ONS ASHE:

- uses ASHE pensions data
- applies the updated DWP-developed cleaning, validation and imputation methodology for 2021 revised onward
- covers all employees, including those not in a pension scheme, in the ASHE sample
- is UK wide

The Family Resources Survey

The DWP produces the [Family Resources Survey](#), which collects information on pension scheme membership. The FRS data are broadly comparable with ours but be aware of the following differences.

DWP FRS:

- is a household survey that collects selfreported data on income, benefits, and pensions
- comprises of data collected at the person and household level, including the wider financial context
- focuses on income and benefits from all sources

ONS ASHE:

- is employerreported, using payroll administrators completing a structured questionnaire
- comprises data collected at the level of a job and its associated workplace pension
- focuses on wages, hours, and workplace pensions, using employer administrative systems

Northern Ireland ASHE Pension results

The Northern Ireland [ASHE Pension results](#) showing participation by pension type are reported annually by the Northern Ireland Research and Statistics Agency (NISRA). Equivalent methodologies are used to create participation rates for these studies.

NISRA ASHE:

- includes only Northern Ireland pension data
- includes only membership rates data
- reports membership data as is, with the same weighting as ONS ASHE and the same results for Northern Ireland

ONS ASHE:

- is UK wide
- has membership rates as well as contribution rates
- uses DWP methodology for cleaning, contribution rate determination and imputation for 2021 revised onward

11 . Users and uses of these statistics

A range of organisations and government departments use the Annual Survey of Hours and Earnings (ASHE) Employee Workplace pension statistics to inform services and policies, and ensure legal targets are met.

The Department for Work and Pensions

The Department for Work and Pensions (DWP) uses our statistics to produce their [Workplace pension participation and savings trends publication](#), as well as their [Analysis of Automatic Enrolment saving levels](#). These important DWP policy publications, with huge societal relevance would not be possible without the ASHE pensions dataset.

HM Revenue and Customs

HM Revenue and Customs (HMRC) are important users of ASHE for the [Private pensions statistics](#) that immediately inform policy related requests. ASHE pensions are also referenced explicitly in the [background and methodology section](#) of the GOV.UK Private pension statistics web page.

Other users

Other users include academics, researchers, charities, and the media. This includes studies that provide an outlook for future retirees, providing policy recommendations and a blueprint to improve the UK pension system.

12 . Definitions

Automatic enrolment

All employers must provide a workplace pension scheme. An employer must [automatically enrol](#) an employee into this pension scheme and make contributions to the employees' pension if all of the following apply:

- the [employee is classed as a "worker"](#)
- the employee is aged between 22 years and [State Pension age](#)
- the employee earns at least £10,000 per year
- the employee usually ("ordinarily") works in the UK

An employer must automatically enrol an employee if these conditions are met. This is called automatic enrolment. The employee does have the option to opt out of the employer workplace pension.

When enrolled, the employer and employee [must pay a percentage of earnings into the workplace pension scheme](#). How much is paid and what counts as earnings depends on the pension scheme the employer has chosen.

Defined benefit scheme

Defined benefit (DB) schemes are one of two main types of pension scheme and are predominantly workplace occupational (also known as trust-based) schemes.

A workplace DB scheme is a type of workplace pension run by the organisation (employer). The rate of benefits to be paid is determined by the scheme rules. The most common scheme is a salary-related scheme in which benefits are based on the number of years of pensionable service, the accrual rate, and the salary (average or final). The pension usually pays an income for life and may include a lump sum.

Employers with DB schemes have a legal requirement to ensure schemes are sufficiently funded to pay future pensions. Therefore, employer and employee contribution rates tend to be higher for DB pensions compared with other pension types.

Defined contribution scheme

Defined contribution (DC) pensions are one of two main types of pension scheme, where schemes may be workplace or individual. It is a type of pension where benefits are determined by contributions paid into the scheme and the investment return on those contributions. The pension provides a pot of money for retirement, not a guaranteed pension. It is also known as a money purchase scheme.

The Annual Survey of Hours and Earnings (ASHE) provides information on workplace pensions. Workplace DC pensions may be occupational (also known as trust-based) or personal (also known as contract-based); these are quite distinct and considered separately in ASHE. Definitions of personal workplace DC pensions follow in this section.

Occupational workplace DC pension schemes are run by the organisation (employer). The National Employment Savings Trust (NEST) pension schemes are included within our definition of an occupational workplace DC pension scheme.

Full pay

Full pay is the employee's regular salary before any deductions for absences or salary sacrifice schemes.

Group personal pension

Group personal pensions (GPPs) are a type of personal, also known as contract-based, DC workplace pension scheme (see DC definition). It is a workplace pension facilitated, but not run, by the organisation (employer). An arrangement is made for employees to participate in a personal pension on a group basis. The contract is between the individual and the pension provider.

Group self-invested personal pension

Group self-invested personal pensions (GSIPPs) are a type of personal, also known as contract-based, DC workplace pension scheme (see DC definition). It is a workplace pension facilitated, but not run, by the organisation (employer). An arrangement is made for employees to participate in a SIPP on a group basis. The GSIPP is similar to the group personal pension, except that members have a wider choice of investments.

Group stakeholder pension

Group stakeholder pensions (GSPs) are a type of personal, also known as contract-based, DC workplace pension scheme (see DC definition). It is a workplace pension facilitated, but not run, by the organisation (employer). An arrangement is made for employees to participate in a stakeholder pension on a group basis. The contract is between the individual and the pension provider.

Lower earnings limit

The lower earnings limit (LEL) is the lower threshold that determines the band of qualifying earnings upon which minimum pension contributions are calculated for eligible employees. For the tax year ending 2022 to tax year ending 2024 inclusive, the LEL is £6,240 annually. More information is available on [The Pensions Regulator "earnings thresholds" page](#).

Net pay arrangement

An employer can arrange for the employee's pension contributions to be made from their pay before tax. In this arrangement, employees have received full tax relief on their pension contribution.

Private pension

A pension other than the State Pension (made up of [the basic State Pension and the Additional State Pension, or the new State Pension](#)). It includes all workplace (occupational or group personal pensions, including those for public sector employees, covered in this analysis) and individual personal pensions (not covered in this analysis).

Qualifying earnings

Qualifying earnings is a band of earnings used to calculate contributions for employees who have been automatically enrolled into or have opted into workplace pensions.

Qualifying earnings are defined as the gross earnings between the lower earnings limit (LEL) and the upper earnings limit (UEL). Based on qualifying earnings, the minimum employer contribution is 3% and the total minimum contribution is 8%.

Relief at source

The employer can arrange for the employee's pension contributions to be made from their pay after tax. In this arrangement, the pension provider then separately claims tax relief at the employee's relevant rate of Income Tax, to be separately added to the employees' pension pot later.

Tax relief

Income Tax and National Insurance Contributions (NICs) are usually applied to an employee's gross salary. However, when contributions are made to a pension, the tax you would have paid is added to the pension instead.

Upper earnings limit

The upper earnings limit (UEL) is the upper threshold that determines the band of qualifying earnings upon which minimum pension contributions are calculated for eligible employees. For the tax year ending 2022 to tax year ending 2024 inclusive, the UEL is £50,270 annually. More information is available on [The Pensions Regulator "earnings thresholds" page](#).

Workplace pension

A workplace pension is a pension that is provided or facilitated through a workplace, principally for employees. It includes both occupational (trust-based) pension schemes and all forms of (contract-based) group personal and group stakeholder pensions.

13 . Related links

[Employee workplace pensions in the UK: 2024 provisional and 2021 to 2023 final results](#) Bulletin | Released 10 March 2026 Membership and contributions to workplace pension arrangements for UK employees using data from the Annual Survey of Hours and Earnings (ASHE).

[Annual Survey of Hours and Earnings. Low pay and Annual Survey of Hours and Earnings pension results quality and methodology information \(QMI\)](#) Methodology | Updated 25 October 2018 Quality and methodology report containing information on the quality characteristics of the data (including the five European Statistical System Dimensions of Quality) as well as the methods used to create it.

[Northern Ireland Statistics and Research Agency. ASHE Pensions Results](#) Article | Released 14 May 2025 The Annual Survey of Hours and Earnings (ASHE) is a UK-wide survey that provides a wide range of information on earnings, including workplace pension type by gender, age and sector. This article reports on the Northern Ireland Statistics and Research Agency (NISRA) ASHE Pension results for Northern Ireland.

[Department for Work and Pensions. Workplace pension participation and savings trends of eligible employees: 2009 to 2024](#) Article | Updated 5 August 2025 Official statistics update extending the Workplace Pension Participation and Savings Trends series to 2024, with new data on participation among all employees and trends in private pension withdrawals.

[Department for Work and Pensions. Analysis of Automatic Enrolment saving levels](#) Article | Updated 25 September 2025 Official statistics analysing workplace pension contribution levels on both total pay and automatic enrolment (AE) qualifying earnings, and exploring the proportions of employees saving at AE minimum contribution levels across income groups, employer sizes and industries.

[Code of Practice for Statistics](#) Web page Provides information about the Code of Practice for Statistics, its principles and standards and sets out relevant guidance.

14 . Cite this page

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