



**From: The DALO**

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Our ref: GM-1809-2024  
Date: 24 October 2024

Ms Emer Boyle  
Communities Committee Clerk  
Room 430  
Parliament Buildings  
Ballymiscaw  
Stormont  
Belfast  
BT4 3XX

Dear Emer,

**THE PENSIONS (EXTENSION OF AUTOMATIC ENROLMENT) BILL – PENSIONS  
AUTOMATIC ENROLMENT BILL – MONITORING DATA ON OPTING OUT  
FOLLOWING IMPLEMENTATION OF THE MEASURES IN THE BILL**

On 1 October 2024 you wrote to the Department noting that the Committee recognised the importance of monitoring the opt out rates in respect of those newly qualified for automatic enrolment as a result of the implementation of the measures set out in the Bill. You also asked if data monitoring will be put in place to record how many people are opting out by age category and how regularly this will be reported on.

**Departments' response**

The Annual Survey of Hours and Earnings (ASHE) will continue to form the primary route by which participation in workplace pensions in Northern Ireland is monitored. ASHE is a UK wide survey that provides a wide range of information on earnings, including workplace pension participation by age-band, gender, occupation and industry. The Northern Ireland survey uses a sample that comprises approximately 1% of all employees in Northern

Ireland who were covered by Pay As You Earn schemes. The ASHE figures are reliable and form a long term baseline.

The ASHE survey, which is a survey of businesses, provides data on employee participation in workplace pensions however, data on why employees choose to opt out of workplace pensions is not available.

I trust that you find this information helpful.

Yours sincerely,

**Laura Coffey**  
Departmental Assembly Liaison Officer  
Private Office