**Public service pension schemes:
governance and administration research 2022-23**

Research report

Prepared for The Pensions Regulator by OMB Research

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Contents

1.   Executive summary

1.1   Introduction

This report summarises results from The Pensions Regulator's (TPR's) Public Service Pension Scheme (PSPS) Governance and Administration Survey 2022-23. The survey was undertaken by OMB Research, an independent market research agency, on behalf of TPR.

The primary objective of the survey was to track governance and administration practices among public service pension schemes, including the approach to risk management, annual benefit statements and breaches of the law. As in the previous 2020-21 survey, this year's questionnaire also covered schemes' awareness and perceptions of the pensions dashboards, and the actions taken by Local Government schemes in relation to climate-related risks and opportunities.

In addition, the 2022-23 survey also included new questions on data management plans, investment in data management and technology, TPR codes of practice and guidance, TPR's new-look enforcement policy and pension board diversity.

The survey was conducted online between January and March 2023. It was completed by representatives from 191 of the 204 public service pension schemes (94%), and these schemes accounted for 99% of all memberships.

1.2   Key processes

Three-quarters of schemes had in place all six of the key processes that TPR monitors as indicators of public service scheme performance. There was increased uptake of three of these processes since the 2020-21 survey.

Between 88% and 98% of schemes reported that they had each of these processes in place. There was an increase since 2020-21 in the proportion with a documented policy to monitor board members' conflicts of interest (from 92% to 95%), with access to the knowledge, understanding and skills needed to properly run the scheme (from 95% to 97%) and with procedures to identify, assess and report breaches of the law (from 95% to 98%).

Three-quarters (74%) of schemes had all six of these processes in place, together representing 65% of all memberships. This was similar to 2020-21, when 70% of schemes had all six.

Local Government schemes were most likely to have all six processes in place (81%), followed by Police (73%), Firefighters' (67%) and 'Other'[1] (55%) schemes.

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[1] Centrally administered unfunded schemes, i.e. excluding relevant Local Government, Firefighters' and Police schemes.

Page 29

Figure 1.2.1 Schemes' performance on key processes

95% have a documented policy to manage board members' conflicts of interest (+3% from 2020-21)

98% have procedures to identify, assess & report breaches of the law (+3% from 2020-21)

94% have a process for resolving contribution payment issues (+2% from 2020-21)

97% have access to the knowledge, understanding & skills needed to properly run the scheme (+2% from 2020-21)

88% have their own documented procedures for assessing & managing risks (+3% from 2020-21)

94% have processes to monitor records for accuracy/completeness (-1% from 2020-21)

— 2022/23 survey
— 2020/21 survey

(+x%) = Statistically significant increase
(+x%) = Statistically significant decrease

View a table showing all data from the above figure

1.3   Scheme governance

Three-quarters of schemes held four or more pension board meetings in the previous 12 months[2], an increase from 2020-21.

Schemes held an average (mean) of 3.8 board meetings in the previous 12 months, with 77% reporting that they held four or more (up from 45% in 2020-21). Every 'Other' scheme held at least four board meetings in the previous 12 months, with Firefighters' schemes least likely to have done this (62%).

More schemes had a succession plan for members of the pension board than in the 2020-21 survey (71%, up from 58%).

The vast majority of schemes believed that their pension board and scheme manager had the required knowledge and capabilities, but almost a quarter of members were in a scheme that did not have sufficient time and resources.

Overall, 97% felt that the scheme manager and pension board had access to all the necessary knowledge, understanding and skills, and 93% believed the board had all the information about the operation of the scheme that it needed to fulfil its functions.

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[2] TPR sets an expectation that the governing boards of pension schemes should meet often enough to maintain effective oversight and control, which in most cases will be at least quarterly.

While the majority of schemes also felt that the scheme manager and board had sufficient time and resources (84%), almost a quarter of members (22%) were in a scheme where this was not the case.

1.4   Managing risk

There was evidence of improved risk management, although remediation remained a key challenge.

In comparison to the 2020-21 survey, there was increased use of many risk management processes and procedures. In particular, 97% of schemes had a risk register (up from 89%) and 97% had a process for monitoring the payment of contributions (also up from 89%). In addition, two-thirds had reviewed risk exposure at four or more meetings in the previous 12 months (up from 35% in 2020-21).

While most schemes (87%) had a process in place for dealing with remediation, two-thirds (63%) identified this as one of the top three governance and administration risks facing the scheme. The next most widely identified risks were staff recruitment/retention (43%), cyber risk (34%), record-keeping (32%) and securing compliance with changes in scheme regulations (30%).

1.5   Administration and record-keeping

Administration was typically included on the agenda at pension board meetings, and the majority of schemes had an administration strategy and a formal data management plan.

As in the 2020-21 survey, administration was included on the agenda at 92% of the board meetings held in the previous 12 months. Most schemes (76%) had an administration strategy in place, although this varied by scheme type (ranging from 94% of Local Government to 51% of Firefighters').

Two-thirds (67%) reported that the scheme administrator had a formal data management plan or policy.

Similar to the 2020-21 survey, fewer than four in ten schemes stated that their employers always provided timely and accurate/complete data. However, most employers submitted data electronically.

Overall, 36% of schemes reported that all employers had always provided the required monthly data on time in the last 12 months, and a similar proportion (38%) reported that all employers had always provided accurate and complete data. These proportions were lower for multi-employer schemes (14% in each case) than single employer schemes (78% and 82% respectively).

Two-thirds (66%) of schemes stated that all their employers had submitted all data electronically in the last 12 months, with results broadly similar for single and multi-employer schemes.

The majority of schemes were spending more on managing/improving their data and on administration technology/automation.

Over half (58%) of schemes had increased their budget for managing/improving data in the last two years and three-quarters (78%) had invested more in administration technology/automation in this period. Similar proportions expected this to increase the next two years (68% and 78%).

The primary reasons for increased spend were to prepare for remediation and deliver improved member services.

1.6   Annual benefit statements

Almost all (97%) active members received their annual benefit statement by the statutory deadline in 2022, although four in ten schemes missed the deadline for at least some members.

Schemes reported that the mean percentage of active members who received their annual benefit statement by the deadline was 97%, consistent with the 94% seen in the 2020-21 survey. The proportion of schemes meeting the deadline for all their active members was also unchanged (61% vs. 59% in 2020-21). This proportion was highest for Firefighters' and Police schemes (82% and 73% respectively) but lower for 'Other' (45%) and Local Government (47%) schemes, both of which are primarily multi-employer schemes and typically have a greater number of members than Firefighters' and Police schemes.

Less than a quarter (23%) of those who missed the deadline for any active members reported this to TPR, with 13% making a breach of the law report. The primary reason for not alerting TPR about the missed deadline was that it was not seen as material because few statements were affected (76%).

The mean proportion of annual benefit statements that included all the data required by law was 99%, unchanged from the 2020-21 survey (also 99%).

1.7   Reporting breaches

While processes to document any breaches of the law were widespread, when breaches occurred they were rarely reported to TPR.

As in the 2020-21 survey, the vast majority of schemes maintained documented records of any breaches of the law identified (97%), included the decision on whether or not to report it to TPR in these records (95%), and provided the pension board with reports on any breaches (95%).

Around a third (35%) of schemes had identified any breaches of the law in the previous 12 months (excluding those relating to annual benefit statements), but only a minority (4%) had reported any breaches to TPR. This picture was consistent with that seen in 2020-21.

1.8   Addressing governance and administration issues

Remediation and legislative changes were seen as the top barriers to improving scheme governance and administration.

The most widely mentioned barriers to improving scheme governance and administration were the remediation process (65%) and the volume of changes

Page 32

required to comply with legislation (58%). This was followed by the complexity of the scheme (45%), staff recruitment, training and retention (42%) and lack of resources or time (35%).

While this picture was broadly similar to that seen in the 2020-21 survey, more schemes identified staff recruitment, training and retention as a key barrier (up from 28% to 42%), but fewer mentioned scheme complexity (down from 62% to 45%).

Improvements to governance and administration over the last 12 months were primarily attributed to a better understanding of the risks facing the scheme.

Approaching three-quarters (71%) of schemes felt that the improvements they had made to governance and administration over the last 12 months were down to improved understanding of the risks facing the scheme (similar to the 2020-21 survey).

The other most widely cited factors were increased/redeployed resources to address risks (61%, up from 42% in 2020-21) and better understanding of the underlying legislation/standards expected by TPR (50%, similar to the 46% seen in 2020-21).

1.9 TPR codes and guidance

Awareness of TPR codes of practice, guidance and the public service toolkit was near universal. Most also knew that TPR would soon introduce a new 'Single Code' (TPR's programme to merge 10 of its existing codes of practice into a single new code, named the General Code).

Overall, 97% of schemes knew that TPR produces codes of practice, 99% knew that it produces guidance and 95% were aware of the public service toolkit. Over half had consulted TPR's codes and guidance in the last six months (59% and 64% respectively), whereas the toolkit was used slightly less regularly (45% in the last 6 months).

Three-quarters (76%) of schemes were aware that TPR would soon introduce a new 'Single Code'. The majority of these believed that the Single Code would improve how their scheme was governed (63%) and make it easier to understand TPR's expectations (62%), although there was also a widespread perception that it would increase the work required by the scheme to meet these expectations (57%).

1.10 TPR enforcement policy

While over half of schemes were aware of the new-look enforcement policy, few knew a lot about it and no schemes had made any changes as a result.

In total, 55% of schemes were aware that TPR had published a new-look enforcement policy, although most described only a limited knowledge of the changes made to this policy (3% knew a lot, 16% a fair amount, 34% a little bit, 47% knew nothing or were unaware).

Most of those who had read the new-look policy felt it was an improvement on the previous policy; 56% agreed that it was easier to use and 61% that it was easier to navigate (with only 3% disagreeing in each case).

Page 33

At the time of the survey, no schemes reported that they had made any changes as a result of the new-look policy.

1.11 Climate change

Nine in ten Local Government schemes had allocated time or resources to assessing any financial risks and opportunities arising from climate change, and there was evidence of increased climate-related action since 2020-21.

The survey questions on climate change were asked only of Local Government schemes (as these are the only funded public service schemes). Overall, 90% had allocated time or resources to assessing climate change risks/opportunities, consistent with the 2020-21 survey (91%).

In comparison to 2020-21, more schemes had added climate-related risks to their risk register (77%, up from 68%), included and monitored targets in their climate policy (61%, up from 37%), included climate-related issues as a regular agenda item at board meetings (58%, up from 42%) and had assigned responsibility for climate-related issues to a specified individual or sub-committee (50%, up from 37%).

1.12 Pensions dashboards

Awareness of pensions dashboards was near universal, and more schemes knew that they would be required by law to provide data to savers through dashboards.

Overall, 99% of schemes were aware of the dashboards. The vast majority (96%) also knew that schemes would be required by law to provide data to savers, an increase from 88% in the 2020-21 survey.

Over three-quarters (78%) had accessed some form of information from TPR in relation to dashboards. In most cases they had consulted TPR's dashboards guidance (61%) or attended a webinar (53%), although 23% had listened to a podcast and 19% had engaged with other material put out by TPR regarding pensions dashboards.

Perceptions of TPR's dashboards guidance were positive, with 94% describing it as useful.

1.13 Equality, diversity and inclusion

Most schemes did not formally capture diversity data in relation to the members of their pension board.

Fewer than one in ten schemes (9%) formally obtained and recorded any diversity data about pension board members. Where this data was collected it typically covered gender, age, disability, race, religion/belief and sexual orientation (7-8%), but fewer schemes recorded data on the gender identity (4%) or educational attainment (1%) of board members.

The most common reason for not collecting pension board diversity data was that they hadn't thought about doing so (39%). However, a third (31%) indicated that they already consider or assess pension board diversity but don't formally record this.

2. Introduction

2.1 Background

The Public Service Pensions Act 2013 and the Public Service Pensions Act (Northern Ireland) 2014 (together, the Public Service Acts) introduced new requirements for the governance and administration of public service pension schemes. Scheme managers must run their schemes according to these legal requirements, which generally came into force on 1 April 2015.

The Public Service Acts also gave TPR an expanded role to regulate the governance and administration of these schemes from 1 April 2015. TPR's code of practice for the governance and administration of public service pension schemes (the PSPS code) sets out the standards of conduct and practice it expects of those responsible, as well as practical guidance about how to comply with the legal requirements.

As part of its role, TPR is responsible for 204 public service schemes, covering around 19.3 million memberships.

A survey was first undertaken in 2015 to assess how schemes were meeting the new requirements, and the standards to which they were being run. Six further surveys have been run since that point to provide a regular assessment of performance, understand barriers to improvement, and delve deeper into the top risks facing public service schemes.

2.2 Objectives

The specific objectives of the 2022-23 survey were to continue to track:

- Public service pension schemes' governance and administration practices, including their approach to risk management, annual benefit statements and breaches of the law.

- Awareness of the pensions dashboards and engagement with TPR dashboards guidance and resources.

- The extent to which Local Government schemes assess, manage and prioritise climate-relates risks and opportunities.

In addition, the survey also sought to understand:

- Use of data management plans and changes in expenditure on data management/improvement and administration technology/automation.

- Awareness and use of TPR's codes or practice, guidance and public service toolkit, and awareness and perceptions of the new 'single code'.

- Awareness, knowledge and perceptions of TPR's new-look enforcement policy.

- The extent to which schemes record diversity data in relation to members of their pension board.

Page 35

3.   Methodology

TPR appointed OMB Research (OMB), an independent market research agency, to undertake the survey on its behalf. As with the previous TPR public service pension scheme surveys, an online self-completion approach was adopted for the following reasons:

- The large amount of data to collect would have made a telephone interview very long and burdensome for respondents.

- It was anticipated that many individuals would need to do some checking/verification in order to answer the questions accurately.

- The range of information requested meant that it was important to allow more than one person at the scheme to contribute.

Owing to the nature and amount of information required, a carefully structured research approach was necessary, giving respondents early warning of the kinds of information that we were seeking to collect and allowing them to devote an appropriate amount of time and effort to providing accurate and reliable responses, liaising with colleagues if needed. Therefore, a multi-stage approach was adopted:

- **Stage 1:** Pre-notification emails were sent by TPR to the pension board chairs and scheme managers to explain the nature of the research, introduce OMB, alert schemes that their participation would be requested and ask them to let OMB know who further communications about the survey should be sent to.

- **Stage 2:** OMB sent a tailored invitation email to each scheme manager or their chosen representative. This contained a unique survey URL and a link to a 'hard copy' of the questionnaire (for reference when compiling information prior to completion).
    - In the case of referrals, sample details were updated so that the most appropriate person was contacted going forward.

- **Stage 3:** OMB sent a further two tailored reminder emails to schemes that had either not started the survey or had only partially completed it.

- **Stage 4:** OMB executives undertook a phase of telephone chasing with non-responders. These calls ensured that the invitation email had been received, confirmed the identity of the most appropriate individual to complete the survey and encouraged schemes to take part.

3.1   Sampling

The sample for this research was extracted from TPR's scheme registry database. The target audience was scheme managers of open public service schemes or their representatives. For the purpose of the survey, each locally administered section of relevant Firefighters', Police and Local Government schemes was treated as a separate scheme, forming a total universe of 204 schemes at the time the 2022-23 survey was conducted.

Scheme managers or their representatives were asked to work with the pension board chair to complete the survey and, where necessary, seek input from others with specialist knowledge (e.g. the scheme administrator).

3.2   Fieldwork

All surveys were completed between 25 January and 15 March 2023. In total, 191 of the 204 public service pension schemes completed the survey. This equates to a 94% response rate, covering 99% of all memberships.

Table 3.2.1 Interview numbers and universe

Scheme type	Interviews	Schemes		Memberships	
		Universe	Survey coverage	Universe	Survey coverage
Other	11	11	100%	11,639,257	100%
Firefighters	45	49	92%	127,431	93%
Local Government	90	98	92%	7,104,352	97%
Police	45	46	98%	395,745	99%
Total	**191**	**204**	**94%**	**19,266,785**	**99%**

The majority (79%) of the completed surveys were submitted in response to the initial email and reminders, with the remainder submitted during (or shortly after) the telephone chasing phase.

3.3   Respondent profile

Scheme managers or their representatives contributed to 85% of submitted surveys, and directly completed it in 69% of cases. Half (49%) of the surveys were completed with input from the pension board chair, with other board members involved in 17%. The majority (59%) also involved consultation with the scheme administrator.

Table 3.3.1 Respondent role

Respondent role	Completed by	Consulted with	Total (involved)
Scheme manager	27%	16%	43%
Representative of the scheme manager[3]	41%	29%	58%
Pension board chair	8%	41%	49%
Pension board member[4]	4%	14%	17%
Administrator	16%	43%	59%
Other role	4%	15%	18%
Net: Scheme manager/representative	**69%**	**40%**	**85%**
Net: Pension board chair/member	**12%**	**49%**	**59%**

[3] For 'representative of the scheme manager', 'pension board member' and 'other role', the *total* percentage is lower than the sum of the *completed by* and *consulted with* percentages. This is because there can be more than one person at the scheme in these roles, and in some cases one completed the survey and another consulted on it, so they appear in both these columns (but only count once in the total column).

Page 37

3.4   Analysis and reporting conventions

Throughout this report, results are reported at an aggregate level for all respondents and by cohort: Local Government, Firefighters', Police and 'Other'[4] schemes. The cohorts are grouped in this way to reflect the different governance structures, funding methods and employer profiles.

To ensure that results are representative of all public service pension schemes, the data throughout this report is shown weighted. **Scheme** data has been weighted based on the number of public service schemes of each type. **Membership** data has been weighted based on the total number of memberships in each scheme type. It should be noted that the membership-weighted results are heavily influenced by the 'Other' schemes, which accounted for 60% of all memberships at the time the 2022-23 survey was undertaken. The narrative commentary in this report therefore typically focuses on the scheme-weighted findings.

Where available and comparable, equivalent results have been shown from the previous PSPS governance and administration survey (2020-21).

When interpreting the data presented in this report, please note that results may not sum to 100% due to rounding and/or due to respondents being able to select more than one answer to a question.

Data presented in this report are from a sample of public service schemes rather than the total population. This means the results are subject to sampling error. Differences between cohorts and different years of the research have been tested for statistical significance, using finite population correction (i.e. reflecting that 94% of the total public service scheme universe completed the survey). Differences are commented on in the text only if they are statistically significant at the 95% confidence level. This means there is no more than a 5% chance that any reported differences are not real but a consequence of sampling error.

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[4] Centrally administered unfunded schemes, i.e. excluding relevant Local Government, Firefighters' and Police schemes.

Page 38

4.   Research findings

4.1   Scheme governance

Schemes were asked a series of questions about board meetings over the previous 12 months (i.e. broadly corresponding to the 2022 calendar year). As summarised in Figure 4.1.1, schemes had scheduled an average of 4.0 pension board meetings in the last 12 months, with 86% scheduling four or more board meetings over that period.

In most cases the scheduled meetings went ahead. Schemes reported that they held an average of 3.8 board meetings in the previous 12 months, with three-quarters (77%) holding four or more. A minority (7%) reported that their pension board had met no more than twice in the last 12 months.

Over two-thirds (69%) indicated that the scheme manager or their representative had attended at least four board meetings in the previous 12 months.

Figure 4.1.1 Number of pension board meetings in last 12 months
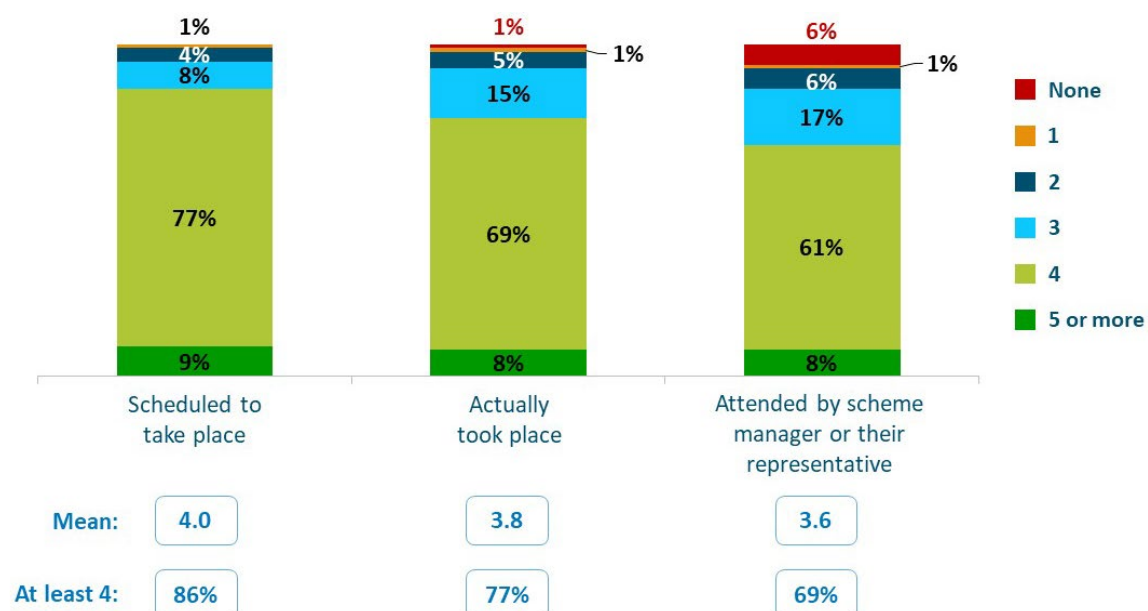
All respondents (Base, Don't know, Did not answer question): Schemes (191, 1%, 0%)

The mean proportion of scheduled pension board meetings that actually took place was 95%. On average, 94% of the meetings that took place were attended by the scheme manager or their representative.

Table 4.1.1 Proportion of pension board meetings that went ahead and were attended by scheme manager/representative

	Total schemes
% of scheduled meetings that took place (mean)	95%
% of meetings attended by scheme manager/representative (mean)	94%

All respondents: Schemes (191)

Table 4.1.2 shows that every 'Other' scheme (100%) held at least four meetings in the last 12 months, as did 82% of Police and 79% of Local Government schemes. In comparison, Firefighters' schemes were less likely to have done this (62%). This was partly because they scheduled fewer meetings (mean of 3.5) and partly because these scheduled meetings were less likely to go ahead (mean of 90%).

Table 4.1.2 Number of pension board meetings in last 12 months - by scheme type

		Scheme Type			
		Other	Firefighters	Local Govt	Police
Scheduled to take place	Mean	4.4	3.8	4.1	3.9
	At least 4	100%	78%	90%	84%
Actually took place	Mean	4.4	3.5	4.0	3.8
	At least 4	100%	62%	79%	82%
Attended by scheme manager/representative	Mean	4.4	3.4	3.8	3.2
	At least 4	100%	60%	73%	62%
% of scheduled meetings that took place (mean)		**100%**	**90%**	**97%**	**97%**
% of meetings attended by scheme manager/representative (mean)		**100%**	**98%**	**95%**	**83%**

All respondents (Base, Don't know): Other (11, 0%), Firefighters (45, 0%), Local Govt (90, 0%), Police (45, 4%)

Table 4.1.3 provides a comparison with the results from the previous 2020-21 survey (which broadly related to the 2020 calendar year).

Table 4.1.3 Number of pension board meetings in last 12 months – Time series

|	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
At least 4 meetings scheduled	**2022-23**	**86%**	**100%**	**78%**	**90%**	**84%**
	2020-21	78%	91%	72%	77%	83%
At least 4 meetings actually took place	**2022-23**	**77%**	**100%**	**62%**	**79%**	**82%**
	2020-21	45%	82%	32%	33%	74%
At least 4 meetings attended by scheme manager/representative	**2022-23**	**69%**	**100%**	**60%**	**73%**	**62%**
	2020-21	36%	82%	26%	31%	48%
% of scheduled meetings that took place (mean)	**2022-23**	**95%**	**100%**	**90%**	**97%**	**97%**
	2020-21	84%	94%	80%	78%	97%
% of meetings attended by scheme manager/representative (mean)	**2022-23**	**94%**	**100%**	**98%**	**95%**	**83%**
	2020-21	93%	100%	92%	96%	82%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

As set out above, the proportion of schemes that held at least four board meetings increased from 45% in 2020-21 to 77% in 2022-23. This was the case for all cohorts other than Police schemes.

It should be noted that data collected in the 2020-21 survey broadly related to the 2020 calendar year and therefore coincided with the COVID-19 pandemic. The results showed that the number of board meetings was lower than in previous years. As such, the increase in the 2022-23 survey was partly a return to pre-COVID levels, as demonstrated by the fact that more scheduled meetings went ahead (95% rather than 84% in 2020-21). However, the 2022-23 results also represent an increase from the last pre-COVID survey (2019), when 57% of schemes held at least four board meetings.

Due to the two-year gap since the last survey there is no directly comparable data for the 2021 calendar year. However, schemes were asked whether the number of board meetings held in the last 12 months (i.e. 2022) differed from the previous 12-month period (i.e. 2021). As shown in Figure 4.1.2, most schemes reported no change in this respect (71%), although slightly more reported an increase (16%) than a decrease (11%).

Figure 4.1.2 Change in number of pension board meetings that took place compared with previous 12-month period
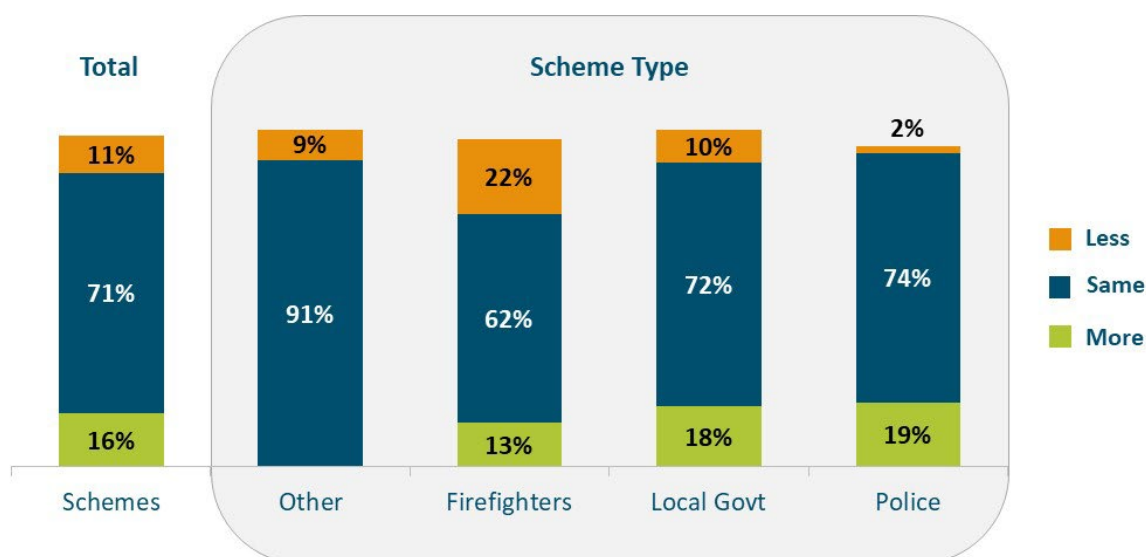
All that knew number of board meetings held in last 12 months (Base, Don't know, Did not answer question): Schemes (189, 1%, 1%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 0%, 0%), Police (43, 2%, 2%)

View a table showing all data from the above figure

Schemes were asked whether the scheme manager and pension board had sufficient time and resources to run the scheme properly (Figure 4.1.3). In total 93% felt they had sufficient time and 86% sufficient resources, with 84% indicating that they had both of these.

There were therefore 16% of schemes that believed they did not have enough time and/or resources, and almost a quarter of members (22%) were in a scheme that lacked sufficient time and/or resources.

'Other' schemes (who account for 60% of all public service memberships) were least likely to have both sufficient time and resources (73%).

Figure 4.1.3 Scheme manager and pension board time and resources
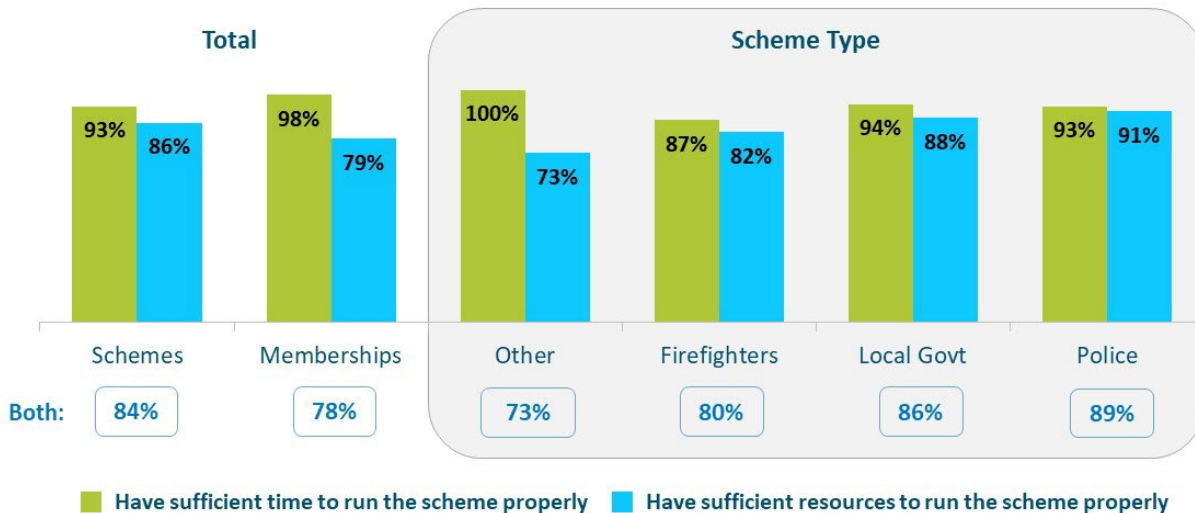
All respondents (Base, Don't know, Did not answer question): Schemes (191, 1-2%, 1%), Memberships (191, 0-1%, 0-6%), Other (11, 0%, 0-9%), Firefighters (45, 0%, 0%), Local Govt (90, 1%, 1%), Police (45, 2-7%, 0%)

View a table showing all data from the above figure

Smaller schemes with fewer than 2,000 memberships were least likely to feel they had sufficient time and resources (72%, compared with 86% of schemes with 2,000+ memberships).

Table 4.1.4 shows that the proportion of schemes reporting that their scheme manager and pension board had sufficient time and resources was similar to the 2020-21 survey (84% vs. 87%).

However, fewer members were in a scheme that had sufficient time and resources (down from 89% to 78%). This was primarily due to a decrease among 'Other' schemes, from 91% to 73%.

Table 4.1.4 Proportion with sufficient time and resources – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**84%**	**78%**	**73%**	**80%**	**86%**	**89%**
2020-21	87%	89%	91%	81%	87%	90%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

In comparison to time and resources, schemes were less likely to raise concerns about their knowledge and capabilities. As detailed in Figure 4.1.4, 97% believed that the scheme manager and pension board had access to all the knowledge, understanding and skills they needed to properly run the scheme. This was

consistent across scheme type, ranging from 100% of 'Other' schemes to 96% of Police schemes.

Figure 4.1.4 Proportion where the scheme manager and pension board had access to knowledge, understanding and skills necessary to run the scheme
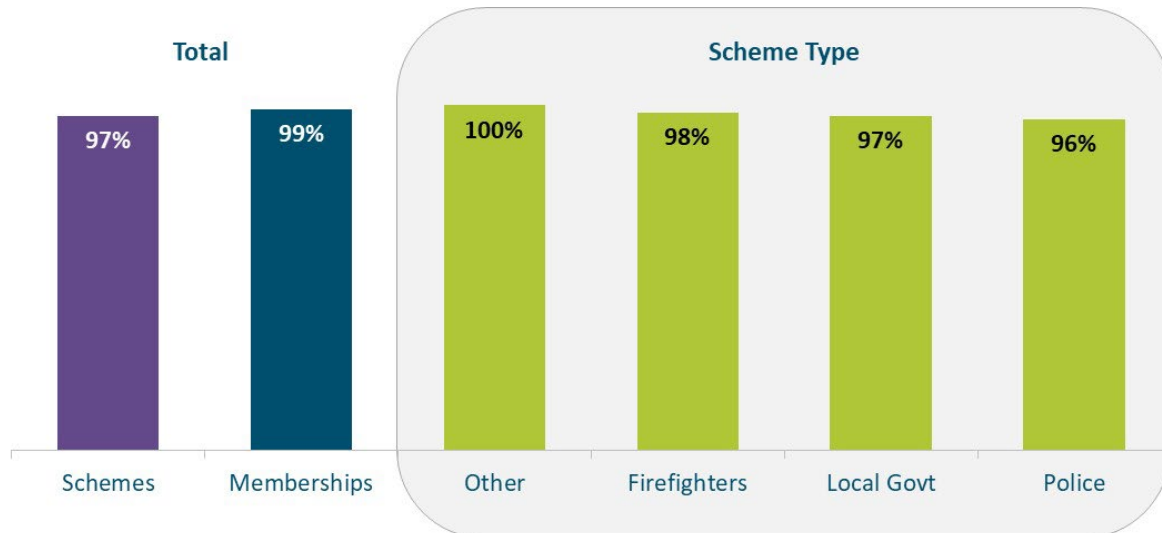
All respondents (Base, Don't know, Did not answer question): Schemes (191, 1%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 1%, 0%), Police (45, 2%, 0%)

View a table showing all data from the above figure

Table 4.1.5 illustrates that there has been an increase in this respect since the 20-21 survey, particularly in the proportion of members in a scheme where the scheme manager and pension board had access to the necessary knowledge, understanding and skills (up from 92% to 99%). This was driven by an increase among 'Other' schemes (from 91% to 100%).

Table 4.1.5 Proportion where the scheme manager and pension board had access to knowledge, understanding and skills necessary to run the scheme – Time series

|	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	97%	99%	100%	98%	97%	96%
2020-21	95%	92%	91%	98%	95%	93%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

As shown in Figure 4.1.5, in the majority of cases (84%) the scheme manager or pension board carried out an evaluation of the board's knowledge, understanding and skills at least annually. This was least likely among 'Other' schemes (73%), but around half of Police schemes did this at least every quarter (47%).

Figure 4.1.5 Frequency of scheme manager or pension board carrying out an evaluation of the knowledge, understanding and skills of the board in relation to running the scheme
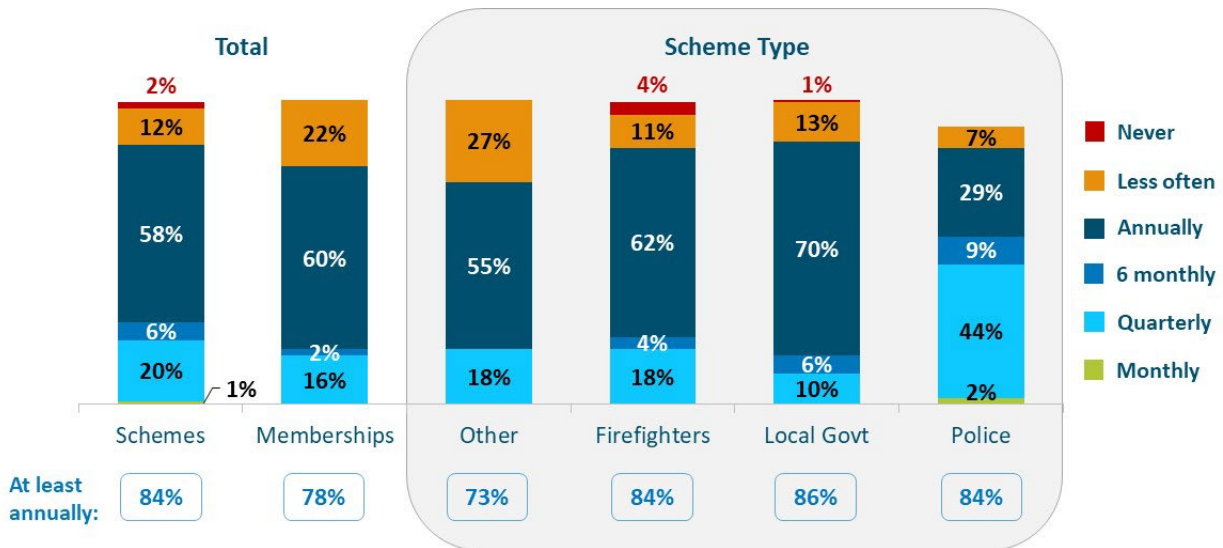
All respondents (Base, Don't know, Did not answer question): Schemes (191, 2%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 0%, 0%), Police (45, 9%, 0%)

View a table showing all data from the above figure

Results were consistent with those seen in 2020-21, when 85% of schemes evaluated their board at least annually.

Table 4.1.6 Proportion that carried out an evaluation of the knowledge, understanding and skills of the board at least annually – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**84%**	**78%**	**73%**	**84%**	**86%**	**84%**
2020-21	85%	77%	73%	87%	83%	88%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

Schemes were also asked to specify the amount of training received by pension board members in the previous 12 months in relation to their role on the board (Figure 4.1.6). The average was 10 hours per year, rising to 14 hours for Local Government schemes. This was consistent with the 2020-21 survey results.

Page 44

Figure 4.1.6 Hours of training per year for each pension board member in relation to their role on the board
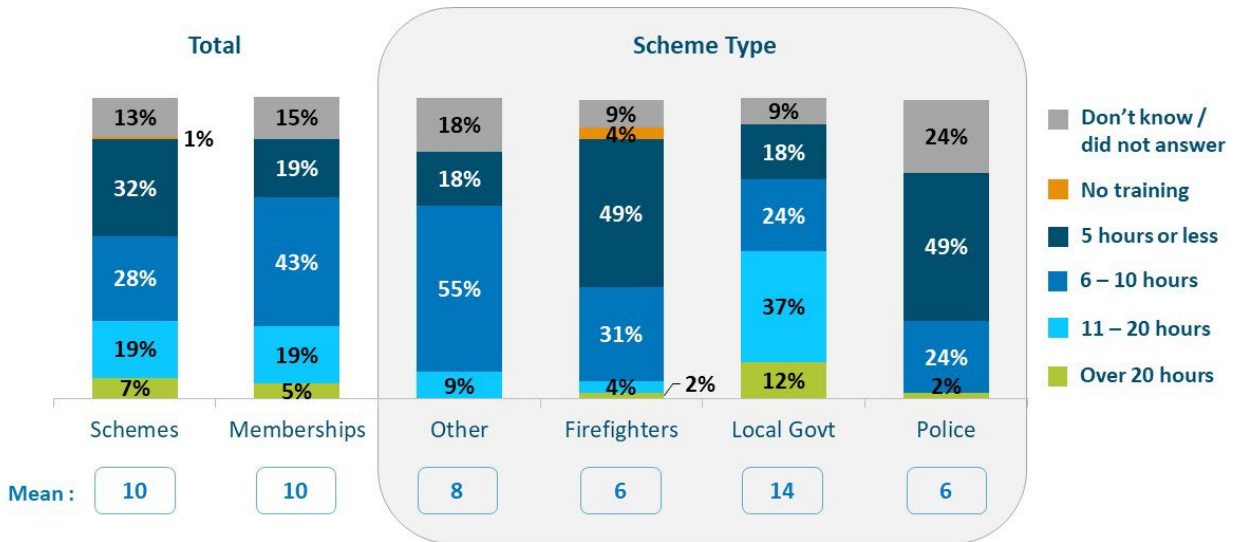
All respondents (Base): Schemes (191), Memberships (191), Other (11), Firefighters (45), Local Govt (90), Police (45)

View a table showing all data from the above figure

Figure 4.1.7 shows that over nine in ten schemes (93%) reported that their pension board had access to all the information it had needed to fulfil its functions in the previous 12 months. This applied to every 'Other' scheme (100%).

Figure 4.1.7 Proportion where the pension board had access to all the information about the operation of the scheme it needed to fulfil its functions

All respondents (Base, Don't know, Did not answer question): Schemes (191, 4%, 1%), Memberships (191, 2%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 6%, 1%), Police (45, 4%, 0%)

View a table showing all data from the above figure

While the proportion of schemes with access to all the necessary information was unchanged from the 2020-21 survey, more members were in schemes where this was the case (up from 92% to 97%) This was largely due to an increase among 'Other' schemes (from 91% to 100%). However, there was a decrease for Police schemes (from 100% to 91%).

Table 4.1.7 Proportion where the pension board had access to all the information about the operation of the scheme it needed to fulfil its functions – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**93%**	**97%**	**100%**	**96%**	**92%**	**91%**
2020-21	94%	92%	91%	94%	92%	100%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

As set out in Figure 4.1.8, approaching three-quarters (71%) of schemes had a succession plan in place for members of the pension board. This ranged from 100% of 'Other' schemes to 58% of Firefighters' schemes.

Figure 4.1.8 Proportion with a succession plan in place for pension board members
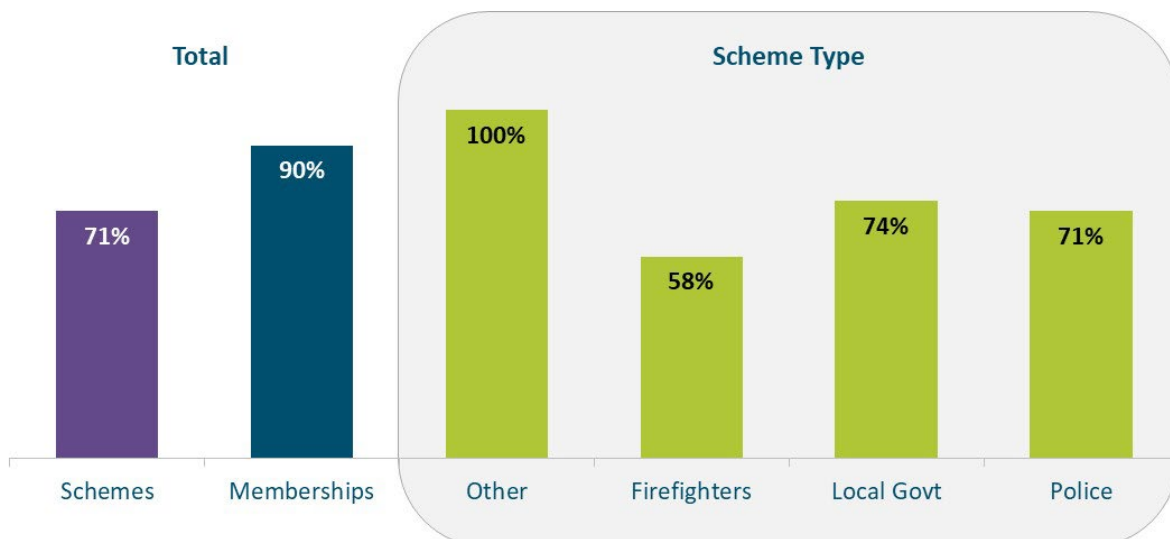
All respondents (Base, Don't know, Did not answer question): Schemes (191, 5%, 1%), Memberships (191, 1%, 0%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 2%, 1%), Police (45, 13%, 0%)

View a table showing all data from the above figure

Succession plans have become more widespread since the 2020-21 survey (up from 58% to 71%), with increases seen for both 'Other' and Local Government schemes.

Table 4.1.8 Proportion with a succession plan in place for pension board members – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**71%**	**90%**	**100%**	**58%**	**74%**	**71%**
2020-21	58%	59%	64%	53%	51%	76%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green*

4.2   Managing risk

Table 4.2.1 shows the proportion of schemes that had various risk management processes and procedures in place[5], along with comparative data from the 2020-21 survey.

Table 4.2.1 Proportion with risk management processes and procedures - Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Documented procedures for assessing and managing risk	**2022-23**	**88%**	**86%**	**82%**	**80%**	**92%**	**91%**
	2020-21	85%	83%	82%	83%	84%	90%
Risk register	**2022-23**	**97%**	**99%**	**100%**	**96%**	**98%**	**96%**
	2020-21	89%	87%	82%	83%	95%	86%
Documented policy to manage pension board members' conflicts of interest	**2022-23**	**95%**	**92%**	**91%**	**98%**	**93%**	**96%**
	2020-21	92%	92%	91%	94%	94%	88%
Processes to monitor records for all membership types on an ongoing basis to ensure they are accurate/complete	**2022-23**	**94%**	**82%**	**73%**	**96%**	**98%**	**89%**
	2020-21	95%	93%	91%	94%	97%	95%
Process for monitoring the payment of contributions	**2022-23**	**97%**	**94%**	**91%**	**98%**	**99%**	**93%**
	2020-21	89%	88%	82%	96%	99%	64%
Process for resolving contribution payment issues	**2022-23**	**94%**	**93%**	**91%**	**91%**	**98%**	**89%**
	2020-21	92%	88%	82%	96%	98%	76%
Procedures to identify breaches of the law	**2022-23**	**98%**	**100%**	**100%**	**91%**	**100%**	**100%**
	2020-21	95%	87%	82%	98%	94%	100%
Procedures to assess breaches of the law and report these to TPR if required	**2022-23**	**99%**	**100%**	**100%**	**96%**	**100%**	**100%**
	2020-21	97%	93%	91%	98%	96%	100%
Process for dealing with remediation	**2022-23**	**87%**	**91%**	**100%**	**93%**	**77%**	**100%**
	2020-21	n/a					
Process to monitor resourcing levels and address any issues	**2022-23**	**90%**	**91%**	**91%**	**80%**	**91%**	**98%**
	2020-21	n/a					

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

These processes and procedures were widespread, with each one adopted by between 87-99% of schemes. In most cases uptake was higher than in the 2020-21

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[5] For the first two options schemes were instructed to only select 'yes' if they had their own procedures for assessing/managing risk and their own risk register (and to select 'no' if they relied on their Local Authority's procedures/register).

survey, particularly for risk registers and processes for monitoring the payment of contributions (up from 89% to 97% in each case).

Of the two processes that were covered for the first time in the 2022-23 survey, 90% of schemes had a process to monitor resourcing levels and address any issues, and 87% had a process for dealing with remediation. There were some differences in uptake of these by scheme type, with Firefighter's schemes least likely to monitor resourcing (80%) and Local Government schemes least likely to have a remediation process (77%).

As detailed in Table 4.2.2, schemes that had these processes and procedures in place had typically reviewed them within the last 12 months. This was particularly true of risk registers (93%) and processes to deal with remediation (88%), monitor resourcing levels (88%) and ensure accurate and complete records (87%). However, this was comparatively less likely for conflicts of interest policies (67%) and processes around breaches of the law (68% for identifying breaches and 66% for assessing/reporting breaches).

Most of those schemes that had not reviewed these in the last 12 months had done so between one and three years ago.

Table 4.2.2 When risk management processes and procedures were last reviewed

	Procedures for assessing/ managing risk	Risk register	Policy to manage conflicts of interest	Process to ensure accurate/ complete records	Process for monitoring payment of contributions
In last 12 months	80%	93%	67%	87%	82%
1-3 years ago	14%	5%	20%	8%	9%
More than 3 years ago	3%	0%	7%	3%	5%
Never	0%	0%	1%	1%	1%
	Process for resolving contribution payment issues	Procedures to identify breaches of the law	Procedures to assess/report breaches of the law	Process for dealing with remediation	Process to monitor/ address resourcing levels
In last 12 months	77%	68%	66%	88%	88%
1-3 years ago	14%	24%	23%	9%	8%
More than 3 years ago	4%	4%	5%	1%	1%
Never	2%	1%	2%	1%	1%

All with each process/procedure in place (Base, Don't know, Did not answer question): Assess/manage risk (169, 2%, 1%), Risk register (185, 1%, 1%), Conflicts of interest (181, 4%, 1%), Accurate/complete records (179, 1%, 1%), Payment of contributions (185, 3%, 1%), Contribution payment issues (179, 3%, 1%), Identify breaches (187, 3%, 1%), Assess/report breaches (189, 3%, 1%), Remediation (167, 1%, 1%), Resourcing (172, 1%, 1%)

Table 4.2.3 provides further analysis by scheme type, along with comparisons to the 2020-21 survey, focusing on the proportion that had reviewed each process or

Page 48

procedure in the previous 12 months. The overall picture was one of increased frequency of review; in most cases the proportion that had done this in the last 12 months was higher than in the 2020-21 survey.

While there was some variation across the individual risk management processes and procedures, 'Other' and Police schemes were generally most likely to have reviewed these in the last 12 months.

Table 4.2.3 Proportion reviewing each risk management process and procedure in the last 12 months - Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
Documented procedures for assessing and managing risk	**2022-23**	**80%**	**89%**	**72%**	**80%**	**85%**
	2020-21	82%	78%	85%	86%	74%
Risk register[6]	**2022-23**	**93%**	**91%**	**88%**	**94%**	**98%**
	2020-21	n/a				
Documented policy to manage pension board members' conflicts of interest	**2022-23**	**67%**	**100%**	**64%**	**61%**	**74%**
	2020-21	51%	80%	45%	49%	54%
Processes to monitor records for all membership types on an ongoing basis to ensure they are accurate/complete	**2022-23**	**87%**	**100%**	**88%**	**85%**	**88%**
	2020-21	83%	100%	86%	81%	78%
Process for monitoring the payment of contributions	**2022-23**	**82%**	**80%**	**80%**	**81%**	**86%**
	2020-21	77%	100%	62%	78%	93%
Process for resolving contribution payment issues	**2022-23**	**77%**	**60%**	**71%**	**76%**	**90%**
	2020-21	72%	89%	60%	70%	88%
Procedures to identify breaches of the law	**2022-23**	**68%**	**82%**	**59%**	**61%**	**87%**
	2020-21	61%	67%	54%	63%	64%
Procedures to assess breaches of the law and report these to TPR if required	**2022-23**	**66%**	**73%**	**58%**	**61%**	**84%**
	2020-21	62%	60%	54%	63%	67%
Process for dealing with remediation	**2022-23**	**88%**	**100%**	**86%**	**81%**	**98%**
	2020-21	n/a				
Process to monitor resourcing levels and address any issues	**2022-23**	**88%**	**100%**	**81%**	**89%**	**91%**
	2020-21	n/a				

All with each process/procedure in place (2022-23/2020-21):
Schemes (167-189/164-187), Other (8-11/9-10), Firefighters (36-44/39-46), Local Govt (69-90/78-92), Police (40-45/27-42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

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[6] In the 2020-21 survey schemes were not asked when they had last reviewed their risk register, so no comparable data is available.

Schemes were asked to identify the top three governance and administration risks on their register (or facing the scheme if they did not have a risk register), with results shown in Table 4.2.4.

Table 4.2.4 Top governance and administration risks

Top Mentions (5%+)	Total		Scheme Type			
	Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Remediation (i.e. McCloud/Sergeant)	63%	71%	91%	80%	36%	96%
Recruitment and retention of staff or knowledge	43%	41%	36%	42%	49%	31%
Cyber risk	34%	25%	9%	18%	51%	22%
Record-keeping (i.e. receipt and & management of correct data)	32%	40%	45%	31%	31%	33%
Securing compliance with changes in scheme regulations	30%	30%	36%	36%	20%	44%
Lack of resources/time	18%	22%	27%	22%	13%	20%
Systems failures (IT, payroll, administration systems, etc)	15%	17%	18%	24%	14%	7%
Scheme funding or investment	14%	11%	0%	0%	30%	0%
Administrator issues (expense, performance, etc)	13%	5%	0%	16%	11%	16%
Ensuring the scheme is compliant with the pensions dashboards requirements	9%	10%	9%	7%	12%	4%
Production of annual benefits statements	7%	14%	18%	4%	8%	7%
Other ongoing court cases	5%	0%	0%	18%	0%	2%
Guaranteed Minimum Pension (GMP) reconciliation	4%	1%	0%	0%	2%	13%
Other	11%	12%	9%	4%	17%	4%

All respondents (Base, Don't know, Did not answer question): Schemes (191, 0%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 0%, 0%), Police (45, 0%, 0%)

A wide range of risks were reported by schemes but the most prevalent was remediation (63%). This was mentioned by over nine in ten Police (96%) and 'Other' (91%) schemes and was also the top risk among Firefighters' schemes (80%).

The next most widely identified risks were recruitment/retention (43%), cyber risk (34%), record-keeping (32%) and regulatory compliance (30%). The first two of these were cited as a top risk by half of all Local Government schemes (49% and 51% respectively).

No directly comparable data is available from the 2020-21 survey as some of the response codes were changed, added or deleted. However, remediation was the top answer in both years.

Irrespective of whether it was identified as one of the top risks they faced, schemes were asked what actions they had taken in relation to the remediation proposals. Results are shown in Table 4.2.5, along with comparative results from the 2020-21 survey (where available).

Table 4.2.5 Actions taken on remediation – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Assessed the data requirements	**2022-23**	**95%**	**97%**	**100%**	**96%**	**92%**	**98%**
	2020-21	79%	83%	82%	66%	87%	74%
Assessed the possible administration impacts	**2022-23**	**88%**	**93%**	**100%**	**91%**	**82%**	**93%**
	2020-21	88%	90%	91%	79%	89%	95%
Commenced a specific data cleansing or data gathering exercise	**2022-23**	**87%**	**94%**	**100%**	**84%**	**83%**	**96%**
	2020-21	48%	59%	64%	32%	54%	48%
Assessed any additional resources likely to be required	**2022-23**	**86%**	**86%**	**91%**	**89%**	**78%**	**98%**
	2020-21	68%	79%	91%	64%	60%	86%
Discussed system requirements with IT suppliers	**2022-23**	**78%**	**97%**	**100%**	**51%**	**93%**	**69%**
	2020-21	60%	80%	82%	32%	80%	43%
Recruited or made plans to recruit additional staff	**2022-23**	**72%**	**78%**	**91%**	**82%**	**56%**	**93%**
	2020-21	n/a					
Secured budget for additional requirements	**2022-23**	**65%**	**77%**	**91%**	**58%**	**61%**	**73%**
	2020-21						
Established a dedicated project team	**2022-23**	**54%**	**74%**	**91%**	**40%**	**48%**	**76%**
	2020-21	n/a					
Engaged with your Scheme Advisory Board or relevant authority	**2022-23**	**54%**	**77%**	**100%**	**67%**	**40%**	**58%**
	2020-21	n/a					
Provided specific information to members	**2022-23**	**51%**	**59%**	**82%**	**78%**	**20%**	**80%**
	2020-21	32%	56%	82%	26%	14%	67%
Carried out immediate detriment calculations	**2022-23**	**31%**	**37%**	**55%**	**62%**	**9%**	**38%**
	2020-21	n/a					
Taken other actions	**2022-23**	**7%**	**10%**	**9%**	**4%**	**12%**	**0%**
	2020-21	23%	41%	55%	15%	20%	31%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

Overall, more schemes had taken each action than in the 2020-21 survey (with the exception of assessing the administration impacts, which was unchanged). The largest increase occurred in relation to commencing a data cleansing or data gathering exercise (up from 48% to 87%).

Page 51

In 2022-23, the most common actions were assessing the data requirements (95%), assessing the possible administration impacts (88%), commencing a specific data cleansing/gathering exercise (87%) and assessing any additional resources likely to be required (86%).

In comparison to other scheme types, Local Government schemes were less likely to have taken most of these actions. This is consistent with the lower proportion of Local Government schemes that identified remediation as one of their top governance and administration risks (as seen in Table 4.2.4).

While relatively few schemes had carried out immediate detriment calculations (31%), this was higher among Firefighters' (62%) and 'Other' (55%) schemes.

Schemes were also asked to detail the number of board meetings held in the last 12 months that have reviewed the scheme's exposure to new and existing risks. As set out in Table 4.2.6, around two-thirds (65%) had reviewed their risk exposure in at least 4 board meetings over the previous 12 months, an increase from 35% in the 2020-21 survey. While this increase was largely due to schemes holding more board meetings in 2022-23 than in 2020-21 (as detailed in Table 4.1.3), the average proportion of these meetings where risk exposure was reviewed also rose (from 84% to 90%).

Table 4.2.6 Number of pension board meetings held in last 12 months that reviewed the scheme's risk exposure – Time series

		Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
None		1%	0%	0%	0%	2%
1		6%	0%	7%	10%	0%
2		13%	9%	16%	18%	2%
3		14%	0%	20%	14%	9%
4		61%	91%	56%	52%	80%
5+		4%	0%	2%	6%	2%
Net: 4 or more	**2022-23**	**65%**	**91%**	**58%**	**58%**	**82%**
	2020-21	35%	73%	28%	19%	69%
Mean % of board meetings that reviewed risk exposure	**2022-23**	**90%**	**91%**	**95%**	**84%**	**99%**
	2020-21	84%	82%	87%	76%	96%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

'Other' and Police schemes reviewed their risk exposure most regularly; 91% and 82% respectively had done so in at least four board meetings in the previous 12 months. In comparison, 58% of Firefighters' and Local Government schemes had reviewed their risk exposure at four or more board meetings over this period.

4.3   Administration and record-keeping

Overall, 46% of schemes were administered in-house and the remaining 54% used an external administrator (with 29% administered by another public body and 25% using a commercial third party).

While over three-quarters (77%) of Local Government schemes undertook scheme administration in-house, Firefighters' and Police schemes were most likely to outsource this (87% and 84% respectively).

Figure 4.3.1 Scheme administration arrangements
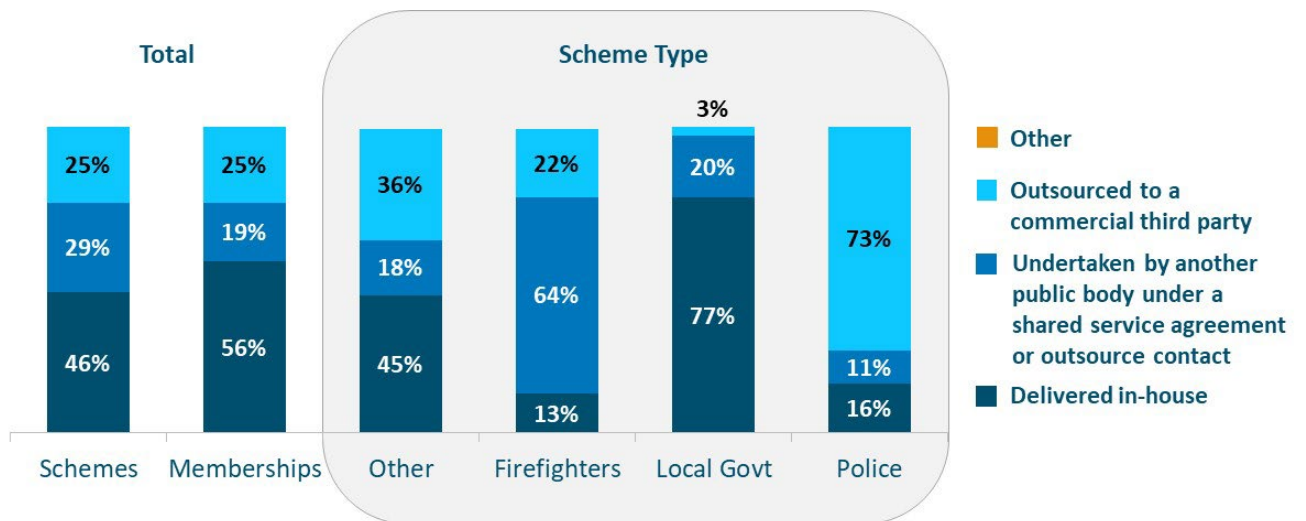
All respondents (Base, Don't know, Did not answer question): Schemes (191, 0%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 0%, 0%), Police (45, 0%, 0%)

View a table showing all data from the above figure

As shown in Figure 4.3.2, three-quarters (76%) of schemes had an administration strategy, rising to 94% of Local Government schemes.

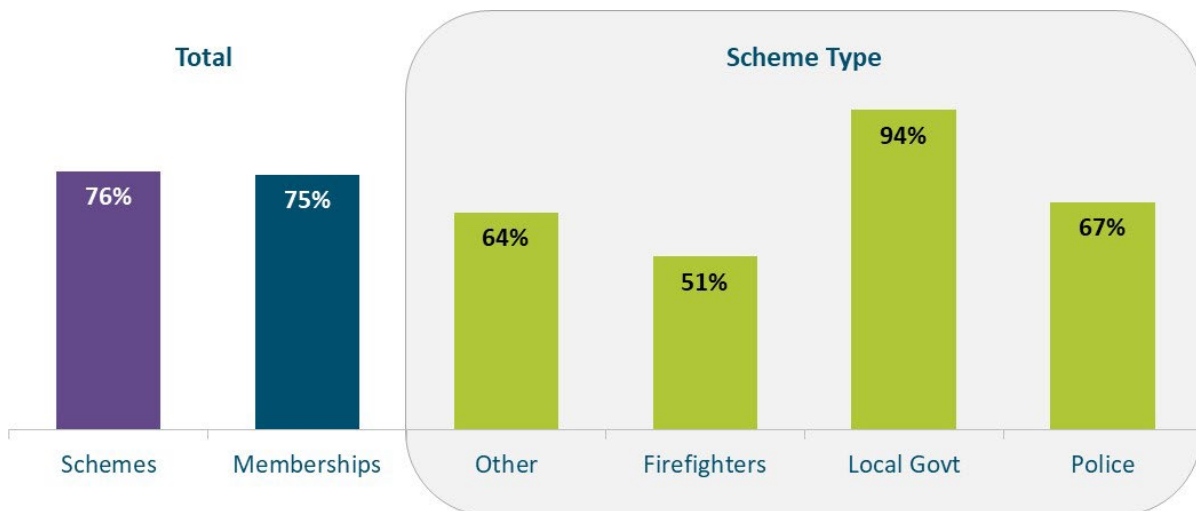**Figure 4.3.2 Proportion of schemes with an administration strategy**

All respondents (Base, Don't know, Did not answer question): Schemes (191, 5%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 0%, 0%), Police (45, 18%, 0%)

View a table showing all data from the above figure

The overall proportion of schemes with an administration strategy was similar to that seen in 2020-21 (76% vs. 73%). However, fewer members were in a scheme that had an administration strategy in place (down from 89% to 75%). This decrease was driven by a fall among 'Other' schemes, who account for 60% of memberships (down from 91% to 64%).

Table 4.3.1 Proportion of schemes with an administration strategy – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**76%**	**75%**	**64%**	**51%**	**94%**	**67%**
2020-21	73%	89%	91%	47%	89%	62%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green.*

As shown in Figure 4.3.3, most schemes (84%) included administration as a dedicated item on the agenda at every pension board meeting held in the previous 12 months. A further 9% covered it in at least half of their board meetings, 5% did so at fewer than half of their meetings and 1% never included it on the agenda.

Figure 4.3.3 Proportion of pension board meetings held in last 12 months that had administration as a dedicated item on the agenda
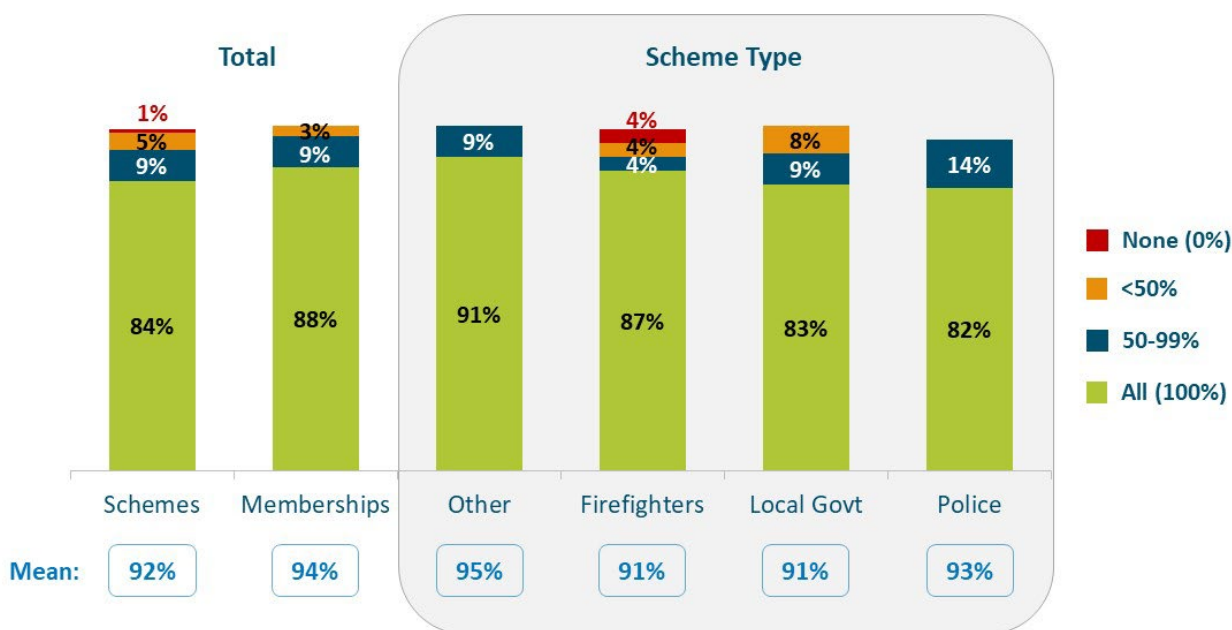
All that held any board meetings in the last 12 months (Base, Don't know, Did not answer question): Schemes (190, 1%, 0%), Memberships (190, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 0%, 0%), Police (44, 5%, 0%)

View a table showing all data from the above figure

At the total level, results were similar to those seen in the 2020-21 survey (Table 4.3.2). However, Firefighters' schemes were more likely to have covered administration at every board meeting (87% vs. 80% in 2020-21), while fewer Police schemes did this (82% vs. 93% in 2020-21).

Table 4.3.2 Proportion of schemes that had administration on the agenda at every board meeting in last 12 months - Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**84%**	**88%**	**91%**	**87%**	**83%**	**82%**
2020-21	85%	88%	91%	80%	83%	93%

All that held any board meetings in the last 12 months (2022-23/2020-21): Schemes (190/191), Memberships (190/191), Other (11/11), Firefighters (45/46), Local Govt (90/92), Police (44/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

All schemes were asked if the administrator of the scheme had a formal data management plan or policy. As set out in Figure 4.3.4, two-thirds (67%) of schemes said this was the case, and this was broadly consistent across all scheme types. Among the remainder, 20% confirmed that there was no data management plan in place, but 12% were unsure.

Figure 4.3.4 Proportion of scheme administrators with a formal data management plan or policy
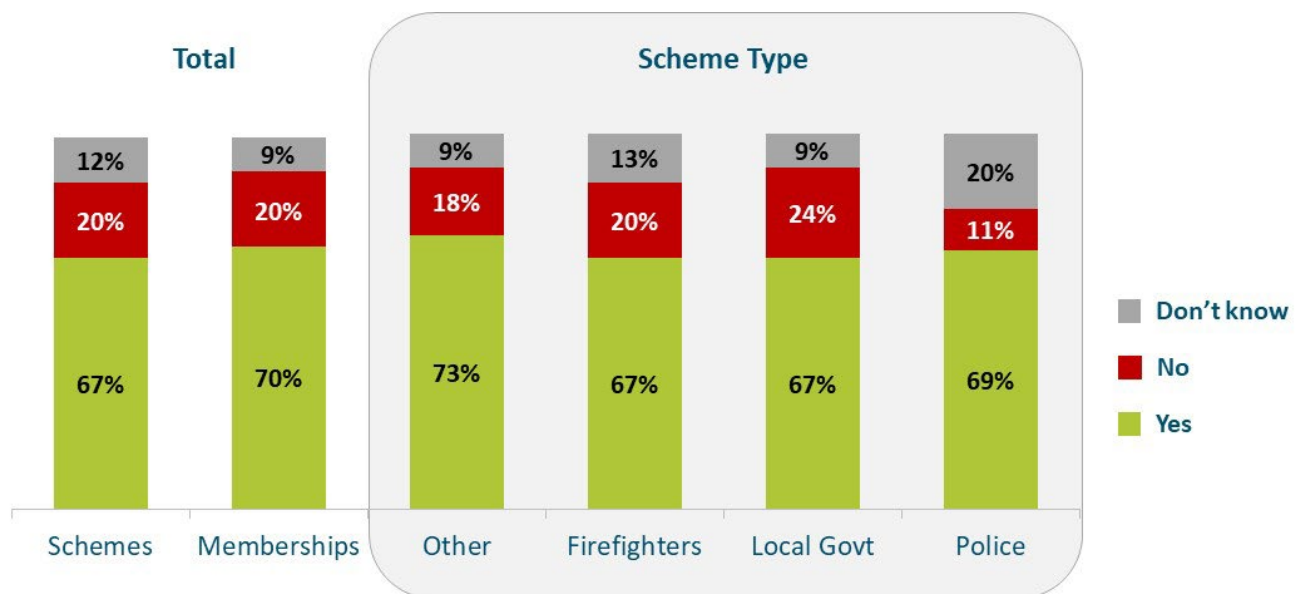
All respondents (Base, Did not answer question): Schemes (191, 0%), Memberships (191, 0%), Other (11, 0%), Firefighters (45, 0%), Local Govt (90, 0%), Police (45, 0%)

View a table showing all data from the above figure

Schemes with a data management plan were asked to provide details of what this included, with results shown in Table 4.3.3. Around nine in ten indicated that the plan covered the approach to measuring and improving data (93%), where data is received from or transferred to (91%), data quality controls (91%), what data is held or used (90%) and processes for receiving, sharing and managing data (86%).

However, data management plans were comparatively less likely to include a data governance framework (69%), with the exception of Police schemes (94%).

In comparison to other scheme types, Firefighters' schemes were less likely to indicate that their data management plan covered each of these areas.

Table 4.3.3 Coverage of data management plans

	Total		Scheme Type			
	Schemes	Member -ships	Other	Fire- fighters	Local Govt	Police
The approach to measuring data and steps being taken to improve data (i.e. an improvement plan)	93%	98%	100%	90%	95%	90%
Where data is received from and transferred to	91%	96%	100%	90%	88%	97%
Data quality controls in place (i.e. validation checks)	91%	98%	100%	77%	95%	94%
What data is held or used	90%	97%	100%	77%	92%	97%
Processes for receiving, sharing and managing data	86%	95%	100%	73%	87%	94%
A data governance framework	69%	70%	75%	63%	60%	94%

All with data management plan/policy (Base, Don't know, Did not answer question): Schemes (129, 3-12%, 0-2%), Memberships (129, 1-12%, 0-1%), Other (8, 0-13%, 0%), Firefighters (30, 3-17%, 0%), Local Govt (60, 2-12%, 0-3%), Police (31, 3-10%, 0-3%)

Two-thirds (67%) of schemes with a data management plan or policy reviewed it at least annually, although this rose to 100% of 'Other' schemes. A further 13% of schemes reviewed every 2 years, 9% did so less frequently and 10% didn't know how often it was reviewed (increasing to 23% of Firefighters' and 16% of Police schemes).

Figure 4.3.5 Frequency with which data management plans were reviewed
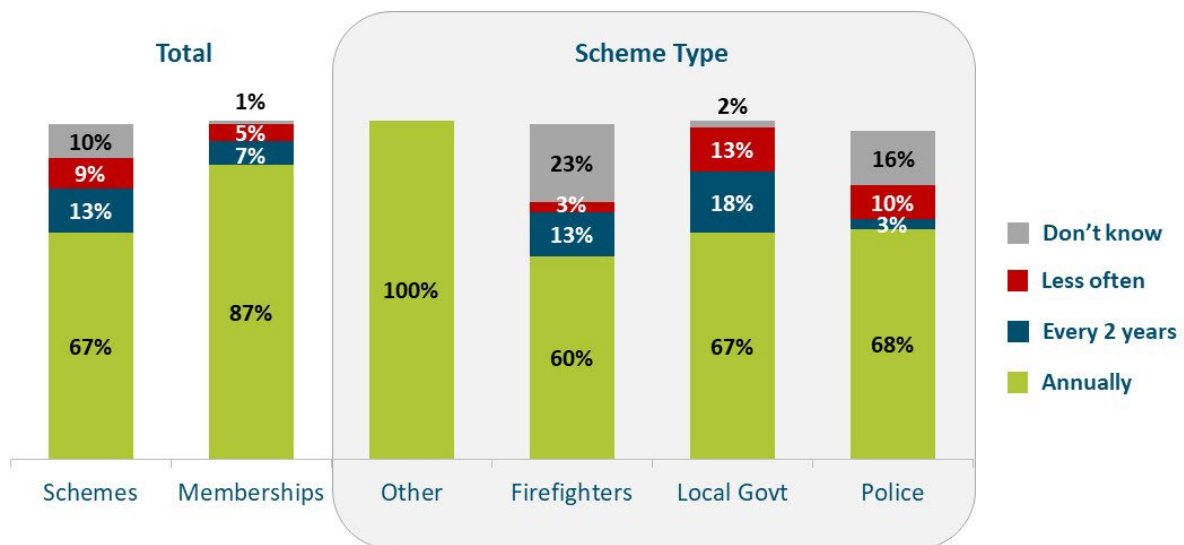
Base: All with data management plan/policy (Base, Did not answer question): Schemes (129, 1%), Memberships (129, 0%), Other (8, 0%), Firefighters (30, 0%), Local Govt (60, 0%), Police (31, 3%)

View a table showing all data from the above figure

Schemes were asked the extent to which, in the last 12 months, the employer(s) had submitted the data required each month on time and had provided accurate and complete data[7]. Results are summarised in Figure 4.3.6.

Over a third (36%) of schemes reported that all their employers had always provided the required monthly data on time, and a similar proportion (38%) reported that all their employers had always provided accurate and complete data. However, this differed by scheme type and was lower among 'Other' (9% and 27%) and Local Government (8% and 9%) schemes, which are typically multi-employer. In comparison, between 67-71% of Firefighters' and Police schemes (which are both typically single employer) reported that the employer(s) always provided data that was on time, accurate and complete.

Figure 4.3.6 Proportion of schemes where all employers had always submitted the data required each month on time and had always provided accurate and complete data in the last 12 months

All respondents (Base, Don't know on time, Did not answer on time, Don't know accurate/complete, Did not answer accurate/complete): Schemes (191, 13%, 2%, 15%, 2%), Memberships (191, 4%, 0%, 5%, 0%), Other (11, 0%, 0%, 0%, 0%), Firefighters (45, 18%, 7%, 18%, 4%), Local Govt (90, 10%, 0%, 13%, 0%), Police (45, 18%, 2%, 13%, 0%)

View a table showing all data from the above figure

Table 4.3.4 provides an alternative analysis, showing the mean percentage of employers that had submitted data on time and had provided accurate and complete data. On average, 87% of scheme employers always provided the required data on time and 88% always provided accurate and complete data in the last 12 months.

Although 'Other' and Local Government schemes were less likely to report that all their employers did this (as seen in Figure 4.3.6), there was less difference in this respect when it came to the average proportion of employers that did this.

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[7] Single employer schemes were asked whether their participating employer always did this, whereas multi-employer schemes were asked to give the proportion of their employers that always did this. The analysis combines the results from both questions.

Page 57

Table 4.3.4 Mean proportion of employers that always submitted the data required each month on time and always provided accurate and complete data in the last 12 months

	Total		Scheme Type			
	Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Mean % of employers that always submitted required monthly data on time	87%	79%	74%	88%	86%	92%
Mean % of employers that always provided accurate and complete data	88%	85%	84%	89%	86%	90%

All respondents (Base, Don't know on time, Did not answer on time, Don't know accurate/complete, Did not answer accurate/complete): Schemes (191, 13%, 2%, 15%, 2%), Memberships (191, 4%, 0%, 5%, 0%), Other (11, 0%, 0%, 0%, 0%), Firefighters (45, 18%, 7%, 18%, 4%), Local Govt (90, 10%, 0%, 13%, 0%), Police (45, 18%, 2%, 13%, 0%)

Table 4.3.5 shows that results were in line with the 2020-21 survey when it came to the overall proportion of schemes reporting that all their employers always submitted the required data on time and always provided accurate and complete data. The mean proportions of employers doing this were also consistent with the 2020-21 survey.

However, there were some changes at a scheme type level. 'Other' schemes were less likely to report that all employers had submitted data on time (down from 27% to 9%), and the same applied to Firefighters' schemes (down from 77% to 67%). For 'Other' schemes there was also a corresponding fall in the mean proportion of employers that did this (from 89% to 74%). In contrast, they were more likely to report that all employers had provided accurate and complete data (up from 18% to 27%).

Table 4.3.5 Provision of on time, accurate and complete data by employers – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
All employers (100%) always submitted the required monthly data on time	**2022-23**	**36%**	**10%**	**9%**	**67%**	**8%**	**71%**
	2020-21	40%	22%	27%	77%	9%	71%
Mean % of employers that always submitted the required monthly data on time	**2022-23**	**87%**	**79%**	**74%**	**88%**	**86%**	**92%**
	2020-21	87%	88%	89%	84%	86%	91%
All employers (100%) always provided accurate and complete data	**2022-23**	**38%**	**22%**	**27%**	**69%**	**9%**	**69%**
	2020-21	39%	16%	18%	77%	9%	69%
Mean % of employers that always provided accurate and complete data	**2022-23**	**88%**	**85%**	**84%**	**89%**	**86%**	**90%**
	2020-21	85%	84%	84%	84%	85%	89%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green*

As detailed in Table 4.3.6, the proportions of employers that always provided on time, accurate and complete data were much lower for multi-employer schemes than single employer ones. Among multi-employer schemes, 14% said that all their employers always submitted data on time and the same proportion said that all their employers always provided accurate and complete data (compared with 78% and 82% respectively for single employer schemes).

Table 4.3.6 Provision of on time, accurate and complete data by employers – by single and multi-employer schemes

	Single employer schemes	Multi-employer schemes
All employers (100%) always submitted the required monthly data on time	78%	14%
All employers (100%) always provided accurate and complete data	82%	14%

All respondents (Base, Don't know, Did not answer question): Single employer schemes (68, 3-6%, 3-4%), Multi-employer schemes (122, 11-20%, 0%)

Schemes were also asked the extent to which the employer(s) had submitted data electronically in the last 12 months[8]. As shown in Figure 4.3.7, two-thirds (66%) of schemes reported that all their employers had submitted all data electronically in the last 12 months. Results were similar across the different scheme types.

Figure 4.3.7 Proportion of schemes where all employers had submitted all data electronically in the last 12 months
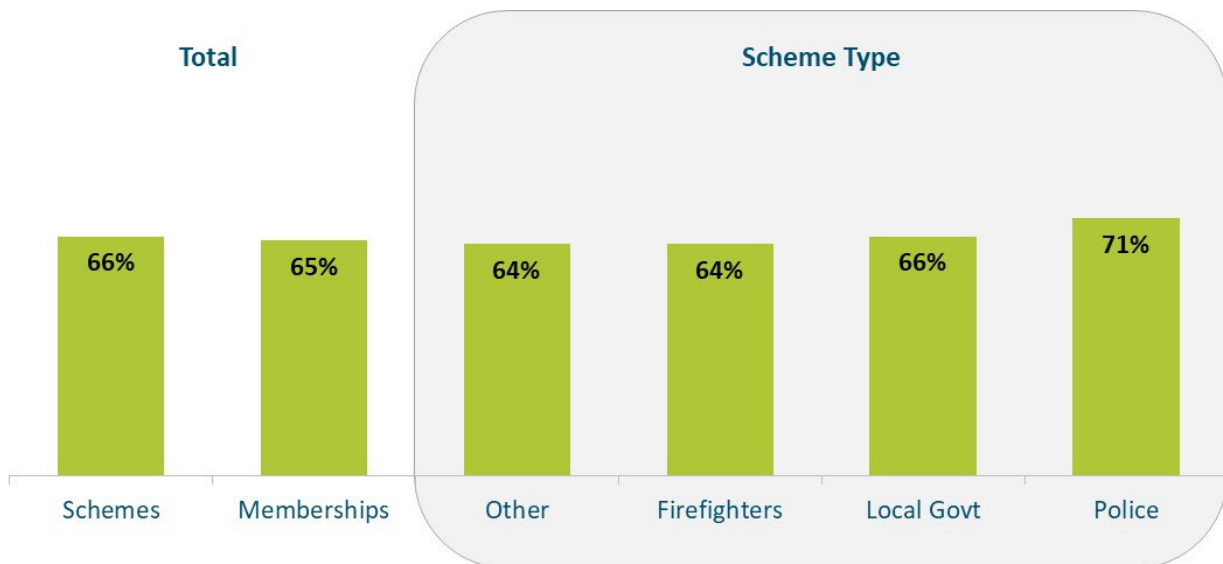
All respondents (Base, Don't know, Did not answer): Schemes (191, 8%, 2%), Memberships (191, 2%, 0%), Other (11, 0%, 0%), Firefighters (45, 13%, 4%), Local Govt (90, 3%, 0%), Police (45, 13%, 2%)

View a table showing all data from the above figure

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[8] Single employer schemes were asked whether their participating employer had submitted all, some or no data electronically, and multi-employer schemes were asked to give the proportion of their employers that had provided all, some and no data electronically. The results for both groups have been combined in the analysis.

Table 4.3.7 shows that the proportion of schemes reporting that all employers provided data electronically was similar to that seen in 2020-21 (66% vs. 64%), but the mean proportion of employers that did this increased (86% vs. 80% in 2020-21). There was evidence of improvement in this respect among Police schemes, but a decline among 'Other' and Firefighters' schemes.

Table 4.3.7 Provision of electronic data by employers – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
All employers (100%) submitted **all data** electronically	**2022-23**	**66%**	**65%**	**64%**	**64%**	**66%**	**71%**
	2020-21	64%	68%	73%	77%	61%	55%
Mean % of employers that submitted **all data** electronically	**2022-23**	**86%**	**85%**	**82%**	**78%**	**91%**	**84%**
	2020-21	80%	89%	91%	80%	87%	61%
Mean % of employers that submitted **some data** electronically	**2022-23**	**10%**	**8%**	**8%**	**14%**	**6%**	**16%**
	2020-21	17%	9%	8%	16%	8%	39%
Mean % of employers that submitted **no data** electronically	**2022-23**	**4%**	**7%**	**10%**	**8%**	**3%**	**0%**
	2020-21	4%	3%	1%	4%	6%	0%

All respondents (2022-23/2020-21): Schemes (191/193), Memberships (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42) - *Statistically significant differences from 2020-21 are highlighted in red or green*

As detailed in Table 4.3.8, 72% of single employer schemes reported that their (sole) employer submitted all data electronically, whereas 64% of multi-employer schemes indicated that all of their employers did this.

Table 4.3.8 Proportion of schemes where all employers had submitted all data electronically in the last 12 months – by single and multi-employer schemes

	Single employer schemes	Multi-employer schemes
All employers (100%) **submitted all data electronically**	72%	64%

All respondents (Base, Don't know, Did not answer question): Single employer schemes (68, 3-6%, 3-4%), Multi-employer schemes (122, 11-20%, 0%)

Schemes were asked if they tested the data received from employers (i.e. automatic validation) and if they provided any information or training to employers on the data they needed to provide. As shown in Figure 4.3.8, nine in ten schemes (91%) provided information or training but slightly fewer (80%) automatically tested the data received. This pattern was consistent across all scheme types, although Firefighters and Police schemes were least likely to do each of these.

Page 60

Figure 4.3.8 Proportion that automatically tested employer data and provided information/training to employers on the data they need to provide
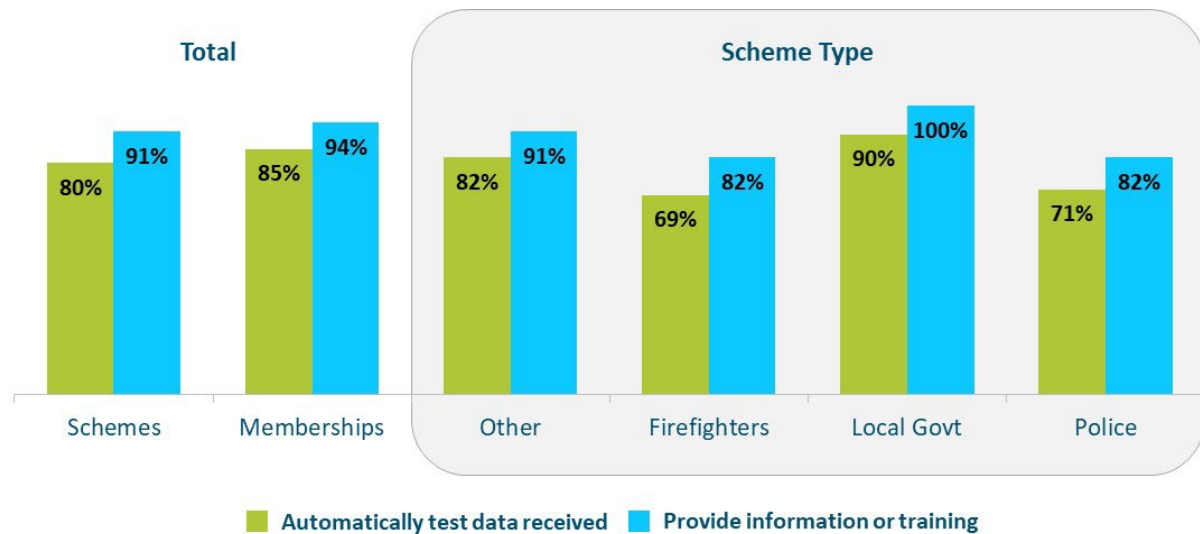
All respondents (Base, Don't know, Did not answer): Schemes (191, 5-10%, 1-2%), Memberships (191, 0-1%, 0%), Other (11, 0%, 0%), Firefighters (45, 11-20%, 2%), Local Govt (90, 0%, 0-1%), Police (45, 11-22%, 2%)

View a table showing all data from the above figure

Schemes were asked whether the budget spent on managing or improving data had changed over the last two years and was expected to change over the next two years. They were then asked the same questions about their investment in administration technology or automation. Results are summarised in Figure 4.3.9.

Figure 4.3.9 Changes in investment in managing/improving data and administration technology/automation
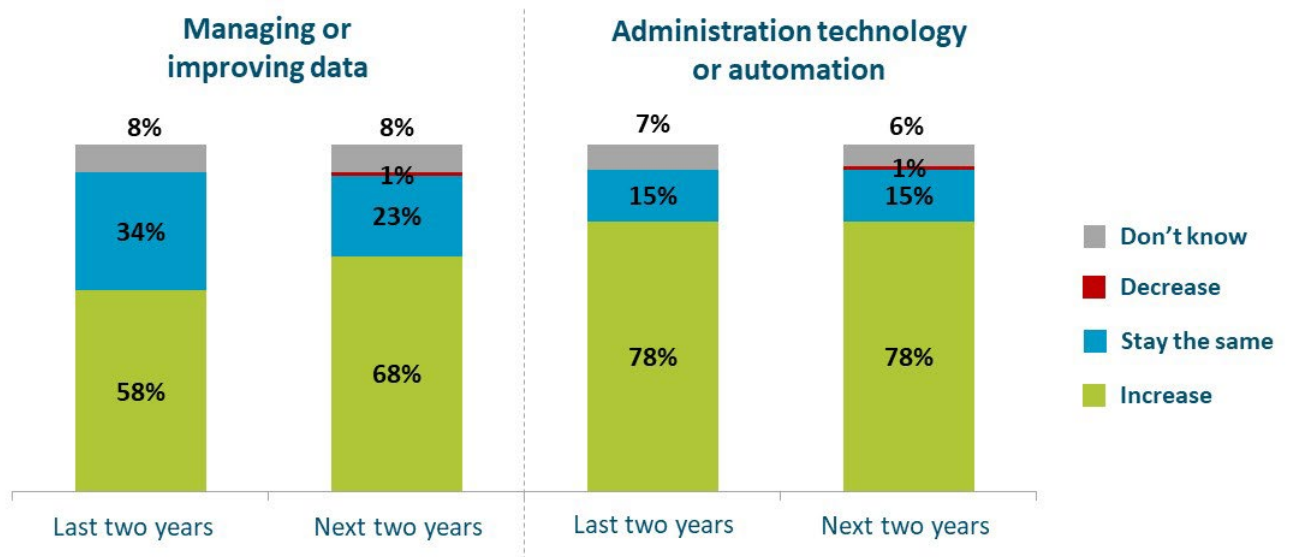
All respondents (Base, Did not answer): Schemes (191, 0%)

View a table showing all data from the above figure

There was a general trend of increasing budgets. Over three-quarters of schemes reported that their expenditure on administration technology or automation had risen in the previous two years (78%), and the same proportion anticipated that it would

Page 61

increase over the next two years (78%). The majority had also increased their budget for managing or improving data over the last two years (58%) and expected this to rise in the next two years (68%).

Table 4.3.9 provides a summary of the proportion of schemes that had increased their investment in the last two years and/or expected to do so in the next two years, including analysis by scheme type.

Overall, 45% of schemes indicated that their budget for managing/improving data had increased in the last two years and was expected to further increase in the next two years. Local government (48%) and Police schemes (49%) were most likely to report an increase in both periods, whereas a third of 'Other' (36%) and Firefighters' (33%) schemes had not increased budgets and did not expect to do so.

Two-thirds of schemes (65%) had increased investment in administration technology/automation over the last two years and expected this to increase in the next two years, with this again more likely among Local Government (72%) and Police schemes (69%). 'Other' and Firefighters' schemes were least likely to have increased investment in this area (18% and 22% respectively reported no change in either period).

Table 4.3.9 Summary of increased investment in managing/improving data and administration technology/automation

	Total		Scheme Type			
	Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Budget for managing or improving data						
Increased in last 2 years **and** expected to increase in next 2 years	45%	35%	27%	38%	48%	49%
Increased in last 2 years but **not** expected to increase in next 2 years	13%	12%	9%	13%	17%	7%
Not increased in last 2 years but expected to increase in next 2 years	24%	27%	27%	16%	28%	22%
Not increased in last 2 years and **not** expected to increase in next 2 years	19%	26%	36%	33%	8%	22%
Investment in administration technology or automation						
Increased in last 2 years **and** expected to increase in next 2 years	65%	56%	45%	51%	72%	69%
Increased in last 2 years but **not** expected to increase in next 2 years	13%	27%	36%	11%	12%	11%
Not increased in last 2 years but expected to increase in next 2 years	13%	5%	0%	16%	12%	13%
Not increased in last 2 years and **not** expected to increase in next 2 years	9%	12%	18%	22%	3%	7%

All respondents (Base): Schemes (191), Memberships (191), Other (11), Firefighters (45), Local Govt (90), Police (45)

Page 62

Those schemes that had increased their budget for managing or improving data in the last 2 years were asked the reasons for this (Table 4.3.10). A wide range of factors were cited but the most common were to prepare for remediation (86%) and to deliver improved services to members (80%), followed by preparing for the pensions dashboards (66%). Every 'Other' and Police scheme that had increased its data budget indicated that at least some of this was in order to prepare for remediation.

Table 4.3.10 Reasons for increased budgets for managing/improving data in last 2 years

	Total		Scheme Type			
	Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
To prepare for remediation	86%	89%	100%	87%	79%	100%
To deliver improved services to members (e.g. online portals)	80%	81%	75%	78%	88%	64%
To prepare for the pensions dashboards	66%	73%	75%	52%	72%	64%
To reduce errors and complaints	61%	57%	50%	61%	64%	56%
To drive efficiencies and cost savings	57%	57%	50%	61%	64%	36%
To address issues identified through a data review, complaint or audit	54%	61%	75%	57%	48%	64%
To deliver other special projects (e.g. GMP equalisation)	48%	38%	25%	35%	48%	64%
Improved understanding of the risks facing the scheme	47%	47%	50%	52%	45%	48%
Increase focus or scrutiny by TPR	40%	25%	0%	26%	47%	44%
To prepare for transition to a new administrator	15%	7%	0%	17%	12%	24%
Other reason	3%	2%	0%	4%	3%	0%

All who had increased spend on managing/improving data in the last 2 years (Base, Don't know, Did not answer question): Schemes (110, 0%, 0%), Memberships (110, 0%, 0%), Other (4, 0%, 0%), Firefighters (23, 0%, 0%), Local Govt (58, 0%, 0%), Police (25, 0%, 0%)

Similarly, those schemes that had increased investment in administration technology or automation in the last two years were also asked for their reasons (Table 4.3.11). As with data management, the most common reasons were to deliver improved services to members (84%) and to prepare for remediation (77%). The former was cited by 95% of Local Government schemes and the latter by 97% of Police schemes.

The majority also mentioned efficiencies and costs savings (67%), reducing errors and complaints (60%) and dashboards preparations (51%).

Table 4.3.11 Reasons for increased investment in administration technology/ automation in last 2 years

	Total		Scheme Type			
	Schemes	Member -ships	Other	Fire- fighters	Local Govt	Police
To deliver improved services to members (e.g. online portals)	84%	64%	44%	75%	95%	75%
To prepare for remediation	77%	68%	67%	75%	70%	97%
To drive efficiencies and cost savings	67%	58%	44%	61%	80%	50%
To reduce errors and complaints	60%	59%	56%	50%	64%	58%
To prepare for the pensions dashboards	51%	35%	22%	61%	54%	44%
Increased focus or scrutiny by TPR	26%	17%	11%	32%	25%	28%
To implement digital identity or biometric checks	16%	21%	22%	14%	20%	8%
Other reason	7%	17%	22%	4%	9%	3%

All who had increased investment in technology/automation in last 2 years (Base, Don't know, Did not answer question): Schemes (149, 1%, 0%), Memberships (149, 7%, 0%), Other (9, 11%, 0%), Firefighters (28, 0%, 0%), Local Govt (76, 0%, 0%), Police (36, 0%, 0%)

Schemes that had increased their investment in managing/improving data or in administration technology/automation were then asked whether this had resulted in various outcomes. As detailed in Table 4.3.12, the most widely experienced outcome was improved services to members (82%). This was followed by greater member engagement (57%), reduced errors and complaints (49%), and efficiencies and cost savings (47%).

Table 4.3.12 Outcomes of increased spend on managing/improving data or administration technology/automation in the last 2 years

	Total		Scheme Type			
	Schemes	Member -ships	Other	Fire- fighters	Local Govt	Police
Improved services to members	82%	78%	70%	61%	91%	84%
Greater member engagement	57%	52%	50%	55%	56%	62%
Reduced errors or complaints	49%	44%	40%	33%	49%	65%
Efficiencies and cost savings	47%	45%	40%	36%	54%	43%
Other benefits	19%	26%	30%	18%	19%	19%
None of these	2%	1%	0%	3%	1%	3%

All who had increased investment in managing/improving data or technology/automation in last 2 years (Base, Don't know, Did not answer question): Schemes (159, 3%, 0%), Memberships (159, 0%, 0%), Other (10, 0%, 0%), Firefighters (33, 9%, 0%), Local Govt (79, 0%, 0), Police (37, 3%, 0%)

4.4 Annual benefit statements

Schemes were asked how they had sent annual benefit statements (ABS) to their active members in the previous year[9]. As shown in Table 4.4.1, there has been a shift over time towards distributing annual benefit statements (ABS) via online portals rather than by post. In 2022 two-thirds (65%) of schemes sent active members their ABS through a digital online portal with notification by email (up from 49% in 2020), 20% used an online portal with notification by letter (up from 11% in 2020), and 13% used an online portal with no notification (consistent with the 15% seen in 2020). In comparison, the proportion sending ABS by post fell from 74% to 59%.

This pattern was evident for Firefighters', Local Government and Police schemes, who were all more likely to send statements via online portals than in 2020 and less likely to do so by post. However, the vast majority of 'Other' schemes continued to rely on post (91%, up from 82% in 2020).

Table 4.4.1 Methods used to send active members their annual benefit statements in previous year – Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
Digital online portal, with notification by email	**2022-23**	**65%**	**18%**	**82%**	**63%**	**62%**
	2020-21	49%	27%	34%	52%	64%
Post	**2022-23**	**59%**	**91%**	**60%**	**77%**	**13%**
	2020-21	74%	82%	72%	87%	45%
Digital online portal, with notification by letter	**2022-23**	**20%**	**9%**	**31%**	**23%**	**2%**
	2020-21	11%	0%	9%	14%	10%
Digital online portal, with no notification	**2022-23**	**13%**	**9%**	**0%**	**16%**	**22%**
	2020-21	15%	36%	9%	16%	14%
Other ways	**2022-23**	**14%**	**45%**	**7%**	**11%**	**22%**
	2020-21	9%	27%	6%	5%	17%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

Schemes were also asked to specify the proportion of their active members that were sent their ABS by each method in 2022, with results summarised in Table 4.4.2. On average, half (52%) of active members received their statements via an online portal with email notification, up from 36% in 2022. While a quarter (26%) were sent their ABS by post, this was lower than in 2020 (46%).

While the proportion of 'Other' scheme members receiving their statement by post was similar in 2022 and 2020 (48% and 55% respectively), fewer members of

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[9] In the 2022-23 survey schemes were asked about ABS sent in the 2022 calendar year, and in the 2020-21 survey they were asked about ABS sent in the 2020 calendar year.

Firefighters', Local Government and Police schemes received them in this way (decreases of -39, -15 and -14 percentage points respectively).

Table 4.4.2 Mean proportion of active members sent their annual benefit statements via each method in previous year – Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
Digital online portal, with notification by email	**2022-23**	**52%**	**11%**	**65%**	**48%**	**58%**
	2020-21	36%	10%	28%	36%	53%
Post	**2022-23**	**26%**	**48%**	**24%**	**32%**	**7%**
	2020-21	46%	55%	63%	47%	21%
Digital online portal, with notification by letter	**2022-23**	**9%**	**0%**	**8%**	**15%**	**0%**
	2020-21	5%	0%	5%	7%	3%
Digital online portal, with no notification	**2022-23**	**9%**	**9%**	**0%**	**9%**	**20%**
	2020-21	9%	27%	5%	9%	10%
Other ways	**2022-23**	**8%**	**36%**	**7%**	**4%**	**12%**
	2020-21	6%	7%	6%	3%	12%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

Schemes were asked to specify the percentage of active members who received their ABS by the statutory deadline in 2022. Figure 4.4.1 shows that 61% of schemes reported that all active members received their ABS by the statutory deadline, and most of the remainder (32%) said this was the case for 90-99% of members. The mean was 97%.

Figure 4.4.1 Proportion of active members receiving annual benefit statement by statutory deadline in 2022
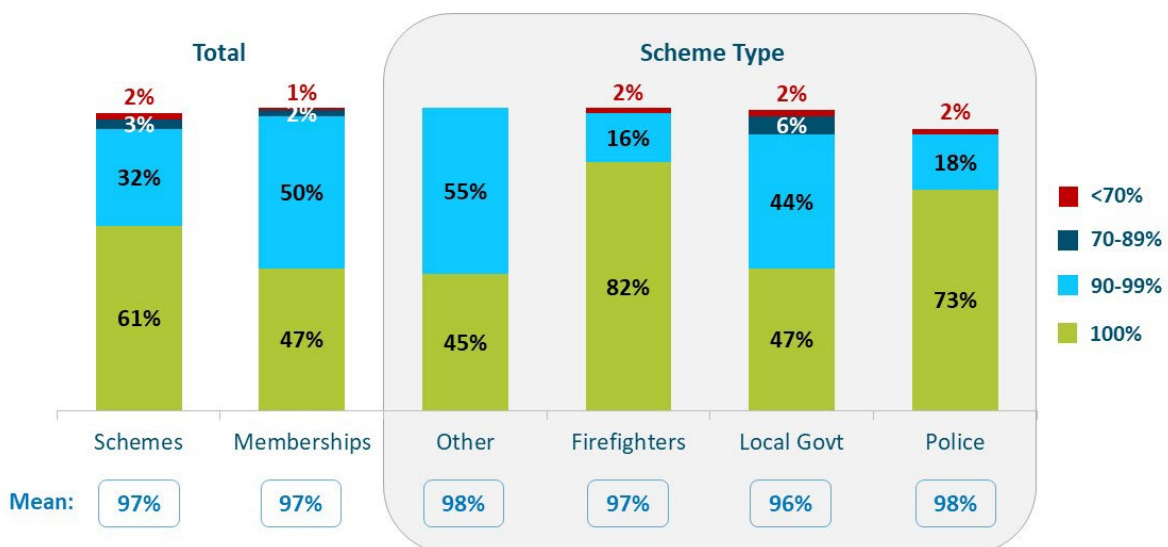
All respondents (Base, Don't know, Did not answer question): Schemes (191, 2%, 0%), Memberships (191, 1%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 1%, 0%), Police (45, 7%, 0%)
View a table showing all data from the above figure

Firefighters' schemes were most likely to have met the ABS deadline for all their active members in 2022 (82%), followed by Police schemes (73%). This proportion was lower for 'Other' (45%) and Local Government (47%) schemes, both of which are primarily multi-employer schemes and typically have a greater number of memberships.

As shown in Table 4.4.3, the proportion of schemes reporting that all of their active members received their ABS by the deadline was similar in 2022 (61%) and 2020 (59%). The mean percentage of active members who received their ABS by the deadline was also consistent in 2022 and 2020 (97% and 94% respectively).

However, when this data is weighted by membership numbers, the mean percentage of active members receiving their ABS by the deadline increased from 85% to 97%. This was driven by an improvement among 'Other' schemes (who account for 60% of all memberships), with 98% of members receiving their benefit statement on time in 2022 compared with 79% in 2020.

The proportion of Police schemes that met the deadline for all their active members also increased since 2020 (from 60% to 73%).

Table 4.4.3 Proportion of active members receiving annual benefit statement by statutory deadline in previous year – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
All active members received ABS by deadline	**2022-23**	**61%**	**47%**	**45%**	**82%**	**47%**	**73%**
	2020-21	59%	47%	45%	83%	48%	60%
Mean % of active members receiving ABS by deadline	**2022-23**	**97%**	**97%**	**98%**	**97%**	**96%**	**98%**
	2020-21	94%	85%	79%	95%	95%	92%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

The schemes that missed the ABS deadline for any of their active members were asked whether they reported this to TPR (Figure 4.4.2). Overall, around a quarter (23%) of this group had done so, with 13% making a breach of the law report.

While base sizes are too low to draw robust conclusions by the different scheme types (as relatively few missed the ABS deadline for any members), results appeared to vary widely. Two-thirds (67%) of 'Other' and half (50%) of Firefighters' schemes that missed the deadline reported this to TPR, whereas this fell to 17% of Local Government and 0% of Police schemes.

All of the 'Other' schemes that alerted TPR about the missed deadline made a breach of the law report, but this was lower for the other scheme types.

Page 67

Figure 4.4.2 Proportion of schemes that reported the missed annual benefit statement deadline to TPR
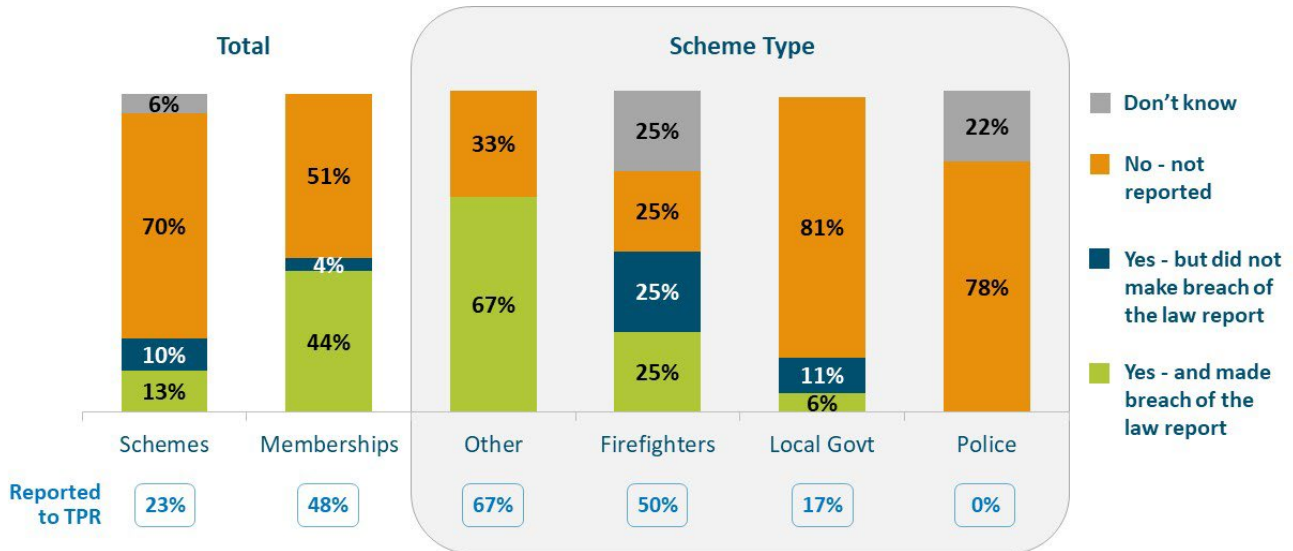
All who missed deadline for any active members (Base, Did not answer question): Schemes (70, 1%), Memberships (70, 1%), Other (6, 0%), Firefighters (8, 0%), Local Govt (47, 2%), Police (9, 0%) - Caution: Low base sizes for individual scheme types

View a table showing all data from the above figure

As detailed in Table 4.4.4, there was little change in the overall proportion of schemes reporting the missed deadline to TPR, but Police schemes were less likely to do this in 2022 than in 2020 (0% vs. 41%).

Table 4.4.4 Proportion of schemes that reported the missed annual benefit statement deadline to TPR – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**23%**	**48%**	**67%**	**50%**	**17%**	**0%**
2020-21	29%	49%	67%	43%	18%	41%

All who missed deadline for any active members (2022-23/2020-21): Schemes (70/75), Memberships (70/75), Other (6/6), Firefighters (8/7), Local Govt (47/45), Police (9/17) - Caution: Low base sizes for individual scheme types
Statistically significant differences from 2020-21 are highlighted in red or green.

The majority of the schemes that did not report the missed deadline to TPR indicated that this was because it was not considered material; 76% because few statements were affected and 16% because there was a very short delay. A further 6% explained that they did not report it because there were mitigating circumstances that led to the missed deadline, 4% had established that the affected members were not eligible for annual benefit statements, and 4% did not report it because TPR was already aware of the situation.

Schemes were asked to specify the percentage of the annual benefit statements sent out to members in 2022 that contained all the data required by regulation. Figure 4.4.3 shows that 95% of schemes said that all the annual benefit statements they sent in 2022 contained all the required data. The mean was 99%.

Figure 4.4.3 Proportion of annual benefit statements sent out in 2022 that contained all data required by regulations
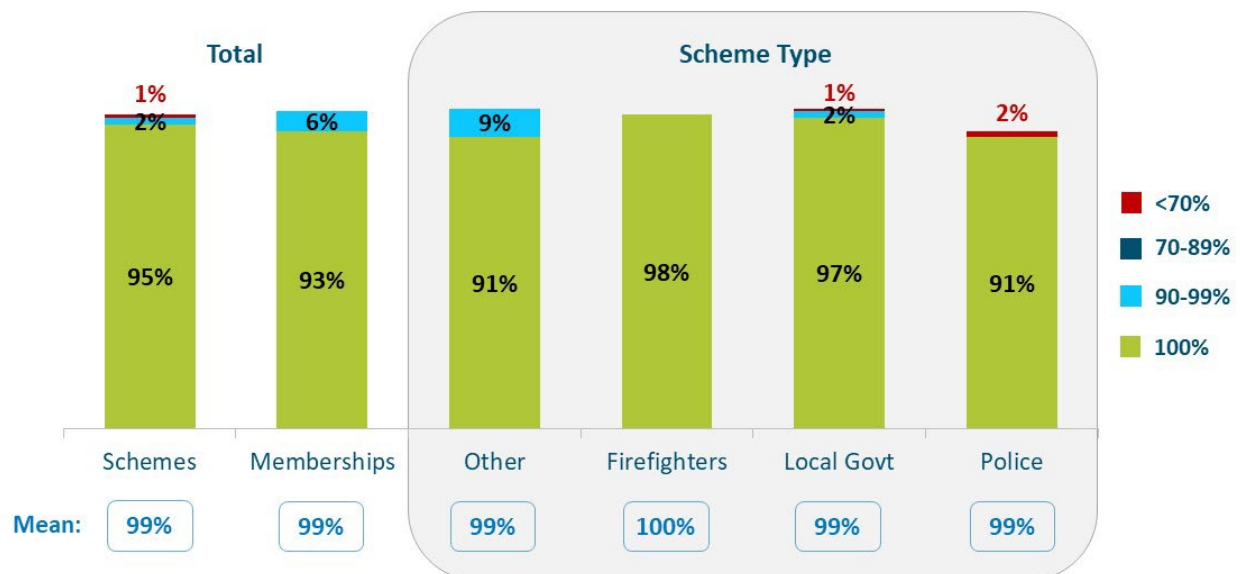
All respondents (Base, Don't know, Did not answer question): Schemes (191, 2%, 0%), Memberships (191, 0%, 0%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 0%, 0%), Police (45, 7%, 0%)

View a table showing all data from the above figure

As set out below, the proportion of schemes where all ABS contained the required data increased from 92% in 2020 to 95% in 2022. This was primarily due to an increase among 'Other' and Local Government schemes. There was no change in the mean percentage of statements that contained all the required data (99%).

Table 4.4.5 Proportion of annual benefit statements sent out in previous year that contained all data required by regulations – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
All ABS contained required data	**2022-23**	**95%**	**93%**	**91%**	**98%**	**97%**	**91%**
	2020-21	92%	86%	82%	96%	91%	93%
Mean % of ABS that contained required data	**2022-23**	**99%**	**99%**	**99%**	**100%**	**99%**	**99%**
	2020-21	99%	99%	99%	100%	99%	100%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

All respondents were asked how confident they were that all active members would receive their annual benefit statement by the statutory deadline in 2023. Figure 4.4.4 shows that the vast majority (94%) of schemes were confident that this would happen, with two-thirds (65%) stating that they were 'very confident'. While this picture was broadly consistent by scheme type, 27% of 'Other' schemes were not at all confident.

Figure 4.4.4 Scheme confidence that all active members will receive their annual benefit statements by the statutory deadline in 2023
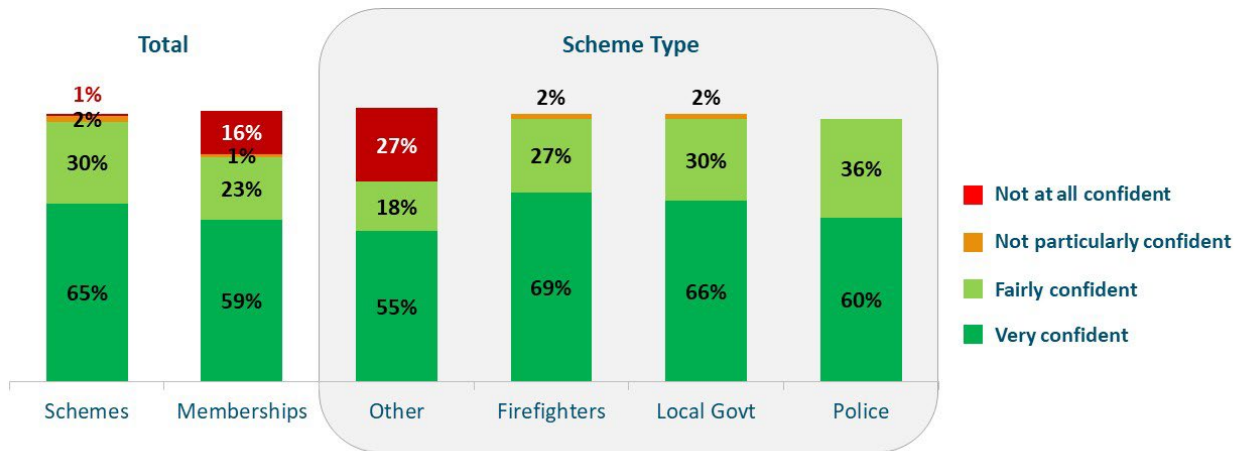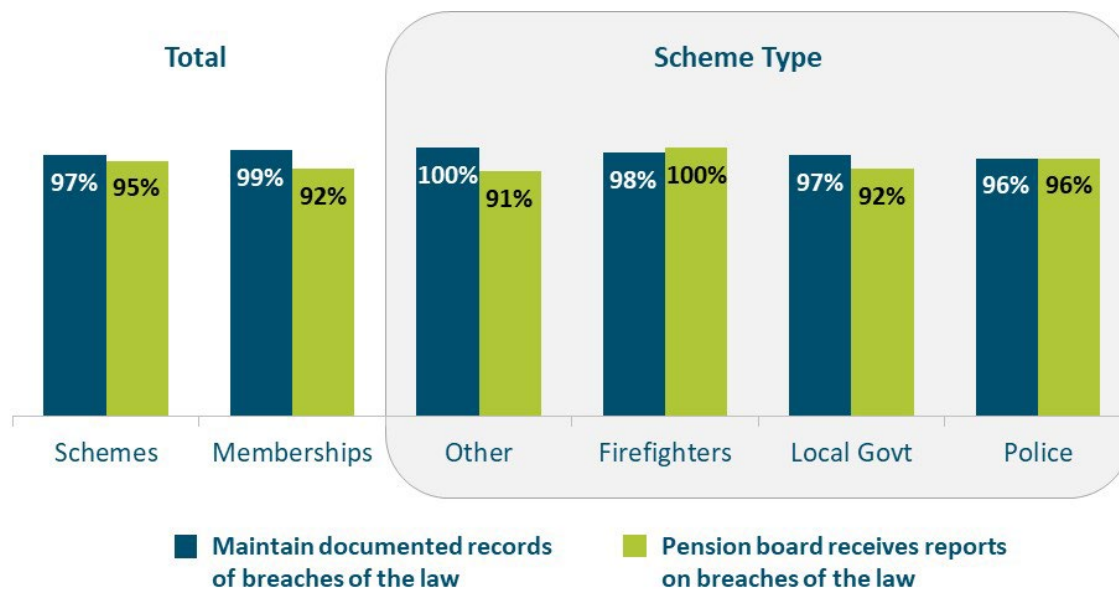

All respondents (Base, Don't know, Did not answer question): Schemes (191, 3%, 0%), Memberships (191, 1%, 0%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 2%, 0%), Police (45, 4%, 0%)

View a table showing all data from the above figure

Page 70

4.5   Reporting breaches

As set out in Figure 4.5.1, the vast majority of schemes maintained documented records of any breaches of the law identified (97%) and provided the pension board with reports on any such breaches (95%).

Figure 4.5.1 Proportion that maintained documented records of any breaches of the law and provided the pension board with reports on any breaches identified

All respondents (Base, Don't know if maintain records, Did not answer if maintain records, Don't know if board receives reports, Did not answer if board receives reports): Schemes (191, 2%, 0%, 3%, 1%), Memberships (191, 1%, 0%, 2%, 6%), Other (11, 0%, 0%, 0%, 0%), Firefighters (45, 0%, 0%, 0%, 0%), Local Govt (93, 2%, 0%, 4%, 1%), Police (45, 4%, 0%, 4%, 0%)

View a table showing all data from the above figure

Results were similar to those seen in the 2020-21 survey. While the proportion of 'Other' schemes that reported any breaches of the law to their pension board fell from 100% to 91%, this was because one of these schemes did not provide a response to this question. This also caused the decline in the proportion of memberships in a scheme that provided reports on breaches to the pension board.

Table 4.5.1 Proportion that maintained documented records of any breaches of the law and provided the pension board with reports on any breaches identified – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Maintain documented records of breaches of the law	**2022-23**	**97%**	**99%**	**100%**	**98%**	**97%**	**96%**
	2020-21	98%	99%	100%	98%	99%	95%
Pension board receives reports on breaches of the law	**2022-23**	**95%**	**92%**	**91%**	**100%**	**92%**	**96%**
	2020-21	95%	98%	100%	96%	94%	98%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

Page 71

Overall, 95% of those that maintained records of breaches of the law indicated that these included the decision taken on whether to report the breach to TPR. This was broadly consistent with the picture seen in 2020-21, although there was a decline among 'Other' schemes (from 100% to 91%) and Police schemes (from 98% to 93%). Again, the former was due to one 'Other' scheme not providing a response to this question, which also caused a decline in the memberships total.

Table 4.5.2 Proportion where the documented records on breaches of the law included the decision taken on whether to report it to TPR – Time series

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
2022-23	**95%**	**92%**	**91%**	**98%**	**94%**	**93%**
2020-21	95%	97%	100%	98%	91%	98%

All respondents (2022-23/2020-21): Schemes (185/189), Memberships (185/189), Other (11/11), Firefighters (44/46), Local Govt (87/92), Police (43/40) - *Statistically significant differences from 2020-21 are highlighted in red or green*

The survey also captured data on the proportion of schemes that had identified any breaches of the law and had reported any breaches to TPR in the previous 12 months, as summarised in Figure 4.5.2. For these questions, schemes were asked to exclude any breaches of the law relating to annual benefit statements.

Figure 4.5.2 Proportion of schemes that identified breaches of the law and reported any breaches to TPR in last 12 months (excluding those relating to annual benefit statements)
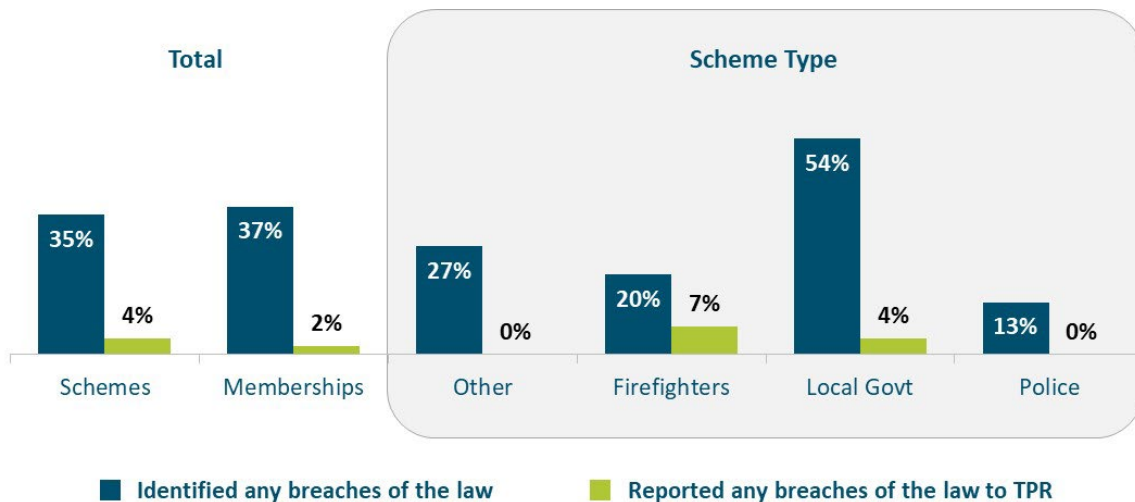
All respondents (Base, Don't know if identified, Did not answer if identified. Don't know if reported, Did not answer if reported): Schemes (191, 4%, 0%, 1%, 0%), Memberships (191, 1%, 0%, 0%, 9%), Other (11, 0%, 0% 0%, 9%), Firefighters (45, 0%, 0%, 0%, 0%), Local Govt (90, 2%, 0%, 1%, 0%), Police (45, 11%, 0%, 0%, 0%)

View a table showing all data from the above figure

Over a third of schemes (35%) had identified non-annual benefit statement breaches of the law in the previous 12 months, but comparatively few (4%) reported any breaches to TPR as they thought they were materially significant. This means that 11% of those schemes that identified breaches in the last 12 months had reported them to TPR.

The proportion identifying breaches in the previous 12 months was highest for Local Government schemes (54%) and lowest for Police schemes (13%). Firefighters' schemes were proportionally most likely to have reported any breaches of the law to TPR; 20% had identified any breaches and a third of these (7% overall) had reported them. In contrast, no Police or 'Other' schemes had reported any breaches to TPR.

The proportion of schemes that had identified breaches of the law was consistent with 2020-21 (35% vs. 37%). However, fewer 'Other', Firefighters' and Local Government schemes reported breaches to TPR, and there was a corresponding fall in the proportion of members in a scheme that did this (from 9% to 2%).

Table 4.5.3 Proportion that identified breaches of the law and reported any breaches to TPR in last 12 months (excluding those relating to annual benefit statements) – Time series

	Survey	Total		Scheme Type			
		Schemes	Member-ships	Other	Fire-fighters	Local Govt	Police
Identified any breaches of the law	**2022-23**	**35%**	**37%**	**27%**	**20%**	**54%**	**13%**
	2020-21	37%	37%	27%	23%	55%	14%
Reported any breaches of the law to TPR	**2022-23**	**4%**	**2%**	**0%**	**7%**	**4%**	**0%**
	2020-21	5%	9%	9%	12%	9%	0%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

Where breaches of the law were identified, they were most commonly attributed to late or non-payment of contributions by employers (45%), systems or process failures (39%), failure of employers to provide timely, accurate or complete data (33%) and issues with management of transactions (24%).

Table 4.5.4 Causes of breaches of the law identified (excluding those relating to annual benefit statements)

	Total schemes	
	2022-23	2020-21
Late or non-payment of contributions by the employer(s)	**45%**	31%
Systems or process failure	**39%**	28%
Failure of the employer(s) to provide timely, accurate or complete data	**33%**	28%
Management of transactions (e.g. errors or delays in payment of benefits)	**24%**	28%
Failure to maintain records or rectify errors	**6%**	21%
Other employer related issues	**15%**	11%
Other	**25%**	28%

All identifying any breaches of the law not related to ABS: 2022-23 (67), 2020-21 (71)
Statistically significant differences from 2020-21 are highlighted in red or green.

4.6   Addressing governance and administration issues

All schemes were asked to identify the top three barriers to improving their governance and administration over the next 12 months (Table 4.6.1).

Table 4.6.1 Barriers to improving governance and administration over next 12 months – Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
The remediation process (also referred to as 'McCloud' or 'Sergeant'	**2022-23**	**65%**	**73%**	**78%**	**46%**	**91%**
	2020-21	65%	91%	79%	47%	81%
The volume of changes that are required to comply with legislation	**2022-23**	**58%**	**55%**	**64%**	**49%**	**71%**
	2020-21	61%	45%	60%	63%	60%
Complexity of the scheme	**2022-23**	**45%**	**45%**	**84%**	**27%**	**42%**
	2020-21	62%	27%	60%	63%	60%
Recruitment, training & retention of staff & knowledge	**2022-23**	**42%**	**27%**	**18%**	**60%**	**33%**
	2020-21	28%	55%	23%	29%	26%
Lack of resources or time	**2022-23**	**35%**	**45%**	**31%**	**36%**	**36%**
	2020-21	35%	18%	23%	44%	33%
Employer compliance	**2022-23**	**17%**	**0%**	**0%**	**36%**	**0%**
	2020-21	12%	0%	2%	25%	0%
The pensions dashboards requirements	**2022-23**	**12%**	**9%**	**9%**	**17%**	**4%**
	2020-21			n/a		
Issues with systems (IT, payroll, administration, etc)	**2022-23**	**10%**	**27%**	**11%**	**9%**	**7%**
	2020-21	12%	0%	13%	11%	12%
Lack of knowledge, effectiveness or leadership among key personnel	**2022-23**	**1%**	**0%**	**2%**	**1%**	**0%**
	2020-21	2%	0%	0%	2%	5%
Poor communications between key personnel	**2022-23**	**1%**	**0%**	**2%**	**0%**	**0%**
	2020-21	0%	0%	0%	0%	0%
Other barriers	**2022-23**	**3%**	**0%**	**4%**	**4%**	**0%**
	2020-21	7%	18%	9%	8%	0%
There are no barriers	**2022-23**	**1%**	**0%**	**0%**	**2%**	**0%**
	2020-21	1%	0%	2%	0%	0%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

The most widely mentioned barriers were the remediation process (65%) and the volume of changes required to comply with legislation (58%). These were followed by the complexity of their scheme (45%), recruitment, training and retention of staff/knowledge (42%), and lack of resources or time (35%).

While the overall picture was similar to that seen in the 2020-21 survey, more schemes identified staff recruitment, training and retention as a key barrier (up from 28% to 42%). However, fewer mentioned scheme complexity (down from 62% to 45%). The pensions dashboards requirements were included as a response option for the first time in the 2022-23 survey, and 12% of schemes selected this as one of the top three barriers they faced.

The remediation process was the most commonly identified barrier for 'Other' (73%), and Police schemes (91%), and was also mentioned by the majority of Firefighters' schemes (78%). In comparison, fewer than half (46%) of Local Government schemes selected it as a top barrier. Instead, the most common barrier among Local Government schemes was staff recruitment, training and retention (60%).

Schemes were also asked to what they would attribute any improvements made to their governance and administration in the last 12 months.

Table 4.6.2 Drivers of improvements to governance and administration in last 12 months – Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
Improved understanding of the risks facing the scheme	**2022-23**	**71%**	**64%**	**87%**	**61%**	**76%**
	2020-21	68%	64%	72%	63%	74%
Resources increased or redeployed to address risks	**2022-23**	**61%**	**64%**	**56%**	**63%**	**60%**
	2020-21	42%	82%	23%	51%	33%
Improved understanding of underlying legislation & standards expected by TPR	**2022-23**	**50%**	**27%**	**53%**	**46%**	**62%**
	2020-21	46%	18%	43%	43%	62%
Administrator action	**2022-23**	**25%**	**36%**	**24%**	**29%**	**16%**
	2020-21	31%	27%	26%	39%	21%
Pension board action	**2022-23**	**16%**	**27%**	**13%**	**17%**	**16%**
	2020-21	23%	45%	21%	17%	31%
Scheme manager action	**2022-23**	**15%**	**18%**	**13%**	**21%**	**4%**
	2020-21	22%	36%	15%	29%	12%
Improved engagement by TPR	**2022-23**	**10%**	**36%**	**13%**	**6%**	**9%**
	2020-21	14%	9%	13%	11%	21%
Other	**2022-23**	**10%**	**9%**	**2%**	**10%**	**18%**
	2020-21	8%	0%	6%	11%	5%
No improvements in last 12 months	**2022-23**	**3%**	**0%**	**7%**	**2%**	**2%**
	2020-21	6%	0%	17%	2%	5%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

The most widespread reasons for improved governance and administration were better understanding of the risks facing the scheme (71%), resources being increased or redeployed to address risks (61%) and better understanding of the underlying legislation and standards expected by TPR (50%). More schemes mentioned increased/redeployed resources than in 2020-21 (up from 42% to 61%).

While results differed by scheme type, the overall pattern was broadly similar and improved understanding of risks was consistently identified as one of the key drivers of improvement. However, 'Other' schemes were most likely to mention improved engagement by TPR (36%, compared with 6-13% of other scheme types).

Where schemes selected the administrator action (25%), pension board action (16%), scheme manager action (15%) or other action (10%) options they were asked to provide more details of what this entailed. These most common responses are summarised below:

- *Administrator action:* Improved processes/systems/strategy (8%), improved/increased use of automation or technology (5%), data review/ improvement (3%), change of administrator (3%)
- *Pension board action:* Increased monitoring/scrutiny by board (4%), more training/increased knowledge (4%), improved strategy/action plan/processes/ policies (4%), more collaboration/engagement by board (3%)
- *Scheme manager action:* Improved processes/systems/strategy (6%), increased resources/investment (3%)
- *Other action:* More training/increased knowledge (4%), increased resources (4%)

Page 76

4.7   TPR codes and guidance

Respondents were asked whether they were aware that TPR produces codes of practice (i.e. documents that set out the standards of conduct and practice that TPR expects), guidance (i.e. material published by TPR intended to help explain particular matters or provide examples of good practice) and the public service toolkit (i.e. a free online learning programme for pension board members, and others, to improve their knowledge of their role). If so, they were asked when they last used or consulted these. Results are shown in Table 4.7.1.

Table 4.7.1 Awareness and use of TPR's public service toolkit

	Total schemes	Scheme Type			
		Other	**Firefighters**	**Local Govt**	**Police**
TPR codes of practice					
Aware of codes of practice	**97%**	**100%**	**96%**	**99%**	**96%**
- Used in last 3 months	38%	55%	27%	54%	9%
- Used 4-6 months ago	21%	27%	22%	18%	27%
- Used 7-12 months ago	16%	18%	16%	13%	20%
- Used over 12 months ago	15%	0%	20%	9%	27%
- Never used	3%	0%	4%	1%	4%
Not aware of codes of practice	**2%**	**0%**	**4%**	**0%**	**4%**
TPR guidance					
Aware of guidance	**99%**	**100%**	**100%**	**100%**	**96%**
- Used in last 3 months	39%	27%	20%	62%	13%
- Used 4-6 months ago	25%	36%	36%	18%	24%
- Used 7-12 months ago	16%	27%	20%	11%	18%
- Used over 12 months ago	13%	9%	13%	7%	29%
- Never used	2%	0%	4%	0%	2%
Not aware of guidance	**1%**	**0%**	**0%**	**0%**	**4%**
TPR public service toolkit					
Aware of public service toolkit	**95%**	**100%**	**96%**	**98%**	**89%**
- Used in last 3 months	21%	36%	13%	26%	18%
- Used 4-6 months ago	24%	45%	29%	20%	20%
- Used 7-12 months ago	19%	18%	18%	22%	16%
- Used over 12 months ago	21%	0%	22%	22%	22%
- Never used	4%	0%	7%	3%	4%
Not aware of public service toolkit	**5%**	**0%**	**4%**	**2%**	**11%**

All respondents (Base, Don't know, Did not answer question): Schemes (191, 4-5%, 1%), Other (11, 0%, 0%), Firefighters (45, 7%, 0%), Local Govt (90, 2-4%, 0-1%), Police (45, 7-9%, 0-2%)

Awareness was universally high for TPR's codes of practice (97%), guidance (99%) and public service toolkit (95%). Every 'Other' scheme (100%) was aware of all three of these, but Police schemes were least likely to have heard of the toolkit (89%).

Over half of schemes had consulted TPR's codes and guidance in the last six months (59% and 64% respectively), whereas the toolkit was used slightly less regularly (45% in the last six months).

As detailed in Table 4.7.2, the majority of schemes (85%) had used Code 14 'Governance and administration of public service pension schemes', although this fell to 71% of Police schemes. Over a third (38%) had consulted other TPR codes.

Table 4.7.2 Proportion of TPR codes of practice used or consulted

	Total schemes	Scheme Type			
		Other	**Firefighters**	**Local Govt**	**Police**
Governance and administration of public service pension schemes (code 14)	85%	100%	80%	92%	71%
Any other TPR codes of practice	38%	36%	29%	47%	29%
Not aware of or used any TPR codes	10%	0%	16%	6%	18%

All respondents (Base, Don't know, Did not answer question)
Schemes (191, 3%, 0%), Other (11, 0%, 0%), Firefighters (45, 2%, 0%), Local Govt (90, 1%, 0%), Police (45, 9%, 0%)

Schemes were then asked if they were aware that most of TPR's codes of practice would soon be replaced by a new 'Single Code' (Figure 4.7.1). (This is TPR's programme to merge 10 of its existing codes of practice into a single new code, named the General Code.) Overall awareness stood at 76%, but this varied widely by scheme type. While over nine in ten 'Other' (91%) and Local Government schemes (94%) were aware of the Single Code, this fell to two-thirds (64%) of Firefighters' and around half (47%) of Police schemes.

Figure 4.7.1 Proportion aware of the Single Code
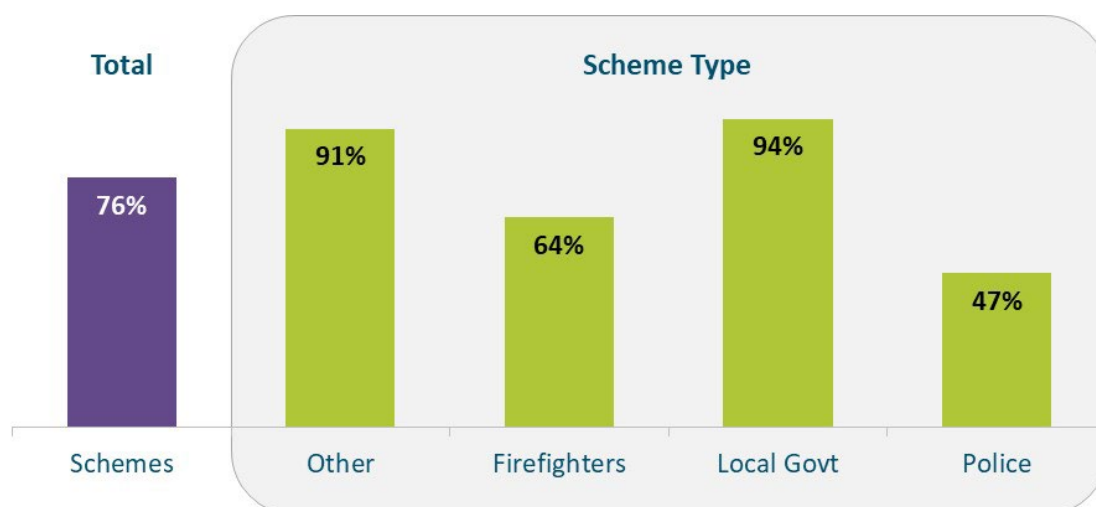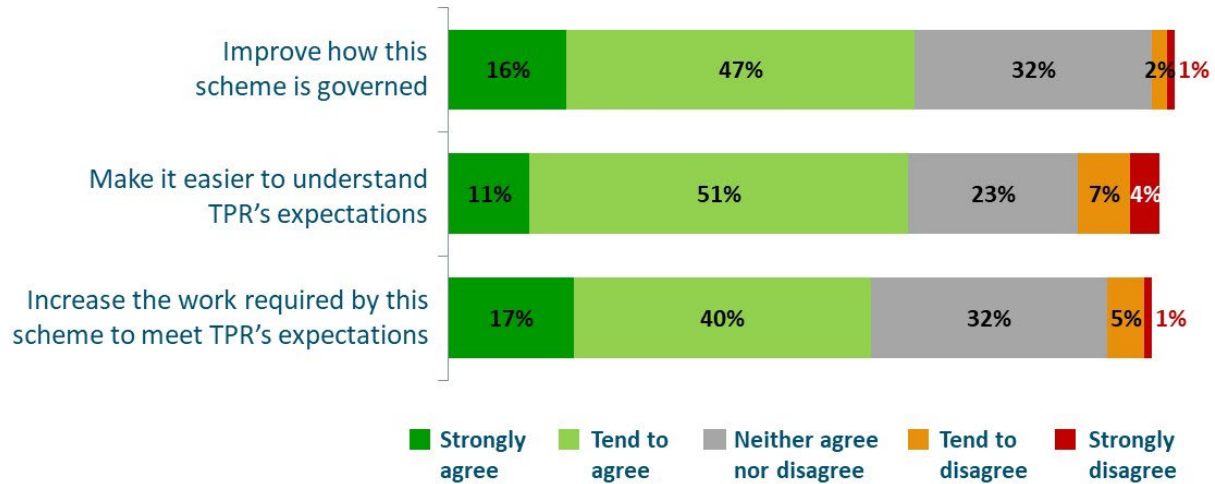

All respondents (Base, Don't know, Did not answer question)
Schemes (191, 3%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 0%, 0%), Police (45, 13%, 0%)

View a table showing all data from the above figure

Those aware of the Single Code were asked about their perceptions of it. As set out in Figure 4.7.2, approaching two-thirds agreed that the Single Code would improve how their scheme is governed (63%) and would make it easier to understand TPR's expectations (62%). However, most also thought it would result in additional work to meet TPR's expectations (57%).

Figure 4.7.2 Perceptions of the Single Code

All aware of Single Code (Base, Don't know, Did not answer question)
Schemes (145, 3%, 0-1%)

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Table 4.7.3 shows that perceptions were similar across the different scheme types, although Local Government schemes were comparatively more likely to envisage that the Single Code would increase the work required to meet TPR's expectations (72%).

Table 4.7.3 Perceptions of the Single Code – by Scheme Type

Proportion agreeing that the Single Code will…	Scheme Type			
	Other	**Firefighters**	**Local Govt**	**Police**
Improve how this scheme is governed	60%	59%	64%	67%
Make it easier to understand TPR's expectations	50%	69%	61%	62%
Increase the work required by this scheme to meet TPR's expectations	50%	31%	72%	33%

All aware of Single Code (Base, Don't know, Did not answer question)
Other (10, 0%, 0%), Firefighters (29, 10%, 0%), Local Govt (85, 0-1%, 0%), Police (21, 5-10%, 0-10%)

4.8 TPR enforcement policy

In 2022 TPR published a new-look enforcement policy which included a number of changes. As detailed in Figure 4.8.1, over half (55%) of schemes were aware of this new-look policy. However, this varied widely by scheme type with 82% of 'Other', 73% of Local Government, 44% of Firefighters' and 22% of Police schemes aware.

Figure 4.8.1 Proportion aware of TPR's new-look enforcement policy
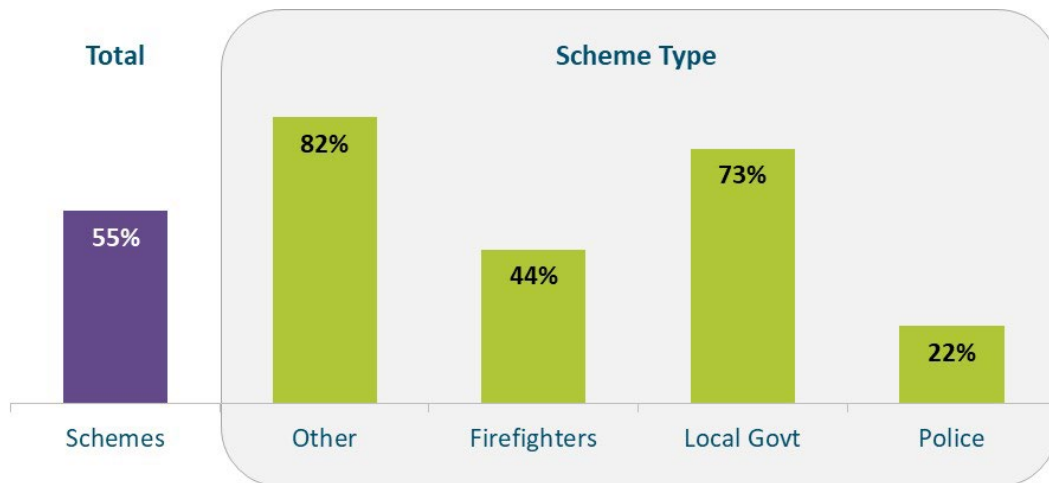
All respondents (Base, Don't know, Did not answer question)
Schemes (191, 6%, 0%), Other (11, 9%, 0%), Firefighters (45, 4%, 0%), Local Govt (90, 2%, 0%), Police (45, 16%, 0%)
View a table showing all data from the above figure

Schemes were also asked how much they knew about the changes to TPR's enforcement policy (Figure 4.8.2). Few (3%) claimed to know 'a lot' about the changes, but 16% knew 'a fair amount' and 34% 'a little bit'. Reflecting their greater awareness of the policy, knowledge levels were highest among 'Other' and Local Government schemes.
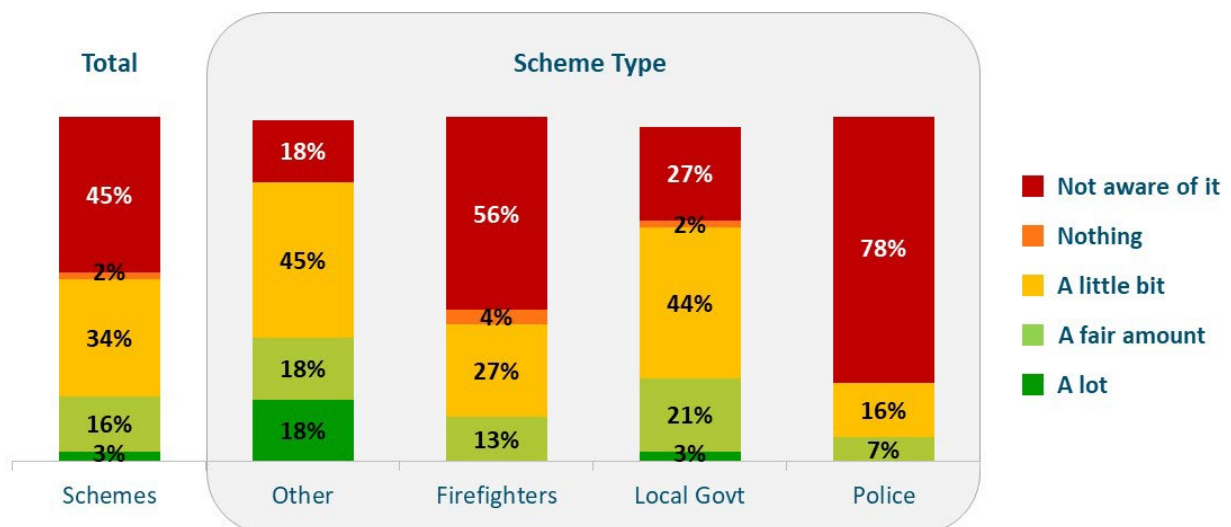
Figure 4.8.2 Knowledge of changes to TPR's enforcement policy

All respondents (Base, Don't know, Did not answer question)
Schemes (191, 1%, 0%), Other (11, 0%, 0%), Firefighters (45, 0%, 0%), Local Govt (90, 2%, 0%), Police (45, 0%, 0%)
View a table showing all data from the above figure

Page 80

Those schemes with any knowledge of the new-look enforcement policy were then asked about their awareness of the specific changes that had been made. As set out in Table 4.8.1, despite few describing themselves as knowing 'a lot' about the new-look policy, there was widespread awareness of the four main changes. In particular, over three-quarters knew that it is a consolidated version of the existing policies for DB, DC and public service pension schemes (78%) and that it covers TPR's approach to new fixed and escalating penalty powers (77%).

There were few consistent differences by scheme type, although awareness of these specific changes was generally lower among Police schemes.

Table 4.8.1 Proportion aware of specific changes to TPR's enforcement policy

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
It is a consolidated version of TPR's existing policies for DB, DC and public service pension schemes	78%	100%	83%	74%	70%
It covers TPR's approach to new fixed and escalating penalty powers	77%	78%	72%	84%	40%
TPR has new powers to impose high fines for providing false or misleading information to either TPR or scheme trustees	68%	67%	72%	68%	60%
It covers TPR's options to use both criminal & regulatory powers in respect of the same set of circumstances	62%	78%	72%	58%	50%
Any other changes	0%	0%	0%	0%	0%
None of these	0%	0%	0%	0%	0%

All with any knowledge of changes to enforcement policy (Base, Don't know, Did not answer question)
Schemes (99, 1%, 0%), Other (9, 0%, 0%), Firefighters (18, 0%, 0%), Local Govt (62, 0%, 0%), Police (10, 10%, 0%)

Schemes were also asked whether they had made any changes as a result of the new-look enforcement policy but, at the time of the survey, none had done this.

Overall, 42% of schemes said that they had read the new-look enforcement policy (rather than being briefed on it by others, etc). This applied to 82% of 'Other', 57% of Local Government, 29% of Firefighters' and 16% of Police schemes.

This group were asked the extent to which they agreed or disagreed that the new-look policy was easier to use and navigate than the previously published enforcement policy, with results shown in Figure 4.8.3. The majority felt that the new-look policy was easier to use (56%) and navigate (61%), and few actively disagreed with each of these statements (3% in each case).

Page 81

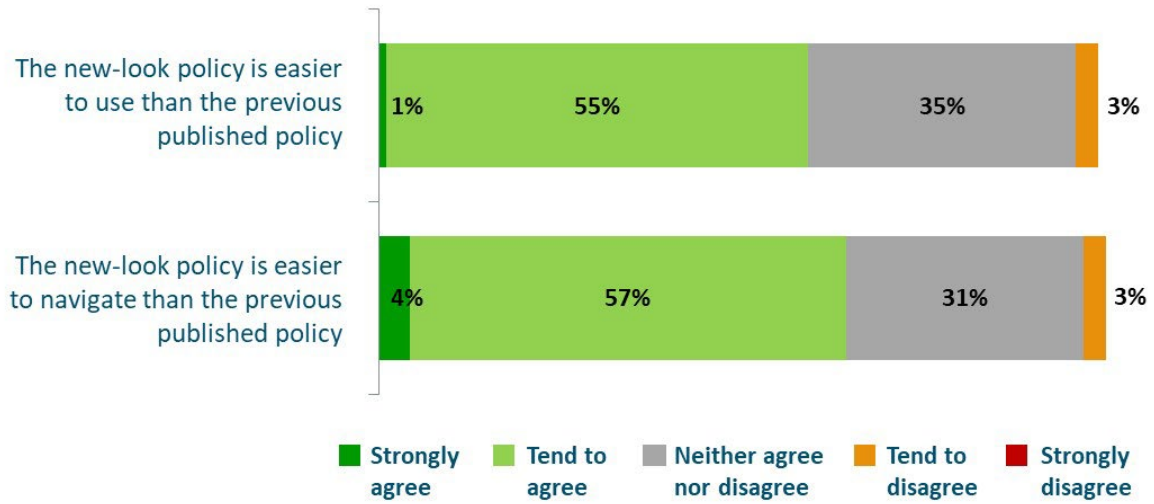## Figure 4.8.3 Perceptions of TPR's new-look enforcement policy

All who had read new-look enforcement policy (Base, Don't know, Did not answer question)
Schemes (80, 5-6%, 0%), Other (9, 0%, 0%), Firefighters (13, 8%, 0%), Local Govt (51, 6-8%, 0%), Police (7, 0%, 0%)

View a table showing all data from the above figure

Page 82

4.9 Climate Change (Local Government Schemes only)

Local Government schemes were asked whether they had allocated time or resources to assessing any financial risks or opportunities associated with climate change. Overall, 90% had done so, consistent with the 2020-21 survey (91%).

These schemes were then asked whether they used various processes to manage climate-related risks and opportunities, with results are shown in Table 4.9.1. Please note that the 10% of schemes that had not allocated time or resources to assessing the financial risks/opportunities associated with climate change (or who were unsure if they had done this) were not asked this question but have been included in the analysis base and are shown separately in the table.

Uptake of these processes had increased since the 2020-21 survey; 77% of Local Government schemes had added climate-related risks to their risk register (up from 68%), 61% included, monitored and reviewed targets in the scheme's climate policy (up from 37%), 58% included climate-related issues as a regular agenda item at pension board meetings (up from 42%), and 50% had assigned responsibility for climate-related issues to a specified individual or sub-committee (up from 37%).

In addition, approaching three-quarters (72%) of schemes included climate related topics in their pension board training plan (with this option not included in the 2020-21 survey).

Table 4.9.1 Processes used to manage climate-related risks and opportunities – Time series

	Local Government	
	2022-23	2020-21
Add climate related risks to your risk register	**77%**	68%
Include climate related topics in your pension board training plan	**72%**	n/a
Include, monitor and review targets in the scheme's climate policy	**61%**	37%
Include climate-related issues as a regular agenda item at pension board meetings	**58%**	42%
Assign responsibility for climate-related issues to a specified individual or sub-committee	**50%**	37%
None of these (or don't know)	**4%**	11%
Not allocated any time/resources to climate change	**10%**	9%

All Local Government schemes: 2022-23 (90); 2020-21 (93)
Statistically significant differences from 2020-21 are highlighted in red or green.

Schemes were also asked whether they had taken various actions on stewardship to help with their management of climate risks, with results shown in Table 4.9.2. Again, those schemes that had not allocated time or resources to assessing the financial risks/opportunities associated with climate change were not asked this question but have been included in the analysis base.

Most of these stewardship actions had been widely adopted by Local Government schemes. In particular, 88% had talked to advisers and asset managers about how

Page 83

climate-related factors are built into their engagement and voting policies, 86% indicated that they would also do this when appointing new asset managers and 78% had joined collaborative engagement efforts on climate change.

Results were generally similar to those seen in the 2020-21 survey, although fewer schemes reported that they had signed the UK Stewardship Code (32%, down from 42%).

Table 4.9.2 Stewardship actions taken to help manage climate risks – Time series

|	Local Government	
	2022-23	2020-21
Talked to advisers & asset managers about how climate-related risks & opportunities are built into their engagement and voting policies	**88%**	87%
When appointing new asset managers, asked the prospective manager how they include climate factors in engagement & voting behaviour	**86%**	82%
Joined collaborative engagement efforts on climate change	**78%**	76%
When outsourcing activities, set out in legal documents your expectations on climate stewardship and approaches	**62%**	56%
Signed the UK Stewardship Code	**32%**	42%
None of these (or don't know)	**2%**	3%
Not allocated any time/resources to climate change	**10%**	9%

All Local Government schemes: 2022-23 (90); 2020-21 (93)
Statistically significant differences from 2020-21 are highlighted in red or green.

4.10 Pensions dashboards

Schemes were asked whether they were aware of the change to pensions law (as per the Pensions Schemes Act 2021) that requires trustees and scheme managers to provide data to savers through pensions dashboards. As shown in Figure 4.10.1, 96% were aware of this change to pensions law. This applied to every 'Other' and Local Government scheme but was lower among Firefighters' schemes (89%).

A further 3% were not aware of the change to pensions law but had heard of dashboards, meaning overall awareness of dashboards stood at 99%. Every 'Other' Firefighters' and Local Government scheme had heard of pensions dashboards, along with 98% of Police schemes.

Figure 4.10.1 Awareness of the requirement to provide data to savers through pensions dashboards
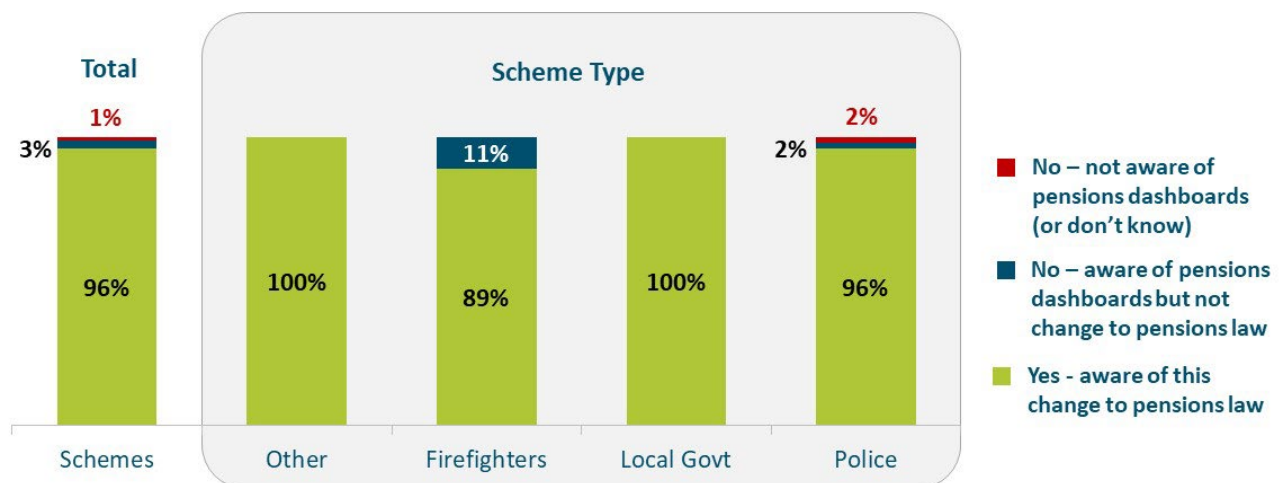
All respondents (Base, Did not answer question)
Schemes (191, 0%), Other (11, 0%), Firefighters (45, 0%), Local Govt (90, 0%), Police (45, 0%)

[View a table showing all data from the above figure](#)

Table 4.10.1 shows that awareness of pensions dashboards increased since the 2020-21 survey (from 96% to 99%), as did awareness of the legal requirement to provide data to savers through dashboards (from 88% to 96%).

Table 4.10.1 Awareness of pensions dashboards and the requirement to provide data to savers through pensions dashboards – Time series

	Survey	Total schemes	Scheme Type			
			Other	Fire-fighters	Local Govt	Police
Aware of pensions dashboards	**2022-23**	**99%**	**100%**	**100%**	**100%**	**98%**
	2020-21	96%	100%	96%	99%	88%
Aware of the change to pensions law (requirement to provide data to savers)	**2022-23**	**96%**	**100%**	**89%**	**100%**	**96%**
	2020-21	88%	100%	81%	92%	83%

All respondents (2022-23/2020-21): Schemes (191/193), Other (11/11), Firefighters (45/47), Local Govt (90/93), Police (45/42)
Statistically significant differences from 2020-21 are highlighted in red or green.

Those aware of pensions dashboards were asked about the ways in which the scheme manager or pension board had accessed information from TPR about them (Table 4.10.2). Over half had accessed TPR's guidance on pensions dashboards (61%) or viewed a dashboards webinar (53%), but fewer had listened to a dashboards podcast (23%) or engaged with any other relevant TPR material (19%). Police schemes had typically engaged with fewer of these resources.

Table 4.10.2 Sources of TPR information about pensions dashboards

	Total schemes	Scheme Type			
		Other	**Firefighters**	**Local Govt**	**Police**
Read TPR's guidance on pensions dashboards	61%	82%	64%	64%	44%
Attended or viewed a TPR pensions dashboards webinar	53%	55%	58%	58%	36%
Listened to a TPR pensions dashboards podcast	23%	55%	20%	26%	11%
Engaged with any other material put out by TPR regarding pensions dashboards	19%	9%	24%	21%	11%
None of these	9%	9%	11%	8%	11%
Not aware of dashboards	1%	0%	0%	0%	2%

All respondents (Base, Don't know, Did not answer question)
Schemes (191, 12%, 0%), Other (11, 9%, 0%), Firefighters (45, 4%, 0%), Local Govt (90, 11%, 0%), Police (45, 24%, 0%)

Those schemes who had read TPR's dashboards guidance were asked how useful this was. Over nine in ten (94%) found it useful, with 32% describing it as 'very useful'. However, 14% of Firefighters' schemes felt it was 'not particularly useful'.

Figure 4.10.2 Usefulness of TPR's pensions dashboards guidance
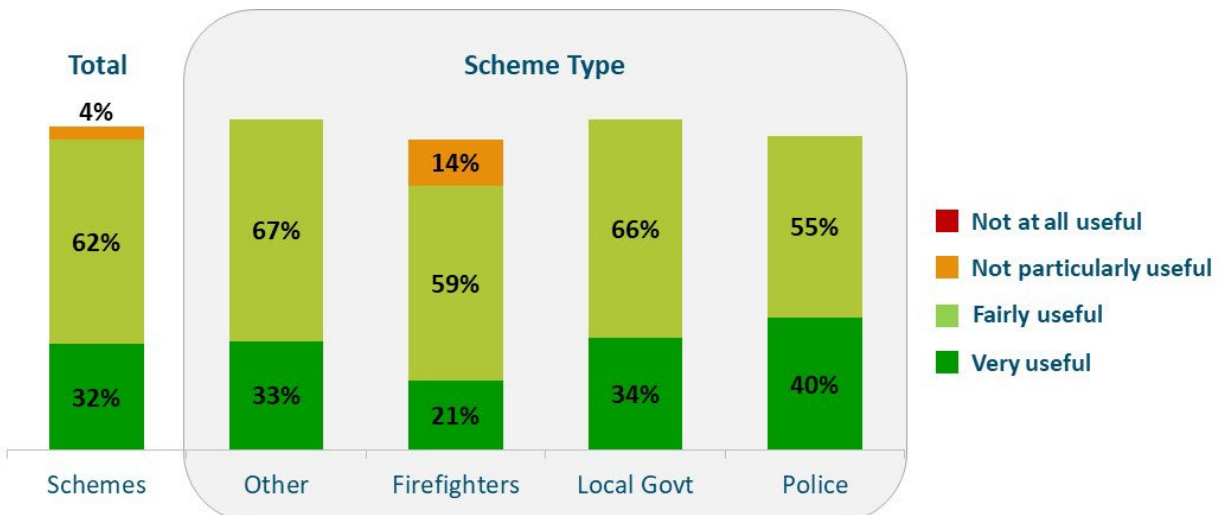
All who had read TPR's dashboards guidance (Base, Don't know, Did not answer question)
Schemes (116, 3%, 0%), Other (9, 0%, 0%), Firefighters (29, 7%, 0%), Local Govt (58, 0%, 0%), Police (20, 5%, 0%)

View a table showing all data from the above figure

4.11 Equality, Diversity and Inclusion

Schemes were asked whether they formally obtained and recorded any diversity data in relation to the members of the pension board and, if so, what type of data was collected. Results are shown in Table 4.11.1.

Overall, 9% of schemes formally recorded any form of diversity data about their members of the pension board. In most cases this data covered gender, age, disability, race, religion/belief and sexual orientation (7-8%). Fewer schemes collected data on the gender identity (4%) and educational qualifications (1%) of their pension board members.

Table 4.11.1 Proportion recording pension board diversity data

	Total Schemes	Scheme Type			
		Other	Fire-fighters	Local Govt	Police
Yes, formally record board diversity data	**9%**	**36%**	**9%**	**7%**	**7%**
− Gender	**8%**	36%	9%	6%	7%
− Age	**8%**	36%	9%	4%	7%
− Disability	**7%**	36%	4%	4%	7%
− Race	**7%**	36%	4%	4%	7%
− Religion or belief	**7%**	36%	4%	4%	7%
− Sexual orientation	**7%**	36%	4%	4%	7%
− Gender identity	**4%**	9%	2%	4%	4%
− Education (e.g. highest qualification)	**1%**	0%	0%	2%	0%
No, do not record board diversity data	**82%**	**64%**	**87%**	**86%**	**73%**
Don't know if record board diversity data	**9%**	**0%**	**4%**	**8%**	**20%**

All respondents (Base, Did not answer question)
Schemes (191, 0-1%), Other (11, 0%), Firefighters (45, 0%), Local Government (90, 0-1%), Police (45, 0%)

The 17 schemes that collected pension board diversity data were asked how this was used. In most cases they reported that it was used for monitoring purposes (70%), with a minority using it in the recruitment of new board members (18%), to develop training for the pension board (12%) or for another purpose (6%).

However, 12% of schemes were unable to identify any ways in which this data was used and a further 6% did not know how it was used.

Those schemes that did not record any diversity data relating to the pension board were asked the reasons for this. As set out in Table 4.11.2, the most common responses were that schemes hadn't thought about collecting data (39%), they considered or assessed this but didn't formally record it (31%), and a lack of perceived need (20%).

Table 4.11.2 Reasons for not recording pension board diversity data

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
Haven't thought about collecting this data	39%	29%	51%	34%	39%
We consider/assess diversity of the pension board but don't formally record it	31%	14%	26%	42%	15%
No need to collect this data	20%	14%	3%	26%	30%
Concerns about data protection legislation	8%	14%	10%	6%	6%
No interest in collecting this data	4%	0%	0%	3%	15%
Other reason	14%	43%	13%	14%	9%

All who did not record pension board diversity data (Base, None of these, Don't know, Did not answer the question): Schemes (156, 3%, 6%, 0%), Other (7, 0%, 0%, 0%), Firefighters (39, 8%, 3%, 0%), Local Govt (77, 1%, 4%, 0%), Police (33, 0%, 18%, 0%)

5.   Appendix: Underlying data for all figures/charts

This appendix provides the underlying data for each of the figures/charts shown in the main body of this report.

Data for 'Figure 1.2.1 Schemes' performance on key processes'

	2020-21	2022-23
Documented policy to manage board members' conflicts of interest	92%	95%
Access to knowledge, understanding & skills needed to properly run scheme	95%	97%
Documented procedures for assessing and managing risks	85%	88%
Processes to monitor scheme records for accuracy/completeness	95%	94%
Process for resolving contribution payment issues	92%	94%
Procedures to identify, assess and report breaches of the law	95%	98%

Data for 'Figure 4.1.1 Number of pension board meetings in last 12 months'

	Scheduled to take place	Actually took place	Attended by scheme manager or their representative
5 or more	9%	8%	8%
4	77%	69%	61%
3	8%	15%	17%
2	4%	5%	6%
1	1%	1%	1%
None	0%	1%	6%
Mean	**4.0**	**3.8**	**3.6**
At least 4	**86%**	**77%**	**69%**

Data for 'Figure 4.1.2 Change in number of pension board meetings that took place compared with previous 12-month period'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
More	16%	0%	13%	18%	19%
Same	71%	91%	62%	72%	74%
Less	11%	9%	22%	10%	2%

Data for 'Figure 4.1.3 Scheme manager and pension board time and resources'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Sufficient time to run the scheme properly	93%	98%	100%	87%	94%	93%
Sufficient resources to run the scheme properly	86%	79%	73%	82%	88%	91%
Both	**84%**	**78%**	**73%**	**80%**	**86%**	**89%**

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.1.4 Proportion where the scheme manager and pension board had access to knowledge, understanding and skills necessary to run the scheme'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Access to knowledge, understanding and skills necessary to run scheme	97%	99%	100%	98%	97%	96%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.1.5 Frequency of scheme manager or pension board carrying out an evaluation of the knowledge, understanding and skills of the board in relation to running the scheme'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Monthly	1%	0%	0%	0%	0%	2%
Quarterly	20%	16%	18%	18%	10%	44%
6 monthly	6%	2%	0%	4%	6%	9%
Annually	58%	60%	55%	62%	70%	29%
Less often	12%	22%	27%	11%	13%	7%
Never	2%	0%	0%	4%	1%	0%
At least annually	**84%**	**78%**	**73%**	**84%**	**86%**	**84%**

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.1.6 Hours of training per year for each pension board member in relation to their role on the board'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Over 20 hours	7%	5%	0%	2%	12%	2%
11-20 hours	19%	19%	9%	4%	37%	0%
6-10 hours	28%	43%	55%	31%	24%	24%
5 hours or less	32%	19%	18%	49%	18%	49%
No training	1%	0%	0%	4%	0%	0%
Don't know/did not answer	13%	15%	18%	9%	9%	24%
Mean	**10**	**10**	**8**	**6**	**14**	**6**

Data for 'Figure 4.1.7 Proportion where the pension board had access to all the information about the operation of the scheme it needed to fulfil its functions'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Access to all information needed to fulfil functions	93%	97%	100%	96%	92%	91%

Data for 'Figure 4.1.8 Proportion with a succession plan in place for pension board members'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Succession plan	71%	90%	100%	58%	74%	71%

Data for 'Figure 4.3.1 Scheme administration arrangements'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Delivered in-house	46%	56%	45%	13%	77%	16%
Undertaken by another public body under a shared service agreement or outsource contract	29%	19%	18%	64%	20%	11%
Outsourced to a commercial third party	25%	25%	36%	22%	3%	73%
Other	0%	0%	0%	0%	0%	0%

Page 91

Data for 'Figure 4.3.2 Proportion of schemes with an administration strategy'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Administration strategy	76%	75%	64%	51%	94%	67%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.3 Proportion of pension board meetings held in last 12 months that had administration as a dedicated item on the agenda'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
All (100%)	84%	88%	91%	87%	83%	82%
50-99%	9%	9%	9%	4%	9%	14%
<50%	5%	3%	0%	4%	8%	0%
None (0%)	1%	0%	0%	4%	0%	0%
Mean	**92%**	**94%**	**95%**	**91%**	**91%**	**93%**

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.4 Proportion of scheme administrators with a formal data management plan or policy'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Yes	67%	70%	73%	67%	67%	69%
No	20%	20%	18%	20%	24%	11%
Don't know	12%	9%	9%	13%	9%	20%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.5 Frequency with which data management plans were reviewed'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Annually	67%	87%	100%	60%	67%	68%
Every 2 years	13%	7%	0%	13%	18%	3%
Less often	9%	5%	0%	3%	13%	10%
Don't know	10%	1%	0%	23%	2%	16%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.6 Proportion of schemes where all employers had always submitted the data required each month on time and had always provided accurate and complete data in the last 12 months'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
All employers always submitted the required monthly data on time	36%	10%	9%	67%	8%	71%
All employers always provided accurate and complete data	38%	22%	27%	69%	9%	69%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.7 Proportion of schemes where all employers had submitted all data electronically in the last 12 months'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
All employers submitted all data electronically	66%	65%	64%	64%	66%	71%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.8 Proportion that automatically tested employer data and provided information/training to employers on the data they need to provide'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Automatically test data received	80%	85%	82%	69%	90%	71%
Provide information or training	91%	94%	91%	82%	100%	82%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.3.9 Changes in investment in managing/improving data and administration technology/automation'

	Managing or improving data		Administration technology or automation	
	Last 2 years	Next 2 years	Last 2 years	Next 2 years
Increase	58%	68%	78%	78%
Stay the same	34%	23%	15%	15%
Decrease	0%	1%	0%	1%
Don't know	8%	8%	7%	6%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.4.1 Proportion of active members receiving annual benefit statement by statutory deadline in 2022'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
100%	61%	47%	45%	82%	47%	73%
90-99%	32%	50%	55%	16%	44%	18%
70-89%	3%	2%	0%	0%	6%	0%
<70%	2%	1%	0%	2%	2%	2%
Mean	**97%**	**97%**	**98%**	**97%**	**96%**	**98%**

Data for 'Figure 4.4.2 Proportion of schemes that reported the missed annual benefit statement deadline to TPR'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Yes – and made breach of the law report	13%	44%	67%	25%	6%	0%
Yes – but did not make breach of the law report	10%	4%	0%	25%	11%	0%
No – not reported	70%	51%	33%	25%	81%	78%
Don't know	6%	0%	0%	25%	0%	22%
Reported to TPR	**23%**	**48%**	**67%**	**50%**	**17%**	**0%**

Data for 'Figure 4.4.3 Proportion of annual benefit statements sent out in 2022 that contained all data required by regulations'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
100%	95%	93%	91%	98%	97%	91%
90-99%	2%	6%	9%	0%	2%	0%
70-89%	0%	0%	0%	0%	0%	0%
<70%	1%	0%	0%	0%	1%	2%
Mean	**99%**	**99%**	**99%**	**100%**	**99%**	**99%**

Page 94

Data for 'Figure 4.4.4 Scheme confidence that all active members will receive their annual benefit statements by the statutory deadline in 2023'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Very confident	65%	59%	55%	69%	66%	60%
Fairly confident	30%	23%	18%	27%	30%	36%
Not particularly confident	2%	1%	0%	2%	2%	0%
Not at all confident	1%	16%	27%	0%	0%	0%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.5.1 Proportion that maintained documented records of any breaches of the law and provided the pension board with reports on any breaches identified'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Maintain documented records of breaches of the law	97%	99%	100%	98%	97%	96%
Pension board receives reports on breaches of the law	95%	92%	91%	100%	92%	96%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.5.2 Proportion of schemes that identified breaches of the law and reported any breaches to TPR in last 12 months (excluding those relating to annual benefit statements)'

	Total		Scheme Type			
	Schemes	Memberships	Other	Firefighters	Local Govt	Police
Identified any breaches of the law	35%	37%	27%	20%	54%	13%
Reported any breaches of the law to TPR	4%	2%	0%	7%	4%	0%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.7.1 Proportion aware of the Single Code'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
Aware of Single Code	76%	91%	64%	94%	47%

Return to the corresponding figure in the main body of the report

5. Appendix: Underlying data for all figures/charts

Data for 'Figure 4.7.2 Perceptions of the Single Code'

	Improve how this scheme is governed	Make it easier to understand TPR's expectations	Increase the work required by this scheme to meet TPR's expectations
Strongly agree	16%	11%	17%
Tend to agree	47%	51%	40%
Neither agree nor disagree	32%	23%	32%
Tend to disagree	2%	7%	5%
Strongly disagree	1%	4%	1%

Data for 'Figure 4.8.1 Proportion aware of TPR's new-look enforcement policy'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
Aware of new-look enforcement policy	55%	82%	44%	73%	22%

Data for 'Figure 4.8.2 Knowledge of changes to TPR's enforcement policy'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
A lot	3%	18%	0%	3%	0%
A fair amount	16%	18%	13%	21%	7%
A little bit	34%	45%	27%	44%	16%
Nothing	2%	0%	4%	2%	0%
Not aware of it	45%	18%	56%	27%	78%

Data for 'Figure 4.8.3 Perceptions of TPR's new-look enforcement policy'

	The new-look policy is easier to use than the previous published policy	The new-look policy is easier to navigate than the previous published policy
Strongly agree	1%	4%
Tend to agree	55%	57%
Neither agree nor disagree	35%	31%
Tend to disagree	3%	3%
Strongly disagree	0%	0%

Data for 'Figure 4.10.1 Awareness of the requirement to provide data to savers through pensions dashboards'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
Yes – aware of this change to pensions law	96%	100%	89%	100%	96%
No – aware of pensions dashboards but not change to pensions law	3%	0%	11%	0%	2%
No – not aware of pensions dashboards (or don't know)	1%	0%	0%	0%	2%

Return to the corresponding figure in the main body of the report

Data for 'Figure 4.10.2 Usefulness of TPR's pensions dashboards guidance'

	Total schemes	Scheme Type			
		Other	Firefighters	Local Govt	Police
Very useful	32%	33%	21%	34%	40%
Fairly useful	62%	67%	59%	66%	55%
Not particularly useful	4%	0%	14%	0%	0%
Not at all useful	0%	0%	0%	0%	0%

Return to the corresponding figure in the main body of the report

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