

# Living Pension Impact Survey Summary

September 2025



LIVING  
PENSION

## About the survey:

This impact survey is sent to Living Pension employers after they accredit and is currently ongoing. The data here is from April 2024 - April 2025, at which point 70% of Living Pension employers had responded (46 out of 65). All employers surveyed offer a Defined Contribution pension scheme.

A total of 90 employees responded to the employee survey, between April 2024 - April 2025. All employees surveyed were employees of Living Pension Employers.

## Impact for employers:

Living Pension is helping drive higher pension contributions, with **71%** of employers adjusting either employer or employee contributions to meet the standard. Among those who made changes, **63%** said it was easy to make these changes.

**93%** of employers also noted that the one-to-one support from the Living Wage Foundation team was helpful.

**Employers' social value commitments were a strong motivating factor for their Living Pension accreditation, with:**

- **91%** saying they accredited 'to support our employees finances and living standards at retirement.'
- **89%** saying they accredited 'to do our duty as a responsible employer.'
- **85%** saying they accredited 'to contribute to broader social change around pensions.'

Business and reputational motivations also played a part, with **80%** saying they accredited 'to make our organisation more attractive to potential employees and support recruitment.'



## Impact for employers (continued)

We asked employers to share both the current and expected impacts of their Living Pension accreditation on their business, including:

### Increased employee satisfaction:

- **43%** of employers said they expected to see a positive impact
- **11%** had already observed improved satisfaction among staff

This indicates that over half of employers either foresee or have already experienced a boost in employee morale linked to Living Pension accreditation.

### Increased employee pension enquiries following accreditation:

- **35%** of employers said they expected to see more employee enquiries
- **22%** had already observed a noticeable uptick in enquiries

This suggests that over half of employers either anticipate or have already seen greater employee engagement with pensions as a result of accreditation.

## Impact for employees:

- **Job considerations:** **82%** of employees said an employers' pension scheme was important when considering a new job.
- **Confidence in Retirement:** **38%** of employees reported feeling confident that their pension contributions will be enough for retirement.
- **Understanding contributions:** **32%** of employees surveyed reported an increased understanding of how much they receive in pensions contributions.

The Living Pension was developed as a stretching standard within the parameters of the UK pension system. The Living Wage Foundation does not endorse or recommend any pension schemes or providers. All investment decisions are made by organisations and individuals, who should seek financial advice if needed.

