Living Pension Impact Survey Summary

April 2026

About the survey:

This impact survey is sent to Living Pension employers after they accredit and is currently ongoing. The data here is from 1st April 2025 - 31st March 2026. We received 32 responses (66.7%) from the 48 employers who accredited during this period

Impact for employers:

Living Pension is helping drive higher pension contributions, with **66%** of employers adjusting either employer or employee contributions to meet the standard. Among those who made changes, **67%** said it was easy to make these changes.

The most common (**91%**) reason for employers' accrediting as a Living Pension employer was:

'to support our employees' finances and living standards at retirement'.

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

- 81% saying they accredited *'to do our duty as a responsible employer.'*
- 78% saying they accredited *'to contribute to broader social change around pensions.'*

Business and reputational motivations also played a part, with 84% 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:

- 50% of employers said they expected to see a positive impact
- a further 16% 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:

- 38% of employers said they expected to see more employee enquiries
- a further 25% 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.

Accreditation Process

91% of employers noted that the one-to-one support from the Living Wage Foundation team was helpful.

84% of employers said they found the paperwork required to gain Living Pension accreditation easy.

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.