

Statistical bulletin

# Employee workplace pensions in the UK: 2024 provisional and 2021 to 2023 final results

Membership and contributions to workplace pension arrangements for UK employees.  
Compiled from the Annual Survey of Hours and Earnings (ASHE).

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# 1 . Main points

- Around 8 in 10 workers (82%) were members of workplace pension schemes in 2024; the trend in participation has stabilised in recent years following steady growth between 2012 and 2019 after the introduction of automatic enrolment, a policy introduced by the government to help more people save for retirement.
- In 2024, for employees who were in a workplace pension scheme, around 3 in 10 (34%) were members of defined benefit schemes, 4 in 10 (40%) were members of defined contribution schemes (which includes pensions in the National Employment Savings Trust), and 1 in 4 (25%) were in a group scheme.
- In the private sector, a gender gap remained in 2024 with 76% of female employees having a workplace pension, compared with 81% of male employees; in the public sector, 90% of male employees and 90% of female employees had a workplace pension.
- The Annual Survey of Hours and Earnings (ASHE) collects information on workplace pension contribution amounts; estimates for 2021 onwards are available as a proportion of qualifying earnings to allow for comparison with automatic enrolment minimum contribution rates.
- In 2024, using qualifying earnings for the public sector, the median employer contributions were 27% for men and 26% for women, whereas for the private sector, median employer contributions were 6% for men and 5% for women.
- Changes for the 2021 to 2023 final, and 2024 provisional results use an updated editing and imputation methodology, which results in a break in the time series for estimates of contribution rates, so are not directly comparable to 2021 provisional and earlier results.

## 2 . Data on Employee workplace pensions in the UK

[Annual Survey of Hours and Earnings: summary of pension results](#)

Dataset | Released 10 March 2026

Membership and contributions to workplace pension arrangements for UK employees.

[Pension type by age group and gross weekly earnings bands: Table P1](#)

Dataset | Released 10 March 2026

Membership of workplace pension arrangements for UK employees by pension type, age, and weekly pay.

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

Dataset | Released 10 March 2026

Membership of workplace pension arrangements for UK employees by pension type, weekly pay, and industry.

[Employer contribution bands by industry and pension type: Table P10](#)

Dataset | Released 10 March 2026

Contributions to workplace pension arrangements for UK employees by pension type and industry.

## 3 . Glossary

### Automatic enrolment

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

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

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

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

## Defined benefit scheme

Defined benefit (DB) schemes are one of two main types of pension scheme and are predominantly workplace occupational (also known as trust-based) schemes. A workplace DB scheme is a type of workplace pension run by the organisation (employer). The rate of benefits to be paid is determined by the scheme rules. The most common scheme is a salary-related scheme in which benefits are based on the number of years of pensionable service, the accrual rate, and the salary (average or final). The pension usually pays an income for life and may include a lump sum. Employers with DB schemes have a legal requirement to ensure schemes are sufficiently funded to pay future pensions. Therefore, employer and employee contribution rates tend to be higher for DB pensions compared with other pension types.

## Defined contribution scheme

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

The Annual Survey of Hours and Earnings (ASHE) provides information on workplace pensions. Workplace DC pensions may be occupational (also known as trust-based) or personal (also known as contract-based); these are quite distinct and considered separately in ASHE. Definitions of personal workplace DC pensions are given below. Occupational workplace DC pension schemes are run by the organisation (employer). The National Employment Savings Trust (NEST) pension schemes are included within our definition of occupational workplace DC pension scheme.

## Full pay

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

## Group personal pension

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

## Group self-invested personal pension

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

## Group stakeholder pension

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

## Lower earnings limit

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

## Qualifying earnings

Qualifying earnings is a band of earnings used to calculate contributions for employees who have been automatically enrolled into or have opted into workplace pensions. Qualifying earnings are defined as the gross earnings between the lower earnings limit (LEL) and the upper earnings limit (UEL). Based on qualifying earnings, the minimum employer contribution is 3%, and the total minimum contribution is 8%.

## Upper earnings limit

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

## Workplace pension

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

# 4 . Data sources and quality

## Data sources

The Annual Survey of Hours and Earnings (ASHE) is a survey of employers and is an important source of information on workplace pensions in the UK, collecting information on all types of workplace pension including occupational pension schemes, group personal pensions (GPPs), group stakeholder pensions (GSPs) and group self-invested personal pensions (GSIPPs).

ASHE only covers workplace pensions, which are those that are either provided or facilitated by employers. ASHE does not cover individual personal or stakeholder pensions, where individuals enter into a contract with an insurance company that is not facilitated by an employer.

The occupational defined contribution (DC) category includes employees who have pensions with the National Employment Savings Trust (NEST).

ASHE collects information on employee membership of the current employer's workplace pension scheme. This does not include preserved rights in any former employer's pension scheme or pensions paid by former employers.

ASHE collects information from employers on employee jobs, although they are referred to here as "employees".

The main content of this bulletin relates to provisional results for 2024 and the pay period that includes 17 April 2024. All estimates for 2024 are provisional. Data from 2021, 2022, and 2023 inclusive relate to revised data.

More details are found in our [quality and methods guide](#) and [notes in the published tables](#).

## Quality

The Office for Statistics Regulation independently reviewed these [accredited official statistics](#) in March 2018. They comply with the standards of trustworthiness, quality, and value in the [Code of Practice for Statistics](#) and should be labelled "accredited official statistics".

For the pensions data from ASHE and report here, detailed quality and methodology information on strengths, limitations, appropriate uses, and how the data were created is available in our associated [quality and methods guide](#).

Changes for the 2021 to 2023 final, and 2024 provisional results use an updated methodology to calculate employee and employer contributions which results in a break in the time series. This affects the contribution rates with the break occurring between the 2021 provisional results and the 2021 final results. Pension membership rates are unaffected.

ASHE pensions data are subject to a quality assurance process that checks each annual dataset and trends across years. This includes verifying completeness of required survey data, confirming that variable values fall within expected ranges, ensuring logical consistency between related variables, and comparing distributions and summary statistics with previous years to identify anomalies.

The analytical processes are also quality assured. This involves close collaboration with the Department for Work and Pensions to review cleaning, editing, and imputation methods.

The coefficient of variation (CV) is calculated to assess the precision of estimates. Published tables use colour coding to indicate the CV size and, therefore, the reliability of each estimate.

Further background information for the ASHE employee workplace pensions is available in our [Employee workplace pensions UK quality and methods guide](#).

An overview of the [Annual Survey of Hours and Earnings \(ASHE\) methodology and guidance](#) provides a suite of documentation for guidance and methodology on ASHE.

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

Our [guide to interpreting ASHE estimates](#) aids interpretation by addressing common questions about the data and focuses on the earnings part of the ASHE.

## 5 . Related links

### [Employee workplace pensions in the UK quality and methods guide](#)

Quality and methods guide | Released 10 March 2026

Quality and methods guide for the Employee workplace pensions in the UK data and publications, what the employee workplace pensions statistics cover, how we produce them, and their quality and comparability. Includes definitions and latest, past, and upcoming changes.

### [Previous releases: Employee workplace pensions in the UK Statistical bulletins](#)

Statistical bulletins | Last released 22 April 2022

Previous analysis and releases for Employee workplace pensions in the UK. Membership and contributions to workplace pension arrangements for UK employees by type, age, industry, public and private sector, occupation, and size of company.

### [Annual Survey of Hours and Earnings, Low pay and Annual Survey of Hours and Earnings pension results QMI](#)

Quality and methods information | Last revised 25 October 2018

Quality and methodology report containing information on the quality characteristics of the data (including the five European Statistical System Dimensions of Quality) as well as the methods used to create it.

### [Northern Ireland Statistics and Research Agency, ASHE Pensions Results](#)

Article | Latest release 14 May 2025

The Annual Survey of Hours and Earnings (ASHE) is a UK wide survey that provides a wide range of information on earnings, including workplace pension type by gender, age, and sector. This article reports on the Northern Ireland Statistics and Research Agency (NISRA) ASHE Pension results for Northern Ireland.

### [Department for Work and Pensions, Workplace pension participation, and savings trends of eligible employees: 2009 to 2024](#)

Article | Updated 5 August 2025

Official statistics update extending the Workplace pension participation and savings trends series to 2024, with new data on participation among all employees and trends in private pension withdrawals.

### [Department for Work and Pensions, analysis of Automatic Enrolment saving levels](#)

Article | Updated 25 September 2025

Official statistics analysing workplace pension contribution levels on both total pay and automatic enrolment (AE) qualifying earnings and exploring the proportions of employees saving at AE minimum contribution levels across income groups, employer sizes, and industries.

## 6 . Cite this statistical bulletin

Office for National Statistics (ONS), released 10 March 2026, ONS website, statistical bulletin, [Employee workplace pensions in the UK: 2024 provisional and 2021 to 2023 final results](#)