

## Zurich Research Finds Strong Support for auto-enrolment — however knowledge gaps remain

- 36% of private sector workers still have no pension savings.
- Just 29% of workers are aware they can benefit from tax relief at their highest income tax rate by joining an existing workplace pension scheme.
- 67% of employees say they'd contribute more to their workplace pension, if they understood the amount of tax relief they would receive.
- More than 8 in 10 workers either don't know or are unsure how auto-enrolment will impact them.
- On the employer side, 56% say auto-enrolment will be an administrative burden, with nearly half expecting challenges integrating it into payroll.
- While 82% of employers offer a workplace pension scheme, average employee enrolment is just 42%. This means 58% of employees have not taken up their employer's offer to contribute to retirement savings.

**DUBLIN, September 2025** - New research commissioned by Zurich has found strong public support for the Government's upcoming auto-enrolment pension scheme, called 'My Future Fund'. However, the findings also reveal significant gaps in understanding among workers, both on how auto enrolment will impact them, as well as what tax reliefs are available from an employer workplace scheme or a private pension.

### Knowledge Gap

The survey of 1,000 individuals and 250 businesses across Ireland shows that 88% of workers either don't know or are unsure how auto-enrolment will impact them and only one in five describe themselves as "very familiar" with the policy.

This suggests a clear need for more accessible information and tools that support decision-making, as auto-enrolment moves closer to launch. Some 70% of workers with a workplace pension, or a private pension, report only occasionally reviewing their workplace pension performance, pointing to a major opportunity to increase financial literacy and confidence over the coming months.

Zurich's new [auto-enrolment calculator](#), designed to support transparency and personalisation, aims to close this knowledge gap by making side-by-side comparisons easier and more accessible.

**Joe Creegan, Head of Corporate Life & Pensions at Zurich Ireland**, said: *"auto-enrolment is an important step toward improving pension coverage in Ireland and helping more people build long-term financial security. It's encouraging to see public support for the initiative - but the research also makes clear that a lot more needs to be done to ensure people understand what's coming and how to navigate their options."*

*Many workers still feel unsure about what auto-enrolment means for them - especially when it comes to the role of private pensions, tax relief, and employer contributions. Auto Enrolment can complement existing workplace pension schemes and will make a real difference to workers who currently cannot access an employer scheme."*

More than half (56%) of employees do not realise that employer pensions offer tax relief at their full income tax rate. Crucially, 67% of workers say they would increase their contributions if they better understood the tax advantages of private pensions

Employers, too, welcome the intent behind auto-enrolment but many remain concerned about how it will play out in practice. Two-thirds are worried workers won't fully understand their entitlements. On a practical level, 56% expect auto-enrolment to be an administrative burden, and nearly half anticipate challenges integrating the new scheme into payroll systems.

Employees who say their employer is proactive about pensions are significantly more engaged, with half regularly checking how their fund is performing. Meanwhile, 80% of workers say clearer, more regular, communication would help them be more active in their retirement planning. Highlighting a clear opportunity for employers to offer thoughtful, proactive communication and drive stronger employee engagement with long-term financial planning.

**Joe Creegan added:** *It is important that people understand the auto enrolment scheme as well as the pension options already available to them from their employer or from a private pension. Higher employer contribution rates, higher rate tax relief and greater flexibility may be available to them from the pension scheme provided by their employer - we encourage all employees to look at the options available and pick the best option for them."*

Zurich's research reflects a pivotal moment in Ireland's pension landscape, where increased clarity, improved tools, and smarter communication will be critical in helping workers and employers alike make confident, informed decisions. With auto-enrolment set to come into effect in 2026, the months ahead represent a crucial window to build clarity and confidence across the system.

A breakdown of the findings is outlined below:

### 1. Awareness and Understanding of auto-enrolment

- Among small employers (fewer than 50 employees), just **36%** are aware of auto-enrolment.
- Only **47%** of workers are aware that contributions to a workplace pension are eligible for tax relief at their highest rate of income tax. Highlighting the need for workers to get advice on whether auto enrolment or joining their employer's workplace pensions is more suited to their individual needs.
- **67%** of employees say they'd contribute more to their workplace pension, if they understood the amount of tax relief they would receive.
- **54%** of employees know workplace pension contributions offer tax-relief at the highest income tax rate — but awareness is significantly lower among under-35s.

### 2. Pension Access and Participation

- **36%** of employees have no pension at all.
- Only **36%** of employees regularly review their workplace pension performance.
- Just **30%** review their private pension performance regularly.
- **41%** of employees contribute just 1–5% of their income, leaving headroom for smarter contributions.

### 3. Barriers to Saving

- **43%** of employees want to save more but feel financial pressure — particularly among women and under-35s.
- **67%** say clearer information from their employer about the tax advantages of workplace pensions would drive greater contributions.
- **80%** of employees say clearer communication from employers would help them engage more in pension planning.

### 4. Employer Engagement and Confidence

- Only **37%** of employees say their employer is proactive about pensions — highlighting a major engagement gap.
- **84%** of employers say pension contributions are a compelling part of an employee benefits package.
- **56%** of employers expect that auto-enrolment will be administratively burdensome.
- **Nearly half** anticipate challenges integrating it into payroll

### 5. Employer Priorities and Tools

- When choosing a pension provider:
  - Small employers (fewer than 50 employees) prioritise **ease of administration** (scoring 3.7).
  - Large employers place greatest emphasis on **investment performance** (scoring 3.8).
  - **Value for money** scored lowest overall, suggesting trust and functionality outweigh cost considerations.
- Employers rely on the following to support pensions engagement:

- **48%** – Informational sessions
- **47%** – Internal communications
- **46%** – Financial advisor support

## ENDS

### About Zurich in Ireland

Zurich is one of Ireland's leading insurance providers, offering a wide range of general insurance and life insurance products and services. Zurich Ireland entities employ over 1,000 people across locations in Dublin and Wexford. Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

### About Zurich Insurance Group

Zurich is a leading multi-line insurer serving people and businesses in more than 200 countries and territories and has more than 63,000 employees and over 75 million customers. Founded more than 150 years ago, Zurich is transforming insurance. In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience. Reflecting its purpose to 'create a brighter future together,' Zurich aspires to be one of the most responsible and impactful businesses in the world.

### About the research

The Zurich auto-enrolment Awareness Study was conducted by 3GEM Research in May 2025. The survey captured responses from 1,000 individuals and 250 businesses across the Republic of Ireland, with quotas applied to ensure a representative sample by age, gender, region, and employment sector. Respondents included both PAYE and self-employed workers, as well as business owners and senior decision-makers in SMEs and larger firms.

### More

Employers and Employees can learn more about what auto-enrolment means for them at [Zurich.ie](https://zurich.ie). Zurich's new [auto-enrolment calculator](#), designed to support transparency and personalisation, aims to close this knowledge gap by making side-by-side comparisons easier and more accessible.