

NEST Corporation: LGBTQ+ Pension Inequalities and Auto-Enrolment

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Overview of the Data Fellowship

NEST, the National Employment Savings Trust, is a government-established workplace pension scheme, and the NEST Corporation manages the pensions of workers enrolled on the scheme. My time at NEST was split roughly equally between two projects:

- an investigation of inequalities in pensions and savings for LGBTQ+ people
- an exploration how the auto-enrolment (AE) generation, of pension savers automatically enrolled onto pension schemes by their employers, compares to the wider population.

Data Analysis

Both projects used government datasets such as the Wealth and Assets, Family Resources and Labour Force Surveys. For the AE project, I initially cleaned and recoded the datasets in R to select the relevant variables. Some further cleaning was needed in Excel, in which I also compiled the datasets into a single workbook, before importing the data to PowerBI. Once the data had been imported, I produced visualisations with it across five pages of an interactive dashboard covering income, lifestages (a measure used by NEST taking into account age, home ownership, parenthood and other factors), gender, ethnicity and disability. The other data fellows at NEST and I presented our dashboards at the organisation's analytics forum, and answered questions from the corporation's analysts.

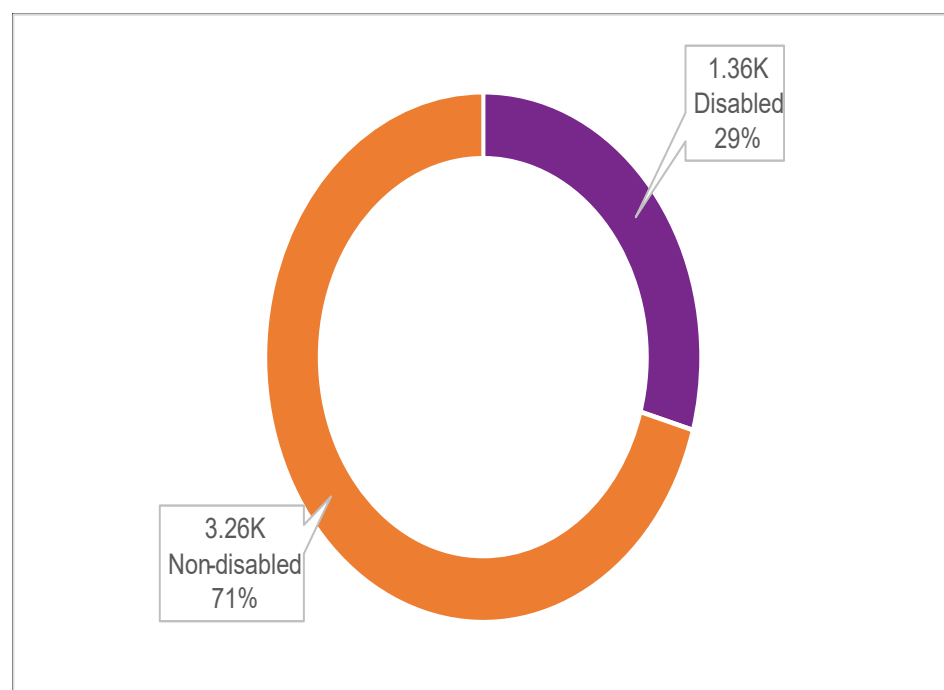


Fig. 1: The proportions of disabled and non-disabled workers in the AE population.

Findings

- Many government datasets lack data on LGB people on end-user licences, and no UK-wide data on trans people was included in the explored datasets.

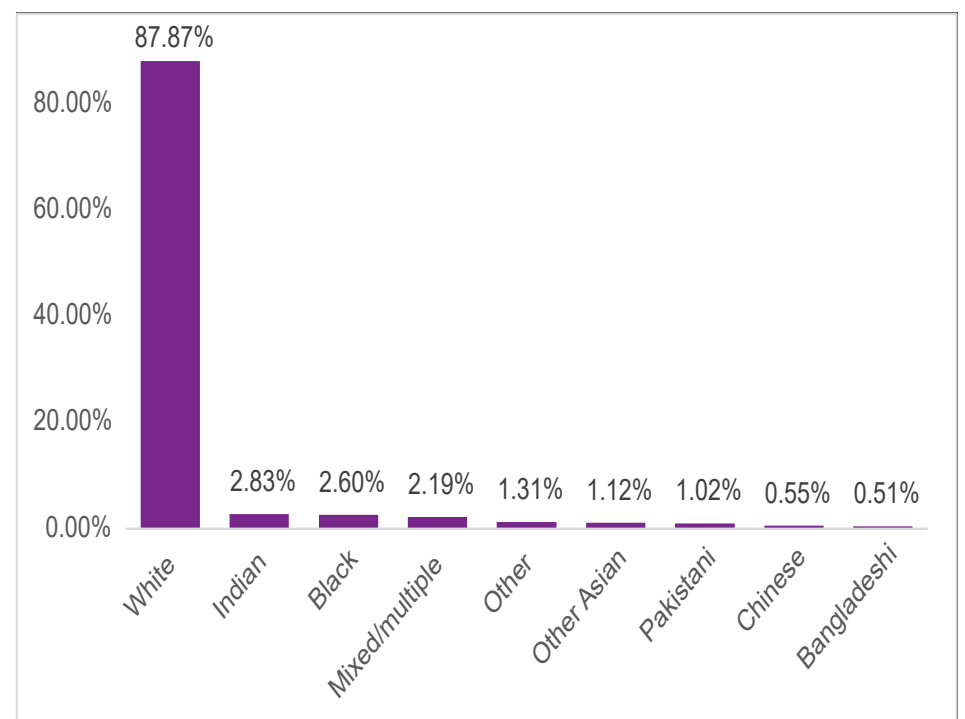


Fig. 2: The ethnic makeup of the AE population.

- The AE population, due to the income requirements of auto-enrolment, have a higher average income than the wider population.
- Disabled people are underrepresented in the AE population, likely in part as a consequence of disability or long-term health conditions being the most common reason for being out of work for non-retired adults.

Key Skills Learnt

My time at NEST gave me a great opportunity to build my confidence in Excel and R that I began to develop during the second year of my degree. Additionally, I was introduced to Microsoft's PowerBI software, which allowed me to apply my existing statistical skills to building a more interactive output than the static visualisations I had produced in the past. Exploring the documentation for the massive datasets I was working with was also a very useful skill to develop, and will allow me to familiarise myself with new datasets much more quickly in future.

In addition to these more technical skills, the data fellowship was also a great opportunity for personal growth. Presenting my work in front of an audience has been a skill I have sought to develop throughout my degree, and presenting my visualisations to professional analysts and answering their questions was a great way to push myself and increase my confidence further. My original project not turning out as expected or hoped also helped to develop my resilience and adaptability, as I fed back valuable insight about data issues concerning LGBTQ+ people as well as successfully completing the AE project in a short span of time.