April 2020

Detailed guidance for employers

Resource: The different types of worker

automatic enrolment

The Pensions Regulator

The different types of worker

Workers

Work under a contract of employment (an employee) **OR** have a contract to perform work or services personally and are not undertaking the work as part of their own business.

Entitled workers

- Aged 16-74
- Working in UK
- Earning below £6,240

Have a right to join

Jobholders

Eligible jobholders

- Aged 22-SPA
- Working in UK
- Earning above £10,000

Must be automatically enrolled

Non-eligible jobholders

- Aged 16-21 or SPA-74
- Working in UK
- Earning above £10,000

OR

- Aged 16-74
- Working in UK
- Earning above £6,240 but below £10,000

Have a right to opt in

*The earnings thresholds for the current tax year are available on our website. The DWP will review these figures annually. We will publish the revised figures on our website as soon as they are announced. Visit **www.tpr.gov.uk/earnings-thresholds** for details.

Key

£6,240	Lower earnings level for qualifying earnings*
£10,000	Earnings trigger for automatic enrolment*
SPA	State pension age

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