

AGENCY SUPPLY TEACHERS: WORKPLACE PENSIONS

NEU Guidance for members in England & Wales

The purpose of this document is to advise you on your eligibility for and access to workplace pension schemes as an agency supply teacher.

What we say

When you read through this document you may have questions about what happens in your particular school or workplace and there may be collective issues that affect other members. In most circumstances, you should initially discuss the matter with your workplace rep, as they will know whether similar concerns have been raised by other members. If you do not have a rep at the moment, it would be a good idea to get members together to elect one. Further advice on this is available at:

<https://neu.org.uk/becoming-a-rep>

Although you may sometimes feel that you are the only person affected by or concerned about a particular issue, in reality this is seldom the case. Any difficulties you may experience are likely to be linked to wider conditions at your workplace and as a member of the NEU you have the advantage of being able to act collectively with your colleagues. This should give you the confidence of knowing that you have the weight of the Union behind you.

Does this guidance relate to the Teachers' Pension Scheme?

This guidance relates to workplace pension schemes rather than the Teachers' Pension Scheme (TPS), as periods of employment as a supply teacher employed by or through supply agencies are not pensionable under the TPS. This is because supply agencies are not currently permitted to participate in the TPS. Supply teaching employment is only pensionable under the TPS when you are employed directly by a school, academy or local authority. The NEU is continuing to pursue this issue in order to secure equal access to the TPS for all teachers working in state funded schools.

What are workplace pension schemes?

Agencies are now required to offer access to **workplace pension schemes** to workers on their books. All agency workers between 22 and State Pension Age and earning over the "earnings threshold" of £10,000 should be 'auto-enrolled' into the workplace pension scheme.

The agency must pay a minimum pension contribution of 2 per cent of "qualifying earnings" (between £5,876 and £45,000 a year before tax in most schemes) while the teacher pays a minimum of 3 per cent. These minimum rates will rise in April 2019 to 3 per cent and 5 percent respectively. The employee contribution rate may vary depending on the type of tax relief applied by the scheme. If you are unsure, you should check your scheme documents.

The Government will usually contribute to your workplace pension in the form of tax relief if you pay Income Tax *and* you pay into a workplace pension. Even if you do not pay Income Tax, you'll still get an additional payment if your pension scheme uses '[relief at source](#)'.

What if I don't meet the earnings threshold?

The agency is required to decide whether the teacher is likely to meet the earnings threshold before auto-enrolling the teacher in the scheme. The unpredictable nature of supply teaching can mean that teachers' auto-enrolment can be postponed for up to three months if the agency believes that they will not meet the earnings threshold (this applies particularly to teachers who use a number of different agencies). Teachers may also end up with several workplace pension 'pots' depending on the number of agencies they use.

Any supply teacher can, however, still *choose* to join their employer's workplace pension scheme even if their earnings are lower than the earnings threshold and they are not auto-enrolled. The teacher will be entitled to pay a contribution each month and, in any month when the teacher earns more than £503, **the employer also has to pay a contribution**. If the teacher's earnings fall below £503 per month, the employer may stop paying contributions unless the rules of the pension scheme they have enrolled into require them to continue, or the employer has chosen to regard all earnings as "qualifying earnings".

Do I need to keep all the paperwork from my workplace pensions?

You are strongly advised to retain all paperwork relating to your workplace pension(s) – e.g. letters, emails, statements, payslips and information about the scheme(s) into which you have been enrolled; and keep such evidence together in case of any queries or disputes which may arise in the future.

Where should I go for further advice and support?

NEU supply members with concerns or problems relating to their employment conditions should in the first instance contact the relevant region using the details at <https://neu.org.uk/contact-us>.

Further Information

Further information and guidance for supply teachers can be found on the NEU website, <https://neu.org.uk>.

You can join the NEU on-line at <https://neu.org.uk/join> or on 0345 811 8111 (local rate) or you can complete an application form and return it to National Education Union, Hamilton House, Mabledon Place, London WC1H 9BD.

We want supply members to work together to take forward our work for supply teachers. Contact the NEU locally to find out about participating in your local association and join with other members in your area to tackle common problems. Contact details are on your membership credential and on the NEU website at <https://neu.org.uk/contact-us>.

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