

Summary

- The number of people who speak English/Welsh as a main language has declined between 2011-2021. Polish remains the most common 'other' main language, with the number of Romanian-as-a-main-language speakers increasing rapidly.
- Pensions communication can be complicated for those that do speak English as their first language; not being as fluent in English creates an additional barrier to understanding.
- Pensions communications can be made more accessible through the use of technology to automatically translate documents, for example.
- While there are efforts within the industry to cater to the different language needs of some members, more work needs to be done, as requirements for this are likely to increase.

Multilingual communications

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Laura Blows looks at how pensions communications are evolving to adapt to the wider range of languages being spoken in the UK

The number of people in the UK who have English (or Welsh in Wales) as a main language has declined over 10 years – from 92.3 per cent of the population in 2011, to 91.1 per cent in 2021, according to the Office for National Statistics' 2021 Census.

Out of a population of 57.7 million, 52.6 million people speak English/Welsh as a main language, the census found, with a further 7.1 per cent (4.1 million) describing themselves as proficient in English (or Welsh in Wales) but that they did not speak it as their main language.

Additionally, 1.5 per cent of the population (880,000 people) could not speak English well, and 0.3 per cent, or 161,000 people, could not speak English at all.

Other languages

The most common 'other' main language was Polish, spoken as a main language by 1.1 per cent of the population, or 612,000 people, followed by Romanian with 0.8

per cent or 472,000 people, Punjabi, at 0.5 per cent/291,000 people, and Urdu, also at 0.5 per cent of the population, with 270,000 people speaking it as their main language.

The largest increase over the 10 years between censuses was for people who specified Romanian as a main language, having only accounted for 0.1 per cent of the population, or 68,000 people, in 2011.

"The UK's diverse population includes significant communities of people whose first language may be Polish, Punjabi, Urdu, Bengali, Gujarati, Arabic, French, Portuguese, and Spanish, among others. So, there is certainly a need to cater to these populations to make sure they have equitable access to information about their pension rights and obligations," Quietroom director, Simon Grover, explains.

Language barrier

Pensions communications is generally considered complicated and filled with jargon for those that do have English as

their first language; those that do not therefore face an even higher barrier to understanding pension communications.

"Individuals whose English is not fluent might misinterpret important details about their pension benefits, contributions, and choices," Grover warns.

"If people cannot easily understand communications, they are less likely to engage with their pension, leading to a risk of poor outcomes. They might even fail to comply with requirements, leading to legal or compliance problems. Ultimately, language barriers can contribute to inequality in the pension system, disadvantaging non-English speakers," he adds.

Despite the clear challenges a language barrier can create, "trustees of occupational pension schemes are not required by legislation to provide pensions communications in different languages", Sackers partner, Georgina Jones, states, saying that much of the existing guidance is focused specifically on publications being written in 'plain English'.

"However, The Pensions Regulator's guidance on DC communications does recognise that good communications are inclusive, and considerate of the diverse range of backgrounds, needs and vulnerabilities in the membership," she adds.

Meanwhile, Zedra Governance managing director, Kim Nash's experience is that "requests for communications in different languages are actually pretty low". However, she highlights that English as a second language "is viewed as a vulnerability when classifying vulnerable customers, so providers will always consider and discuss with the member how they can be provided with additional support".

Providing support

This support can be provided by the pensions industry in a number of ways.

Pension scheme managers can make

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sure that key documents are available in the main languages of the pension scheme's members, Grover says.

"One of the benefits of hiring a diverse workforce is that they might be able to help with queries and communications from non-English speakers," he adds.

Managers can also look at automatic translation tools on websites and in apps to provide real-time, on-demand translations, Grover suggests.

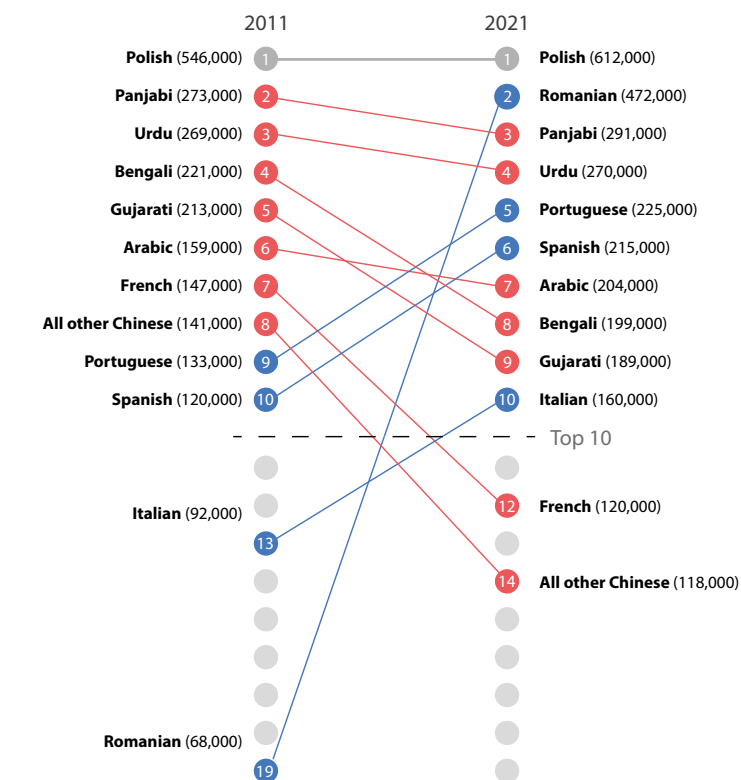
"Technology plays a crucial role in multilingual communication. Firstly, a scheme's digital records should be able to record each member's language preference and other particular needs. Tools like Google Translate can be integrated into websites and apps for instantaneous translation, although accuracy can vary. And AI-driven chatbots can provide automated, basic support in multiple languages," he explains.

Technology and the use of AI is "a great way to do this and gives greater opportunity to provide communications in multiple languages", Nash agrees.

"In addition, phone support systems often have mechanisms in place for those who do not speak English, such as interpreter support or multilingual colleagues", she adds.

Digital communications are generally easier to adapt to multiple languages using technology like translation software, Grover says. "Printed materials like letters can also be translated, but the logistics of determining who needs what language and making sure they get to the

The top 10 main languages spoken in England and Wales, excluding English (English or Welsh in Wales)



Source: Office for National Statistics – Census 2021

"As the UK's population continues to diversify, it seems likely that the demand for multilingual pension communications will increase"

right members can complicate matters," he states.

"Phone and face-to-face communications need multilingual staff or interpreter services, which can be more challenging to arrange consistently, although some pension providers are doing well in this area," Grover adds.

Room for improvement

While some providers may be doing

well with catering to the needs of different-language speakers, there is still "considerable room for improvement", Grover states.

"Continuous feedback from members, technological advancements, and a commitment to inclusivity are necessary to enhance the effectiveness and reach of pension communications. Improving multilingual communication in pensions is not just about compliance but also about ensuring equity and engagement of all scheme members," he explains.

This requirement is only set to grow, as the demographic of the UK continues to evolve.

"As the UK's population continues to diversify, it seems likely that the demand for multilingual pension communications will increase," Grover says.

"This trend will also be driven by greater awareness of rights among non-English-speaking communities and the growing recognition of inclusivity as a value in financial services," he adds.

As Nash says: "Ultimately, the aim is to make pensions communications accessible to all. We bang the drum about simple communication all the time and this is a great case in point – making communication as simple as possible supports more members being able to access and understand the communications."

Written by Laura Blows

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