

Pension Credit eligible non-recipients: Barriers to claiming

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Aims and methods

This report documents the findings from a quantitative research project designed to provide further insight into the barriers that exist to claiming Pension Credit. It provides the first robust quantitative evidence, using a sample of those the Department for Work and Pensions (DWP) estimated to be eligible non-recipients (ENRs), about why some potentially eligible people do not claim Pension Credit. The study used as its sample 2,224 people identified as ENR in the Customer Engine Room (CER) database. The CER is the best source of information available, combining DWP, local authority (LA) and HM Revenue & Customs (HMRC) administrative data on income and capital, to estimate eligibility.

The survey was conducted on behalf of the DWP by Alex Thornton and Nicholas Fitzgerald at TNS-BMRB, a social research agency, and was carried out by telephone survey.

Main findings

Awareness and knowledge of Pension Credit

This study shows that while awareness of Pension Credit is high, with nearly three-quarters (72 per cent) of ENR respondents having heard of Pension Credit, knowledge is lower. Of those who had heard of Pension Credit, over half (54 per cent) had only heard the name. Only 16 per cent of ENR respondents said they were well informed about Pension Credit.

Respondents had limited knowledge of who to contact if they required information about the State Pension or other benefits, over a third (35 per cent)

said they did not know who they would contact, while the most common response was The Pension Service/Pension, Disability and Carers Service¹ (16 per cent).

Perceived barriers to claiming Pension Credit

Previous research conducted on the reasons why people do not claim has consistently shown perceived ineligibility to be a primary barrier, with barriers related to process and stigma being shown to act as secondary barriers only. This new survey evidence supports this, showing that only two per cent were put off claiming due to a perception that the application process would be too long or too complicated. Furthermore, only one per cent of ENR respondents said that they were not claiming because they felt bad asking for benefits or help from the Government. The primary reason given for not claiming was perceived ineligibility with 65 per cent of ENR respondents saying that they did not claim because they did not think they were eligible/no longer eligible/have too much money.

There does, however, appear to be a secondary barrier around perceived stigma with 62 per cent of ENR respondents agreeing that they 'do not like asking for benefits'. Only 16 per cent agree that their family/friends would have a negative view of them claiming Pension Credit. However, the vast majority of ENR respondents (92 per cent) said they would apply for Pension Credit if they knew they were eligible.

¹ Referred to as TPS or where relevant, PDCS/TPS.

Past experiences of claiming Pension Credit

Perceived ineligibility to Pension Credit by the ENR respondents is evident again in the reasons why ENRs do not complete the application process, with 53 per cent reporting that they did not complete the process because they did not think they would be eligible. Those who had received or applied for Pension Credit in the past were unlikely to apply again, with only 36 per cent saying they would apply again in the future.

Only 17 per cent of ENR respondents who had never received, nor applied for, Pension Credit had thought about applying.

In respect of triggers for applying, only eight per cent of respondents who had received or applied for Pension Credit did so alongside applying for their State Pension. Instead, the most common response given as to the trigger for applying was that they were short of money/struggling financially (12 per cent), followed by to see whether eligible/entitled to receive it (11 per cent).

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The full report of these research findings is published by the Department for Work and Pensions (ISBN 978 1 908523 99 0. Research Report 819. November 2012).

You can download the full report free from: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

Other report summaries in the research series are also available from the website above.

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