

Applying behavioural insights to increase the take up of Pension Credit in Northern Ireland

A report by the Behavioural Insights Team



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Executive summary

This report describes a research project undertaken by BIT to understand what prevents people from taking up pension-related benefits, specifically Pension Credit. Pension Credit is an income-related benefit that provides extra money to people over the state pension age who are on a low income to help them with living costs. In Northern Ireland (NI) an estimated 28% of those entitled, comprising over 26,000 families, do not currently claim it¹. The Department for Communities (DfC) commissioned the Behavioural Insights Team (BIT) to explore why people do not claim Pension Credit, and to design and test interventions to increase the uptake of Pension Credit in NI. The project followed BIT's TESTS methodology encompassing a range of workshops, interviews with pensioners and key stakeholders, as well as an online trial.

A **target workshop** conducted with key stakeholders at DfC established the scope of the project, and identified a SMART objective that is **S**pecific, **M**easurable, **A**ssignable, **R**ealistic and **T**ime-related. This SMART objective was to increase the number of applications for Pension Credit among eligible pensioners compared to the number of applications received in the equivalent period in 2021.

Several activities were undertaken in the Explore and Solution phases to **identify key barriers to take up**. These included a rapid evidence review, behavioural mapping and an audit of materials provided by DfC, six interviews with key stakeholders, and interviews with 22 pensioners comprising both recipients of Pension Credit, and potentially-eligible non-recipients (PENRs).

The **rapid evidence review** highlighted that non take up of benefits is difficult to measure, but different reviews have estimated non take up rates of 20-60% for social assistance and housing programmes. A variety of factors contribute to non take up including perceived ineligibility, stigma around applying for benefits, the time and costs involved in applying, and considerations around whether this would be worthwhile given the expected monetary value of the award.

There is **relatively little evidence on interventions that can boost take up** of benefits. We found that changing the perception of the benefit, by reframing or myth busting can help overcome perceived ineligibility and reduce stigma. However, interventions need to be carefully designed so they are not viewed as “gimmicky” or “misleading”. Other interventions that may help include making it easier to apply by reducing the administrative burden involved in applying, as well as reaching eligible clients through local groups, or real-life social networks such as family and friends.

¹ [Pension Credit: Estimates of Benefit Take-up – 2019/20](#)

Barriers to take up













The Explore and Solutions phases combined a behavioural audit and mapping exercise with in-depth interviews with stakeholders, and with pensioners (both those claiming Pension Credit, and potentially-eligible non-recipients) to understand the barriers to take up of Pension Credit. To investigate these factors in a systematic way, we used the COM-B model of behaviour.² This model defines the three domains of *capability*, *opportunity*, and *motivation* to explain the influences on a person's behaviour:

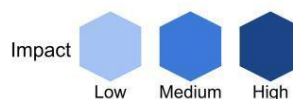
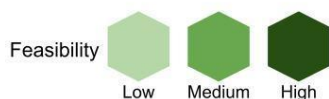
| Factor | Barrier |
|------------------------------|--|
| Capability barriers | People lack awareness of Pension Credit , how it works and how it interacts with other benefits |
| | Perceptions of ineligibility to claim Pension Credit |
| | Perceptions of low value with people not realising other support they may receive through a successful claim |
| | High administrative burden of making an application and providing supporting evidence |
| | Accessibility issues including digital literacy, ability to access online forms and provide supporting evidence from online sources such as banks |
| Opportunity barriers | Environment is not as conducive to engaging pensioners as it could be |
| | Inconsistencies in messaging around Pension Credit within the department where it is variously referred to as means-tested or income-related |
| Motivational barriers | Stigma around applying for a means-tested benefit |

² Michie S, van Stralen MM & West R (2011). The behaviour change wheel: A new method for characterising and designing behaviour change interventions. Implementation Science 6:42.

Designing solutions

Once barriers had been identified we conducted a Solutions Workshop with the DfC project team and departmental stakeholders to generate solutions to address these barriers. 41 different ideas were discussed, which after the removal of duplicates resulted in 23 potential solutions. These were prioritised based on potential impact and an initial assessment of feasibility to generate a [longlist of 11 solutions](#). Six solutions were eventually shortlisted for further refinement and testing based on assessments of feasibility, impact, and project scope.

| Shortlist of solution ideas | |
|--|---|
| Solution | Feasibility & Impact |
| A short eligibility checklist that encourages customers to call in |   |
| Highlight the extra support that is available (i.e., free TV licence). Make this more salient using loss aversion by framing this as a benefit that will be lost if they do not act to claim it. |   |
| Make benefits more tangible by showing how even small amounts of pension credit (say £15) can add up to £780 in a year |   |
| Showcase how long it takes to make an application and receive a decision |   |
| Use real-life social networks by asking younger people to encourage older family members to apply for Pension Credit, or asking those already claiming to tell their friends and family about it |   |
| Run campaigns in places older people gather such as libraries, council buildings, hospitals, pharmacies, community groups, neighbourhood renewal organisations, opticians, GP surgeries |   |



These ideas were further refined following interviews with 22 pensioners who responded positively to several of these interventions and provided greater insight into potential channels through which these interventions could be delivered.

The key takeaways from these pensioner interviews are summarised below.



Lack of awareness. While people had heard of Pension Credit, non-claimants felt it did not apply to their financial situation and were unaware of additional support available via Pension Credit.



High administrative burden. People felt that applying would be burdensome and wanted to know if they would be eligible before applying



Privacy and confidentiality concerns are a significant barrier when it comes to discussing finances with friends and family



Perceptions of ineligibility pose a key barrier that dissuades people from applying



Opportunity to intervene. Several planned interventions such as positive framing, presenting the amount as an annualised figure, myth busting and providing an eligibility checklist were received very positively

Testing and refining solutions using an online trial

Four messages were shortlisted and refined following the Solutions phase and tested alongside a control message in an online trial with a sample of 2,651 (of which 138 were from Northern Ireland) adults aged 65 or over in the UK using our Predictiv platform. The aim of the online trial was to test the effects of different messages on willingness to apply for Pension Credit.

| | |
|--------------------------|--|
| 'Checklist' | <p><i>Are you above State Pension Age and ...</i></p> <ul style="list-style-type: none"> <i>• have savings of less than £10,000?</i> <i>• earn less than £170 a week, or £255 with your partner, from State Pension or otherwise?</i> <i>• have a disability or care for someone who does?</i> <p><i>If any two of these statements apply, then you may be eligible for Pension Credit.</i></p> |
| Time to apply | <p><i>Did you know that an average phone application for Pension Credit takes around 20 minutes from start to finish, with decisions usually made within 4 weeks?</i></p> <p><i>Find out if you could be eligible to claim Pension Credit.</i></p> |
| Myth busting | <p><i>Even if you've worked all your life</i></p> <p><i>Even if you own your home</i></p> <p><i>Even if you have never received any other benefits</i></p> <p><i>You could still be eligible for Pension Credit.</i></p> |
| Annualised amount | <p><i>Did you know that even receiving £10 a week in Pension Credit can add up to over £500 in a year?</i></p> <p><i>Find out if you could be eligible to claim Pension Credit.</i></p> |
| Control message | <p><i>Make sure you don't miss out on Pension Credit</i></p> |

In a randomised control trial participants saw one of these five messages and then answered questions to assess their knowledge of what Pension Credit is, intent or willingness to apply, and how they felt about these messages. Finally, participants answered questions on demographic information³, usage of social media, and channels through which they receive information about their finances.

Results

The intervention messages were more informative than the Control condition. Participants who saw one of the intervention messages designed with behavioural

³ Including information about the respondent's age, gender, education, location, income, and others. The full list of demographic information collected is outlined in the [Appendix](#)

insights in mind were statistically significantly more likely to say it was informative (89%) than the Control message (80%). This was highest for those who saw the 'Checklist' message (93%). They also were statistically significantly more likely to agree that the message had the right amount of information (79%) than those who saw the Control message (70%). This was highest for those who saw the 'Checklist' message (87%).

Checklists could help clarify eligibility but may lead to fewer applications.

Overall, 1 in 2 of those surveyed said they would consider applying for Pension Credit. Four of the messages performed at the same level as the Control message, while those who saw the 'Checklist' message were less likely to consider applying for Pension Credit, across all demographics including those below the median income. However, 9 in 10 survey respondents thought that the messages would motivate other people to apply for Pension Credit; here the 'Checklist' message performed better than the Control message. This suggests that the 'Checklist' message may be better at communicating who is eligible for Pension Credit, but there is also a risk that this may backfire and put people off applying if they incorrectly fear they will be ineligible.

The application burden may be lower than perceived. Across all messages people thought it would take a median time of 60 minutes to complete an application. The 'Time to apply' message clarifies that the average time taken is around 20 minutes, and those who saw that message were anchored to that time frame when subsequently surveyed on how long it would take to complete an application. Overall 72% of participants thought it would be easy to apply, with those who saw the 'Time to apply' message more likely to think it was easy (79%) when compared with the Control message (70%).

Providing a lower anchor helped lower the minimum weekly payment that would make people consider applying. People thought weekly payments of around £10-£35 were the minimum amounts required to make it worthwhile but providing a lower anchor (in the 'Annualised amount' message) appeared to adjust people's expectations towards the lower end of this range.

Highlighting the additional benefits, particularly the free NHS dental treatments and cold weather payments, could motivate people to apply. 76% of those who initially said they would not consider applying subsequently indicated that said that the additional benefits may make them change their minds about applying.

Key recommendations

While no single message outperformed on every metric, we found that telling people how long it would take to apply appeared to make it more likely that they thought it would be easy to do so, and including a figure of £10 a week in the messaging made it more likely that they would expect a weekly amount close to that figure (which is at

the lower end of the scale in terms of Pension Credit awards). These numbers effectively served as an “anchor” to people’s expectations. Highlighting the additional benefits that Pension Credit recipients are eligible for was also useful. While the 'Checklist' message helped clarify eligibility, and could potentially lead to fewer unsuccessful applications, there is a risk of unintended consequences, and it may backfire if it led to people thinking they would not be eligible after seeing the message and lead to fewer applications all around. Based on this research and the scope of the project, our recommendations are as follows:

- Use clear consistent messaging around Pension Credit, referring to it as an income-related entitlement, across the department
- Combine the 'Time to apply' and 'Annualised amount' messages to say “An average phone application for Pension Credit takes around 20 minutes from start to finish. Even an award of £10 a week in Pension Credit can add up to over £500 in a year”. Send this message to PENRs, as it is likely to increase applications
- Highlight the additional benefits, particularly the help with NHS dental treatments and the cold weather payments, in future advertisements
- Use Facebook and/or Youtube as channels for advertising the campaign since these channels were the most popular amongst those surveyed
- We would also recommend coordinating with Martin Lewis (moneysavingexpert.com) and government agencies where people go to for financial advice to maximise the impact of the communications campaign

List of abbreviations

| | |
|-------|--|
| BIT | Behavioural Insights Team |
| COM-B | Capability, Opportunity, Motivation, Behaviour model |
| DfC | Department for Communities |
| DWP | Department of Work and Pensions |
| EITC | Earned Income Tax Credit |
| FAFSA | Free Application for Federal Student Aid |
| MIG | Minimum Income Guarantee |
| NI | Northern Ireland |
| PENRs | Potentially-eligible non-recipients |
| RCT | Randomised Control Trial |
| SNAP | Supplemental Nutrition Assistance Program |

Introduction and overview of the project

Pension Credit is an income-related entitlement that provides supplemental income to people over the State Pension age whose earnings are below an income threshold to help with living costs. It serves as a top-up to other pension payments, including State Pension.





Around 13% of pensioners in Northern Ireland lived in relative poverty in 2019/20⁴. However, around 28% of those eligible for Pension Credit in Northern Ireland are not receiving it⁵. This amounts to an estimated £1.1m in unclaimed Pension Credit every week. Take up rates range from c.62% in Ards and North Down to 80% in Derry City and Strabane. Research carried out by Loughborough University estimated that the knock-on effect of not receiving Pension Credit is costing the UK Government roughly £4 billion a year in increased NHS and social care costs⁶.

The Department for Communities (DfC) commissioned the Behavioural Insights Team (BIT) to explore why people do not claim Pension Credit, and to design and test interventions to increase the uptake of Pension Credit in NI. The project followed BIT's TESTS methodology encompassing several activities as outlined below.

⁴ [Northern Ireland Poverty Bulletin 2020-21](#)

⁵ [Pension Credit: Estimates of Benefit Take-up – 2019/20](#)

⁶ Hirsch, D & Stone, J. (September 2020) The Cost of Pensioner Poverty and Non-Take-up of Pension Credit. Independent Age.

| | | |
|----------|---|--|
| Target |  | Choose a specific behaviour <ul style="list-style-type: none"> • A kick-off meeting to discuss the project aim and objectives and the key behaviours to focus on. |
| Explore |  | Understand the context, barriers and enablers <ul style="list-style-type: none"> • Targeted evidence review • Stakeholder interviews • Behavioural map and audit |
| Solution |  | Design a behaviourally-informed intervention <ul style="list-style-type: none"> • Solution workshop • Shortlisting of interventions based on feasibility and impact • Interviews with pensioners to understand barriers and test intervention messages |
| Trial |  | Evaluate potential interventions <ul style="list-style-type: none"> • An online randomised control trial (RCT) to evaluate different interventions |

Target: Setting a SMART objective

Through the Target phase of this project, we established the scope for a behavioural insights approach, identified the specific behaviours to change, and identified a measurable behavioural outcome.

Background

Prior research undertaken by the DfC⁷ highlighted several factors that may prevent the uptake of Pension Credit, including:

- A lack of awareness, both of the benefit generally and the additional perks
- Perceived stigma
- Difficulty completing the application: both the length and complexity of the forms and a lack of ability to complete online
- Limited financial incentive
- Socio-economic characteristics

In addition, the Stage 1 research also identified a series of key characteristics among pensioners that are associated with Pension Credit uptake. These are of particular interest when considering the specific target group for this project i.e., whether we target subsets of pensioners.

- Uptake rates are lower in rural areas (65%) compared to urban areas (73%).
 - The difference between urban and rural uptake is generally more prominent for both single males and couples, with a smaller difference for single females.
- Uptake rates are lower among people who are eligible for lower amounts of Pension Credit.
- Uptake rates are lower among people who live in less deprived areas.

Target workshop

We conducted a Target workshop, which comprised three main activities: a pre-mortem exercise to identify key risks, a behavioural mapping exercise to identify actors and behaviours that are relevant to the challenge, and refining and creating a SMART objective that is **S**pecific, **M**easurable, **A**ssignable, **R**ealistic and **T**ime-related.

⁷ Department for Communities, 2021. A Study on Factors that Enable or Constrain Take-up of Pension Credit. Department for Communities, Northern Ireland. This study was conducted using data from 2017/18.


A pre-mortem exercise was run to help identify some of the potential risks associated with the project including risks that solutions ideas developed may not be feasible or realistic, or that the interventions may fail to target the right group of potentially-eligible non-recipients.

Identifying the target behaviour and a measurable SMART objective

As a final exercise of the Target workshop, we refined and created a SMART objective for this project that was **Specific, Measurable, Assignable, Realistic and Time-related**.

We identified several challenges relating to the measurability of increasing Pension Credit uptake. Namely, there was concern that the only available baseline of measurement of Pension Credit uptake was from data collected in 2017 / 2018. Additionally, there was concern around the feasibility of using this database as a comparison point given the legislative changes to pension policy that have occurred since. As a result, the annual number of applications for Pension Credit in 2021 compared with 2022 was raised as a more feasible way to measure the objective.

The assignability of the objective was also discussed in depth (i.e., who specifically we want to carry out the target behaviour). Specifically, the discussion centred around whether the project should target Pension Credit uptake among the general population of eligible pensioners or with more specific sub-groups of the population. One consideration was targeting individuals who are eligible to receive higher amounts of Pension Credit given that increasing uptake amongst this group would carry the largest impact, however, the consensus among the DfC project team appeared to be to **target eligible pensioners as broadly as possible**. The SMART objective that was decided in the Target workshop was the following:

| | | |
|---------------|---|---|
| Target |  | <p>SMART objective identified in the Target phase</p> <p>Increasing the number of applications for Pension Credit among eligible pensioners compared to the number of applications received in the equivalent period in 2021</p> |
|---------------|---|---|

Explore: Research findings

The purpose of the Explore phase was to understand why pensioners who were eligible for Pension Credit were not claiming it. The activities in the Explore phase are outlined below.



A **rapid evidence review**, building on the DfC's Stage 1 findings report⁶, focused on two components:

- Understanding the behavioural biases that influence take up of Pension Credit and other benefits
- Identifying interventions that could be most successful at increasing take up of benefits



Six interviews with key stakeholders on their experiences of encouraging take up of Pension Credit, barriers and facilitators, and potential interventions.

These stakeholders included representatives from:

- DfC's Make the Call Service
- DfC's Bereavement Service
- Pension Credit Agent at the Pension Centre
- State Pension Agent
- Commissioner for Older People for Northern Ireland
- Age NI



A **behavioural map and audit** of the process by which customers are signposted to Pension Credit and apply for the benefit.

These qualitative research elements focused on:

- Identifying barriers and facilitators to take up of Pension Credit in Northern Ireland
- Identifying potential points of contact where interventions could be aimed
- Early-stage solution generation of potential interventions that might increase take up

Rapid review of existing evidence on benefit take up

We conducted a rapid review of existing literature, in addition to the DfC's Stage 1⁶ findings report, to answer two specific questions:

- What behavioural biases influence the take up of Pension Credit and other benefits?
- What interventions would be the most successful at increasing uptake of Pension Credit and other types of Credit/Benefits?

We reviewed academic databases for relevant studies that examined the issue of non take up of benefits across a range of benefits and geographies. We focused on studies that examined behavioural factors rather than those that focused exclusively on institutional or structural factors, such as the level of benefits or eligibility criteria. This section begins by outlining the main behavioural biases that relate to the take up of benefits, following which we examine evidence of interventions which have been successful and unsuccessful in increasing uptake of benefits. The box below shows a summary of our findings, which are discussed more thoroughly in this chapter.

Key behavioural biases that influence take up of benefits

- Non take up of benefits is empirically difficult to measure, but different reviews have estimated non take up rates of 20-60% for social assistance and housing programmes in OECD countries.
- **How a benefit is designed** can contribute to non take up in a variety of ways, influencing the economic value of a benefit, difficulties in filling and applying and how easy it is to understand eligibility.
- In addition, factors relating to **how a benefit is perceived** can also affect take up rates, with the perceived costs of making an application, perceived ineligibility, and stigma associated with receiving benefits influencing take up.

Interventions that can help boost take up

- Changing the perception of the benefit, by reframing or myth busting, can help overcome perceived ineligibility and reduce stigma. However, interventions need to be carefully designed so they're not viewed as "gimmicky" or "misleading".
- Making it easier to apply by reducing the administrative burden involved in applying can support take up
- Reaching eligible clients through local groups, or real-life social networks can also boost take up of benefits.

The scale of the problem

Non take up of benefits has plagued policy makers for a long time⁸, with extensive research having been conducted across geographies. There is great variability in estimates of non take up of benefits depending on the type of data used and the models used for estimation, but a detailed review of non take up of a variety of welfare benefits in OECD countries estimates non take up rates of 20-60% for social assistance and housing programmes and 20-40% for unemployment benefits⁹. Similarly, a review of several social assistance and benefit programmes across Europe and the US showed very high rates of non-take-up in some cases, particularly in countries that are known to provide generous support¹⁰. The large variability in the rates likely reflects both the significant difficulties in estimating rates of non take up and differences in design of individual programmes.

Key barriers to take up of benefits

There are a variety of factors relating to the design of a benefit and how it is perceived that contribute to lower take up of benefits. The DfC Stage 1 findings report⁶ outlines several of these factors. In addition, we also reviewed a detailed report by Hernanz et al (2004) that evaluated the take up of a range of benefits in OECD countries⁸.

The **level of economic benefit and the duration for which the benefit will be available** influence the absolute value of the benefit and its relative attractiveness to the claimant. For example, Hernanz et al (2004)⁸ highlight a study by McCall (1995)¹¹ which found increasing the level of unemployment benefits significantly increases the probability of take up. In a similar vein Finn and Goodship (2014)¹² have also noted that the estimated value of a benefit (incorporating both the level and expected duration of the benefit) is strongly related to take up.

Another key factor highlighted in the research^{6,8} are **administrative and information costs**. This includes the time required to make the application, latency periods if any, and the client's familiarity with the benefits system. Studies have found, for example, that people in Finland who were already receiving unemployment benefits were more

⁸ Kerr, S. (1983). Making ends meet: An investigation into the non-claiming of supplementary pensions. London: Bedford Square Press of the National Council for Voluntary Organisations.

⁹ Hernanz, V., F. Malherbet and M. Pellizzari (2004), "[Take-Up of Welfare Benefits in OECD Countries: A Review of the Evidence](#)", OECD Social, Employment and Migration Working Papers, No. 17, OECD Publishing, Paris, <https://doi.org/10.1787/525815265414>.

¹⁰ Bargain, O., Immervoll, H. & Viitamäki, H. No claim, no pain. Measuring the non-take-up of social assistance using register data. J Econ Inequal 10, 375–395 (2012). <https://doi.org/10.1007/s10888-010-9158-8>

¹¹ McCall B. (1995), "The Impact of Unemployment Insurance Benefit Levels on Reciprocity", Journal of Business and Economic Statistics, 13(2).

¹² Finn, D. J., & Goodship, J. (2014). [Take-up of benefits and poverty: an evidence and policy review](#). Centre for Economic and Social Inclusion.

likely to take advantage of another social assistance programme⁹. Similarly, pensioners in the UK who were receiving other benefits were more likely to claim Pension Credit¹¹ suggesting this might be related to their awareness of their entitlements.

When it comes to how benefits are perceived, we found that stigma and perceptions of ineligibility acted as barriers to take up. Below we review each of these in turn.

Perceived stigma / social norms

Stigma is loosely-defined in literature but is closely related to the concept of social norms. In a situation where claiming benefits is considered to go against the norm, stigma associated with benefits increases. The prevailing culture in which one is embedded plays a significant role in one's attitudes towards welfare, with receiving benefits being seen as a right or as something to be ashamed of, depending on local cultural perceptions¹³.



Behavioural insight

Social norms signal “appropriate” behaviour and are classed as behavioural expectations or rules within a group of people¹⁴

Stigma against applying for welfare benefits has been long-studied, with Moffitt (1983)¹⁵ noting that recipients often report “feelings of lack of self-respect and negative self-characterisations from participation in welfare.” As Hernanz et al (2004)⁸ note, the extent of stigma is related to the nature of the scheme¹⁶, but also to the nature of the target group; a study on non take up of social assistance in Germany found that pensioners in particular found receiving government aid to be degrading¹⁷. We should note that Daponte (1999)¹⁸ argues against the importance of stigma effects; they conducted a survey of eligible non-claimants in the US food stamp programme and found that lack of information explained non take up better

¹³ Staerklé, C., Likki, T., & Scheidegger, R. (2012). A normative approach to welfare attitudes. In S.

Svallfors (Ed.) *Contested Welfare States: Welfare Attitudes in Europe and Beyond* (pp. 81-118). Stanford: Stanford University Press.

¹⁴ Dolan, P., Hallsworth, M., Halpern, D., King, D., & Vlaev, I. (2010). *MINDSPACE: Influencing behaviour through public policy*. London, UK: Cabinet Office.

¹⁵ Moffitt, R. (1983). An Economic Model of Welfare Stigma. *The American Economic Review*, 73(5), 1023–1035. <http://www.jstor.org/stable/1814669>

¹⁶ For example the US Food Stamps Program is often perceived as being particularly stigmatising since recipients have to use the stamps to pay for purchases on an ongoing basis (Hernanz et al, 2004)

¹⁷ Engels D, Sellin C (2001) *Vorstudie zur Nichtinanspruchnahme zustehender Sozialhilfeleistungen*. Research report published by the Bundesministerium für Arbeit und Sozialordnung, Bonn as cited in Hernanz et al (2004)

¹⁸ Daponte B.O., Sanders S., Taylor L. (1999), “Why do Low-Income Households not Use Food Stamps? Evidence from an Experiment”, *The Journal of Human Resources*, vol.34(3), 612-628.

than stigmatisation. However, the study itself could have influenced results, with information provided as part of the study serving to reduce fear or stigma associated with applying for the programme (a point also made by Humbelin¹⁹). More recent surveys²⁰ support the view that stigma dampens benefit applications, with one quarter of respondents in the UK saying that stigma makes them less likely to claim benefits.

A recent study on benefit take up in Switzerland¹⁸ used municipal-level data to conclude that social norms (using region, language, and political leanings as proxies for norms) were correlated with take up rates; for example, it showed that non take up of benefits were related to how conservative voting patterns were within a municipality in the Canton of Bern. Another study of neighbourhoods in France²¹ found that the rate of welfare participation in a neighbourhood had a significant impact on individual welfare participation, and this effect was greater in smaller communities. While observational work supports the view that social norms play an important role in benefit take up, there have not been many efforts to address this through policy. One field study in the US attempted to increase take up of the Earned Income Tax Credit (EITC), the largest means-tested cash benefit, by improving the communication of eligibility to clients via a randomised control trial (RCT)²². In addition to various arms of the RCT that sought to simplify information about the programme and simplify the application process, the study also attempted to lower stigma by communicating that the EITC is an earned reward for hard work (reducing personal stigma) and that similarly situated peers also claim EITC (reducing social stigma). However, while the study found statistically significant positive effects from simplifying the programme and application information, it found no effect for the attempts to reduce stigma.

This evidence suggests that social norms and stigma may be a significant factor in low take up, and that countering this will require careful design and piloting to have an effect on take up.

Perception of ineligibility

As noted by the DfC's own research⁶ perceptions of eligibility may be one of the largest factors behind non take up of benefits. In one study over two-thirds of eligible non-claimants cited uncertainty around eligibility as the main reason for not claiming

¹⁹ Humbelin, O. (2019). Non-Take-Up of social assistance: Regional differences and the role of social Norms. *Schweizerische Zeitschrift für Soziologie= Revue Suisse de Sociologie= Swiss Journal of Sociology*, 45(1), 7-33.

²⁰ Baumberg, Ben. 2016. The Stigma of Claiming Benefits: A Quantitative Study. *Journal of Social Policy* 45(2): 181–199.

²¹ Chareyron, S., & Domingues, P. (2017). EVERYBODY NEEDS GOOD NEIGHBOURS: AT LEAST FOR SOCIAL SUPPORT.

²² Bhargava, S., & Manoli, D. (2015). Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment. *The American Economic Review*, 105(11), 3489–3529. <http://www.jstor.org/stable/43821382>

Pension Credit²³. The same study reported that 92% of eligible non-claimants would apply for Pension Credit if they knew that they were eligible. Finn and Goodship (2014)¹¹ have noted that home ownership and receipt of a private pension are both correlated with perceptions of ineligibility. In a similar vein, Bargain et al (2012)⁹ examined a Finnish social assistance programme in detail and found that home ownership was negatively associated with taking up the benefit among those eligible.

This evidence suggests that perceptions of ineligibility may play a major role in non take up and that these could be addressed through a well-designed intervention.

Identifying interventions to boost take up of benefits

As part of the evidence review we identified interventions that have been tried and have been successful in increasing take up of benefits. We found three main categories of interventions.



Changing perceptions of the benefit to overcome perceived ineligibility and reduce stigma



Simplifying the application process to reduce the burden of the application



Working with local and family support networks who may have a good understanding of pensioners' circumstances and be able to influence them

Changing perceptions of benefit

There have been several interventions that have successfully changed how a benefit is perceived, including some that have shown an increase in take up

Reframing: With the aim to position a means-tested payment as an entitlement, rather than a benefit, in 2006, what was then called a Minimum Income Guarantee (MIG) was rebranded as the current Pension Credit. The marketing campaign for Pension Credit was judged to have been twice as cost effective as the previous MIG campaign, with an additional £55 in benefits paid out for every £1 spent on the campaign and least 80% of pensioners having heard of Pension Credit, compared to only 26% for its predecessor, MIG¹¹. One qualitative study found that reframing a weight management service offered via the NHS as a voucher-based programme, rather than a free programme that people sign up to, increased attendance. Although

²³ Barton, A. and Riley, K., 2012. Income Related Benefits: Estimates of Take-Up in 2009-10. Department for Work and Pensions, UK.

there was no cost involved for the patient, having to use these vouchers to “pay” for the programme engendered a feeling of obligation in patients²⁴.

Myth busting inaccurate perceptions: As part of their 2021 more money in your pocket guide, Age NI²⁵ debunk various myths about Pension Credit eligibility. e.g., “*I own my own home, so I won’t get anything. Reality: Owning your own home doesn’t rule you out. Many older homeowners make successful claims for Pension Credit.*” Whilst the impact on Pension Credit applications has not been evaluated, this intervention addresses relevant behavioural barriers such as perception of ineligibility. However, not all attempts have been successful. One field study in the US attempted to increase take up of the EITC, the largest means-tested cash benefit, by improving the communication of eligibility to clients via an RCT²¹. In addition to simplifying information about the programme and the application process itself, the study also attempted to lower stigma by communicating that the EITC is an earned reward for hard work (reducing personal stigma) and that similarly situated peers also claim EITC (reducing social stigma). However, while the study found statistically significant positive effects from simplifying the programme and application information, it found no effect for the attempts to reduce stigma. Moreover, participants viewed the efforts to reduce stigma negatively, terming them as “gimmicky” and “misleading”.

Reducing the administrative burden

A number of studies have shown positive effects of reducing the administrative burden of making an application.

A 2019 US study explored enrolment into the social benefit, the Supplemental Nutrition Assistance Program (SNAP). It found that providing further information on the benefits of the programme and offering assistance to make a claim increased enrolment from 11% (in the control group) to 18%²⁶. A prominent study of federal college funding for undergraduates in the US found that providing information alone was insufficient to make an impact but providing information about aid eligibility as well as assistance in filling out the application significantly boosted application rates as well as eventual college enrolment²⁷. In this study researchers conducted an RCT aimed at increasing applications to the Free Application for Federal Student Aid

²⁴ Br J Gen Pract 2015; DOI: 10.3399/bjgp15X684409

²⁵ Age NI .(2021). More money in your pocket:How to claim the right benefits in later life retrieved from <https://www.ageuk.org.uk/globalassets/age-ni/documents/advice/more-money-in-your-pocket-2021.pdf>

²⁶ Finkelstein, A., & Notowidigdo, M. J. (2019). Take-up and targeting: Experimental evidence from SNAP*. The Quarterly Journal of Economics, 134(3), 1505–1556. <https://doi.org/10.1093/qje/qjz013>

²⁷ Bettinger, E.P., & Long, B., Oreopoulos, P., Sanbonmatsu, L. (2012). The Role of Application Assistance and Information in College Decisions: Results from the H&R Block Fafsa Experiment. Quarterly Journal of Economics, 127(3), 1205-1242.

(FAFSA), with a control group (who received no intervention), an information-only group that were given personalised information about how much aid they may be eligible for, and an information and assistance group who were given personalised aid eligibility information as well as assistance from tax professionals to complete the application. They found that providing information as well as assistance increased the likelihood of students applying for aid in a timely manner, receiving aid, and showed higher educational attainment when measured three years later.

Working with local groups

In their 2014 Evidence and Policy review on benefit uptake, Finn and Goodship recommended joining up Pension Credit services teams with local authorities¹¹. This could allow local teams to check what benefits pensioners may be eligible for, and coordinate applications for Pension Credit as well as other benefits. Additionally, research exploring the take-up of smoking cessation in older populations found that families and peers have an influential role in the take up of benefits²⁸.

²⁸ Cutler, D. M., & Glaeser, E. L. (2010, February 1). Social Interactions and Smoking. National Bureau of Economic Research; University of Chicago Press.
<https://www.nber.org/books-and-chapters/research-findings-economics-aging/social-interactions-and-smoking>

Identifying barriers through qualitative research

In addition to the evidence review described above, the Explore phase also involved qualitative research focused on:

- Identifying barriers and facilitators to take up of Pension Credit in Northern Ireland
- Identifying potential points of contact where interventions could be aimed
- Early-stage solution generation of potential interventions that might increase take up

Elements of qualitative research

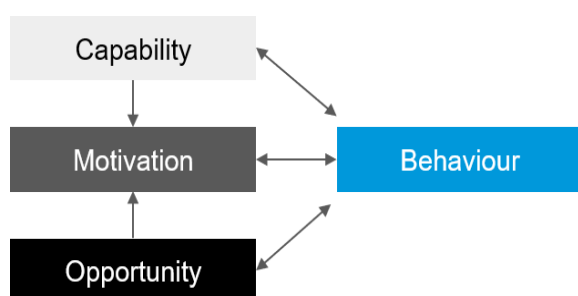
| Stakeholder interviews | Behavioural audit and map |
|---|---|
| <p>We conducted six interviews with key stakeholders on their experiences of encouraging take up of Pension Credit, barriers and facilitators, and potential interventions. These stakeholders included representatives from:</p> <ul style="list-style-type: none"> • DfC's Make the Call Service • DfC's Bereavement Service • Pension Credit Agent at the Pension Centre • State Pension Agent • Commissioner for Older People for Northern Ireland • Age NI | <p>We also undertook a behavioural map and audit of the process by which customers are signposted to Pension Credit and apply for the benefit. The following documents were reviewed as part of the behavioural audit:</p> <ul style="list-style-type: none"> • State Pension invitation & award letters • PC1L leaflet • Age NI later life benefits leaflet • NI Direct website • Pension Credit application call script • Pension Credit application form |

Using the COM-B model to identify behavioural barriers

The Explore phase combined interviews with stakeholders with a behavioural audit and mapping exercise that reviewed materials provided by the DfC to understand the barriers to take up of Pension Credit. To investigate these factors in a systematic way, we use the COM-B model². This model defines the three domains of *capability*, *opportunity*, and *motivation* to explain the influences on a person's behaviour:

- **Capability** is defined as the individual's psychological and physical capacity to engage in the behaviour in question. It includes having the necessary knowledge and skills. For example, *physical capability* can include strength, skill, or mobility. *Psychological capability* can include knowledge and access to information.

- **Motivation** is defined as all those brain processes that energise and direct behaviour, not just goals and conscious decision-making. It includes habitual processes, emotional responding, and analytical decision-making. For example, *reflective motivation* can include assessments of trade-offs, plans and evaluations. *Automatic motivation* can include desires, impulses, inhibitions, and habits.
- **Opportunity** is defined as all the factors that lie outside the individual that make the behaviour possible or prompt it. *Physical opportunity* can be afforded by the local environment, time-availability, accessibility, and resources. *Social opportunity* can be afforded by cultural norms, identities, and social cues.



The different elements of COM-B affect each other: (i) motivation is affected by capability and opportunity, (ii) capability, opportunity and motivation together determine behaviour, and (iii) behaviour itself affects capability, opportunity, and motivation.

Summary of barriers

| Factor | Barrier |
|-----------------------------|--|
| Capability barriers | People lack awareness of Pension Credit , how it works and how it interacts with other benefits |
| | Perceptions of ineligibility to claim Pension Credit |
| | Perceptions of low value with people not realising other support they may receive through a successful claim |
| | High administrative burden of making an application and providing supporting evidence |
| | Accessibility issues including digital literacy, ability to access online forms and provide supporting evidence from online sources such as banks |
| Opportunity barriers | Environment is not as conducive to engaging pensioners as it could be |
| | Inconsistencies in departmental messaging around Pension Credit |

Motivational barriers**Stigma around applying for a means-tested benefit****Capability barriers*****Awareness of Pension Credit***

Stakeholders interviewed had mixed views on how aware pensioners are about Pension Credit, but most noted that there is a proportion of pensioners who are likely to be completely unaware of what Pension Credit is. People are particularly unaware of the ways in which Pension Credit interacts with other benefits. This is germane in two respects:

- Pensioners who may be awarded an underlying benefit such as Carer's Allowance, where they satisfy the criteria for the benefit but aren't actually paid any money. They may then be eligible to make a claim for Pension Credit and receive funds via that route.
- Pensioners who apply for Pension Credit and receive a small award would still be eligible for other benefits that are available only to Pension Credit awardees (see Perception of value below).



A lot of my calls now, they wouldn't have heard of Pension Credit... they would say, "Oh, well, what's that?"

Agent at State Pension Call Centre

Perceptions of ineligibility to claim Pension Credit

Many people think of Pension Credit as a means-tested benefit, and so believe that, if they have any kind of income, support, or savings, they are not eligible for receiving Pension Credit. If they own property, for example, they believe this automatically disqualifies them. Previously, if you had over £6,000 of investments and savings you would be ineligible for Pension Credit. This threshold has been raised to £10,000 and even savings and investments above this amount reduce the amount you might be eligible for, but do not outright disqualify someone from claiming Pension Credit. However, many pensioners are unaware of this and believe any amount of savings and investments precludes them from claiming Pension Credit.

Some people also mistakenly believe that if they are receiving any other kind of benefit such as Attendance Allowance then they are not eligible for Pension Credit.



A lot of people don't realise that they should tell us, 'Hang on, my son, Martin, has got married there, and he's now gone off to live with his new wife. I'm now here on my own.' Until they tell us that they've moved

Departmental officer from Make the Call Service

out, we're not aware of it. That's another thing that encourages people, don't be afraid to tell us that something has changed because it may give you a further entitlement at a higher rate.

Another barrier is that people may have attempted to claim (whether it was merely looking into it, or through actually filing a claim) for Pension Credit in the past and been ineligible; however, they may now be eligible through changes in circumstances including bereavement, the beginning or ending of a partnership, change in household composition as dependents or non-dependents leave, changes in caring responsibilities or changes in financial circumstances. Despite the change in circumstances, people may not realise that they may now be eligible for benefits they were previously ineligible for.

Perceptions of low value with people not realising other support they may receive through a successful claim

Pensioners are often unaware of the value of claiming Pension Credit according to stakeholders. The additional support that is available is not highlighted in the initial application form or leaflets and is only communicated after an award is made.

Pensioners also do not realise that sometimes they may receive an award for a different benefit (such as Carer's Allowance) as an underlying award (that does not have a monetary payment attached), and they need to claim Pension Credit on the back of this to receive any additional payments.



For example it's just £3.53 a week.. But that's £150 a year, equivalent to half a tank of oil. And in addition if it's zero degrees or less for 7 days you get winter fuel payments [Cold Weather payments], if you're over 75 you get a free TV licence. It's all those other things and reframing the benefit as well.

**Departmental
officer from
Make the Call
Service**

There is also a tendency to discount the weekly amount as being too small to be worth the hassle of applying.

Additional support available to Pension Credit recipients

- Help with rates charges on property (known as Council Tax in Great Britain).
- Free NHS dental treatment and can claim help towards the cost of glasses and travel to hospital.
- Cold Weather Payment of £25 when the temperature is 0°C or below for 7 days in a row.
- Help with rent or paid in full by Housing Benefit.
- Eligible for help with mortgage interest, ground rent and service charges if

they own their own home.

- Carers may get an extra amount known as Carer Addition. This is worth up to £38.85 a week.
- Over 75's can get a free TV licence. (Previously available to all over 75s, but since August 2020 is only available for Pension Credit recipients)

Administrative burden and accessibility issues

The stakeholder interviews show that the application burden is considerable and may put some eligible pensioners off making an application. In the year ending March 2022, 52% of all Pension Credit applications were made via the phone, compared with 34% for online applications and 14% of applicants using the physical form. While some younger pensioners are relatively familiar with filling online applications, older pensioners tend to prefer calling to speak to someone.

People also tend to get help from third-party services such as Age NI to fill out their forms, or from friends and family. Around 20% of online applications in the six months ending March 2022 were made for a pensioner by a family member or friend.

The Department offers a useful Make the Call service, which provides customers with a phone-based Benefit Check, during which an agent talks through their circumstances and signposts them to the benefits that they may be eligible for. However, the agent cannot make decisions on the benefit applications, and customers will still need to separately contact the relevant benefit service and go through all the same details again. There is no ability to pre-fill the details obtained during the Benefit Check and progress an application for a benefit.

Making an application involves providing the DfC with several details including history of residency, all income including any private pensions, eligible outgoings such as housing costs, rates or ground rents, savings and investments, and information about any partner (since it is a joint benefit awarded to a couple).

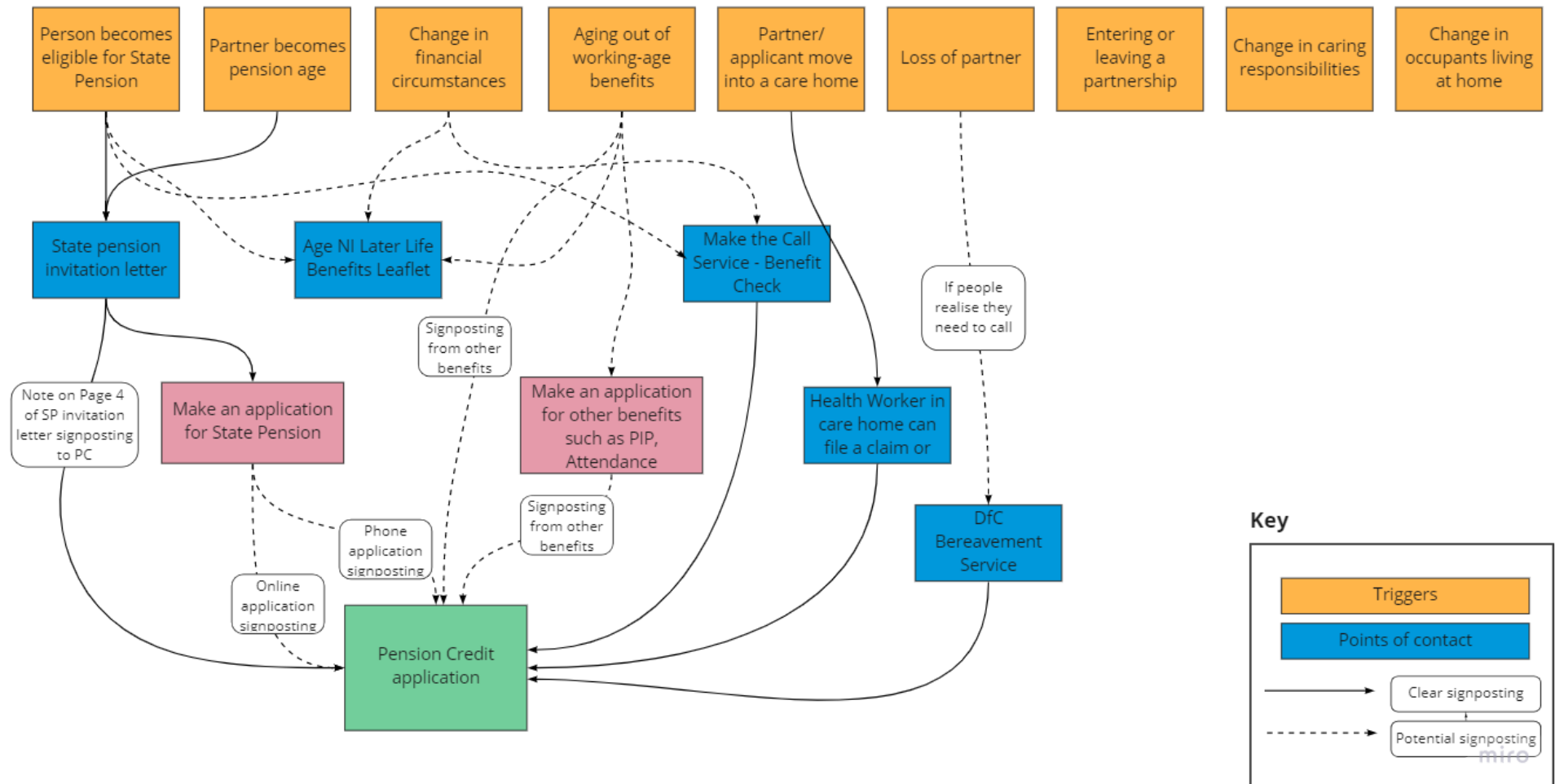
While necessary to evaluate eligibility, the disclosure requirements make some customers uncomfortable. For phone-based applications and applications made with assistance from third-party services, the rationale for these disclosures is explained clearly, and if an application is unlikely to be successful at any stage because of the responses, it can be flagged and abandoned. However, for online applications it is unclear whether there are checks on eligibility at each screen, or whether customers have to fill out the entire form to know if they are eligible. A certain level of digital literacy is needed to download and produce bank statements for the right dates for the application, particularly now that many banks no longer send out paper statements. For customers who own property they may also need to have their property valued by the department before a claim can be assessed

Opportunity barriers

*Behavioural mapping exercise showed that **the environment is not as conducive to engaging pensioners as it could be***

To evaluate the channels by which formal signposting is done, we developed a behavioural map that outlines the various triggers by which a customer may become eligible for Pension Credit.

Triggers for Pension Credit eligibility



We found that in some cases there is a clear formal channel through which customers are signposted to the benefits they are eligible for. However, the department does not have touch points at some other trigger points through which someone could become newly-eligible for Pension Credit (for example, when someone experiences a change in caring responsibilities). This suggests that there are potentially additional opportunities where more targeted signposting could help people become aware of their eligibility for benefits. Department initiatives such as the Make the Call service and the Bereavement service can assist, but it is not clear that people know that this help is available and relevant.



I actually think people should treat their benefits like you would treat your finances. Once a year, you should have a look at what you're paying out...It's the same with your benefits. Say if they're awarded something like Attendance Allowance or PIP... can I get an increase on my benefits here because of that?

**Departmental
officer from
Make the Call
Service**

Inconsistencies in departmental messaging around Pension Credit

The way in which Pension Credit is referred to and communicated within the Department varies widely and depends on the purpose of the call. Some calls for example, will require Pension Credit to be discussed as a means-tested benefit aimed at keeping people above the breadline, while other calls will find Pension Credit being referred to as an income-related entitlement.

Motivational barriers

Stigma around applying for a means-tested benefit

State Pension is viewed as an entitlement arising from what pensioners have previously paid into the system. In contrast, Pension Credit is viewed as a means-tested benefit and there is stigma associated with claiming it.



Yes, because this is, that's what they look at it, they look at it as a handout from the government. 'No, I don't want to claim that. That's a handout from the government.' 'Is that mean-tested?' This is the thing; they hate the thing about it being means-tested.

**Departmental
officer from
Make the Call
Service**

This extends to Pension Credit premiums associated with awards for other benefits. For example, some people have an issue with claiming the Severe Disablement Premium, not liking the name, and not wanting to refer to themselves as “severely disabled”.

Brainstorming potential solutions with stakeholders

In addition to the barriers identified above, stakeholders also brainstormed on potential touchpoints, ways of engaging pensioners and increasing take-up of Pension Credit

One theme that emerged from multiple interviews was the **importance of reaching pensioners via local services** - through their GPs and pharmacies, through community organisations, or through local branches of services such as Age NI. This is particularly important given the rural-urban divide in Pension Credit claimants with take up rates in rural areas (65%) lower than in urban areas (73%) (DfC, 2021).













Another idea suggested was to **offer a £50 initial bonus** to all pensioners who applied if they were found to be eligible for Pension Credit, to boost the numbers of those applying. A final suggestion was that everyone should be encouraged on an annual basis to undertake a **Benefit Check to see what they could be entitled to**, and ensure they were getting what they could to top-up their income.






Solution: Co-designed behavioural solutions and recommendations

The Explore phase provided useful insights into barriers preventing people from taking up Pension Credit. Following this phase, we conducted a Solutions Workshop with the DfC project team and departmental stakeholders. During this workshop, we introduced the COM-B model and discussed barriers to uptake that had been identified in the Explore phase. Following this, we undertook an interactive solution ideation exercise which, after removing duplicates, resulted in a set of 23 potential ideas.

Generating a list of potential interventions

We prioritised these solutions by looking at potential impact and an initial assessment of feasibility to generate a longlist of 11 solutions. In doing so we removed solutions that typically have a low impact, or that were very clearly not feasible (for example purely economic solutions such as increasing the weekly payments).

| Longlist of solution ideas | | |
|---|---|---|
| Solution | Feasibility & Impact | Barrier being addressed |
| Link benefits cohesively so people's entitlements can be processed in a one-stop shop |   | People lack awareness of Pension Credit, how it works and how it interacts with other benefits |
| A short eligibility checklist that encourages customers to call in |   | Perceptions of ineligibility to claim Pension Credit |
| Highlight the extra support that is available (i.e. free TV license). Make this more salient using loss aversion by framing this as a benefit that will be lost if they do not act to claim it. |   | Perceptions of low value with people not realising other support they may receive through a successful claim |
| Make benefits more tangible by showing how even small amounts of Pension Credit (say £15) can add up to £780 in a year |   | |
| Showcase how long it takes to make an application and receive a decision |   | High administrative burden of making an application and providing supporting evidence |
| Use real-life social networks by asking younger people to encourage older family members to apply for Pension Credit, or asking those already claiming to tell their |   | Accessibility issues including digital literacy, ability to access online forms and provide supporting evidence from online |

| Longlist of solution ideas | | |
|---|--|---|
| Solution | Feasibility & Impact | Barrier being addressed |
| <p>friends and family about it</p> <p>Run campaigns in places older people gather such as libraries, council buildings, hospitals, pharmacies, community groups, neighbourhood renewal organisations, opticians, GP surgeries</p> |  | sources such as banks |
| <p>Use a soft default. Proactively reach out to PENRs to tell them they have been registered, and all they need to do is sign up to claim pension credit</p> |  | Environment is not as conducive to engaging pensioners as it could be |
| <p>Entitlement MOTs where people are reminded to regularly check their benefit entitlements on say, an annual basis</p> |  | |
| <p>Clear consistent messaging around Pension Credit referring to an income-related entitlement.</p> |  | Inconsistencies in departmental messaging around Pension Credit |
| <p>Use case studies to address social norms by showing how others "just like you" are benefiting from Pension Credit</p> |  | Stigma around applying for a means-tested benefit |

Shortlisting interventions based on an impact and feasibility assessment

These interventions target the behaviour of PENRs, with the understanding that the overall design of the system will influence their behaviour. **Upstream** factors refer to structural factors involving the design of the Pension Credit system, and indeed the overall benefits and entitlements system, how compliance and auditing is managed, and how communications regarding these are managed across DfC and the Department of Work and Pensions (DWP). **Downstream** factors target pensioners specifically and comprise physical and online communications sent to pensioners. Here how impactful an intervention can be will depend to a large extent on how targeted it can be.

As we move from upstream to downstream there is a tradeoff between feasibility and impact. Upstream interventions are typically less feasible but have higher impact, while downstream interventions often are more feasible but have lesser impact.

Link benefits cohesively so people's entitlements can be processed in a one-stop shop



Explore phase activities showed that people lacked awareness of Pension Credit, how it works, and how it interacts with other benefits. Improving links between different benefits and ensuring that incentives are aligned could have a significant positive impact on clients, with studies showing that simplifying benefits can increase take up, and substantially increase satisfaction within the entitlement system²⁹.

However, making this happen will require an ambitious programme of upstream change which is outside the scope of this project.

Based on this, this potential intervention **was not shortlisted** for further testing.

A short eligibility checklist that encourages customers to call in



Perceptions of ineligibility was one of the barriers identified in the Explore phase as potentially impacting take up. Understanding whether one would be eligible could be complex and having some simple rules of thumb could encourage people to apply.

This intervention also appears to be relatively easy to execute and **was shortlisted** for testing in the trial phase.

²⁹ Bergman, Olivia and Hiscox, Michael J., Benefits of Design: The Impact of Shifting Administrative Burdens from Citizens to their Bank (March 15, 2022). Available at SSRN: <https://ssrn.com/abstract=4058715> or <http://dx.doi.org/10.2139/ssrn.4058715>

Highlight the extra support that is available (i.e. free TV license). Make this more salient using loss aversion by framing this as a benefit that will be lost if they do not act to claim it.



This intervention targets the potential perceptions of low value in applying for Pension Credit. Prospect theory suggests that “losses loom larger than gains”³⁰, also known as **loss aversion**. Framing the additional benefits as support that a non-recipient is entitled to but that will be lost if unclaimed could motivate people to apply for Pension Credit.

This intervention **was shortlisted** for further testing.

Make benefits more tangible by showing how even small amounts of Pension Credit (say £15) can add up to £780 in a year



Providing concrete examples, and annualised amounts could also address the perception of low value and motivate people to apply for Pension Credit. Our work has shown that making content relatable makes it easier to understand³¹.

This is easy to do in practice and is one of the messages that **was shortlisted** for further testing.

Showcase how long it takes to make an application and receive a decision



The application burden emerged as a barrier in applying for Pension Credit during the Explore phase activities. If the time taken to apply is lower than people’s expectations, showcasing this could help address this barrier.

This idea **was shortlisted** for further testing and refinement.

Use real-life social networks by asking younger people to encourage older family members to apply for Pension Credit, or asking those already claiming to tell their friends and family about it



³⁰ Kahneman, Daniel & Tversky, Amos, 1979. "Prospect Theory: An Analysis of Decision under Risk," *Econometrica*, *Econometric Society*, vol. 47(2), pages 263-291, March.

³¹ The Behavioural Insights Team (2019) [How many people really understand inflation and interest rates?](#)

Reaching people through targeted referrals can increase engagement and leverage messenger effects³². This could also help address accessibility barriers faced by PENRs.

However, this would need PENRs to be comfortable discussing finances and entitlements with their friends and family members. Furthermore, running a targeted campaign could require significant resources; at present this intervention was rated as low on feasibility based on budgetary constraints.

Nevertheless, this potential channel **was shortlisted** for further study by asking pensioners more about where they get information and advice regarding their finances since DfC wanted to explore this channel further for future work.

Run campaigns in places older people gather such as libraries, council buildings, hospitals, pharmacies, community groups, neighbourhood renewal organisations, opticians, GP surgeries



This is not a standalone intervention, but a channel through which to deliver another solution, and could potentially address the accessibility barrier while being easy to do.

However, this is not a targeted intervention, and so we expect any potential impact to be low. Nevertheless, it **was shortlisted** for further study to test if pensioners frequent these locations and read and recall messages they see there.

Use a soft default. Proactively reach out to PENRs to tell them they have been registered, and all they need to do is sign up to claim Pension Credit



This intervention seeks to create an enabling environment to support pensioners to make the most of their entitlements. Several studies have shown that letting people know that a programme has been prepared for them, whether by booking a place for them on training events³³, or telling them that a payroll savings account has been opened for them³⁴, boosts take up. Based on this we estimate that the impact of this intervention could be high.

However, targeting the right people is likely to be very difficult, making this intervention relatively infeasible. As a result, this intervention was **not shortlisted**.

³² The Behavioural Insights Team (2021) [Increasing applications from women through targeted referrals Research report](#)

³³ The Behavioural Insights Team (2014) [I've booked you a place. Good luck: a field experiment applying behavioural science to improve attendance at high-impact recruitment events](#)

³⁴ The Behavioural Insights Team (2022) [How your Employer can help you save for a rainy day, month or year | The Behavioural Insights Team](#)

Entitlement MOTs where people are reminded to regularly check their benefit entitlements on, say, an annual basis



This intervention again aims to create an enabling environment, particularly among those who are already aware of Pension Credit and could be encouraged to reapply if their circumstances have changed. However, a targeted intervention aimed at those with changes in circumstances was considered to be not feasible. A more broad-based campaign encouraging people to check their benefit entitlements was very similar to existing campaigns undertaken by the DfC and this intervention **was not shortlisted** for further testing.

Clear consistent messaging around Pension Credit referring to an income-related entitlement.



Using consistent messaging across the Department could address this barrier but is out of scope for this project. This **was not shortlisted** for specific testing but will be reviewed by the DfC internally.

Use case studies to address social norms by showing how others "just like you" are benefiting from Pension Credit



Using targeted case studies could reduce stigma and harness the power of social norms³⁵ to increase take up.

However, the DfC reported that using case studies in communications campaigns was unlikely to be in scope. Further designing these to target specific cohorts of PENRs could backfire if people felt their privacy was being compromised. Based on these concerns, this intervention **was not shortlisted**.

³⁵ Dolan, P., Hallsworth, M., Halpern, D., King, D., & Vlaev, I. (2010). MINDSPACE: Influencing behaviour through public policy. London, UK: Cabinet Office.

Based on this phase of the Solutions stage, six potential interventions were shortlisted for further refinement or study, including:

1. A short eligibility checklist that encourages customers to call in
2. Highlight the extra support that is available (i.e., free TV license). Make this more salient using loss aversion by framing this as a benefit that will be lost if they do not act to claim it.
3. Make benefits more tangible by showing how even small amounts of Pension Credit, say £15, can add up to £780 in a year
4. Showcase how long it takes to make an application and receive a decision
5. Use real-life social networks by asking younger people to encourage older family members to apply for Pension Credit, or asking those already claiming to tell their friends and family about it
6. Run campaigns in places older people gather such as libraries, council buildings, hospitals, pharmacies, community groups, neighbourhood renewal organisations, opticians, GP surgeries

Interviews with pensioners to refine potential solutions

To test and refine these solution ideas, we conducted in-depth interviews with pensioners in Northern Ireland, each lasting up to an hour. The interviews were conducted with pensioners who were receiving Pension Credit, as well as PENRs, and informed the selection of messages to test in the Trial phase.

Method

Design

We designed interview guides and consent forms in consultation with DfC. The interviews were designed to elicit qualitative information on interviewees' financial situation, awareness of Pension Credit, the application process if they had ever applied for it, or perceived application burden, and facilitators and barriers to applying.

Building on the Explore phase and shortlisting of solutions, we asked pensioners during the interview how they felt about the following potential messages:

- A short eligibility checklist that encourages customers to call in
- Highlight the extra support that is available (i.e., free TV licence). Make this more salient using loss aversion by framing this as a benefit that will be lost if they do not act to claim it.
- Make benefits more tangible by showing how even small amounts of pension credit, say £15, can add up to £780 in a year

In addition, we asked them about how they perceived the application burden. Finally, we also asked interviewees about potential channels through which they could get information about entitlements. These included probes on real-life networks, and whether they discuss entitlements with them, digital literacy, and technology usage, as well as how frequently they visit the locations identified previously in the Solutions stage. Interviewees also engaged in brainstorming potential solutions to boost take up of Pension Credit.

Recruitment

Participants were recruited from Northern Ireland using a recruitment agency and included both those who received Pension Credit and those who did not. Participants were screened out if they (or their partner) had savings and investments greater than £10,000, if they (or their partner) owned a property other than the home they lived in, or if either they or their partner accessed a non-state pension.

Data collection

The interviews were conducted over the telephone by a member of the BIT team. Informed consent was obtained from all participants prior to interviews. Participants were informed about the purpose of the interview, the reasons their views were being sought, how the information gathered would be used, and how the confidentiality of the information they provided during the interview would be protected. Each interview was recorded.

Participants

We conducted a total of 22 interviews, including six pensioners who were claiming Pension Credit, and 16 PENRs. We interviewed 14 women and 8 men, all based in and around Belfast, and all who had been retired for between 1-15 years. The pensioners interviewed had mostly been working in various jobs prior to retirement, and most lived on their own.

Insights from interviews with pensioners

Key takeaways



Lack of awareness. While people had heard of Pension Credit, non-claimants felt it did not apply to their financial situation and were unaware of additional support available via Pension Credit.



High administrative burden. People felt that applying would be burdensome and wanted to know if they would be eligible before applying



Privacy and confidentiality concerns are a significant barrier when it comes to discussing finances with friends and family



Perceptions of ineligibility pose a key barrier that dissuades people from applying



Opportunity to intervene. Several planned interventions such as positive framing, presenting the amount as an annualised figure, myth busting and providing an eligibility checklist were received very positively

Financial situation at present

Pensioners, particularly non-recipients, reported feeling significant financial pressure now. As expected, receiving Pension Credit helps top-up pensioners income so they can manage their expenses. Interviewees who were not receiving Pension Credit reported feeling under significant pressure with regards to their finances. Non-claimants, by and large, did not interact with the benefits and

entitlements system at all. Many Pension Credit claimants, however, reported receiving other support arising from Pension Credit, as well as other entitlements such as Disability Living Allowance.



"...prices of everything going up ...feel like I am no longer able to manage"

Non-recipient pensioner

Awareness of Pension Credit

People have heard of Pension Credit but non-recipients do not really know what it provides. People understood Pension Credit to be a way to top up a person's income. Recipients who first heard about it from a family member or via a benefit centre expressed feeling very relieved that this help was available. Non-recipients had heard about it in the news or radio, but did not think it was relevant to them, or that they would be eligible. While recipients of Pension Credit mentioned the support with dental care and optical treatments, very few non-recipients seemed to be aware of the other benefits and support available to Pension Credit recipients.

Actual or perceived application burden

Non-recipients felt applying would be burdensome and wanted to know that they would be eligible before they tried making an application. They also expressed concerns over the amount of financial information they would need to divulge.



"I've heard people saying when they apply for these things they want to know everything... I just don't want to go down that road"

Non-recipient pensioner

But actually making an application did not seem onerous. One person reported that their family member filled out their application, while another was more familiar with the system since their brother was receiving Pension Credit. Three others who had varying degrees of engagement with the benefits system previously said they received help from the DFC office, or the DHSS office [Department of Health and Social Services, which was in existence until 1988. This is still sometimes used to refer to the Department of Work and Pensions, particularly in the context of benefits and entitlements] and were helped with filling out the form. Only one person had no other support and said they found the process of filling out the form complex in retrospect. The people who received some support with completing the form all said it took around 20 or so minutes and reported it being relatively easy.

Other facilitators and barriers

Every little bit helps. When it came to the awarded amount, almost all respondents said that any amount would be helpful. When it came to the additional support that Pension Credit recipients can receive, non-claimants had mixed views: some felt that some of the additional support would be beneficial while others felt these were peripheral to the actual economic benefits arising from a Pension Credit claim.

Perception of eligibility is a key barrier that dissuades people from applying.

Neither recipients nor non-recipients had a good understanding of who would be eligible (this included recipients of Pension Credit). The main way that recipients found out they were eligible was from the State Pension letter. Non-recipients reported assuming that it was only for people who had never worked, or had not made sufficient contributions to National Insurance, or were already receiving other benefits. One non-recipients said they 'knew' they weren't eligible since otherwise someone would have contacted them to let them know.

People who had previously made unsuccessful claims were disappointed.

Non-recipients who had attempted to claim earlier reported feeling deflated and disappointed and one in particular complained that she didn't receive much information on why she was judged to be ineligible and found it very frustrating. A few non-claimants said they knew of others who had been unsuccessful and didn't think it would be worth the effort.



"I feel that I should be entitled to it. I've worked my whole life and paid into the system. I'd like to think I could be but my friends tried Make the Call and after all that effort to be told you're not. I find it unfair if you're just a few pounds over the limits"

Non-recipient pensioner

How pensioners get information about entitlements

Privacy and confidentiality concerns are a significant barrier to discussing finances with friends and family. A few interviewees, particularly elderly pensioners who live by themselves, said their family members would ask them about their finances. To that extent they said they discuss their finances with some family members, particularly adult children. But concern for privacy was mentioned repeatedly when we talked about finances, with most people saying they would not feel comfortable talking about their finances with anyone other than their partner. A small number of respondents said they might discuss their finances with friends, particularly in the context of rising prices.

Awareness of others' benefit status is low. In the same vein, people seemed loath to discuss or speculate on what benefits others might be receiving. Most interviewees said they do not know of anyone else who receives Pension Credit but that they do

not discuss topics such as benefits in general. One person said they think some people they know get Pension Credit since they seem to receive other support that isn't available to the interviewee, while another person said that they know a few friends who had applied but been rejected.



"It's just not a subject that comes up. Amongst my friends we all keep our personal business to ourselves"

Non-recipient pensioner

Local and community outreach could help but needs thoughtful targeting.

People who weren't already engaged with the benefits system had no real understanding or expectation of who they would go to for information, while recipients seemed much more aware and said they would speak to a housing officer, to people at the benefits centre, or to the Citizens Advice Centres [what is now known as Advice NI]. People reported going to community centres, particularly when they had social events aimed at pensioners or a lunch for pensioners, as well as church groups. People also mentioned going to the post office to collect their State Pension cheques on a regular basis and to the pharmacy to pick up prescriptions. However, several noted that they usually didn't stay long or read notices at the pharmacy.

People had mixed views on whether they would pay attention to material at these places, with some saying they read leaflets and posters while others said they usually ignored them, and on whether they would act on information they saw.

Pensioners varied widely in familiarity with digital tools and in usage of social media. When it came to technology use, there was a range of familiarity with some saying they were very comfortable with using smartphones and laptops, while others said they rarely used their phones for more than phone calls or messages.

Testing messaging interventions

Several interventions received positive feedback. Testing participants found the positive framing ("Did you know you could get support with heating bills") to be very motivating. When we tested presenting the amount as an annual figure rather than a weekly figure nearly everyone responded positively to the annual framing and found it to be motivating.

People also responded well to myth busting and strongly supported the idea of having a physical checklist to check eligibility. People said there were many factors (such as having worked previously) that made them feel they would not be eligible for Pension Credit.

People strongly disliked the loss aversion framing ("You might get home heating benefit, but only if you call now to make a Pension Credit claim"). They felt it sounded

threatening or like a scam message. Some also said it felt like undue pressure was being applied on them.

Brainstorming potential solutions

When asked to provide other ideas, people suggested renaming Pension Credit, having a concentrated ad campaign to raise awareness, conducting targeted campaigns in local places (particularly when combined with a person who could come in to talk about it), making eligibility clearer to understand, and telling people that "it's simpler than you think" would go a long way to boosting take up.

People also reiterated that they would like to speak to someone, ideally in person, in a local community setting, to get more information. In addition to challenges with navigating information online pensioners reported it feeling impersonal and had concerns over being scammed. They appeared to want more of a personal touch and assistance with completing an application.

Trial: Testing interventions in an online setting

The objective of the Trial phase was to test the various messages that were refined in earlier stages and see how well they performed when compared with a control message that closely mimicked existing DfC communications regarding Pension Credit.

The four messages that were tested and the control message are listed below.

| | |
|--------------------------|--|
| Checklist | <p><i>Are you above State Pension Age and ...</i></p> <ul style="list-style-type: none"> • <i>have savings of less than £10,000?</i> • <i>earn less than £170 a week, or £255 with your partner, from State Pension or otherwise?</i> • <i>have a disability or care for someone who does?</i> <p><i>If any two of these statements apply, then you may be eligible for Pension Credit.</i></p> |
| Time to apply | <p><i>Did you know that an average phone application for Pension Credit takes around 20 minutes from start to finish, with decisions usually made within 4 weeks?</i></p> <p><i>Find out if you could be eligible to claim Pension Credit.</i></p> |
| Myth busting | <p><i>Even if you've worked all your life</i></p> <p><i>Even if you own your home</i></p> <p><i>Even if you have never received any other benefits</i></p> <p><i>You could still be eligible for Pension Credit.</i></p> |
| Annualised amount | <p><i>Did you know that even receiving £10 a week in Pension Credit can add up to over £500 in a year?</i></p> <p><i>Find out if you could be eligible to claim Pension Credit.</i></p> |
| Control message | <p><i>Make sure you don't miss out on Pension Credit</i></p> |

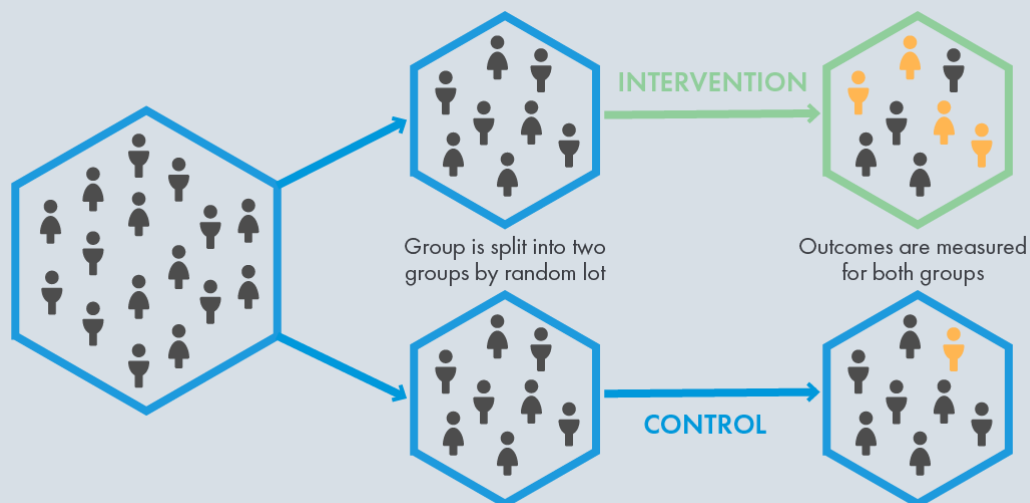
In addition, we also asked pensioners several survey questions to help refine which channels would be most effective to distribute the messages. These included questions about who pensioners received advice and information from regarding finances, and digital literacy including social-media usage.

Methodology and experiment design

An online trial was fully built and run on [Predictiv](#), BIT's in-house online policy testing lab. The trial was designed as a randomised control trial (RCT).

What is a Randomised Control Trial?

In a Randomised Control Trial, participants are randomly assigned to one arm of a trial (in this case one of the messages being tested). Since the allocation is done randomly, we can say with a high degree of confidence that any systematic differences observed in outcomes between the arms are due to differences arising from the treatment (i.e., the messages seen by each participant) rather than any other factors such as individual differences between participants.



Key: Do not intend to apply Intend to apply

An RCT can provide more conclusive data to help us decide which message performed best, when compared with other experimental methods such as qualitative interviews or surveys.

Running an online trial

Running the RCT as an online experiment allowed us to collect data from a large number of respondents quickly. In addition, it allows us to measure a range of outcomes such as understanding of the message and intention to apply, which could be difficult to test in the field, while also allowing us to analyse the results by controlling for demographic factors.

BIT's Predictiv platform

[Predictiv](#) is an online policy testing lab that was built by the Behavioural Insights Team to run randomised controlled trials with online populations. It enables governments and other organisations to test new policies and interventions before they are deployed in the real world. Since its creation in 2016, Predictiv has run over 200 projects with BIT's public and private-sector clients.

Predictiv provides access to millions of individual participants in over 60 countries and has the functionality to run any type of online survey or experimental design. This includes testing which messages are best at communicating information, as used in this report, where individuals are asked questions to assess their understanding, behavioural intent, and sentiment towards the message. Various academic studies show that the results from simulated decision environments closely match behaviour outside the test environment.

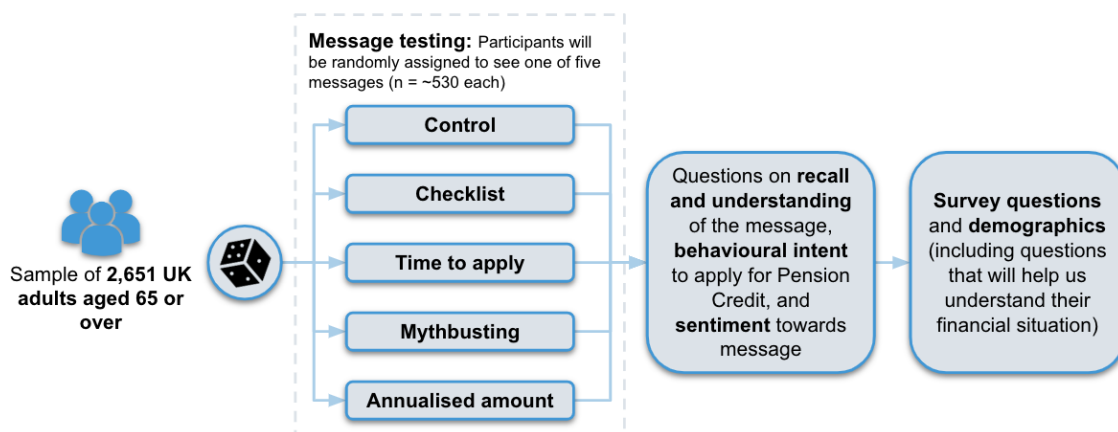
Predictiv online tests are a valuable addition to a methodological toolkit: they offer a high degree of flexibility to test different ideas; can deliver results within short timeframes; and provide quantitative, causal evidence on which ideas are most promising for changing behaviour.

Participants

The online experiment ran during August 2022. A sample of 2,651 adults aged 65 and over were recruited from across the UK (including 138, or 5%, from Northern Ireland). Participants were recruited to be broadly representative of the Northern Ireland population on gender, household income, and ethnicity. A full breakdown of the participants and demographic characteristics is available in the appendix.

Experiment design

The participant journey is outlined below. Our sample of adults aged 65 or over were randomly assigned to see one of five messages, with each group containing about 530 individuals. Participants spent an average of 8 minutes and 34 seconds completing the experiment.



Outcome measures

The outcome measures we collected were related to participants' recall and understanding of the message, intent to apply for Pension Credit, sentiment towards the message, and knowledge of Pension Credit. These outcomes were used to determine which message was best at communicating the information, increasing behavioural intent, and most appealing to participants.

We also collected some survey responses from all participants to help us understand which channels would be most effective to distribute the messages. These included questions about who participants received advice and information from regarding finances, and digital literacy including social-media usage. The full list of questions asked of participants is listed in the appendix.

Results

The findings for the key outcome measures are summarised below³⁶. All results control for the effect of gender, income, and ethnicity. Statistical significance means that we can be confident that the difference between groups is real and are not easily explained by chance. For the following analysis we use a significance level of $p < 0.1$ given the more exploratory nature of this work.

Awareness of Pension Credit and understanding of the messages

Knowledge of Pension Credit prior to survey

Awareness of Pension Credit is relatively high. Participants were asked at the start of the experiment if they had heard about Pension Credit. 82% had heard about

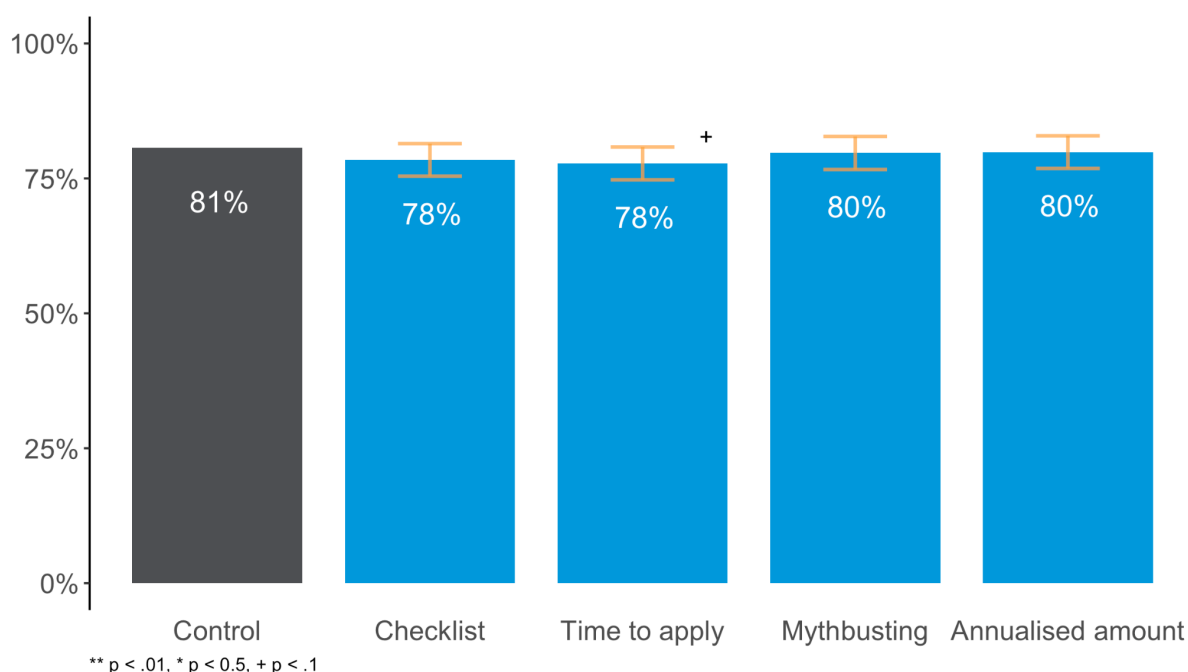
³⁶ As we review the results, we should note the following caveats: (i) The sample doesn't capture the digitally excluded, or people not inclined to complete online surveys; (ii) just because participants say they would do something in an online experiment, this doesn't mean they always will in real life. We therefore interpret stated intent as a likely upper bound of real behaviour; and (iii) when we examine differences by subgroups (e.g. gender, ethnicity), we only do so when the sample size remains large enough to draw robust inferences from.

Pension Credit and a further 16% had but didn't know what it was. Only 2% had not heard of Pension Credit.

Post-survey recall of what the messages were about

Nearly all (99%) of participants recalled that the message was about Pension Credit, and this was the same across all the messages. When it came to understanding the message, on average 79% understood that the message was about Pension Credit and understood how to get more information about it.

Figure 1. Average percentage of participants correctly identifying that the message was about Pension Credit and that you can find out more about Pension Credit over the phone and on a government website.



Understanding of Pension Credit after viewing the messages

After they viewed the messages, we provided participants with a series of statements and asked us to select whether they were true or false. The true statements included in the survey were: “You could be eligible for Pension Credit even if you have savings”, and “The average Pension Credit payment is around £60 a week”. The false statements included were “Pension Credit is only for people who have never owned a home”, “Pension Credit is for people who have been on benefits all their lives”, and “Pension Credit is only for single people”.

The 'Checklist' message improved recipients' understanding of some criteria for eligibility, while the annualised amount message appeared to decrease their understanding. Overall, 40% of participants got all the knowledge questions right. This did not significantly vary across messages, though there were some differences

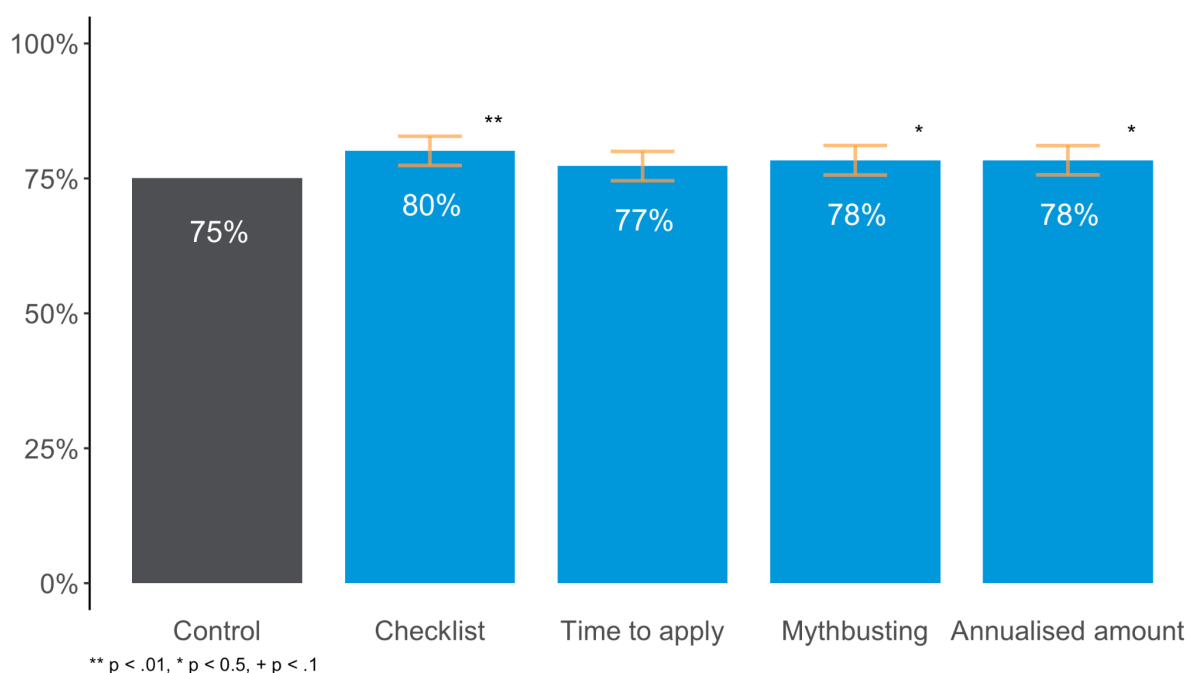
in individual items. Participants who saw the 'Checklist' message were significantly more likely to correctly identify that you could be eligible for Pension Credit even if you have savings (91%) than those who saw the Control message (84%). This is likely because having savings of less than £10,000 was one of the criteria listed on the 'Checklist' message. Participants who saw this message were also significantly more likely to identify that Pension Credit is not exclusively for people who have been on benefits all their lives (84%) than those who saw the Control message (80%), though this was not directly mentioned in the message.

Anchoring participants to a lower amount appeared to lower people's expectations of the weekly amounts that could be received from Pension Credit. Participants who saw the annualised amount message were significantly less likely to correctly identify that the average Pension Credit payment is around £60 a week (52%) than those who saw the Control message (59%). This is likely because the participants were anchored to the £500 annualised amount (~£10 a week) in the message.

How people feel about these messages after viewing them

All the messages were received positively as easy to understand, informative, and trustworthy. The 'Checklist', 'Myth busting' and 'Annualised amount' messages performed statistically significantly better in terms of overall sentiment (80%, 78%, 78%, respectively) than the Control message (75%). The 'Time to apply' message performed similarly to the Control message.

Figure 2. Average percentage of participants who thought that the message was easy to understand, trustworthy, informative, relevant to them and has the right amount of information.



We found the following results for each sentiment question:

- Understanding:** 92% of participants said the message was easy to understand. This was statistically significantly higher for those who saw the 'Checklist' message (93%) or 'Annualised amount' message (93%) than the Control message (90%). Other messages performed similarly to the Control message.
- Informative:** Participants who saw any one of the BI messages were statistically significantly more likely to say it was informative (89%) than the Control message (80%). This was highest for those who saw the 'Checklist' message (93%). They also were statistically significantly more likely to agree that the message had the right amount of information (79%) than those who saw the Control message (70%). This was highest for those who saw the 'Checklist' message (87%).
- Trustworthiness:** 91% thought the message was trustworthy. This did not significantly vary between messages.
- Relevance:** Less than half (43%) of participants thought the message was relevant to them. This was statistically significantly lower for those who saw the 'Checklist' message (35%) than the Control message (45%), probably because of an increased focus on eligibility.

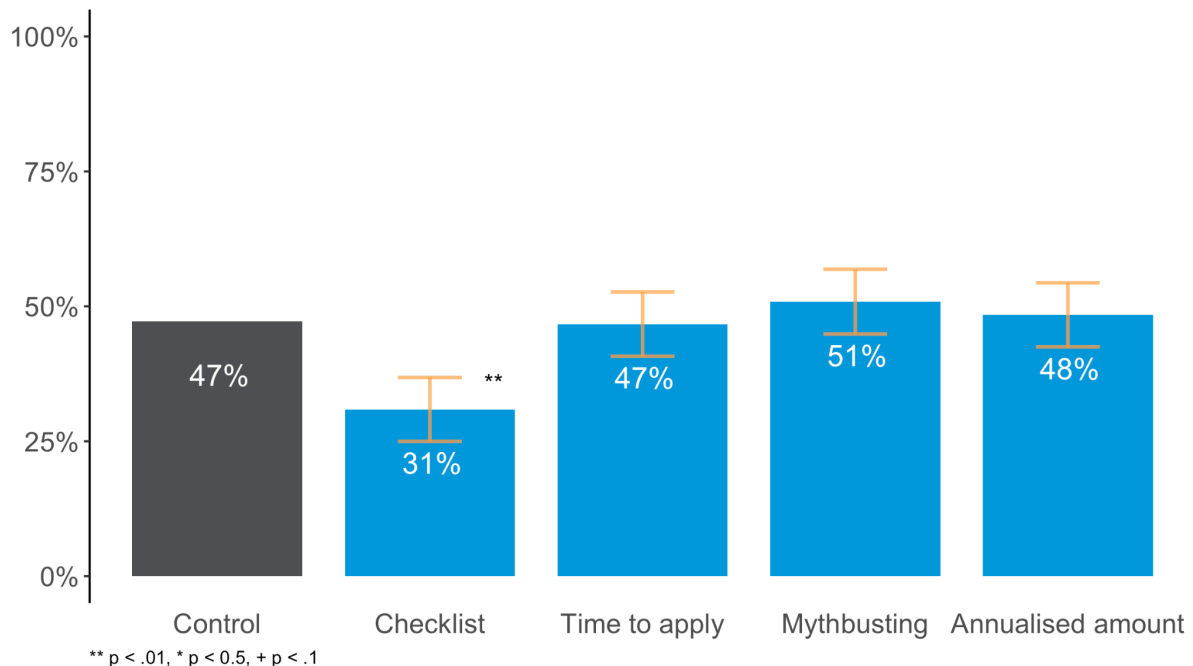
Intention to apply for Pension Credit

Overall, 45% of participants would consider applying for Pension Credit. Most of the messages performed on par with the Control message. We found that people are more likely to consider applying for Pension Credit if they:

- Live in urban areas (59% vs. 42% suburban/rural)
- Rent their home (63% vs. 39% own their home)
- Are single (51% vs. 41% have a spouse or partner)
- Have a spouse who does not receive a pension, including those who are working (55% vs. 34% spouse does receive a pension)
- Have below median annual household income for adults aged 65 and over in Northern Ireland (£30,000; 46% vs. 41% above median)
- Have below median monthly disposable income within the sample (sample median was £140; 55% vs. 34% above median)
- Are receiving any other benefits (71% vs 34% not receiving any other benefits)

There were no statistically significant differences for age, gender, ethnicity, or household income.

Figure 3. Percentage of participants who, after reading the message, would consider applying for Pension Credit.



The 'Checklist' message led fewer people, including those below the median household income level, to say they would consider applying. We found that participants who saw the 'Checklist' message were significantly less likely to apply (31%). It could be that the focus on eligibility makes it seem more onerous to people, but an alternate explanation is that giving clear eligibility criteria helps filter out those

who are likely ineligible. However, we found that this message performed worse than the Control message in terms of intention to apply across all demographics, including those below the median income. There is, therefore, a risk that this could backfire and discourage people who may be eligible from applying.

When it came to how people thought other people would behave, 91% of those surveyed thought that the messages would motivate others to consider applying for Pension Credit. This is statistically significantly higher for those who saw the 'Checklist' message (94%) than those who saw the Control message (89%). All other messages performed similarly to the Control message. This could suggest that the 'Checklist' message made participants' expectations of who Pension Credit is for more realistic, but more research is needed to determine the impact of the 'Checklist' on those who are eligible.

Perceived application burden

The 'Time to apply' message told participants that completing an application takes around 20 minutes. All other messages including the Control message had no information on how long or difficult the application process could be.

After reading the messages, 72% of participants thought that it would be easy to apply for Pension Credit, on average. This was significantly higher for those who saw the 'Time to apply' message (79%) than those who saw the Control message (70%). This suggests that **highlighting the time it takes to apply is a good way to reduce the perceived application burden**. Detailed results are available in the appendix.

Participants expected that it would take around 60 minutes to apply for Pension Credit, including providing all the relevant financial information. This was statistically significantly lower for those who saw the 'Time to apply' message (20 minutes) compared to those who saw the Control message (60 minutes) which is in line with the information provided in the 'Time to apply' message, which told them it takes around 20 minutes to apply. All other messages performed similarly to the Control message. Detailed results are available in the appendix.

Among those who said they would consider applying for Pension Credit, the median maximum time they would spend on an application was 90 minutes. This was statistically significantly higher for participants who saw the 'Checklist' message (120 minutes) and lower for participants who saw the 'Time to apply' message (60 minutes) compared to the Control message (90 minutes). The emphasis on eligibility in the 'Checklist' message and the financial evidence you would need to include in your application might have made participants think it may take a long time to apply, while the 'Time to apply' message is likely to have anchored participants' expectations of the time it would take to around 20 minutes; they then would consider spending up to three times the average time reported on filling out an application. Detailed results are available in the appendix.

Perceived value of Pension Credit

Weekly payments of £10-£35 were seen as the minimum required to make it worthwhile across the messages but specifying a lower amount in the message helped adjust people's expectations to the lower end of this range.

Among those surveyed, 70% provided a minimum amount of Pension Credit that would make it worthwhile for them to apply, while the remaining 30% said that no amount would make it worthwhile for them. Here, the median minimum weekly amount was statistically significantly higher for those who saw the 'Checklist' message (£35) and lower for those who saw the 'Annualised amount' message (£10) than those who saw the Control message (£20). The higher amount for the 'Checklist' message likely reflected the perceived amount of effort required to apply. People who saw the Annualised Amount message were likely anchored to the “over £500 per year” (~ £10 a week). All other messages performed similarly to the Control message. Detailed results are available in the appendix.

The most attractive additional benefits of Pension Credit that participants said would change their mind about applying for Pension Credit (for those who would not consider applying) or they would be most interested in claiming (for those who would consider applying) were free NHS dental treatments (64%), cold weather payments (63%), help towards the costs of glasses (61%) and help with rates or council tax (59%). Less popular benefits were help with rent or paid in full by Housing Benefit (25%), help towards the cost of travel to the hospital (23%), an additional benefit for carers (20%), and help with mortgage interest, ground rent, and service charges (11%). 76% of those who said they would not consider applying for Pension Credit subsequently said that the additional benefits may make them change their minds about applying. This suggests that **the additional benefits are important for those who want to apply and may lead some people to change their minds and consider applying.**

Barriers to applying

For those who would not consider applying for Pension Credit, the biggest reasons were that it is not relevant to them (48%), they don't think they would be eligible (21%) and that they've previously applied and were determined to be ineligible (20%). Some other reasons³⁷ people gave for not considering applying for Pension Credit are that they are “Worried about giving personal information and also making a mistake”, and they “don't need it right now”. 1% said they would not consider applying for Pension Credit because they are already claiming it. Detailed results are available in the appendix.

Among those who would not consider applying for Pension Credit, the 'Myth busting' message led to statistically significantly more people saying that they did not know if

³⁷ Around 12% of respondents who said they would not consider applying for Pension Credit gave the reason as 'Other', although many of these responses also fall under the category of being 'Ineligible'.

they're eligible (32% vs 18% for Control), did not think the amount they could claim would be worth it (7% vs 4% for Control) and did not know how it works (7% vs 4% for Control) or how to apply (4% vs 1% for Control). Although there was no statistically significant difference between the proportions of people who would consider applying after seeing the 'Myth busting' message (51%) versus the Control message (47%) **this suggests that the 'Myth busting' message did not increase understanding of what Pension Credit is and who it would suit compared to the other messages.**

Other survey questions

Where people usually seek advice on their finances

Martin Lewis (Moneysavingexpert; 50%), Government agencies (27%) and friends and family (23%) are the biggest sources of advice on finances. 16% seek advice from the newspaper, 15% from a private financial advisor, 14% from Money and Pensions Service and 13% from Moneysupermarket. Less popular sources are social media (7%) and the radio (5%). 4% seek advice on their finances through another source (e.g. "Bank", "Citizen's Advice", "Google", "I research myself", "Which?"). 26% of participants do not usually look for information on their finances. When asked whether they take home leaflets of information that go with large campaigns, 43% said they do so sometimes or regularly. **This suggests that an online campaign that advertises on Martin Lewis (i.e. moneysavingexpert.com) combined with an offline campaign would be most useful to reach the target audience.**

What social media platforms people use

78% of participants said they use at least one form of social media at least weekly. Facebook (65%), YouTube (39%), Twitter (20%) and Instagram (19%) were the most popular, with Pinterest (12%), LinkedIn (10%), TikTok (7%) and Reddit (5%) less popular. 9% said they use another social media platform, such as Whatsapp/Telegram, Tumblr or Snapchat. **This suggests the best social media platforms for an online campaign would be Facebook or YouTube.**

Conclusion and recommendations

What could motivate people who are not making the full use of their pension-related entitlements, specifically Pension Credit, to do so? This research project attempts to understand the barriers to non take up of Pension Credit, shortlist impactful and feasible solutions that could address these barriers, and test these with pensioners in an online trial.

People are generally aware of Pension Credit. However, they largely do not understand who might be eligible for it, or if it would be worth the trouble for them to make an application. People found figuring out who would be eligible to be confusing. They also thought that making an application would take too long, and that the payment eventually received would not be worthwhile given the application burden.

Through several activities including behaviour mapping, interviews with stakeholders and pensioners, and a rapid evidence review, we found that there are a number of opportunities to intervene to address these barriers. After a workshop and a shortlisting exercise, the scope of the eventual intervention was narrowed to generating new messages that can be used by the DfC to advertise Pension Credit, with the aim of increasing applications to Pension Credit. With this in mind, four key messages were tested in an online trial with pensioners across the UK including a 'Checklist' that helped people understand eligibility, a 'Time to apply' message that highlighted the (comparatively low) application burden, a 'Myth busting' message that attempted to correct some myths about Pension Credit, and an 'Annualised amount' message that showed a low weekly amount (£10) as an annualised figure, alongside a Control message that mimicked existing DfC communications.

We found that nearly 1 in 2 respondents would consider applying for Pension Credit, and 72% thought that it would be relatively easy to do so. Participants expected that it would take around 60 minutes (far higher than the average 20 minutes that it takes to complete an application according to DfC) to apply including submitting the relevant financial information.

People thought weekly payments of around £10-£35 (depending on the message they saw) were the minimum amounts required to make it worthwhile. The 'Annualised amount' message, which referred to a hypothetical weekly payment of £10 appeared to lower people's expectations towards that figure.

We also found that people thought the additional benefits (such as free NHS dental treatments and cold weather payments among others) were motivating, and these may also change the minds of those who initially said they would not consider applying.

Intriguingly, the message that scored the lowest on intention to apply was the 'Checklist' message, but people also thought this message would motivate others to apply to the greatest extent. When people's subsequent knowledge of aspects of Pension Credit was tested, those who had seen the 'Checklist' message performed the best, suggesting that the 'Checklist' message improved understanding of Pension Credit, and helped made participants' expectations of who Pension Credit is for more realistic. However, the 'Checklist' message led to fewer people intending to apply, across all demographic criteria including among those with income below the median. There is a risk, therefore, that it may backfire leading to fewer applications from PENRs if they perceive it to mean they would be ineligible.

Key recommendations

While no single message outperformed on every metric, we found that telling people how long it would take to apply appeared to make it more likely that they thought it would be easy to do so, and including a figure of £10 a week in the messaging made it more likely that they would expect a weekly amount close to that figure (which is at the lower end of the scale in terms of Pension Credit awards). These numbers effectively served as an “anchor” to people's expectations. Highlighting the additional benefits that Pension Credit recipients are eligible for was also useful. While the 'Checklist' message helped clarify eligibility, and could potentially lead to fewer unsuccessful applications, there is a risk that it may backfire if it led to people thinking they would not be eligible after seeing the message and lead to fewer applications all around. Based on this research and the scope of the project, our recommendations are as follows:

- Use clear consistent messaging around Pension Credit, referring to it as an income-related entitlement, across the department
- Combine the 'Time to apply' and 'Annualised amount' messages to say “An average phone application for Pension Credit takes around 20 minutes from start to finish. Even an award of £10 a week in Pension Credit can add up to over £500 in a year”. Send this message to PENRs, as it is likely to increase applications
- Highlight the additional benefits, particularly the help with NHS dental treatments and the cold weather payments, in future advertisements
- Use Facebook and/or Youtube as channels for advertising the campaign since these channels were the most popular amongst those surveyed
- We would also recommend coordinating with Martin Lewis (moneysavingexpert.com) and government agencies where people go to for financial advice to maximise the impact of the communications campaign.

Appendix: Details of the Online Trial

Participants

Breakdown of participants and demographic characteristics

Appendix Table 1. Sample characteristics (Total n = 2,651)

| Age | |
|--|------|
| 65 - 69 (n = 1,304) | 49% |
| 70 - 74 (n = 787) | 30% |
| 75 - 79 (n = 402) | 15% |
| 80 and over (n = 158) | 6% |
| Gender | |
| Male (n = 1,389) | 52% |
| Female (n = 1,259) | 47% |
| Other (e.g. non binary) (n = 3) | < 1% |
| Location | |
| London (n = 173) | 7% |
| Midlands (n = 424) | 16% |
| North (n = 670) | 25% |
| South & East (n = 873) | 33% |
| Wales (n = 159) | 6% |
| Scotland (n = 214) | 8% |
| Northern Ireland (n = 138) | 5% |
| Ethnicity | |
| White (n = 2,604) | 98% |
| Black (n = 14) | 1% |
| Asian (n = 20) | 1% |
| Mixed or other (n = 13) | < 1% |
| Income | |
| £30,000 or over (median gross income for people over 65 in Northern Ireland) (n = 807) | 30% |
| Less than £30,000 (n = 1,844) | 70% |
| Currently receiving Pension Credit | |

| | |
|---|-----|
| Yes (n = 356) | 13% |
| No (n = 2,276) | 86% |
| Don't know (n = 19) | 1% |
| Currently receiving State Pension | |
| Yes (n = 2,206) | 83% |
| No, receiving another form of pension (n = 207) | 8% |
| No, not receiving any pension (n = 238) | 9% |
| Own their home | |
| Yes, own their home outright (n = 1,810) | 68% |
| Yes, with a mortgage (n = 181) | 7% |
| No, renting (n = 621) | 23% |
| Other (n = 49) | 2% |
| Urbanicity | |
| Urban (n = 489) | 18% |
| Suburban (n = 1,335) | 50% |
| Rural (n = 827) | 31% |

Income source: [Pensioners' Incomes Series: financial year 2019 - 2020](#)

Outcome measures

The outcome measures we collected were related to participants' recall and understanding of the message, intent to apply for Pension Credit, sentiment towards the message, and knowledge of Pension Credit. These outcomes were used to determine which message was best at communicating the information, increasing behavioural intent, and most appealing to participants. We also collected some survey questions to help us decide how to distribute the messages as well as some demographic information. The individual outcomes for each of these four outcomes and how they were used are listed below, along with the additional information we collected.

Recall and understanding

- Whether the participant correctly recalled that the message was about Pension Credit
- Whether the participant correctly understood that you can find out more about Pension Credit over the phone and through a government website
- Overall understanding score (aggregate of whether the participant correctly recalled that the message was about Pension Credit and identified that you can find out more about Pension Credit over the phone and through a government website)

Intent

- Whether the participant would consider applying for Pension Credit after reading the message
- Whether the participant thinks other people would consider applying for Pension Credit after reading the message
- (For those who would not consider applying) Why the participant would not consider applying for Pension Credit
- (For those who would consider applying) How the participant would apply for Pension Credit (e.g. over the phone, online, etc.)
- How easy the participant thinks it would be to apply for Pension Credit
- How long the participant thinks it would take to apply for Pension Credit
- (For those who would consider applying) The maximum amount of time they would spend applying for Pension Credit
- The minimum weekly payment that the participant thinks would make it worth applying for Pension Credit
- What additional benefits the participant would be most interested to claim (those who would consider applying) or would make them change their mind about applying for Pension Credit (those who would not consider applying)

Sentiment

- Whether the participant thought the message was
 - Easy to understand
 - Informative
 - Trustworthy
 - Relevant to them
- Whether the participant thought the message had the right amount of information
- Overall sentiment score (aggregate of whether the participant thought the message was easy to understand, informative, trustworthy, relevant and had the right amount of information)

Knowledge

- Whether the participant had heard of Pension Credit before the experiment
- Whether the participant correctly identified the statement
 - “You could be eligible for Pension Credit even if you have savings” as being True
 - “The average Pension Credit payment is around £60 a week” as being True
 - “Pension Credit is only for people who have never owned a home” as False
 - “Pension Credit is for people who have been on benefits all their lives” as False

- “Pension Credit is only for single people” as False
- Overall knowledge score (whether the participant correctly identified all the statements as being true or false)

Additional survey questions - to help us decide how to distribute the messages

- Where the participant usually seeks advice on their finances
- What social media platform(s) the participant uses and how often
- How often the participant takes a leaflet following a campaign home

Demographics

- Whether the participant is currently receiving a pension, and if so, what kind of pension they’re receiving
- Whether the participant is currently receiving Pension Credit
- Whether the participant has applied for Pension Credit before
- Which, if any, other benefits the participant is currently receiving
- Whether the participant owns their home (with or without a mortgage), is renting or something else
- Whether the participant has a spouse or partner, and if so, whether they’re working, or receiving a pension
- Age (all participants aged 65 or older)
- Gender
- Education
- Annual household income
- Monthly disposable income
- Region in the UK
- Ethnicity

Results

Appendix Table 2. Recall and understanding. Green/red shading identifies values statistically significantly higher/lower than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| % who correctly identified that... | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbustin g (n = 515) | Annualise d amount (n = 539) |
|---|----------------------|------------------------|-------------------------------|------------------------------|------------------------------------|
| Overall understanding score | 81% | 78% | 78% | 80% | 80% |
| The message was about Pension Credit | 99% | 100% | 100% | 99% | 99% |
| You can find out more about Pension Credit over the phone and on a government website | 62% | 57% | 56% | 61% | 61% |
| You can find out more about Pension Credit over the phone | 66% | 59% | 82% | 64% | 64% |
| You can find out more about Pension Credit on a government website | 93% | 94% | 71% | 92% | 92% |

Overall understanding score refers to the average score of participants correctly identifying that the message was about Pension Credit and that you can find out more about Pension Credit over the phone and on a government website.

Appendix Table 3. Intent to apply for Pension Credit. Green/red shading identifies values statistically significantly higher/lower than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| % who, after reading the message... | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbusting (n = 515) | Annualised amount (n = 539) |
|--|----------------------|------------------------|----------------------------|--------------------------|--------------------------------|
| Would consider applying for Pension Credit* | 47% | 31% | 47% | 51% | 48% |
| Think other people would consider applying for Pension Credit* | 89% | 94% | 88% | 91% | 91% |
| Think it would be easy to apply for Pension Credit** | 70% | 70% | 79% | 69% | 73% |

* 'Yes, definitely' or 'Yes, probably' responses

** 'Easy' or 'Very easy' responses.

How would the participant apply?

Of those who said they would consider applying for Pension Credit, 72% would do so online, though it's important to note that, because this is an online sample, they are likely more tech savvy and digitally literate than the general pension-age population. This was statistically significantly lower for people who saw the 'Checklist' (67%) or 'Time to apply' (61%) messages than the Control message (79%). Instead, they were significantly more likely to apply over the phone (23% for the 'Checklist' message, 33% for the 'Time to apply' message) than those who saw the Control message (17%). The emphasis on eligibility in the 'Checklist' may have meant that people feel they would need more support through speaking to someone over the phone, and the 'Time to apply' message specifically referred to phone applications. 5% of participants would apply for Pension Credit through a paper form, 1% don't know, and 1% would do it another way (e.g. "Through Citizens Advice, Age Concern or other advice agency").

Of those who would not consider applying for Pension Credit

For those who would not consider applying for Pension Credit, the biggest reasons were that it's not relevant to them (48%), they don't think they would be eligible (21%) and that they've previously applied and were determined to be ineligible (20%). Some other reasons people gave for not considering applying for Pension Credit are that they are "Worried about giving personal information and also making a mistake", and they "don't need it right now". 1% said they would not consider applying for Pension Credit because they are already claiming it.

Appendix Table 4. Median time expected for an application to take and minimum weekly payment. Green/red shading identifies values statistically significantly lower/higher than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| Median... | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbusting (n = 515) | Annualised amount (n = 539) |
|--|----------------------|------------------------|----------------------------|--------------------------|-----------------------------------|
| Time they expect a Pension Credit application to take | | | 20 minutes | | 60 minutes |
| Minimum weekly Pension Credit payment that would make it worth it to apply (n = 1,851) | £20 | £35 | £20 | £20 | £10 |

Appendix Table 5. Maximum time people would spend on an application. Green/red shading identifies values statistically significantly higher/lower than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| Of those who would consider applying for Pension Credit, | Control (n = 245) | Checklist (n = 169) | Time to apply (n = 248) | Mythbusting (n = 262) | Annualised amount (n = 261) |
|--|------------------------------|--------------------------------|------------------------------------|----------------------------------|--|
| Median maximum time they would spend on a Pension Credit application | 90 minutes | 120 minutes | 60 minutes | 90 minutes | 90 minutes |

Appendix Table 6. Reasons for not wanting to apply for Pension Credit. Green/red shading identifies values statistically significantly lower/higher than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| Of those who would <u>not</u> consider applying for Pension Credit, % wouldn't because... | Overall (n = 1,466) | Control (n = 274) | Checklist (n = 378) | Time to apply (n = 283) | Mythbusting (n = 253) | Annualised amount (n = 278) |
|---|------------------------|----------------------|------------------------|----------------------------|--------------------------|--------------------------------|
| They don't think it's relevant to them | 48% | 47% | 49% | 51% | 43% | 50% |
| They don't know if they are eligible | 21% | 18% | 14% | 22% | 32% | 22% |
| They have previously tried to claim but were ineligible | 20% | 26% | 19% | 21% | 20% | 18% |
| They don't think the amount of money they could claim would be worth the effort | 4% | 4% | 2% | 4% | 7% | 3% |
| They don't understand how it works | 3% | 4% | 1% | 4% | 7% | 1% |
| They think the process to apply is too complicated | 3% | 4% | 2% | 2% | 4% | 4% |
| They don't know how to apply | 2% | 1% | 3% | 2% | 4% | 1% |
| They don't feel comfortable accepting support from the government | 1% | 1% | 0% | 2% | 1% | 1% |
| They don't feel comfortable with the idea of receiving it | 1% | 1% | 1% | 2% | 1% | 2% |
| They already claim it (Exclusive) | 1% | 1% | 1% | 1% | 1% | 1% |

Appendix Table 7. Sentiment. Green/red shading identifies values statistically significantly higher/lower than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| % think the message is... | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbusting (n = 515) | Annualised amount (n = 539) |
|-------------------------------------|----------------------|------------------------|----------------------------|--------------------------|-----------------------------------|
| Overall sentiment score | 75% | 80% | 77% | 78% | 78% |
| Is easy to understand* | 90% | 93% | 92% | 90% | 93% |
| Is trustworthy* | 91% | 93% | 89% | 90% | 92% |
| Is informative* | 80% | 93% | 87% | 87% | 88% |
| Is relevant to them* | 45% | 35% | 43% | 48% | 45% |
| Has the right amount of information | 70% | 87% | 76% | 76% | 75% |

Overall sentiment score refers to the average score of participants thinking the message was easy to understand, trustworthy, informative, relevant to them and has the right amount of information.

* 'Moderately*' or '*Very much*' responses.

Appendix Table 8. Knowledge. Green/red shading identifies values statistically significantly higher/lower than the Control message at the 10% significance level. All results were controlled for gender, income and ethnicity.

| % think the following statement about Pension Credit is... | | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbusting (n = 515) | Annualised amount (n = 539) |
|--|--|----------------------|------------------------|----------------------------|--------------------------|--------------------------------|
| Overall knowledge score | | 42% | 43% | 41% | 38% | 37% |
| True | You could be eligible for Pension Credit even if you have savings | 84% | 91% | 84% | 85% | 85% |
| | The average Pension Credit payment is around £60 a week | 59% | 56% | 56% | 55% | 52% |
| False | Pension Credit is only for people who have never owned a home | 96% | 96% | 95% | 96% | 96% |
| | Pension Credit is for people who have been on benefits all their lives | 80% | 84% | 80% | 80% | 81% |
| | Pension Credit is only for single people | 96% | 96% | 96% | 96% | 97% |

Overall understanding score refers to the percentage of participants who correctly identified all of the statements about Pension Credit were true or false.

| % who, after reading the message, would consider applying for Pension Credit | Control (n = 519) | Checklist (n = 547) | Time to apply (n = 531) | Mythbusting (n = 515) | Annualised amount (n = 539) |
|---|------------------------------|--------------------------------|------------------------------------|----------------------------------|--|
| Age 65 - 69 (n = 1,304) | 49% | 31% | 45% | 51% | 51% |
| Age 70-74 (n = 787) | 47% | 31% | 49% | 52% | |
| Age 75+ (n = 560) | 44% | 31% | 48% | 49% | 44% |
| Men (n = 1,389) | 43% | 31% | 49% | 51% | 49% |
| Women (n = 1,259) | 52% | 31% | 44% | 50% | 47% |
| Above median income (n = 807) | 43% | 29% | 43% | | 43% |
| Below median income (n = 1,844) | 49% | 32% | 48% | 53% | 51% |
| Urban (n = 489) | 59% | 46% | 61% | | 65% |
| Suburban (n = 1,335) | 46% | 26% | 44% | 49% | 44% |
| Rural (n = 489) | 42% | 30% | 42% | | 44% |
| Suburban (n = 827) | 46% | 26% | 44% | 49% | 44% |

Authors

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Suze is a Policy Advisor in the organisational and financial behaviour team. At BIT she uses a range of qualitative and quantitative techniques to help employers translate behavioural insights into practical solutions that improve their organisational processes and employee wellbeing. She has previously worked as a behavioural insights consultant, a macroeconomist at the Economist Group and as an investment banker at Goldman Sachs. She also holds a PhD in Cognitive Neuroscience from University College London.

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