



Department  
for Work &  
Pensions

# New State Pension tracking research

Findings from survey research between  
July 2014 and April 2016

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November 2016

# Introduction

## Background to the research

For people reaching State Pension age from 6 April 2016, the basic and additional State Pension have been replaced by a single new State Pension. The new State Pension reforms are intended to provide people with greater clarity and confidence about the income they will get in later life.

The Department for Work and Pensions (DWP) has to date carried out three rounds of paid communications activity to supplement other on-going communications, with the aim of helping to inform people about the changes and to encourage them to seek out more information online. These took place in autumn 2014, autumn 2015 and again in winter 2015/16. The urgent audience for all campaign bursts has been people who are reaching State Pension age between 6 April 2016 and 6 April 2026, referred to in this report as the “first 10 years” group (as they were within ten or fewer years of State Pension age at the launch of the new State Pension in April 2016).

Since July 2014, Ipsos MORI has undertaken five waves of survey research for DWP looking at awareness and understanding of the new State Pension reforms, as well as the actions people are taking in response. The surveys also cover awareness of State Pension top up, which is available for people who reached State Pension age before 6 April 2016. The latest wave took place from 15 to 29 April 2016.<sup>1</sup>

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<sup>1</sup> All surveys have been carried out using Ipsos MORI's Capibus omnibus survey, which is a nationally representative survey of adults in Great Britain. Interviews are carried out face-to-face by Ipsos MORI interviewers in-home, using CAPI (computer-assisted personal interviewing). The State Pension survey questions were specifically asked to people aged 22 and over, and data for each wave are weighted to be representative of this group. Sample sizes have varied from wave to wave, but have typically been c.1,800 to c.2,200 adults per wave (giving margins of error of c.2-3 percentage points). The April 2016 wave included 1,838 adults aged 22 and over.

# Summary of findings

## Overview

The tracking surveys indicate that the communications campaign has been well received and is likely to have played an important part in driving people to the relevant GOV.UK website pages about the State Pension, including those on State Pension age. Since the first baseline survey was conducted in July 2014, there have been positive shifts in awareness, understanding and actions around the new State Pension amongst the first 10 years group. More are now aware of the new State Pension and how important aspects of it work (e.g. the State Pension amount being linked to National Insurance contributions). Among the campaign's urgent audience there has been a strong shift in awareness – the vast majority of this audience were aware of the State Pension changes when asked in April 2016. More in this urgent audience now (compared to July 2014) feel they know how the changes will affect them, and where to go to find out more information about the changes.

## Campaign recognition

Campaign recognition has been tracked over the last three survey waves (since October 2015) and findings suggest that the campaign has become more established and achieved greater recognition with repeated bursts of activity. In April 2016, two-thirds (66%) of people in the first 10 years group (vs. 49% in October 2015) recalled hearing any of the campaign phrases (e.g. "Your State Pension, your future").

Half (49%) of the first 10 years group recalled seeing or hearing any of the campaign adverts featured in this April 2016 round (vs. 37% in October 2015).

Recall of the radio ads specifically among this group has risen since October 2015 (up 11 percentage points to 35% in April 2016).

## Awareness

The proportion who are aware that there are changes taking place to the State Pension is now higher than in July 2014. In April 2016, three-quarters (77%, vs. 56% in July 2014) of the first 10 years group said that they had heard about any changes. More specifically, three-quarters (74%, vs. 57% in July 2014) in the first 10 years group said, when prompted, that they had heard that "a new State Pension is replacing the current basic and additional State Pensions". This awareness has steadily risen since June 2015, coinciding with the DWP communications activity that has taken place since autumn 2015.

Awareness of some of the key communications messages and aspects of the new State Pension system has also significantly improved since July 2014. The proportion in the first 10 years group who had heard about "changes to how you qualify for the State Pension" increased by 26 percentage points since July 2014 (to 48% in April 2016). The percentage

of those in the first 10 years group who had heard messages “encouraging people to find out more information about saving for retirement or pensions” also increased over the same period (to 30% from 23%).

## Understanding and reassurance

Among all adults, including those in the first 10 years group, the proportion who felt they knew how the changes would affect them has increased since July 2014. This was particularly the case in the latest survey waves, alongside the most recent DWP communications activity. The proportion in the first 10 years group agreeing that “I know how the State Pension changes will affect me, if at all” rose to half (51%) in April 2016 compared to 36% in July 2014.

A greater portion of this urgent audience also feel they know more about their own pensions. Over two-fifths of the first 10 years group (43% in April 2016, vs. 34% in July 2014) said that they knew how much their State Pension is likely to be.

## Factual understanding

Factual understanding of the changes has improved in several respects. Compared with the July 2014 baseline:

- More in April 2016 had at least heard about the link between National Insurance and the State Pension amount (up 16 percentage points to 84% among the first 10 years group, and up 10 points to 68% among all future pensioners<sup>2</sup>).
- More had heard of the minimum number of qualifying years required to receive any State Pension (up 8 percentage points to 81% among the first 10 years group).
- More in the first 10 years group had also heard that contracting-out was ending (up 22 percentage points to 67%).

## Actions taken and knowing where to go

The proportion of the first 10 years group saying they have taken any of the relevant actions listed in the survey has been consistent across waves, with around half reporting taking any action in April 2016 (45%).<sup>3</sup>

In the first 10 years group, the proportion who recalled “looking for information online” about retirement and pensions rose by 12 percentage points from October 2015 (to 23% in April 2016). Also among this group, the proportion agreeing they knew where to go to find

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<sup>2</sup> Future pensioners are the group aged 22 and over who will reach or have reached State Pension age after 6 April 2016. As such, the first 10 years group is a subgroup of all future pensioners.

<sup>3</sup> These actions include speaking to others, including to DWP, looking for information about the State Pension on GOV.UK, asking for a State Pension statement, and starting to save, or save more for retirement.

## **New State Pension tracking research**

out more about the new State Pension increased by 11 percentage points from two-thirds (67%) in October 2015 to about four-fifths (78%) in April 2016.

As part of the campaign evaluation undertaken in addition to the tracking surveys, DWP monitors traffic to its new State Pension campaign page on GOV.UK. Between August 2015, when the second phase of new State Pension campaign began, and April 2016, when the new State Pension was introduced, there were over 1.3 million unique visits to this page, building rapidly on the 223,000 plus visits during the first campaign phase (November 2014 to March 2015).

## **State Pension age**

When asked in January 2016, around four in five (82%) of those within 10 years of State Pension age either felt very or fairly certain that they knew at what age they would become eligible to claim a State Pension. Among all future pensioners, over half (54%) were very or fairly certain they knew at what age they would become eligible to claim a State Pension.

When asked in our April 2016 research, the mean age at which both male and female respondents in the key first 10 years group expected to receive their State Pension was 66.

## **State Pension top up**

Awareness of State Pension top up amongst pre-6 April 2016 scheme pensioners<sup>4</sup>, those eligible for State Pension top up, has increased from 28% in June 2015 to 37% in April 2016 (peaking at 44% at the height of the communications campaign activity in October 2015). Since the communications campaign was launched there have been some 513,000 unique visits to the State Pension top up calculator page on GOV.UK.

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<sup>4</sup> This refers to people who reached State Pension age before 6 April 2016, so received their State Pension under the then-current State Pension system, rather than the new State Pension.