



Department for
Communities

An Roinn

Pobal

Deapartment fur

Commonities

www.communities-ni.gov.uk



A Study on Factors that Enable or Constrain Take-Up of Pension Credit

December 2022



NICS
ECONOMIST PROFESSION

Daragh Robinson

Conor McConnell

Ben Whittley

DfC Professional Services Unit

Contents

Executive Summary	7
Acknowledgements	9
1. Introduction	10
1.1 Background	10
1.2 Pension Credit	10
1.3 Aims of the Research	12
2. Methodology	13
2.1 Sources of Evidence	13
2.2 Literature Review	13
2.3 Data Analysis	14
2.4 Qualitative Evidence	14
2.5 Steering Group	14
3. Literature Review	15
3.1 Introduction	15
3.2 Why do some people not claim their entitlement to Pension Credit?	15
3.3 What policy interventions have successfully increased benefit take up amongst pensioners?	19
4. Data Analysis	22
4.1 Introduction	22
4.2 Pension Credit Claimant Information	22
4.3 Pension Credit Caseload Analysis for 2017/2018	24
4.3.1. <i>Pension Credit Caseload Analysis vs Local Government Districts</i>	24

4.3.2. <i>Pension Credit Caseload Analysis vs Settlement Types</i>	24
4.3.3. <i>Pension Credit Caseload Analysis vs Family Types</i>	25
4.3.4. <i>Pension Credit Caseload Analysis vs Settlement and Family Type</i>	27
4.3.5. <i>Pension Credit Caseload Analysis vs Age Group</i>	29
4.3.6. <i>Pension Credit Caseload Bandings Analysis</i>	31
4.4 Pension Credit Expenditure Analysis for 2017/2018	33
4.4.1. <i>Pension Credit Expenditure Analysis vs Local Government Districts</i>	33
4.4.2. <i>Pension Credit Expenditure Analysis vs Settlement Types</i>	33
4.5 Pension Credit Caseload & Expenditure Analysis for 2017/2018	34
4.5.1. <i>Pension Credit Caseload & Expenditure Analysis vs £100+ Cohort</i>	34
4.6 Pension Credit Super Output Area Caseload Analysis for 2017/2018	37
4.6.1. <i>Pension Credit Super Output Area Take-Up vs MDM Rank</i>	37
4.6.2. <i>Pension Credit Super Output Area Take-Up vs Select LGDs</i>	40
4.6.3. <i>Pension Credit Super Output Area Take-Up vs Case Study SOAs</i>	42
5. Qualitative Evidence	46
5.1 Introduction	46
5.2 Interview Cohort Overview	46
5.3 Pension Credit Recipients – Interview Analysis	46
5.3.1. <i>Do you avail of any of the additional benefits of receiving Pension Credit?</i>	47

5.3.2.	<i>How did you find out about Pension Credit?</i>	47
5.3.3.	<i>What forms of advertising would draw you in to investigate further?</i>	48
5.3.4.	<i>How quickly after learning of Pension Credit did you apply?</i>	48
5.3.5.	<i>Did you complete the application yourself?</i>	49
5.3.6.	<i>On a scale from 1-5 with 1 being Strongly Disagree and 5 being Strongly Agree how would you rate the following:</i>	50
	<ul style="list-style-type: none"> • <i>The application process was easy to follow.</i> • <i>The application was quick to process.</i> • <i>My dealings with the Department were helpful and informative.</i> 	
5.3.7.	<i>Were you asked to provide any supplementary information to support your application?</i>	51
5.3.8.	<i>How did you make your application?</i>	52
5.3.9.	<i>Why was this your chosen method?</i>	53
5.3.10.	<i>Are there any improvements that you think could be made to the application process?</i>	53
5.3.11.	<i>Have you had any further dealings with the Department following your original Pension Credit receipt?</i>	54
5.4	Potentially Entitled Non-Recipients – Interview Analysis	54
5.4.1.	<i>Were you aware of Pension Credit prior to the screening questions?</i>	54
5.4.2.	<i>Have you previously applied for Pension Credit or another pension age benefit?</i>	55
5.4.3.	<i>Are you aware of the additional benefits which come alongside a successful Pension Credit claim?</i>	56
5.4.4.	<i>Would you be willing to apply for Pension Credit?</i>	56

5.5 Pension Credit Recipients and Potentially Entitled Non-Recipients – Interview Questions Asked of Both Cohorts	57
5.5.1. <i>Have you received support or advice in terms of benefits from Make the Call, another community/voluntary organization or friends and family?</i>	57
5.5.2. <i>Any additional comments/questions</i>	58
5.6 Age NI Consultative Forum	59
5.6.1 <i>Knowledge/Awareness of Pension Credit</i>	60
5.6.2 <i>Application Process</i>	60
5.6.3 <i>Enablers/Barriers to Pension Credit Claims</i>	61
5.6.4 <i>Community Support</i>	61
5.6.5 <i>Additional Comments</i>	62
6. Conclusion	63
7. References	66
Annex A: Data Analysis Notes & Definitions	68

Executive Summary

This research project was undertaken to provide insight on factors that enable or constrain take-up of Pension Credit. It analyses key demographic information for those who are claiming Pension Credit and those who are not claiming Pension Credit but may be entitled to the benefit. It explores why some individuals may not claim their entitlement with reference to qualitative insight gathered through engagement with pensioners and representatives from Age NI Consultative Forum. The research also sets out what is known about benefit take up amongst pensioners from existing literature.

Who is not claiming Pension Credit in Northern Ireland?

The data analysis provides evidence that the estimated take-up rates tend to be lower in rural areas (65%) compared to urban areas (73%). This trend is consistent across Local Government Districts (LGDs). The difference between urban and rural take-up rates is generally more prominent for both single males and couples, with a smaller difference for single females. In general, the estimated take up rates tend to be higher in more deprived areas and lower in less deprived areas. Super Output Areas (SOAs) with the lowest Multiple Deprivation Measure (MDM) ranking show the highest estimated take-up, whilst SOAs with the highest MDM ranking (least deprived) show the lowest estimated take-up.

When considering family type, couples generally had lower take-up rates compared to single individuals; estimated at 63% and 73% respectively. In terms of age, those aged 70-84 tend to see higher take-up rates across all LGDs compared to the overall cohort.

The evidence also indicates that reduced take-up is predominantly driven by those eligible for lower amounts. For those who are receiving or could potentially receive £100+, the estimated take-up rate is 84% which is higher than the overall take-up rate of 70%.

Why are people not claiming Pension Credit?

Evidence gathered through qualitative interviews and during a workshop with representatives from the Age NI Consultative Forum point to a number of factors which may contribute to some pensioners not claiming their entitlement to Pension Credit.

Interviewees were generally unclear on the additional benefits of claiming Pension Credit. A general lack of awareness of the benefit was also raised by some interviewees and discussed during the Age NI session. Perceived stigma was raised as a barrier to claiming during the Age NI session and led to the questioning of whether a larger societal issue around Pension Credit was to blame. Interviewees suggested that the application process was difficult in terms of the length and complexity of the forms and highlighted a lack of ability to complete online. This was supported by the evidence that the majority of Pension Credit claimants interviewed were helped to complete the form by family members or a community association/social worker.

What can we learn from existing research and evidence on why benefit take-up may be low amongst pensioners and policy initiatives that have successfully increased take-up?

The literature review sets out some of the reasons for non-take up of Pension Credit entitlement as well as benefit entitlement more broadly. The reasons identified include perceptions of not being eligible, a lack of awareness of the benefit and difficulties navigating the application process. Other reasons include a limited incentive due to relatively small financial gain, stigma and the socio-economic characteristics of potential applicants.

The literature review also sets out some interventions and policy actions that have been implemented in order to increase the take-up of benefits and evidence on their effectiveness. The interventions identified focused on addressing barriers to claiming and increasing the financial incentive to claim. Some of the interventions involved benefit simplification, changes in service delivery and initiatives taken at a local level. Notably, the review found limited evidence on successful interventions underscoring the need to undertake high quality research into this subject area.

Disclaimer

The research referred to and the citations included in this document, present the views and information/statistics provided by various researchers and organisations, and does not necessarily represent the views or policy of the Department for Communities.

Acknowledgements

The research team would like to express sincere thanks to all of those who contributed to this research project. In particular, the research team would like to thank the individuals who participated in interviews and representatives from Age NI Consultative Forum who took part in a virtual workshop.

1. Introduction

1.1 Background

Around 52,000 pensioners in Northern Ireland live in poverty (Department for Communities [DfC], 2021). Pension Credit is an income related benefit that provides extra money to people over state pension age on a low income to help with living costs. Receiving Pension Credit has the potential to impact upon whether a pensioner experiences poverty or not, as articulated in a recent report by GB Independent Age (2020):

“Pension Credit provides the essential income people in later life need to pay for food, heat their home and use public and private transport. It can also remove the financial barriers people face when taking part in social activities, which have been linked to isolation and loneliness.”

Despite the availability of the benefit, it is estimated that 30% of pensioners entitled to Pension Credit in Northern Ireland are not receiving it. This equates to an estimated £1.2m per week in unclaimed Pension Credit expenditure (DfC, 2020). Increasing take up of Pension Credit has the potential to make a significant contribution to tackling poverty.

1.2 Pension Credit

Pension Credit is made up of two elements: Guarantee Credit (GC) and Savings Credit (SC). Claimants may receive either or both of these elements depending on their circumstances. GC tops up the weekly income of eligible claimants to a guaranteed level of £177.10 per week if single and £270.30 if a couple. If the claimant is responsible for a child, has caring responsibilities or is severely disabled the guaranteed level may increase. To qualify for GC: claimants must:

- Live in Northern Ireland; and

- Have reached Pension Credit qualifying age. Since 15 May 2019, both the claimant and their partner will normally need to have reached Pension Credit qualifying age to be able to start receiving Pension Credit.

SC is being phased out; however it is still available in cases where claimants (and their partner if they have one):

- Are aged 65 or over; and
- Had reached state pension age before 6 April 2016; and
- Have qualifying income above their SC threshold.

The maximum amount of SC that can be awarded is £14.04 per week for singles and £15.71 for couples.

Recipients of Pension Credit can also receive other help, referred to in this report as additional benefits, such as:

- Housing Benefit if they rent the property in which they live
- Support for Mortgage Interest if they own the property they live in
- A free TV Licence if aged 75 or over
- Help with NHS dental treatment, glasses, and transport costs for hospital appointments,
- Help with heating costs

There are three ways to apply for Pension Credit – by telephone, online or by completing a hard copy application form. Officials from the Pension Centre have advised that telephone is the most common mode of application. In November 2021, the Pension Centre received 490 applications of which 253 (52%) were via telephone; 164 (33%) were made online and 73 (15%) were submitted using a paper-based application form.

The option to make an online application was introduced in Northern Ireland in May 2020, of those who started an online Pension Credit claim in NI over a six-month period (April-August 2021):

- 51% completed the claim
- 53% of users who passed the 1st stage completed their claim, and
- 65% of users who passed the eligibility questions completed their claim

1.3 Aims of the Research

The research project explored factors that enable and constrain uptake of Pension Credit. It aimed to provide insight on the characteristics of Pension Credit recipients and Potentially Entitled Non-Recipients (PENRs), understand why some people entitled to Pension Credit may not be receiving it and identify potential interventions to increase uptake.

The project adds to the evidence base on the take up of benefits by pensioners. It will be used to inform future research which will focus on applying behavioural insight to design and test interventions to increase uptake of Pension Credit. It may also support the Department for Communities to develop additional interventions to increase uptake of benefits and contribute to a reduction in pensioner poverty.

In particular, the research project aimed to answer the following questions:

1. Who is not claiming Pension Credit in Northern Ireland?
2. Why are they not claiming Pension Credit?
3. What can we learn from existing research and evidence on why benefit uptake may be low amongst pensioners and policy interventions that have successfully increased take-up?

2. Methodology

2.1 Sources of evidence

The research focused on understanding why some pensioners who are potentially entitled to Pension Credit are not receiving it by triangulating evidence from three key sources:

1. **Literature and policy review:** exploring what can we learn from existing research and evidence on why benefit take up may be low amongst some pensioners and policy interventions that have successfully increased benefit take up.
2. **Data Analysis:** examining Pension Credit take up rates in Northern Ireland.
3. **Qualitative Evidence:** gathering insight on factors that enable or constrain uptake of Pension Credit.

2.2 Literature Review

A brief literature review was undertaken to understand what is known about the take up of benefit entitlement amongst pensioners and interventions that have successfully improved take up of benefit entitlement amongst this cohort. Papers were identified by searching the following research database:

- IDOX Knowledge Exchange – providing a source of information on UK public and social policy and practice; and
- EBSCO – providing articles licensed from publishers recognised by library professionals, chosen to meet the specific needs of researchers worldwide.

Some additional papers were obtained through the reference lists from the initial papers. In total, 21 papers were reviewed with the findings from 12 of these papers referenced within the literature review.

2.3 Data Analysis

Building on the Pension Credit take-up analysis published in “Pension Credit: Estimates of Benefit Take-Up – 2017/18” (DfC, 2020), further data analysis was undertaken examining caseload and expenditure take-up rates by age, gender, family type, Local Government District (LGD) and settlement type. The correlation between take up rates and the levels of deprivation in an area was also examined.

2.4 Qualitative Evidence

A dual-channel approach was adopted to qualitative evidence gathering combining in depth telephone interviews with pension age individuals and a workshop with members of the Age NI Consultative Forum. Over the course of two weeks, twenty-one telephone interviews were carried out with pension age individuals who were either in receipt of Pension Credit (eleven individuals) or were identified as fitting the general criteria of PENR (ten interviews). Individuals were recruited to take part in the study by a Market Research Company to match screening criteria set by the DfC. A series of fourteen questions were asked to recipients of Pension Credit to gather insight on their knowledge and awareness of the benefit and their experience of the application process. Individuals who fitted the criteria of PENRs were asked a series of seven questions to understand why they may not be claiming Pension Credit.

2.5 Steering Group

A steering group was convened to oversee the research consisting of:

- Supporting People Customer Insight and Continuous Improvement officials
- Pension Centre officials
- NICS Economists
- NISRA Statisticians
- Ulster University Economic Policy Centre (UUEPC) officials

3. Literature Review

3.1 Introduction

The literature review sets out what is known from existing literature about why some people do not claim their entitlement to Pension Credit. It also explores evidence on policy interventions that have successfully increased benefit take up amongst pensioners.

3.2 Why do some people not claim their entitlement to Pension Credit?

- Perceived Ineligibility
- Lack of Awareness
- Difficulty Claiming
- Limited Financial Incentive
- Perception of Need/Stigma
- Socio-Economic Characteristics

Perceived Ineligibility

A study by Barton and Riley (2012) for the Department for Work and Pensions (DWP) examined barriers to claiming Pension Credit and identified perceived ineligibility as a primary barrier. The research found uncertainty around eligibility was the main reason for not claiming Pension Credit (cited by 65% of Eligible Non-Recipients (ENRs)). In the same study, the researchers reported that 92% of ENR respondents would apply for Pension Credit if they knew they were eligible.

An evidence and policy review undertaken by Finn and Goodship (2014) on non-take up of income related benefits and tax credits highlights that in the UK the perceptions of ineligibility are the highest amongst owner-occupiers and pensioners with private occupational pensions. The researchers point to evidence that, even when in receipt of other benefits, many claimants may have only a limited understanding of eligibility rules and how, for example, they may be influenced by taking up employment. Although this research was not focused on the take up of Pension Credit, it provides valuable insight on factors contributing to non-take up of benefit entitlement.

Lack of Awareness

Finn and Goodship (2014) identify the lack of information and knowledge of relevant payments, eligibility rules and how to claim benefits as a key barrier to accessing benefits. The researchers indicate that pensioners with other sources of benefit income were more, rather than less likely to be claiming Pension Credit; suggesting that those with higher benefit income may be more aware of their entitlement through contact with the benefit system and therefore more willing to claim. The authors further claim that awareness of particular benefits is influenced by many factors including the length of time a benefit has been implemented and the different ways in which it is available, eligibility rules and major design changes (that may have been communicated to potential recipients).

Some studies have shown that low levels of awareness can be affected by literacy levels; level of education; general awareness levels; patterns of claiming within cultural-social networks; the differential availability of independent support to assist in lodging a claim; and, whether someone is a non-native English speaker (Finn and Goodship, 2014).

Furthermore, Daigneault et al. (2012) undertook a rapid review of the literature on take up of public programmes and found that poor awareness was an important factor that impacted on take up rates. In their paper, the researchers reason that involuntary non-take up on behalf of the entitled individual or group creates an inequality within the target group. They state that the participation of target groups in social programs is a necessary condition for their effectiveness.

Difficulty Claiming

In their evidence and policy review, Finn and Goodship (2014) identify the level of complexity of the rules around qualification for a benefit as a significant secondary barrier to the take up of benefit entitlement once individuals are aware of the existence of the support. Bunt et al. (2006, cited in Finn and Goodship, 2014) state that where individuals are already uncertain about their eligibility, the complexity of the criteria to be understood and negotiated has been found “to reinforce their belief that they were probably not entitled”. The researchers assert that only where ineligibility seems to be preconceived is complexity

found to be a major deterrent. Whereas those who are of the belief that they have a “reasonable chance” of receiving a benefit are more likely to persist (Harmer, 2009).

Limited Financial Incentive

There is a cost attached to submitting an application for Pension Credit in terms of time and effort. Finn and Goodship (2014) note that some PENRs may not claim due to the value of the benefit being too low, or the expected duration being too short. The researchers indicate that economic incentives are an important factor for take up, and after extensive analysis of the literature, that the pre-benefit income and/or the estimated value of a benefit are strongly related to the probability of take up.

In the case of Pension Credit, those closer to the maximum qualifying income, and consequently likely entitled to a lower award, may undertake a basic cost-benefit analysis and conclude making an application is not worth the effort. Analysis by Zantomio (2008) of the 2002-03 and 2004-05 Family Resource Survey found that amongst pensioner households, an increased probability of take up of Pension Credit was “particularly prominent for the £10-£20 per week range”, and that the impact of this incentive was much stronger than the lowering of transaction costs. The literature suggests that before an application is submitted for benefits a potential applicant will take into consideration the expected duration of the benefit as well as the value, and this calculation can, at times, be a determining factor in whether an application is ultimately submitted.

Perception of Need/ Stigma

Baumberg et al. (2012) point to evidence, that for some groups non-take-up of benefits can stem from the individual’s/ group’s perception of need, rather than their eligibility for the benefit. They also assert that perceived, or experienced stigma is a significant factor in reluctance to claim a particular benefit. Evidence taken from a MORI survey of over 2,400 respondents suggests that stigma is playing a role in explaining non-take-up of UK benefits and tax credits. One in four participants on the survey provided a stigma related reason for delaying or not claiming benefits.

Moreover, some benefits may be more stigmatising than others, for example, unemployment insurance vs means tested minimum income programmes (Hernanz et al., 2004). Evidence cited by Finn and Goodship (2014) state that it's important to note that greater targeting of a welfare benefit to a specific group, or groups may expose these cohorts to greater stigmatisation. A study of the take-up of free school meals in Scotland found that when eligibility was briefly extended to all young children in a particular age group, take-up also increased amongst those parents and children who had already been eligible for the previously means-tested benefit.

Radford et al. (2012) point to a DWP study examining attitudes of those who were eligible for Pension Credit but not claiming; 62% of respondents agreed that they did not like "asking" for benefits. An earlier DWP omnibus survey of over 2,000 pensioners found that while 81% of pensioners had heard about Pension Credit, two-thirds reported doing nothing to pursue a claim, with 35% saying that "nothing could be done to convince them to claim". After prompting, however, a significant proportion of this group indicated that they might claim if they had received a phone call or received a home visit, suggesting that policy interventions may reduce perceived stigma and negative attitudes to take up.

Socio-Economic Characteristics

Some studies have identified socio-economic characteristics of claimants as a factor that impacts benefit take up decisions. Amongst other evidence reviews, Daigneault et al. (2012) found that the socio-economic characteristics of potential claimants – such as age, gender, education, annual income, and ethnicity - were identified as significant explanatory variables in a wide range of national take up studies.

In addition, cultural or group-specific norms unrelated to ethnicity can also influence take up (Dragos et al., 2010, cited in Finn and Goodship, 2014). The research indicates that if claiming benefits is common in a group, and if people within that group identify and interact more with each other than with others, the norms against take up can weaken and the propensity to claim a benefit may increase. Norms against benefit receipt may be stronger for people with higher education levels or those in low unemployment areas because it is likely to be less common among those with whom they relate (Hernanz et al., 2004). These

effects may be due to perceived stigma or the sharing of knowledge about the existence and entitlement rules of these benefits (Mood, 2006, cited in Finn and Goodship, 2014).

Daigneault et al. (2012) cite research that found positive support and help in a potential claimant's social network and community can increase benefit take up. They also highlight the relationship between benefit take-up and "significant events" or changes in circumstances, such as losing a job, retirement, or having a child, which could act as a trigger to qualify and apply for benefits.

3.3 What policy interventions have successfully increased benefit take up amongst pensioners?

Whilst there is ample evidence on the reasons of low Pension Credit uptake, there is much less on any policy actions implemented in the recent past aimed at increasing take up of benefit entitlement amongst pensioners.

In their evidence and policy review, Finn and Goodship (2014) explored the impacts of take up services and campaigns delivered by UK governments and their partners who provide benefit information and advice. While the focus of the study was wider than take up amongst pensioners, it provides useful evidence. The researchers found that central Government was able to improve the take-up of Pension Credit and tax credits through benefit simplification, changes in service delivery, and targeted advertising campaigns. They state that one of the most successful reforms in these respects was the introduction of Pension Credit itself back in 2003, which was associated with an increase in benefit take-up. Pension Credit was more generous than its predecessor, the Minimum Income Guarantee (MIG) and the claiming process simplified. By 2007, Pension Credit was being paid to around 2.7 million households, around 1 million more than the MIG. The review also found evidence that initiatives taken at the local level, whether by Local Authorities or by local voluntary agencies, are among the most effective ways of increasing benefit take-up.

- Simplifying application forms
- Reduce duplication
- Make use of feedback
- Highlight benefit at eligibility 'trigger' points
- Targeted take up campaigns
- Outreach activities
- Partner with trusted intermediaries

Source: Finn and Goodship (2014)

Finn and Goodship (2014) highlight the re-brand of the MIG to Pension Credit; when first introduced, the uptake of Pension Credit was promising. The initial 2006 marketing campaign had gone well, with at least 80% of pensioners having heard of Pension Credit, compared to only 26% for its predecessor, MIG. The new Pension Credit marketing campaign was judged to be twice as cost effective as the previous MIG campaign with an additional £55 in benefits paid out for every £1 spent. A key change, in comparison with MIG was to position Pension Credit as an entitlement, rather than a benefit. This shift in outlook is reflected in that 75% of Pension Credit claims were successful, compared with 45% for previous MIG applications.

Another policy action highlighted by Finn and Goodship (2014) is the creation of joint teams with local authorities. The intention here was to co-ordinate applications for Pension Credit with other benefits and organise home visits by people within the local authority that would be able to advise older people on the range of benefits they may be entitled to.

A DWP study undertaken by Radford et al. (2012), experimented with the idea of automatically paying a benefit to an apparently eligible pensioner for a period before they had to submit a claim. The experiment used existing data held by the Pensions Service and it paid a sample of 2,000 randomly selected individuals their estimated Pension Credit for 12 weeks without them having first claimed (known as the Payment group). A further 2,000 sample who were deemed eligible were instead referred to DWP Visiting, an operational team that provided face-to-face assistance to vulnerable groups, to potentially receive a visit and assistance with claiming Pension Credit (the Visits group). The quantitative study concluded that the increases in take-up associated with both approaches were "marginal"

and costly. Subsequent take-up of Pension Credit was considered low in both study groups, with 8.6% of the Payment group and 13.1% of the Visits group subsequently making a successful claim. These rates compared with 2.9% of such claims being made in the same period by the remainder of the eligible non-recipient population.

Furthermore, Zantomio (2015) examined the response to various initiatives in the UK to increase take-up of Pension Credit including raising the financial incentive to claim and reducing claiming barriers. The research concludes that barriers to claiming can be overcome, at least for some portion of the ENPs, if monetary incentives are high enough. Zantomio (2015) notes that pensioners whose entitlement was not increased failed to display a take-up response, although they had received an informative letter.

Key Takeaways

- Reasons for non-take up of benefits identified in the literature include perceptions of not being eligible, a lack of awareness of the benefit and difficulties navigating the application process.
- Additional factors identified include limited financial incentive, stigma and the socio-economic characteristics of applicants.
- Limited evidence is available on interventions that have improved take up of benefit entitlement amongst pensioners.
- Interventions identified focus on addressing barriers to claiming and increasing the financial incentive to claim.

4. Data Analysis

4.1 Introduction

In this section, the aim is to expand upon the Pension Credit take-up analysis conducted in the publication ‘Pension Credit: Estimates of Benefit Take-Up – 2017/18’¹. This work considers the take-up rate of Pension Credit in two different ways. The first being by caseload, the number/percentage of eligible individuals who are claiming, and the second by expenditure, the total amount these people claim. Here the aim is to provide a more in-depth analysis in these terms to identify any important demographics which should be considered when attempting to improve take-up.

As in the publication, the estimated take-up rate is based on analysis of administrative data and is calculated as the percentage of the total eligible population, comprised of Pension Credit Recipients and Potentially Entitled Non-Recipients (PENRs), who are claiming Pension Credit:

$$\text{Take – Up Rate} = \frac{\text{Entitled Pension Credit Recipients}}{\text{Entitled Pension Credit Recipients} + \text{PENRs}} \times 100$$

4.2 Pension Credit Claimant Information

When considering the number of Pension Credit claimants in NI, it may be useful to examine the current status of the benefit and how this has changed over time.

In August 2021, there were 62,910 claimants of Pension Credit, which was a fall of 3.6% (2,370) on a year earlier. This follows a general trend of the number of Pension Credit claimants decreasing over time. Figure 4.1 details how the caseload has decreased between August 2016 and August 2021.

In August 2016 there were 79,620 claimants of Pension Credit, compared to the current figures for August 2021 this is a decrease of 16,710 claimants (just over 20%). The

¹ [Pension Credit: Estimates of Benefit Take-up - 2017/18 | Department for Communities \(communities-ni.gov.uk\)](https://communities-ni.gov.uk/pension-credit-estimates-of-benefit-take-up-2017-18)

downward trend in the number of Pension Credit claimants is mainly due to the increase in State Pension age and the increase in State Pension amounts.

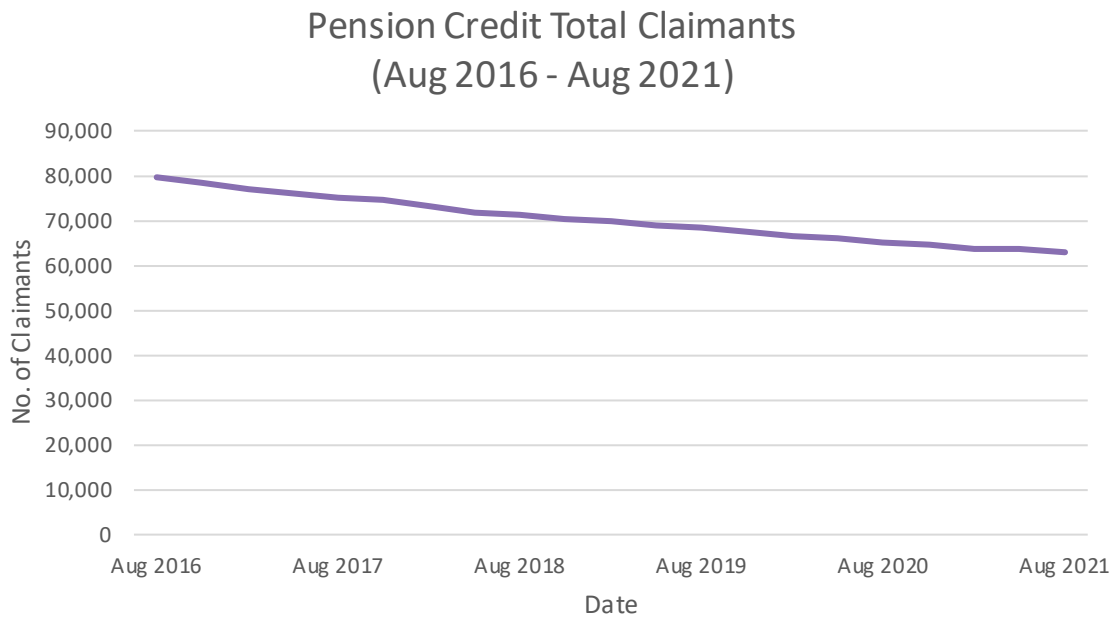


Figure 4.1 – Pension Credit total claimants time series from August 2016 to August 2021

This information has been taken from the August 2021 Benefits Statistics Summary release which covers a variety of statistics relating to benefits administered by DfC. The publication and supporting data tables can be found [here](#).

As noted earlier, this report will expand upon the Pension Credit take-up analysis for 2017/18 that has been published. At that stage (April 2018), the number of Pension Credit claimants was 72,300.

4.3 Pension Credit Caseload Analysis for 2017/2018

4.3.1 Pension Credit Caseload Analysis vs Local Government Districts

This section examines the estimated take-up rate across Local Government Districts (LGDs) for the Pension Credit caseload. The **estimated overall caseload take-up rate in Northern Ireland is 70%**. Looking at Figure 4.2, there is a range in take-up across different areas. Some LGDs such as Derry City and Strabane, Belfast and Mid-Ulster show increased take-up beyond 70%, in some cases as high as 77%. Other areas such as Ards and North Down, Lisburn and Castlereagh and Mid and East Antrim show lesser take-up rates, in some cases as low as 61% or 62%.

Pension Credit Caseload Take-Up Rates

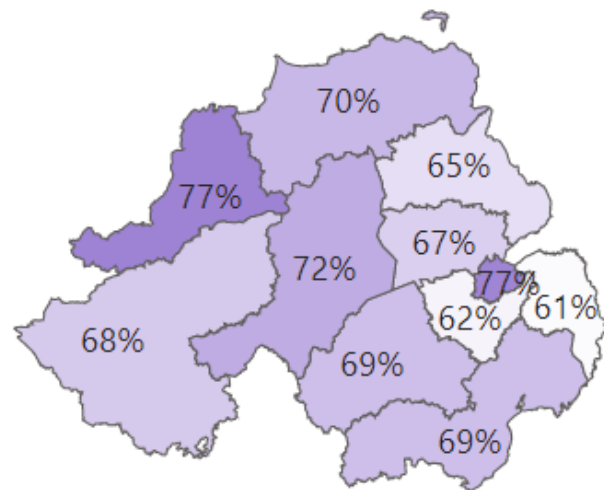


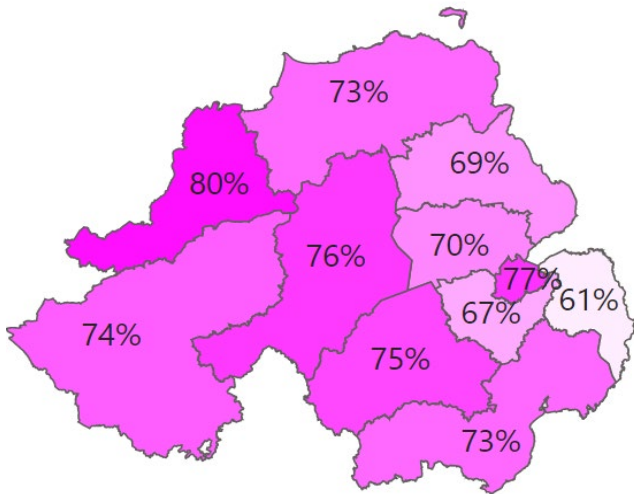
Figure 4.2 – Map detailing the estimated Pension Credit caseload take-up% within NI LGDs

Having considered the overall take-up rate and the LGD take-up rates, the next sections analyse the estimated take-up in each LGD for a variety of different factors including settlement type (be it urban or rural), family type and gender.

4.3.2 Pension Credit Caseload Analysis vs Settlement Types

When considering caseload take-up rates between rural and urban areas there is a consistently higher percentage take-up in urban areas across all LGDs (see Figure 4.3). The overall estimated take-up rate for urban areas is 73%, slightly above the overall 70% take-up rate, while for rural areas the take-up rate decreases to 65%. When considering urban areas the LGDs mainly show an increase in take-up rate against their overall rates above. In this case, the estimated take-up ranges from 61% in Ards and North Down to 80% in Derry City and Strabane.

Pension Credit Take-Up for Urban Areas



Pension Credit Take-Up for Rural Areas

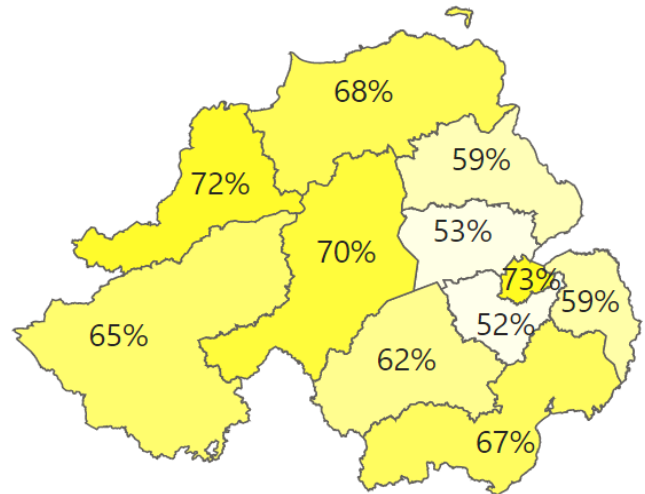


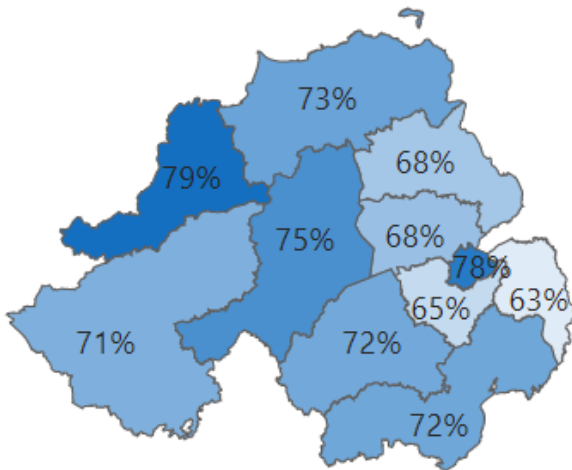
Figure 4.3 – Maps detailing the estimated Pension Credit caseload take-up % for urban and rural areas within NI LGDs

For rural areas the estimated take-up rate ranges from 52% in Lisburn and Castlereagh to 73% in Belfast, however given the small sample size for rural Belfast it is more accurate to say 72% in Derry City and Strabane. There is also a substantial difference between the urban and rural take-up rates across the LGDs with Armagh City, Banbridge and Craigavon, Lisburn and Castlereagh and Antrim and Newtownabbey all showing a difference of over thirteen percentage points. This indicates that rural areas are one factor bringing down the overall take-up rate in LGDs.

4.3.3 Pension Credit Caseload Analysis vs Family Types

When considering the effect which family type has on caseload take-up rate, the overall take-up rate for single individuals is greater than for couples, estimated at 73% and 63% overall respectively. Comparing at LGD level, the estimated take-up rate for singles ranges from 63% in Ards and North Down to 79% in Derry City and Strabane. For couples it ranges from 52% in Lisburn and Castlereagh to 74% in Belfast.

Pension Credit Take-Up Rate for Singles



Pension Credit Take-Up Rate for Couples

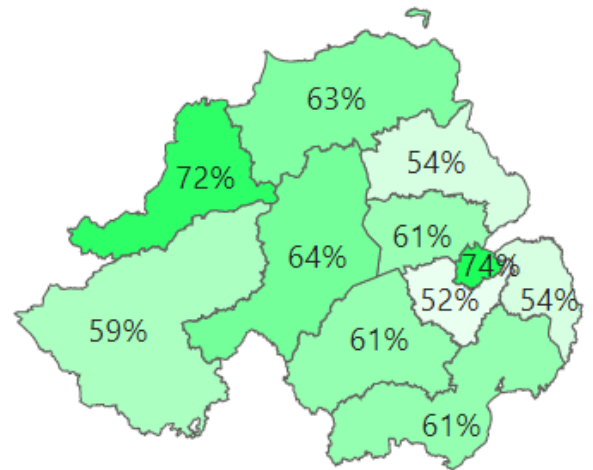
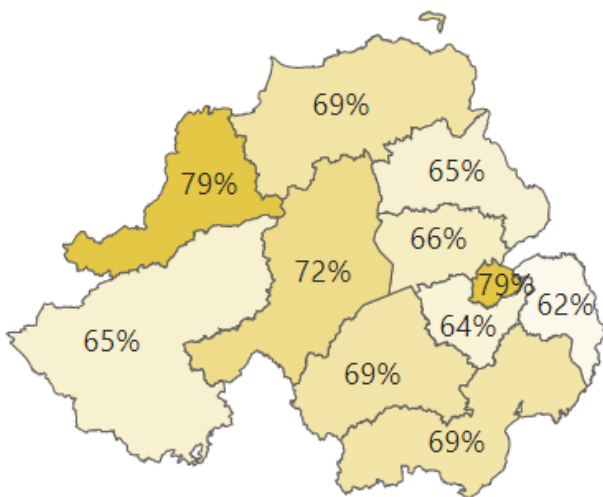


Figure 4.4 – Maps detailing the estimated Pension Credit caseload take-up % for singles and couples within NI LGDs

Expanding on the analysis of single individuals to consider males/females (Figure 4.5), the overall estimated take-up rate for single males is 71%, ranging from 62% in Ards and North Down to 79% in Belfast and Derry City and Strabane. For females there is a similar take-up with the overall rate at 73%, ranging from 63% in Ards and North Down to 80% in Derry City and Strabane. There is very little difference between male and female take-up rates in most LGDs however there is a substantial difference in Causeway Coast and Glens and Mid Ulster (both show 5% higher take-up for females than males) and the Fermanagh and Omagh LGDs (9% higher take-up for females than males).

Pension Credit Take-Up Rate for Single Males



Pension Credit Take-Up Rate for Single Females

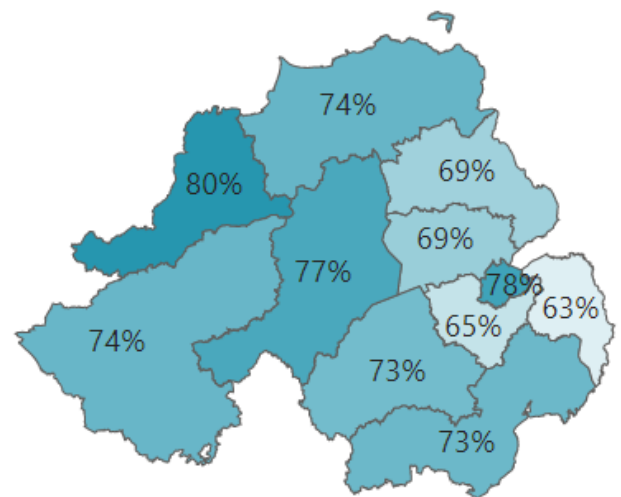


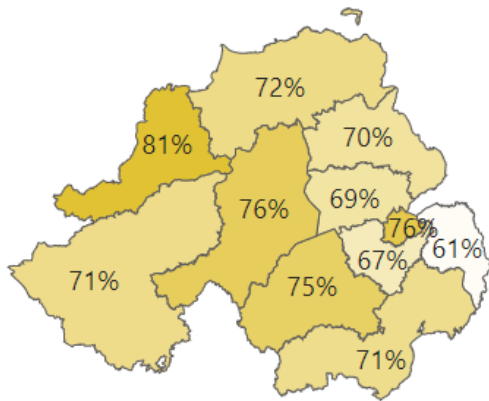
Figure 4.5 – Maps detailing the estimated Pension Credit caseload take-up % for single males and single females within NI LGDs

4.3.4 Pension Credit Caseload Analysis vs Settlement and Family Type

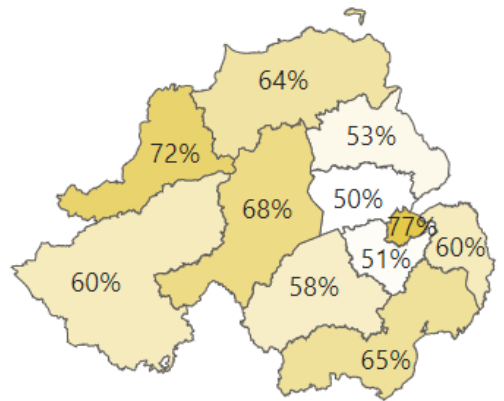
Having considered the differences between settlement and family type separately, both factors are now considered together (Figure 4.6). For urban areas the overall estimated take-up rate for males is 74%, for females 75% and for couples 69%. For rural areas, there is a notable decline for all family types, with estimated take-up rates of 62%, 70% and 58% for males, females, and couples respectively.

There are further differences shown at LGD level, with the majority showing considerable differences between urban and rural take-up for each of the various family types. This is not the case for two LGDs; the first is Ards and North Down which shows a consistent take-up between the rural and urban areas. It is noted that these estimated take-up rates are on the lower end of the range consistently. The other LGD that shows minimal difference is Belfast, though it is noted again that the rural proportion of Belfast is so small as to be negligible, being responsible for 0.5% of Claimants and 0.7% of PENRs in the entire LGD.

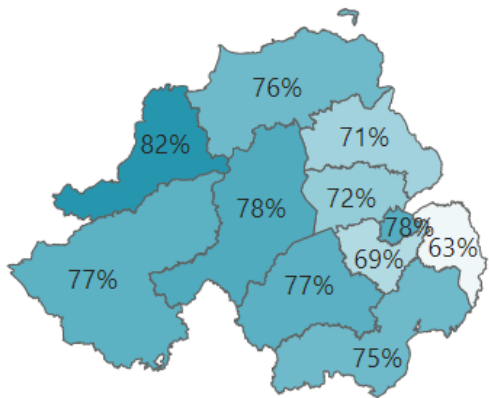
% Take-Up for Single Males in Urban Areas by LGD



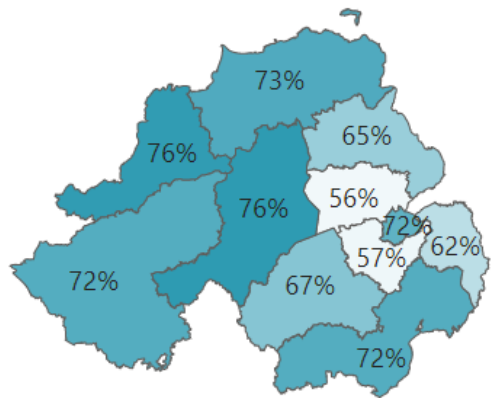
% Take-Up for Single Males in Rural Areas by LGD



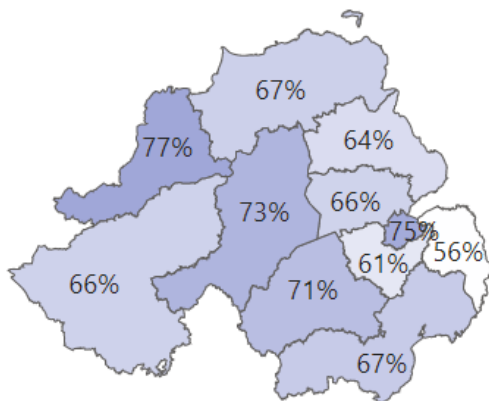
% Take-Up for Single Females in Urban Areas by LGD



% Take-Up for Single Females in Rural Areas by LGD



% Take-Up for Couples in Urban Areas by LGD



% Take-Up for Couples in Rural Areas by LGD

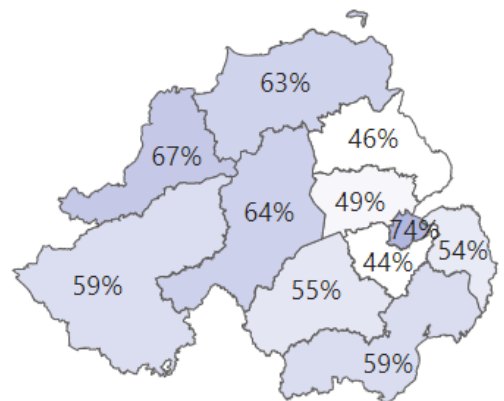


Figure 4.6 – Maps detailing the estimated Pension Credit caseload take-up % for different family types and settlement combinations within NI LGDs

Difference in Estimated Pension Credit Take-Up Rates between Urban/Rural Areas

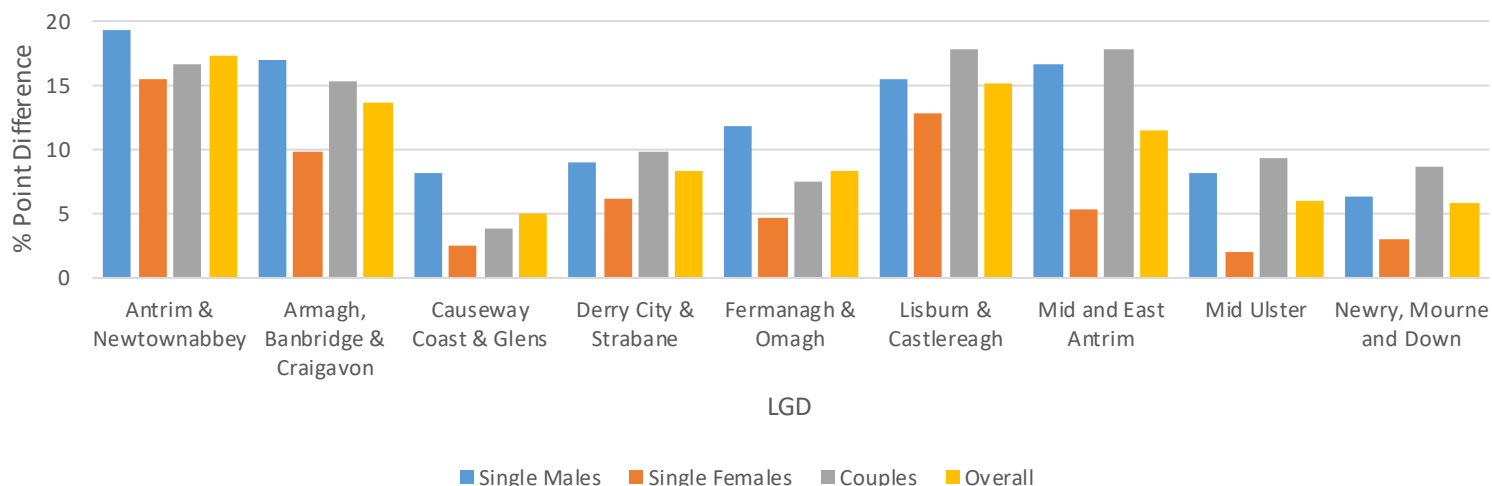


Figure 4.7 – Bar chart showing the difference in estimated Pension Credit caseload take-up % between urban and rural areas

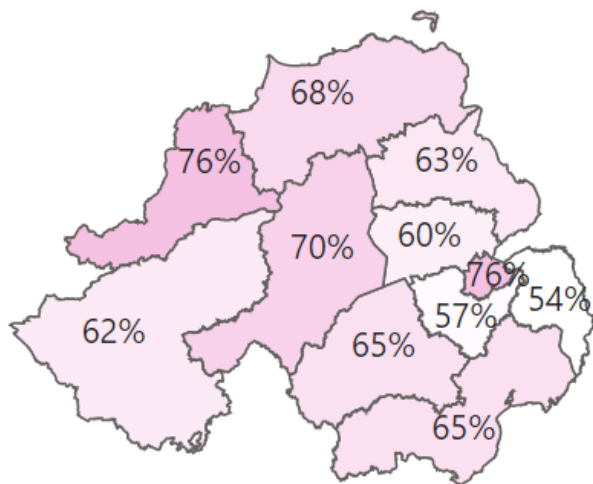
Figure 4.7 details the difference in percentage points between urban and rural areas for each LGD (excluding Ards and North Down and Belfast for the reasons noted earlier). To do this the estimated rural take-up rate is subtracted from the urban take-up rate. The LGDs where the difference is most apparent are in Antrim and Newtownabbey where there are differences of 19, 15 and 17 percentage points for single males, single females, and couples respectively, and Lisburn and Castlereagh which has differences of 15, 13 and 18 percentage points.

In all of the considered LGDs the difference between single females is the lowest difference for each family type. As such, it is established that the difference between urban and rural take-up is predominantly driven by the difference between single males and couples.

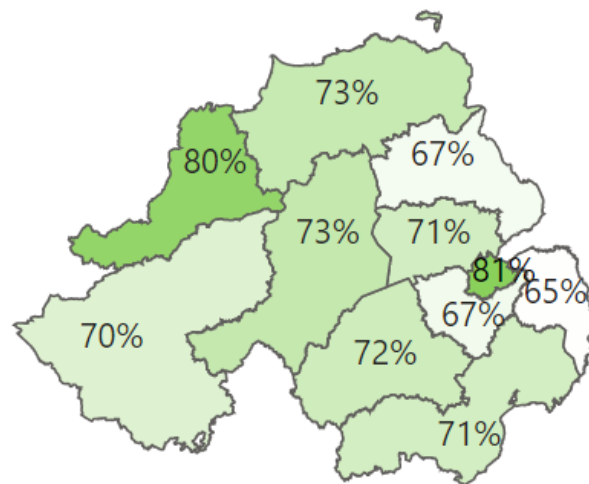
4.3.5 Pension Credit Caseload Analysis vs Age Group

When considering the age of Pension Credit claimants and PENRs the groups are split into those who are under 70 years old, between 70 and 84, and 85 or older. For the under 70 group the estimated take-up rate is 67%, ranging from 54% to 76% between LGDs. For the 70 – 84 age bracket the overall take-up rate is 73%, ranging from 65% to 81%. Finally, when considering the 85 and over group the estimated take-up rate is 66% ranging from 57% to 73% between LGDs.

Pension Credit Take-Up Rate for Under 70's by LGD



Pension Credit Take-Up Rate for 70 - 84 Age Bracket by LGD



Pension Credit Take-Up Rate for 85 and Over by LGD

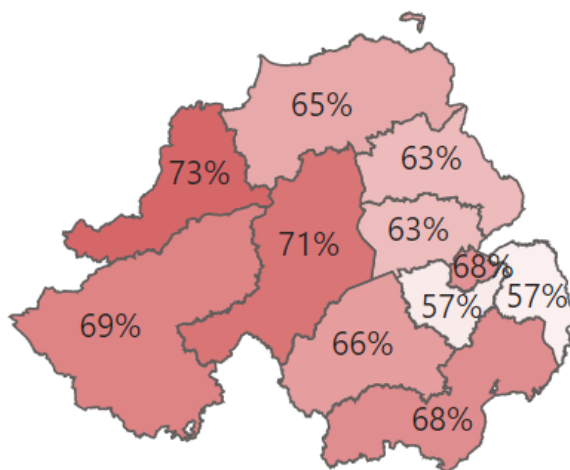


Figure 4.7 – Maps detailing the estimated Pension Credit caseload take-up % for different age brackets within NI LGDs

When comparing the estimated take-up rates within LGDs (Figure 4.7) for different age brackets, the take-up rates for the 70 – 84 bracket are consistently higher. This shows that the reduced take-up rate with individuals who are under 70 or 85 and over results in a decline in the overall take-up for each LGD. Though the differences are not large in most cases, considering Ards and North Down for example, there is a difference of four percentage points between the overall take-up rate (61%) and the take-up rate for the middle age bracket (65%). However, the take-up rate for those under 70 in this area is seven percentage points lower (54%).

Alongside this analysis, the age at which most Pension Credit claims commence is considered. In order to do this the age of claimants is calculated by taking the difference in their date of birth with the claim start date.

Through this analysis, it is identified that over 55% of existing claims were originally applied for by individuals who were under 65 years of age. Over 86% of claims were for individuals under 75 with over 94% of claims from individuals under 80.

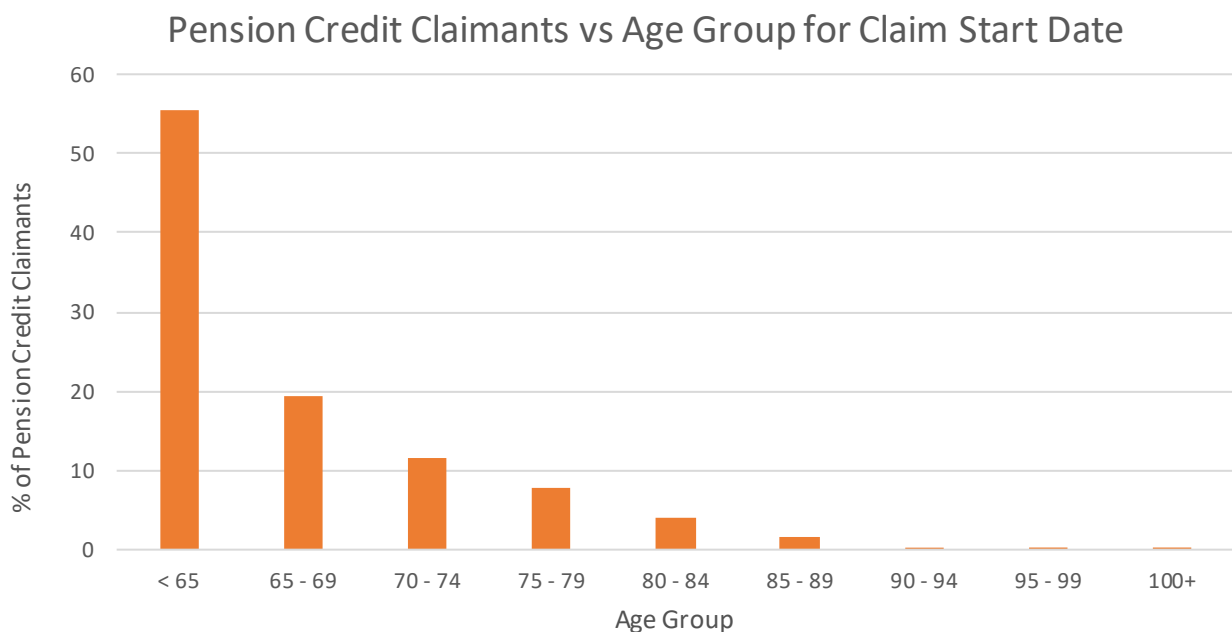


Figure 4.8 – Bar chart detailing the proportion of Pension Credit claimants by age bracket at their Pension Credit claim start date

4.3.6 Pension Credit Caseload Bandings Analysis

Before considering expenditure take-up, the caseload within different bands of weekly claimed amounts is considered. In the publication this is examined for a large number of bandings, however in this report larger bandings are considered to identify overarching trends. To this end four groupings are examined within Figure 4.9. These are for individuals who are receiving/are estimated to receive £0 – 49.99, £50 – 99.99, £100 – 199.99 and £200+. When comparing these bandings with the overall take-up rate only the £0 – 49.99 band has an estimated take-up rate of below 70%, which is the case for all LGDs. The poor take-up rate in the lowest banding results in a skewed overall take-up rate, as the lowest banding has the highest number of eligible claimants. The two LGDs with the highest overall

take-up rate also have high estimated take-up rates in the £0 – 49.99 banding, 69% in Belfast and 70% in Derry City and Strabane.

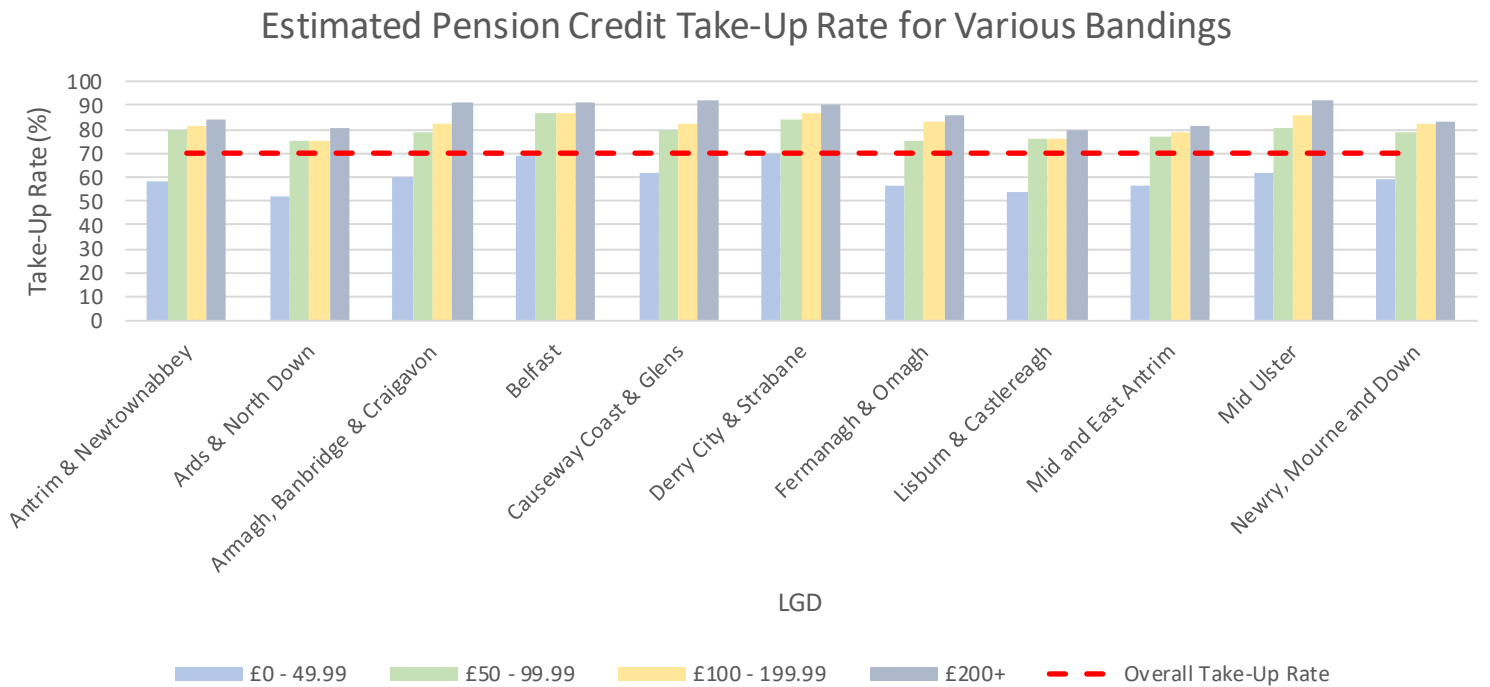


Figure 4.9 – Bar chart detailing the estimated Pension Credit caseload take-up % for different monetary bandings (£) within NI LGDs

4.4 Pension Credit Expenditure Analysis for 2017/2018

4.4.1 Pension Credit Expenditure Analysis vs Local Government Districts

Having considered the caseload take-up, the report examines the estimated take-up in terms of expenditure. The caseload take-up is calculated using the equation in section 4.1 which compares the number of recipients against the number of recipients and the PENRs. Now the total amount of money awarded to Pension Credit recipients is compared to the total amount awarded to claimants and the amount estimated for PENRs. Here the overall take-up rate is 79%, ranging from 71% in Ards and North Down to 85% in Belfast and Derry City and Strabane.

Pension Credit Expenditure Take-Up Rates

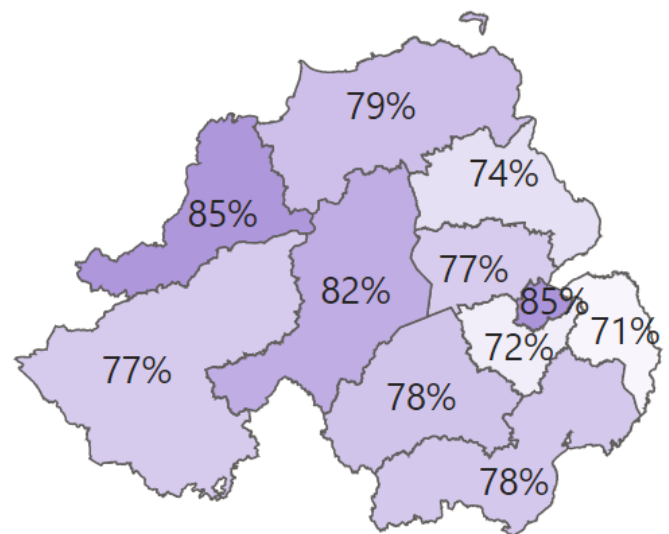


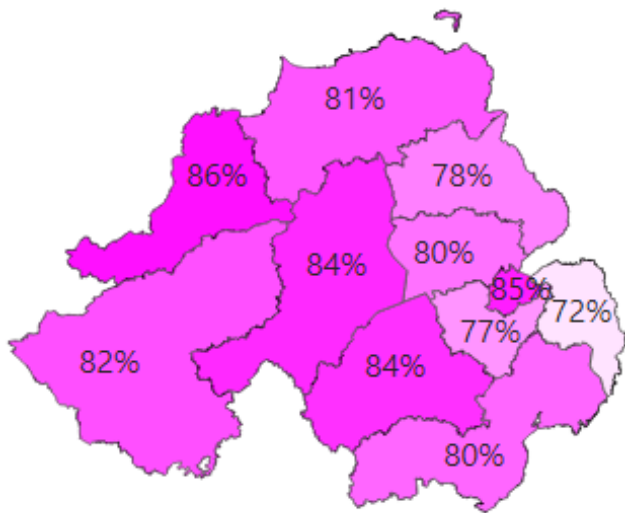
Figure 4.10 – Map detailing the estimated Pension Credit expenditure take-up % within NI LGDs

When compared with the caseload take-up rate at LGD level there is a consistent percentage point difference of between seven and eleven points. As the expenditure take-up rate is higher than the caseload take-up rate, this implies that on average those not taking up Pension Credit may be eligible for smaller amounts than those who take up the benefit. This is in agreement with the earlier analysis of the estimated caseload take-up, where there is a lower take-up rate for the £0 – 49.99 band.

4.4.2 Pension Credit Expenditure Analysis vs Settlement Types

When looking at the estimated expenditure take-up for urban and rural areas there are consistent differences as seen in the caseload analysis. For urban areas the overall expenditure take-up is 82%, ranging from 72% in Ards and North Down to 86% for Derry City and Strabane. In rural areas the overall take-up rate is 75%, ranging from 62% in Lisburn and Castlereagh to 81% in Belfast, Derry City and Strabane and Mid Ulster.

Expenditure Take-Up Rate for Urban Areas by LGD



Expenditure Take-Up Rate for Rural Areas by LGD

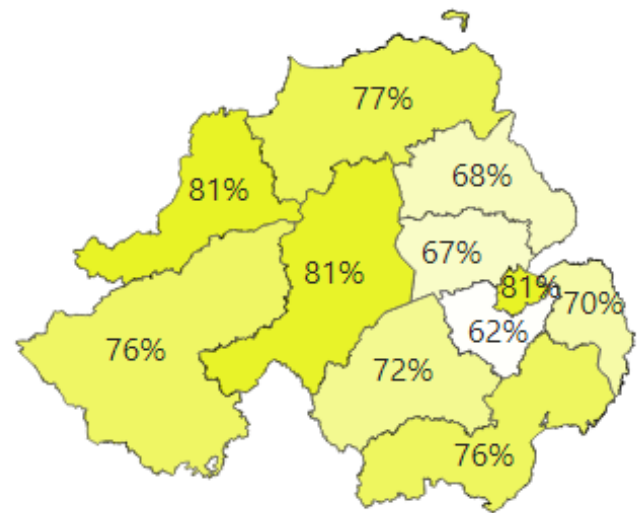


Figure 4.11 – Maps detailing the estimated Pension Credit expenditure take-up % for different age brackets within NI LGDs

As saw previously with the caseload, there are differences in the estimated expenditure take-up between urban and rural areas for most LGDs (Figure 4.11). Most notable are differences in Lisburn and Castlereagh (15 percentage points), Antrim and Newtownabbey (13 percentage points) and Mid and East Antrim (10 percentage points).

4.5 Pension Credit Caseload & Expenditure Analysis for 2017/2018

4.5.1 Pension Credit Caseload & Expenditure Analysis vs £100+ Cohort

When analysing those Claimants and PENRs who are receiving (or could be receiving) £100+ there is an estimated 84% take-up in terms of both the caseload and the expenditure (Figure 4.12). This further solidifies the evidence that the reduced caseload take-up is predominantly driven by those eligible for lower-than-average amounts. Overall, the caseload take-up rate was 71% while the expenditure take-up was 79%, a difference of eight percentage points.

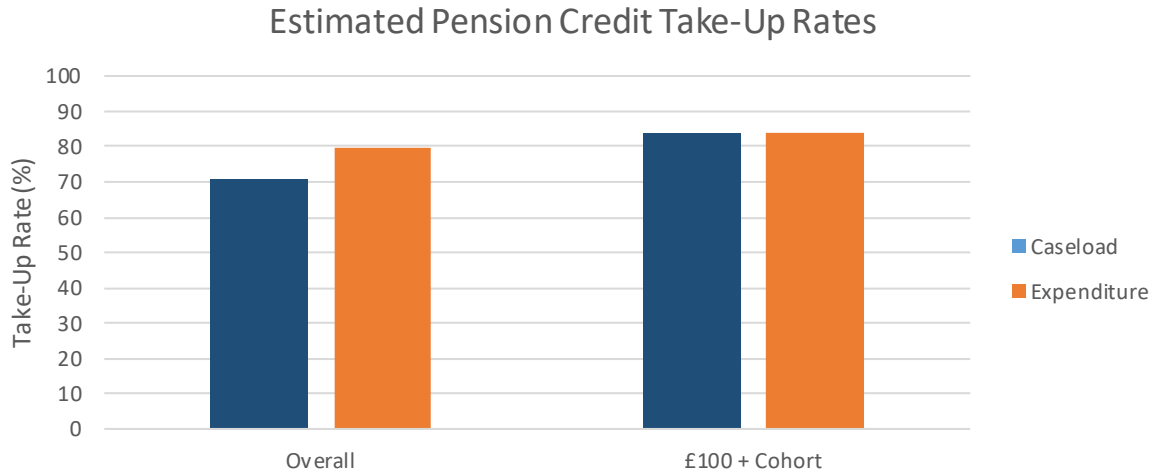


Figure 4.12 – Bar chart detailing the estimated Pension Credit caseload and expenditure take-up % for both all Pension Credit claimants and the £100+ cohort

When breaking down the caseload further (Figure 4.13) it is identified that at an Urban/Rural Level there is 82% take-up in Rural and 85% take-up in Urban for the £100+ cohort; again, Rural is the lower of the two and brings the overall take-up rate down slightly. Comparing with the Urban/Rural split for the overall caseload there is a more substantial difference of nine percentage points with the urban take-up rate of 74%, and 65% for the rural caseload.

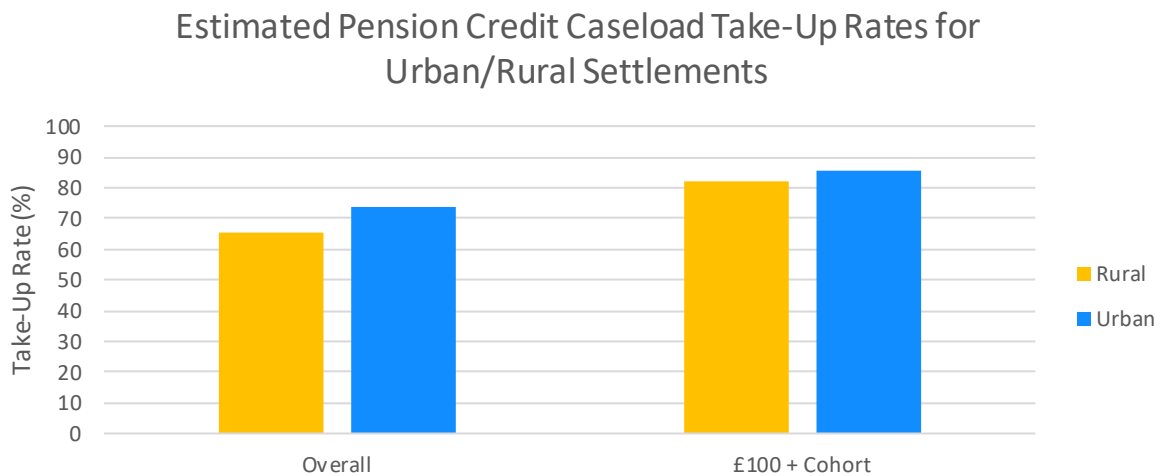


Figure 4.13 – Bar chart detailing the estimated Pension Credit caseload and expenditure take-up % for both all Pension Credit claimants and the £100+ cohort

In terms of Family Type, Couples and Single Males both show a 79/80% take-up rate for the £100+ cohort, while Single Females are at 89% showing a clear improvement on the other Family Types. Again, all of these results show a consistent increase for the £100+ cohort when compared with the overall take-up rates.

There is a large difference in family types between Claimant and PENR groups in the £100+ cohort, with almost 50% of PENRs identified as being in couples, while only 35% of Claimants are in couples. The inverse is then true for Single Females, which comprise 50% of Claimants and only 32% of PENRs.

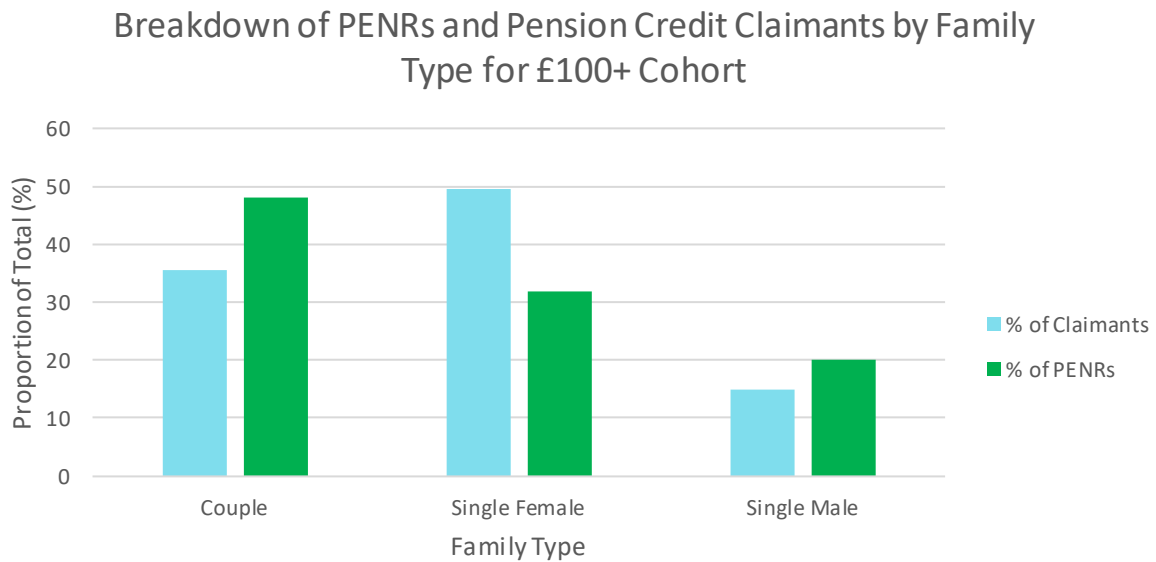


Figure 4.14 – Bar chart detailing the family type breakdown of both Pension Credit claimants and PENRs within the £100+ cohort

When comparing both Family and Settlement Types there is minimal difference between Urban and Rural areas for Single Males and Single Females (80/79% and 88/89% for the respective family type in Urban/Rural areas). However, couples show a distinct difference with rural couples having a take up rate of 76% compared to urban couples who have a take-up rate of 82%.

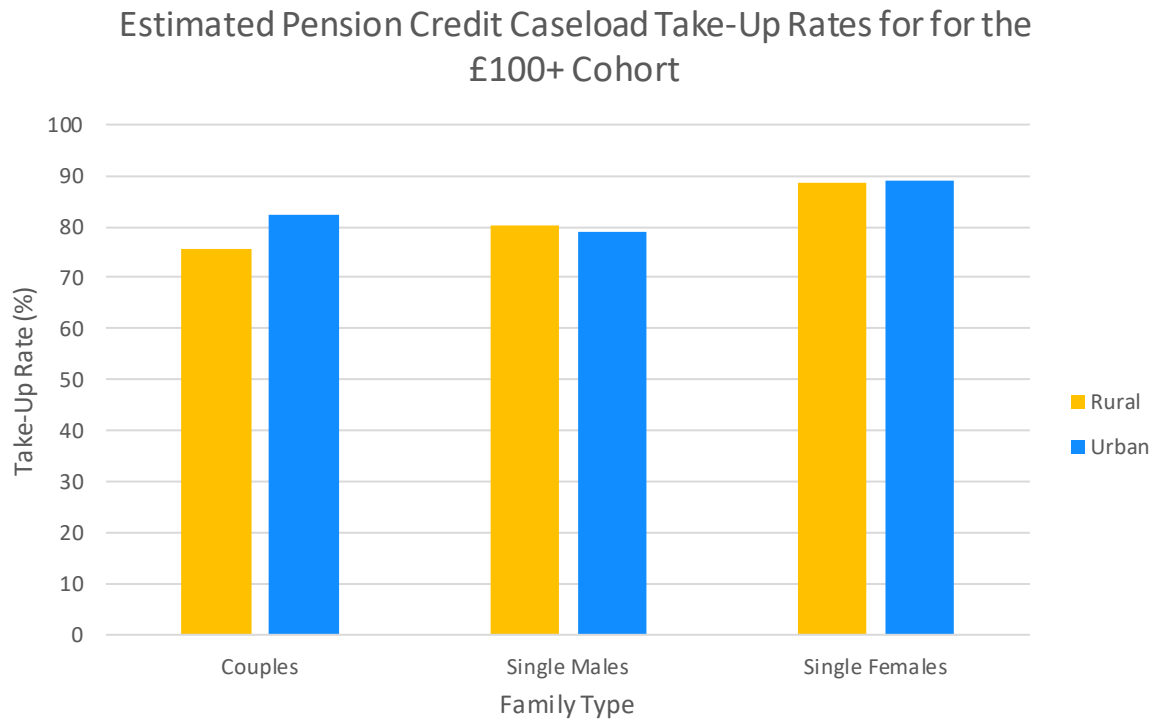


Figure 4.15 – Bar chart detailing the estimated Pension Credit take-up % for the £100+ cohort by family type within urban and rural areas

4.6 Pension Credit Super Output Area Caseload Analysis for 2017/2018

4.6.1 Pension Credit SOA Take-Up vs MDM Rank

Having considered take-up rates at LGD level for several different variables, this section examines the estimated caseload take-up rates for the Super Output Areas (SOAs). SOAs use a geography developed to improve the reporting of small area statistics. There are 890 SOAs in Northern Ireland, providing a more granular analysis than at LGD level. When considering the SOAs the estimated caseload take-up rate ranges from 26% to 94%. It is noted however that for the lowest take-up rates there is the possibility of skewed samples as the total number of claimants and PENRs is small. For the ten SOAs with the lowest take-up rates (between 26% and 35%), only three have sample sizes of over forty individuals.

In order to analyse the take-up rates for the SOAs their multiple deprivation measure (MDM) is considered. When doing so a direct correlation between the MDM and estimated take-up rate is found.

Estimated Pension Credit Take-Up Rate ordered by MDM Rank

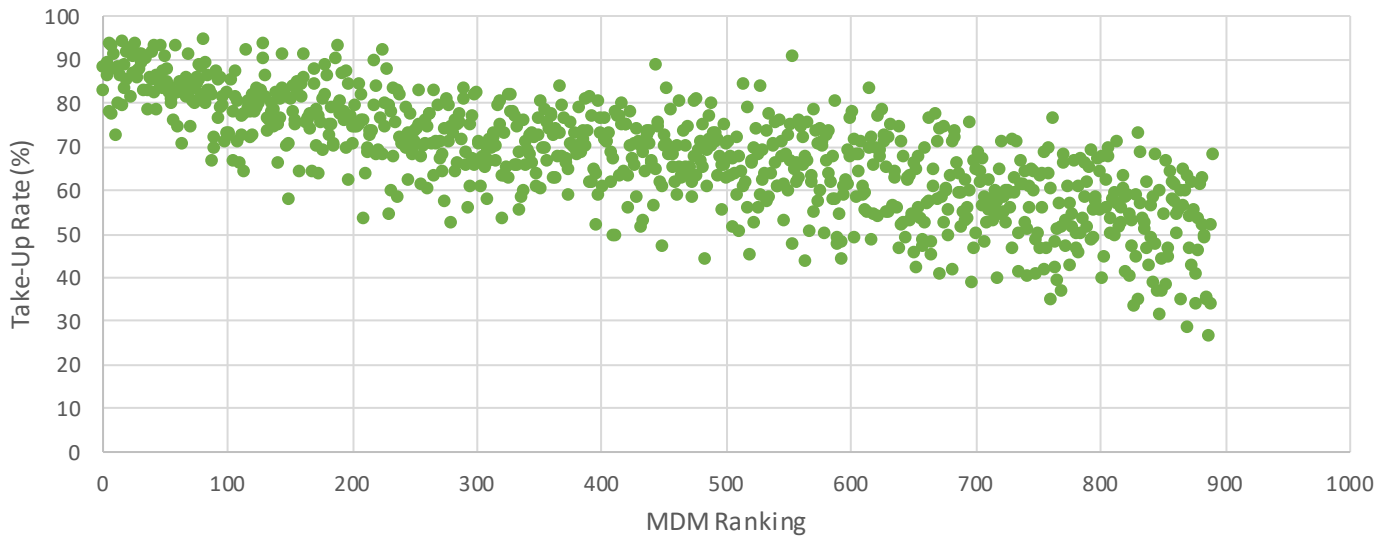


Figure 4.16 – Scatter graph plotting the estimated Pension Credit caseload take-up % within each SOA ordered by MDM ranking

Figure 4.16 shows that those SOAs that have the lowest MDM rank show the highest estimated take-up. It is possible that these areas, being the most deprived, are most aware of the available benefits resulting in greater take-up. The reverse is then also true, with the highest MDM ranked areas (the least deprived) showing the lowest take-up generally.

These trends can be further evidenced by considering the extremes of the MDM rankings. To do so the take-up rates for the SOAs which are ranked 0 – 100 are compared against the overall take-up rate. The same is carried out for those ranked 791 - 890. When considering the 100 Most Deprived SOAs the estimated take-up rate ranges from 66% to 94%. For these SOAs, 98 out of the 100 have take-up rates higher than the overall 70%, with only 2 SOAs showing reduced take-up rates.

Difference in % Points vs Overall Estimated Take-Up Rate for the 100 Most Deprived SOAs

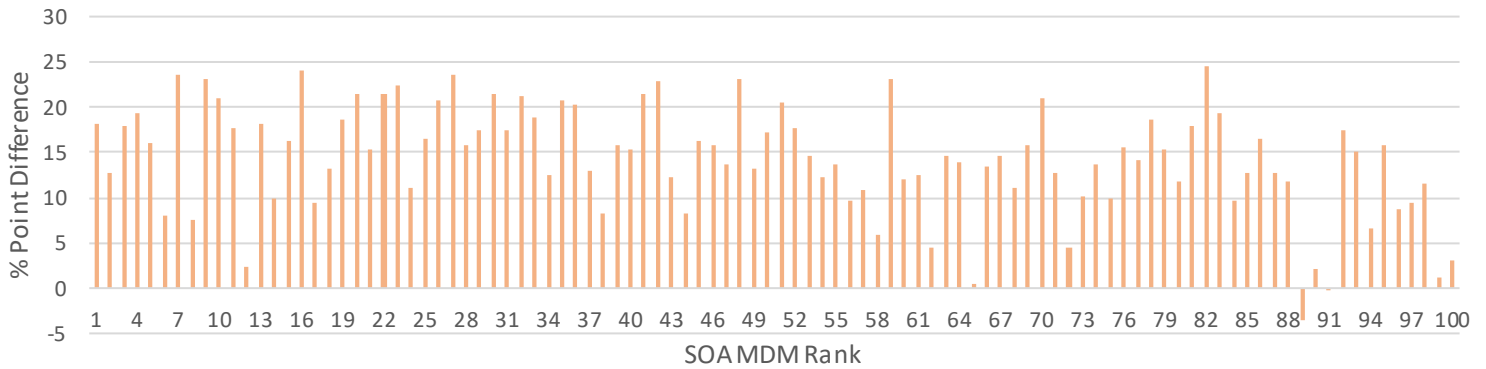


Figure 4.17 – Bar chart detailing the difference in % points between SOA and overall caseload take-up rate for the 100 most deprived SOAs by MDM ranking

When considering the 100 Least Deprived SOAs 98 of these have estimated take-up rates lower than the overall 70%, with only 2 showing increased take-up rates. The overall range for take-up rates in these cases are between 26% and 73%.

Difference in % Points vs Overall Estimated Take-Up Rate for the 100 Least Deprived SOAs

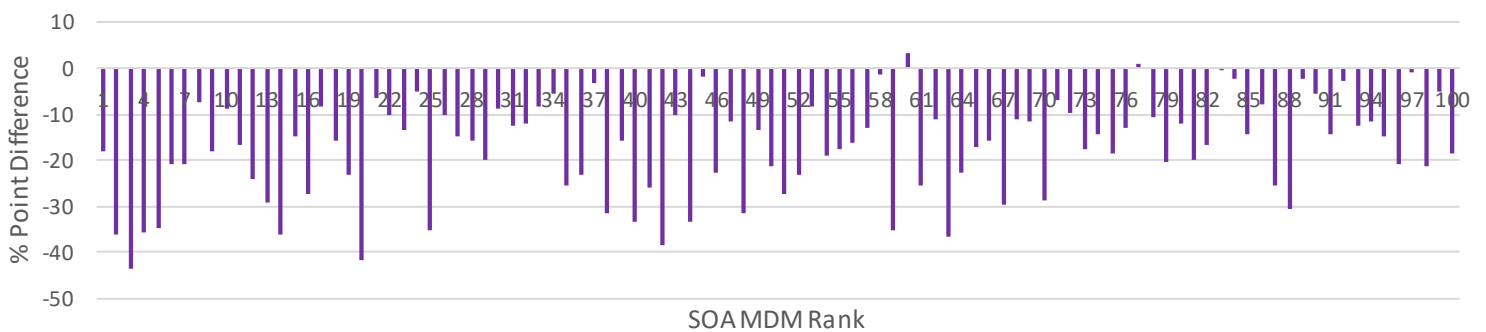


Figure 4.18 – Bar chart detailing the difference in % points compared to the overall caseload take-up rate for the 100 least deprived SOAs by MDM ranking

When considering the Income Domain Rankings for the SOAs there is a wider spread of the data compared with the MDM ordering. More instances of high take-up rates are notable even as the ranking increases into the 500s and instances of low take-up (between 50 and 60%) are evident even in the 100 most deprived areas.

Estimated Pension Credit Take-Up Rate Ordered by Income Domain Ranking

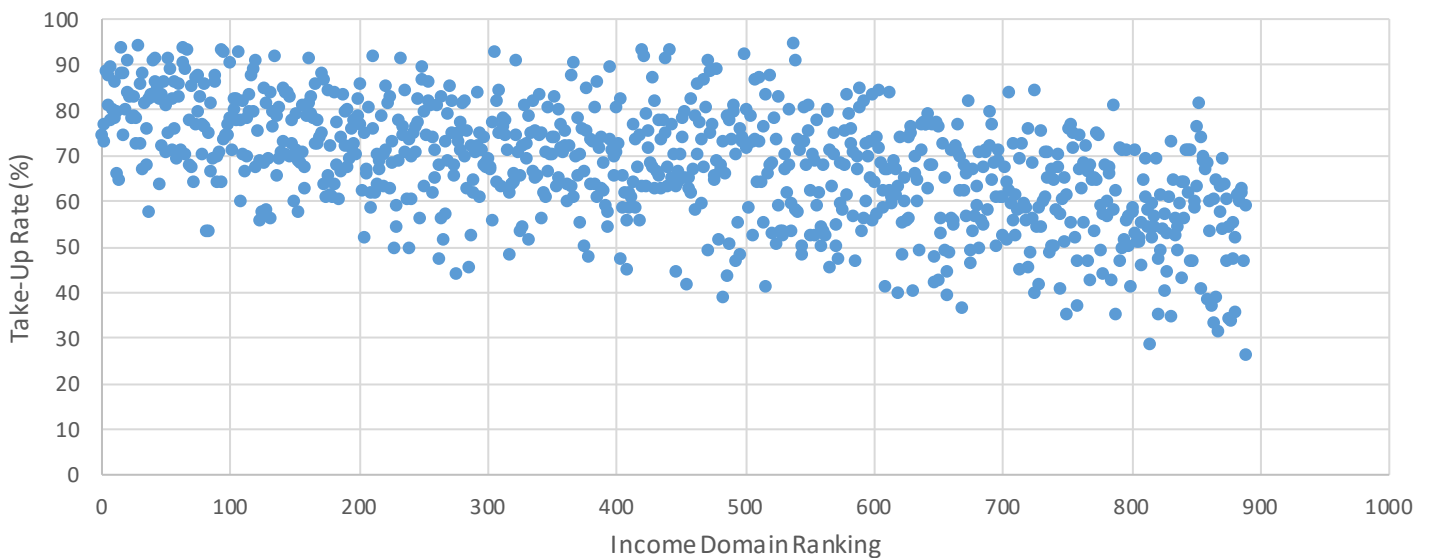


Figure 4.19 – Scatter graph plotting the estimated Pension Credit caseload take-up % within each SOA ordered by Income Domain ranking

When comparing the 100 most deprived areas according to Income Domain Rank the estimated take-up rates range between 54% and 94%. This is a wider range than the overall MDM cases by roughly eight percentage points.

For the 100 least deprived areas, the estimated take-up rates range between 26% and 81%. Again, this is approximately eight percentage points lower than the range of values seen for the overall MDM rankings.

4.6.2 Pension Credit SOA Take-Up vs Select LGDs

This section examines the spread of estimated take-up rates at SOA level across each LGD. The following maps show extremes in terms of overall LGD take-up rate – Belfast and Ards and North Down.

Figure 4.20 shows Belfast where there are a number of SOAs with very strong estimated take-up levels, reaching a high of 94%. As shown, there are also a number of SOAs with very low take-up levels (26%). Within this context, it is important to consider the number of both Pension Credit claimants and PENRs that are present in some instances. A number of the

lower take-up areas within Belfast are based on small numbers of cases and therefore may be less suitable to draw overarching conclusions from.

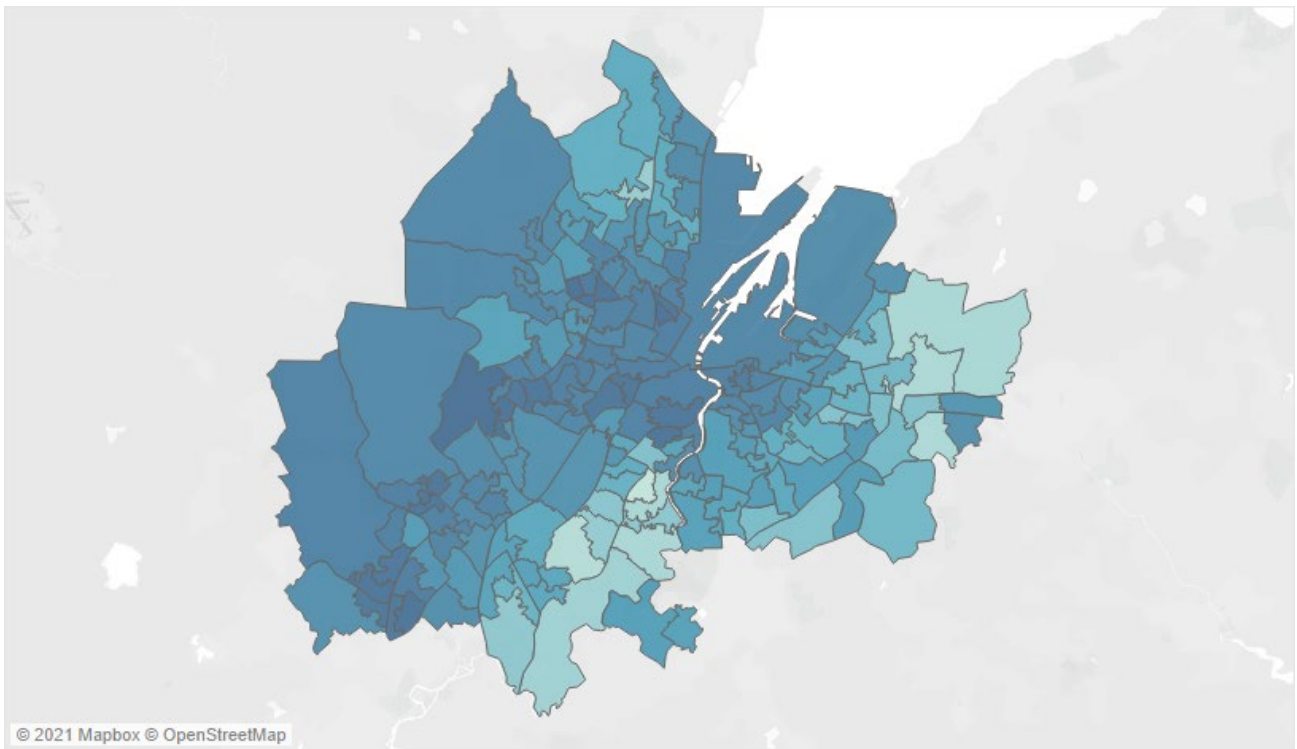


Figure 4.20 – Map of Belfast LGD showing the Pension Credit take-up rate % across SOAs

Figure 4.21 shows Ards and North Down and again, there is a range within the individual SOA take-up levels. Overall, Ards and North Down has an estimated take-up rate of 61%, however some SOAs have substantially higher take-up, with a high of 83% in one area. Once more this breakdown is important to add context to the overall LGD take-up and emphasizes that within each LGD, there will be variation in take-up rates within different areas.

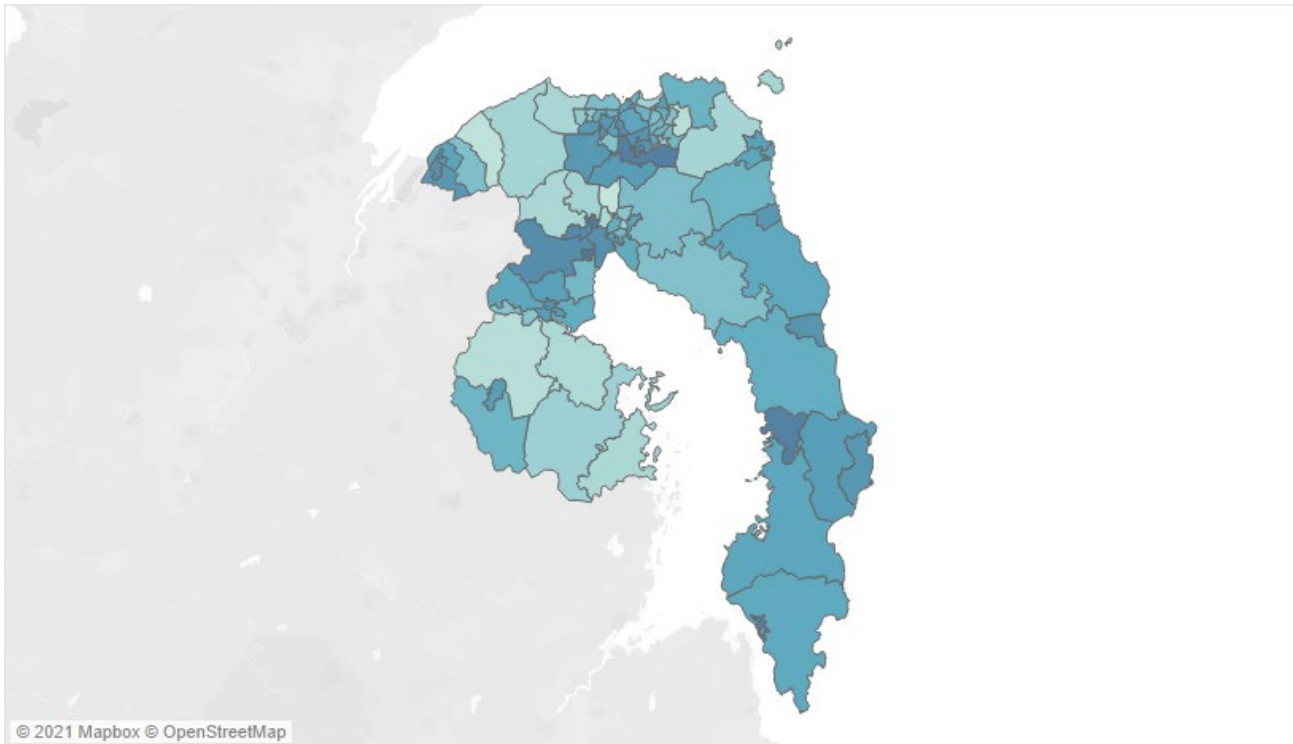


Figure 4.21 – Map of Ards and North Down LGD showing the Pension Credit take-up rate % across SOAs

4.6.3 Pension Credit SOA Take-Up vs Case Study SOAs

This section examines SOA case studies with extremes of take-up. To do so, ten SOAs displaying lowest and highest take-up are examined, with only SOAs which contain at least 100 individuals (be they Claimants or PENRs) considered to prevent skewing of the data. By doing so it is identified that for the ten lowest take-up SOAs, estimated rates range between 40% and 47% with an overall take-up rate of 44%. For the ten highest take-up SOAs, the overall take-up rate is 93% with a range between 91% and 94%.

When considering the LGD Breakdown of these extremes the highest estimated take-up rates are all within two LGDs; eight in Belfast and two in Derry City and Strabane. The lowest cases are more spread out, including three in Ards and North Down, one in Lisburn and Castlereagh, one in Mid and East Antrim, two in Antrim and Newtownabbey and three in Armagh City, Banbridge and Craigavon.

Considering the Urban/Rural breakdown for the PENR and Claimant groups the lowest estimated take-up areas are predominantly rural with 81% of Claimants and 80% of PENRs identified as being in rural areas. For the ten highest take-up SOAs they are almost entirely urban with 99% of Claimants and 100% of PENRs. It is noted that the urban contributions to the ten lowest take-up SOAs is the result of a single SOA which is entirely urban. This further

backs up the evidence that urban areas have higher take-up levels than their rural counterparts.

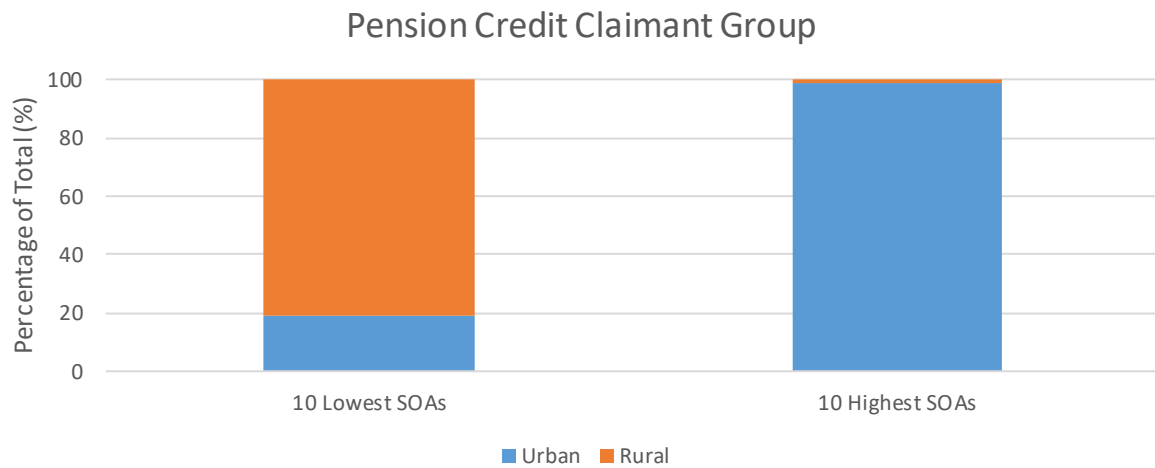


Figure 4.22 – Stacked bar chart detailing the % of Pension Credit claimants within urban and rural areas in the 10 lowest and highest take-up SOAs

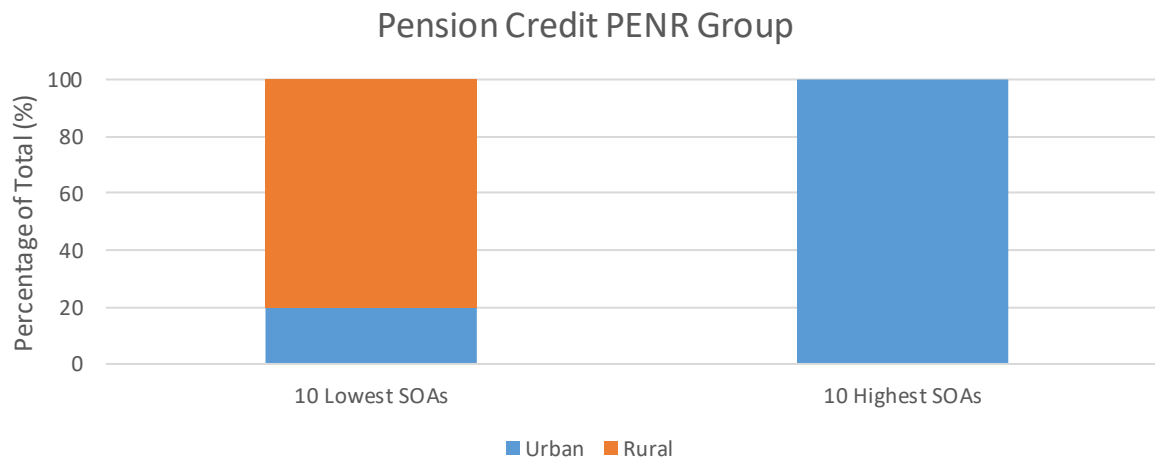


Figure 4.23 – Stacked bar chart detailing the % of PENRs within urban and rural areas in the 10 lowest and highest take-up SOAs

Next the Family Type composition for the extremes is examined. Starting with the lowest take-up SOAs the Claimants consist of 54% Single Females, 24% Couples and 22% Single Males. In terms of PENRs there is an increase in the proportion of Couples (33%) and a slight decrease in both Single Females and Males compared to the Claimants (48% and 20% respectively).

For the highest take-up SOAs the Claimants consist of 54% Single Females, 28% Single Males and 18% Couples, while the PENRs are 51% Couples, 23% Single Females and 26% Single Males. The shift in composition between Single Females and Couples across the Claimant and PENR groups indicates that the highest take-up areas have a very successful Single Female take-up rate which comes in at 97%. Although the two extremes have the same percentage of Single Female Claimants the lowest take-up SOAs also have a large proportion of Single Female Claimants resulting in an overall take-up rate of 47%.

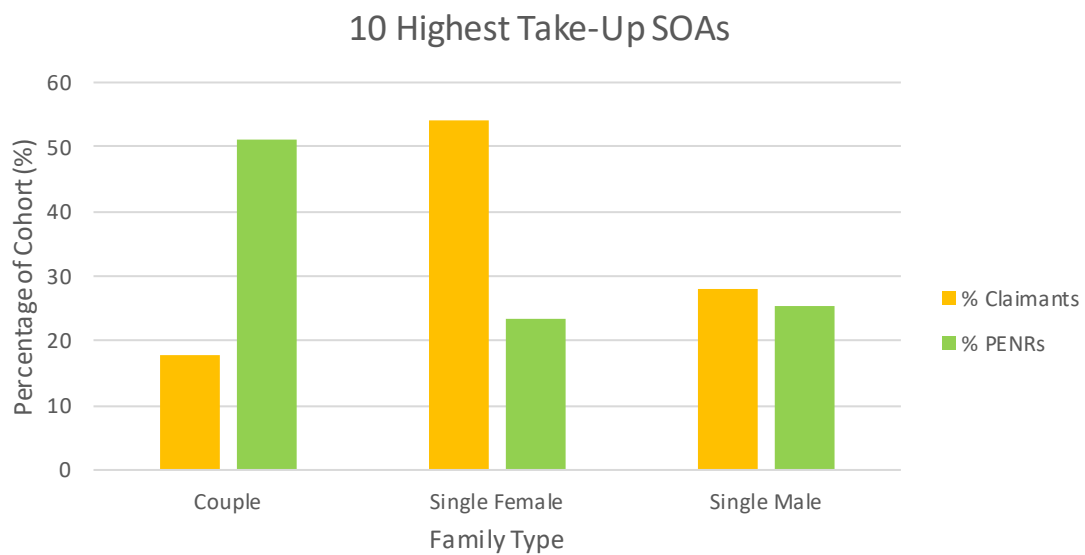


Figure 4.24 – Bar chart detailing the % of Pension Credit claimants and PENRs by family type within the 10 highest take-up SOAs



Figure 4.25 – Bar chart detailing the % of Pension Credit claimants and PENRs by family type within the 10 lowest take-up SOAs

Pension Credit Take-Up Rate for Single Females

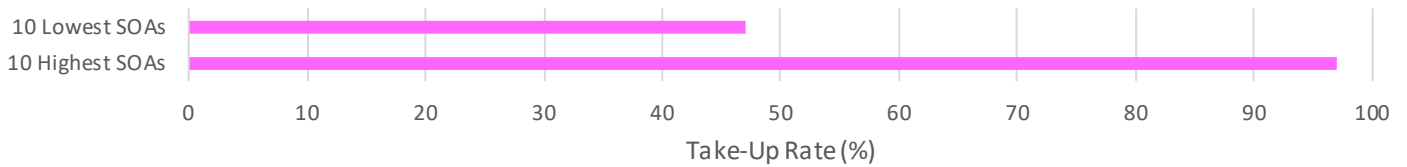


Figure 4.26 – Bar chart detailing the estimated Pension Credit caseload take-up% for single females within the 10 lowest and highest take-up SOAs

Key Takeaways

- Expenditure take-up rates are consistently higher than caseload take-up rates at both overall and granular level.
- Urban areas see consistently higher take-up rates across all LGDs compared to rural areas.
- Single individuals tend to have higher take-up rates than couples.
- The difference between urban and rural take-up is generally more prominent for both single males and couples, with a smaller difference for single females.
- Those aged 70-84 tend to see higher take-up rates across all LGDs compared to the overall cohort.
- For those receiving/potentially could receive £100+, take-up rates are 84% for both caseload and expenditure which is higher than the respective overall take-up rates of 70%/79%.
- Generally, SOAs with the lowest MDM ranking show the highest take-up, whilst SOAs with the highest MDM ranking (least deprived) show the lowest take-up.

5. Qualitative Evidence

5.1 Introduction

Over a two-week period in October/November 2021, twenty-one interviews were carried out with pension age individuals who were either in receipt of Pension Credit (eleven individuals) or were identified as fitting the general criteria of potentially entitled non-recipients (ten individuals). PSU worked with a market research company to randomly identify individuals who met either criterion via a series of screening questions. Here the responses from the interviewee cohort are analysed and the key messages from the interviews are detailed.

5.2 Interview Cohort Overview

Of the twenty-one interviewees, twelve identified as female while nine identified as male. The ages of interviewees ranged from 68 to 84 years old as such a wide range of the eligible ages are captured but it is noted that those over the age of 85 are not represented. According to the Pension Credit administrative data, 82% of those in receipt of Pension Credit for the 17/18 year were under the age of 85. It is noted that of those interviewees who identified as female, the maximum age was in the 75 – 79 bracket and so there is no female representation for the 80+ age demographic.

Furthermore, nine of the eleven LGDs are represented, with only the Ards and North Down and Causeway Coast and Glens LGDs absent. Eight of the interviewees were from Belfast areas. It is noted that this may result in a skewing of the results as only 20% of those on Pension Credit are from the Belfast LGD while 38% of interviewees are within Belfast.

5.3 Pension Credit Recipients – Interview Analysis

Eleven of the interviewees were already in receipt of Pension Credit. These interviews focused on knowledge of existing advantages to being on Pension Credit along with the experience of the application process.

5.3.1 Do you avail of any of the additional benefits of receiving Pension Credit?

In general, those individuals who were in receipt of Pension Credit were unclear on the additional benefits of being on Pension Credit. Of the eleven interviewed, only five were confident of some of the additional benefits. Four of these receive them while one does not. Of the remaining six interviewees, they were in receipt of support such as the Winter Fuel Payment and Housing Benefit but were unclear if these were as a result of Pension Credit or the amount increased due to being in receipt of Pension Credit.

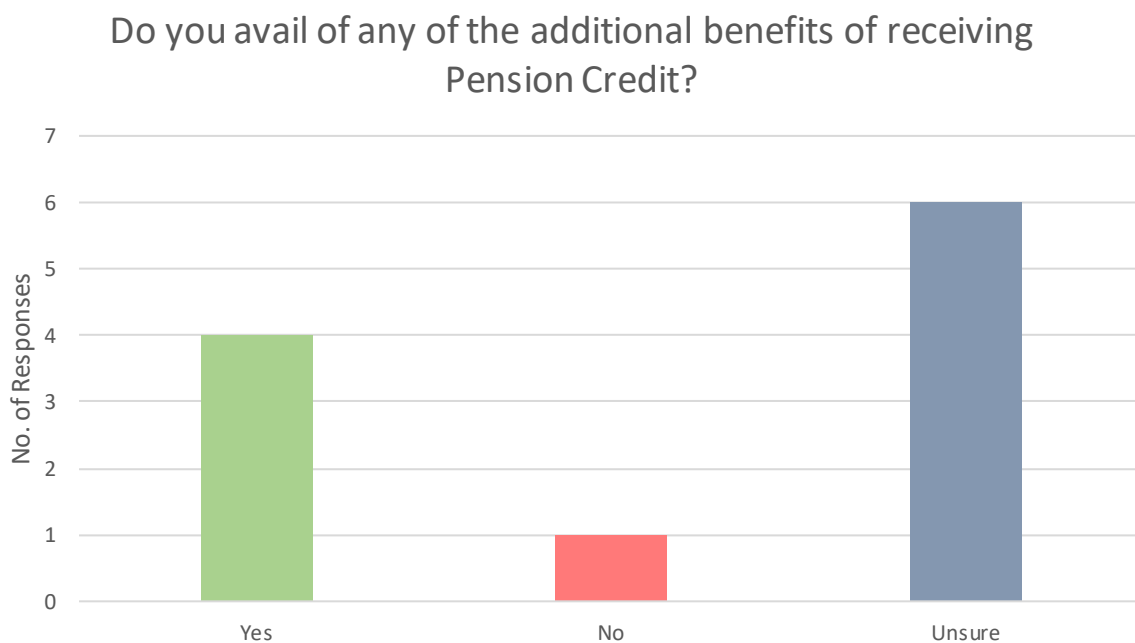


Figure 5.3 – Bar chart detailing whether interviewees avail of any of the additional benefits of receiving Pension Credit

5.3.2 How did you find out about Pension Credit?

Of those interviewed, five were originally aware due to word of mouth and discussion with friends and family, whilst two were automatically enrolled having been on a working age benefit prior to reaching pension age. Three were informed by community outreach organisations or health workers and finally there were two instances of individuals who contacted Make the Call following a TV advert. However, one of these stated they only thought it “**worth a try**” as they had previously discussed it with a friend. Subsequently this response was counted as both word of mouth and TV advertising. As such it is evident that

in-person discussion was useful for eight out of eleven individuals to try and claim Pension Credit.

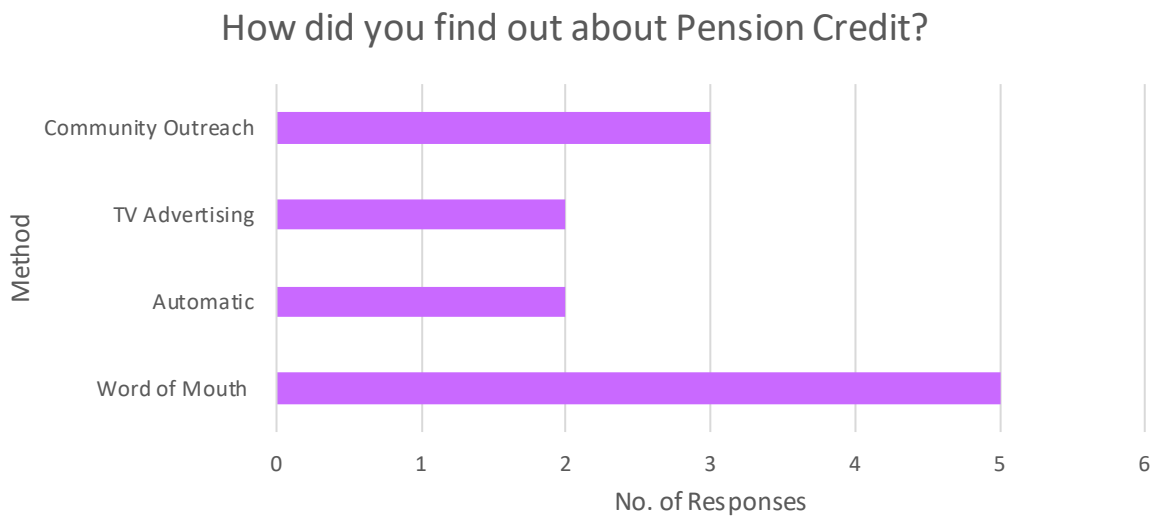


Figure 5.4 – Bar chart detailing how interviewees found out about Pension Credit

5.3.3 What forms of advertising would draw you in to investigate further?

Although most interviewed were not signposted to apply for Pension Credit due to a marketing campaign, it was interesting to hear which methods of advertising would be most impactful for the demographic. A wide variety of advertising suggestions were presented. Television and radio advertisements were suggested in the main, with over half of those interviewed suggesting TV/Radio. Other suggested methods included billboards, public transport adverts, leaflet campaigns or local news bulletins. Online platforms/social media were not suggested as a method of advertising.

5.3.4 How quickly after learning of Pension Credit did you apply?

For those who were able to recall when they applied, eight of them were confident they had applied within the month with only two stating it had been longer. In the cases where application took longer it was only due to concerns around eligibility with one participant stating they **“didn’t think they’d be eligible as they were self-employed and had a lower pension entitlement”**.

How quickly after learning of Pension Credit did you apply?

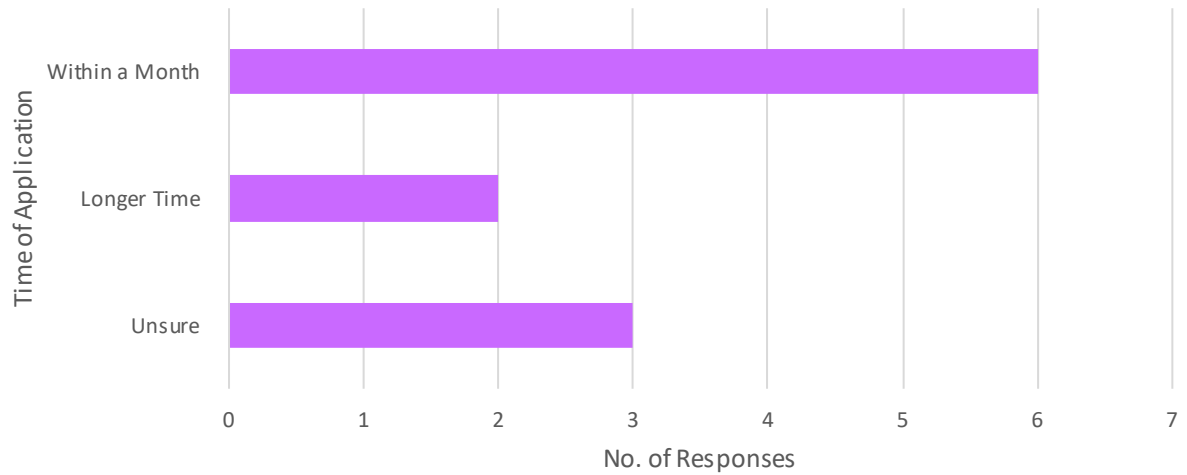


Figure 5.5 – Bar chart detailing how quickly after learning of Pension Credit did interviewees apply

5.3.5 Did you complete the application yourself?

Of those interviewed, only two were able to fill in the form by themselves. The remaining interviewees were either helped by family members or by their community association/social workers. In one instance they were not asked to complete an application due to a continuation of working age benefits. The general consensus among those interviewed was that the forms were too complicated or long and it is not reasonable for independent pensioners to fill them in, with one stating **“many people aren’t receiving what they should because there is so much paperwork”**.

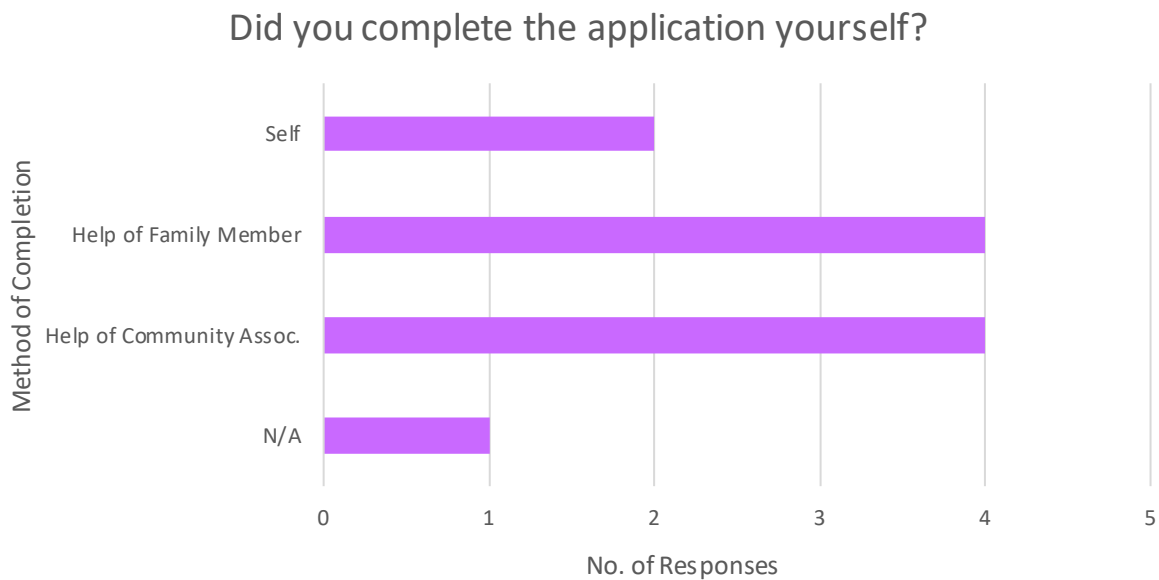


Figure 5.6 – Bar chart detailing whether interviewees completed their Pension Credit application themselves or with assistance

5.3.6 On a scale from 1-5 with 1 being Strongly Disagree and 5 being Strongly Agree how would you rate the following:

- **The application process was easy to follow**

Most felt that this was not necessarily the case, of those interviewed only two felt it was a statement they could agree with to any degree. Three disagreed to some extent while five opted for the middle option of neither agreeing nor disagreeing.

- **The application was quick to process**

Of the nine individuals who could recall the processing times, seven agreed with the statement to some degree, while one disagreed and one neither agreed nor disagreed.

- **My dealings with the Department were helpful and informative**

Of the eight individuals who could recall the process or felt the point applied to them, seven agreed that the department were helpful while one disagreed.

Statement Responses for Pension Credit Interviews

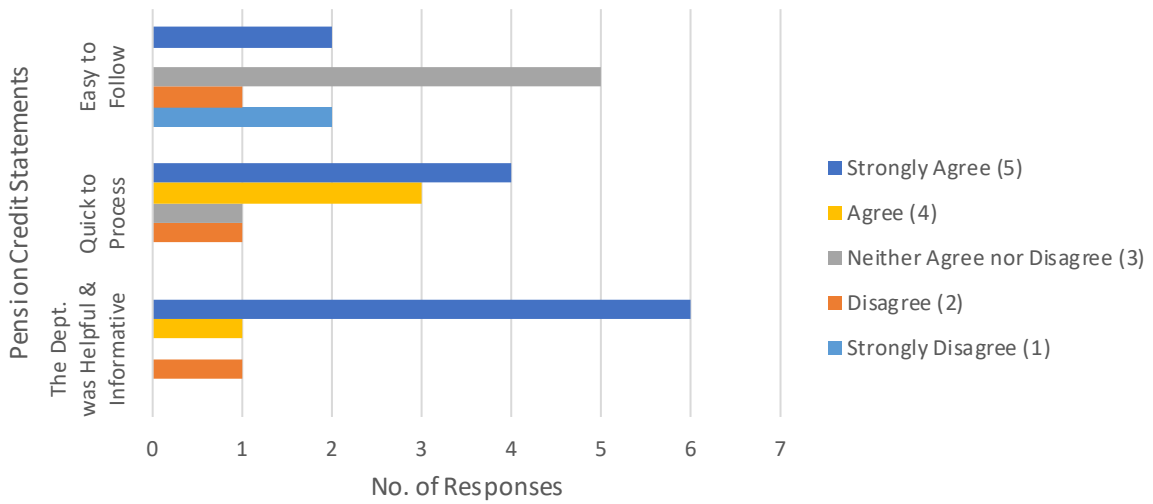


Figure 5.7 – Bar chart detailing the rating of various statement responses by Pension Credit interviewees

5.3.7 Were you asked to provide any supplementary information to support your application?

Only two of those interviewed were asked to provide supplementary information for certain, and in these cases the information required was around existing working age benefits prior to the move onto Pension Credit and self-employment records. Both individuals found this information easy to provide.

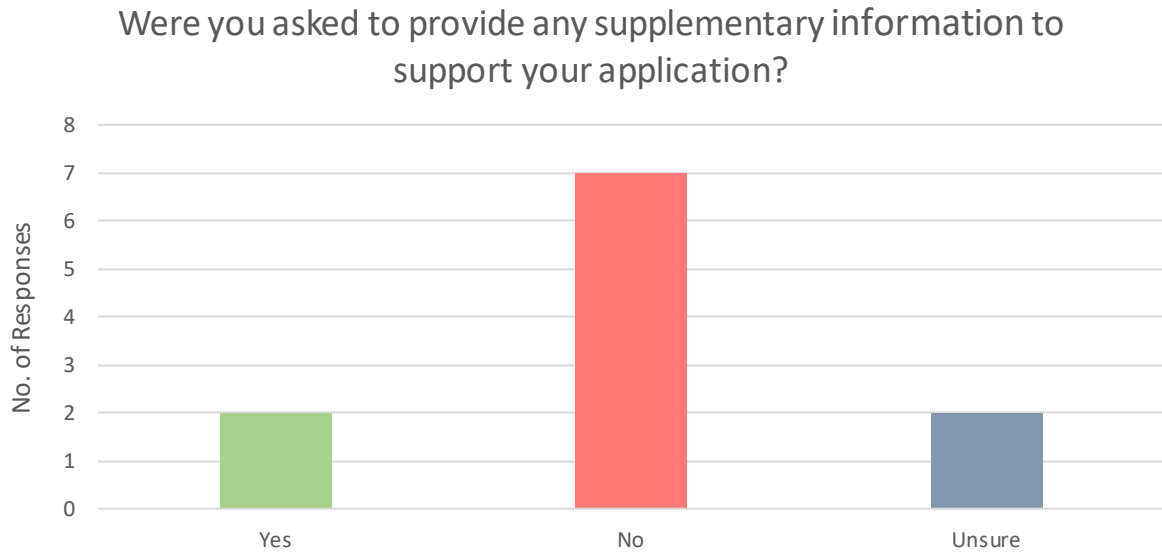


Figure 5.8 – Bar chart detailing whether interviewees were asked to provide any supplementary information to support their application

5.3.8 How did you make your application?

Of those interviewed only ten made an application as the other was a direct transfer from working age benefits. Eight of these individuals completed a hard copy of the form, with one completing over the phone and another completing it online. It is noted that while this indicates a large proportion complete the hard copy form, for some of these instances the online application would not have been readily available as it was not yet instigated.

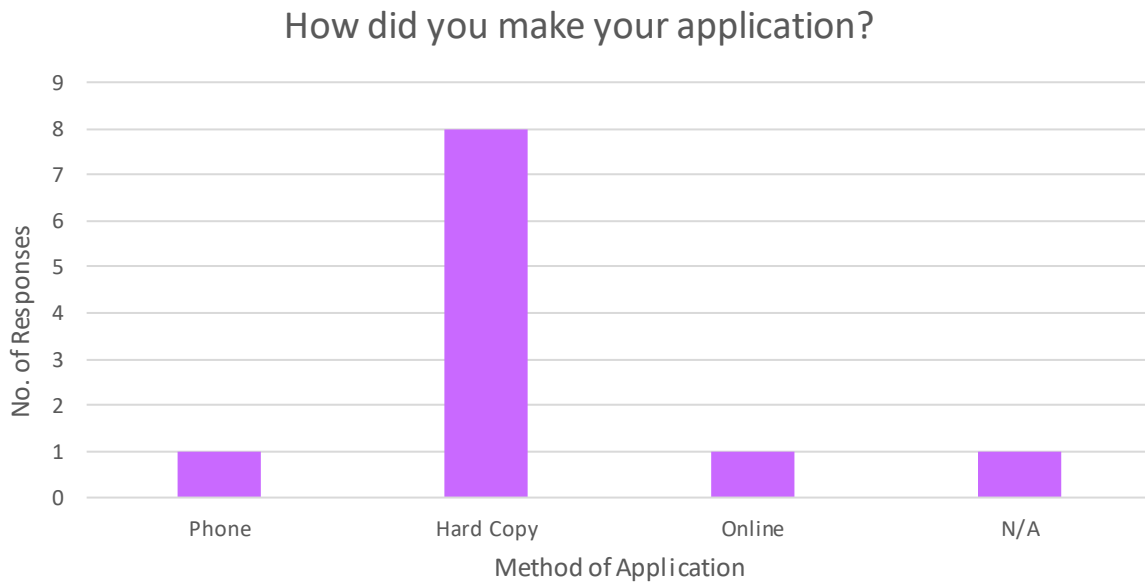


Figure 5.9 – Bar chart detailing how interviewees made their Pension Credit application

5.3.9 Why was this your chosen method?

While for some individuals the method of applying was simply carried out because it was the format suggested/provided, many did state that a hard copy form or an over the phone application were their preferences. In many cases this was due to being unfamiliar with the online options with one stating there would be **“nothing disappearing off screen and less potential to lose progress”** with a paper form. It was also noted by some that the physical form allowed for **“time to reread and absorb the information”** as well as making it **“easier to keep personal records”** and **“easier to use with family help”**. For those who would prefer to do so over the phone the responses were unanimously in support of having **“someone they can ask questions about process in person”**.

5.3.10 Are there any improvements that you think could be made to the application process?

Six of those interviewed could not suggest improvements to the process, with one unsure of the process as it was handled by their community organisation and five believing it was a good process currently. Of those who suggested improvements the main point was that the **“forms are too long and difficult to understand”** and it would be better to either **“simplify the process”** or provide an **“information booklet that broke Pension Credit down and**

explained". An alternative suggestion to this was a leaflet campaign or to send someone out to explain the process.

5.3.11 Have you had any further dealings with the Department following your original Pension Credit receipt?

Ten of the eleven interviewees had no further dealings with the department following their claim, with one individual needing to apply separately for Housing Benefit. During their Housing Benefit application, they believed it **"was carried out promptly and the department was helpful"**.

5.4 Potentially Entitled Non-Recipients – Interview Analysis

Ten of the interviewees were identified as possibly being eligible for Pension Credit. These interviews focused on their awareness and knowledge of Pension Credit benefits and their willingness to apply.

5.4.1 Were you aware of Pension Credit prior to the screening questions?

Of those interviewed only two were confident enough to confirm they knew what Pension Credit was. Six were not aware of the benefit at all, with the remaining two interviewees unsure of the benefit entirely but had an inclination of what it was. Of those who were aware to any degree there was a general belief it was for those who were receiving less, and vague impressions that it was for **"single individuals or widowed individuals"** or **"those with very low pensions"**.

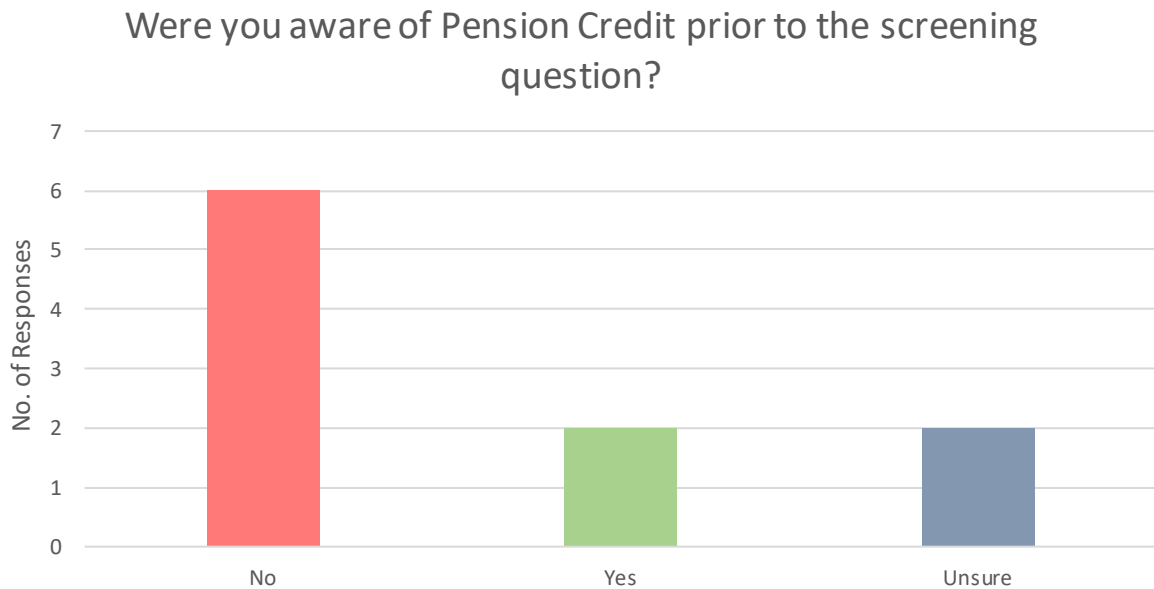


Figure 5.10 – Bar chart detailing whether PENR interviewees were aware of Pension Credit prior to the screening question

5.4.2 Have you previously applied for Pension Credit or another pension age benefit?

Eight of those interviewed had never previously applied for Pension Credit or a different pension age benefit. In the main this was due to lack of awareness, with one stating that they thought **“once you were on state pension that was it”**. Even those individuals who were aware to some degree but not fully were not comfortable trying to apply due to lack of information. Of those who had applied they were ineligible due to receiving a large enough state pension and have never reapplied since.

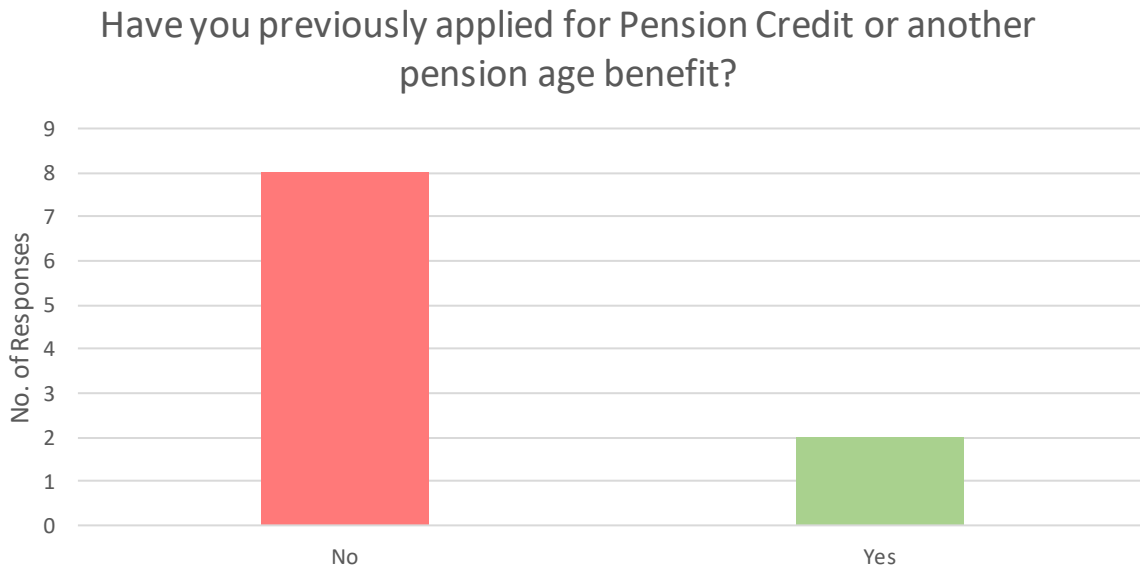


Figure 5.11 – Bar chart detailing whether PENR interviewees have previously applied for Pension Credit or another pension age benefit

5.4.3 Are you aware of the additional benefits which come alongside a successful Pension Credit claim?

In the main, none of those interviewed were aware of the additional benefits to being a successful Pension Credit claimant without prompting. When prompted it was acknowledged by a few that the dental/eye care was something they heard people avail of, but they were not certain it had been connected to Pension Credit. Several individuals had heard the free TV Licence was no longer available.

5.4.4 Would you be willing to apply for Pension Credit?

Of those interviewed, all were willing to apply for Pension Credit and eight individuals indicated a preferred method of application. The responses varied somewhat, but in the main individuals either opted for the hard copy form as it **“gives [them] time to do it”** or they are **“not overly competent online”**, or for applying over the phone as they **“appreciate the in-person contact”**. Two of those interviewed did not express a preferred method of applying.

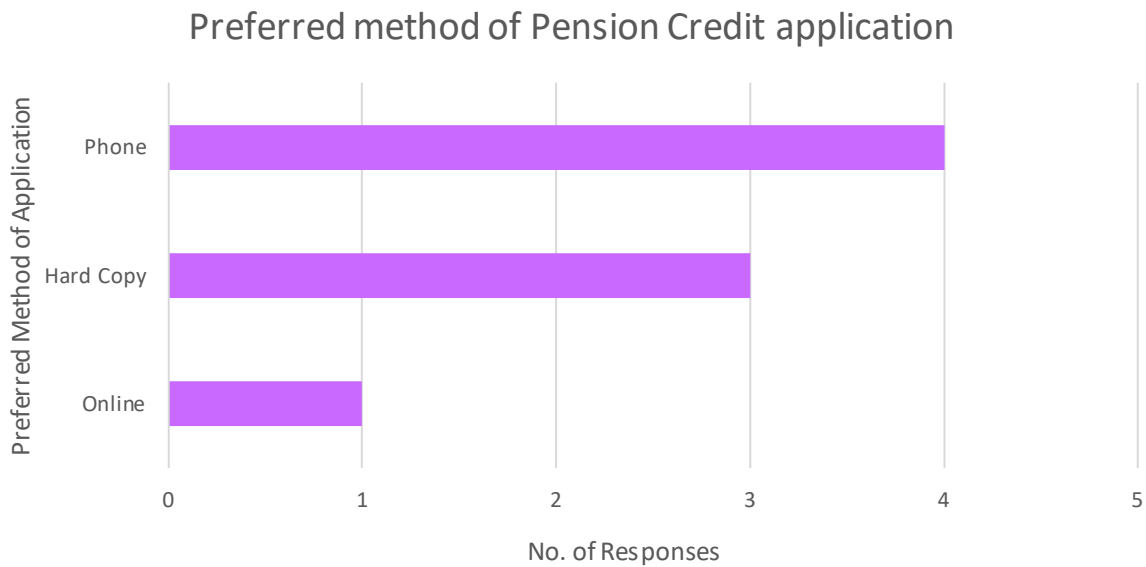


Figure 5.11 – Bar chart detailing the preferred method of Pension Credit application for PENR interviewees

5.5 Pension Credit Recipients and Potentially Entitled Non-Recipients – Interview Questions Asked of Both Cohorts

Finally, questions which were asked of all twenty-one participating individuals are considered. Here the focus is on any additional information they wish to provide, as well as considering the avenues of advice or support received around benefits.

5.5.1 Have you received support or advice in terms of benefits from Make the Call, another community/voluntary organisation or friends and family?

In over half of cases (12/21), the individual did not seek advice or support from any organisation or even friends and family support. Though the reasons varied there was a general opinion of those interviewed that it was private and they “[don’t] tell anybody their **business**”. It was also noted that the information heard via word of mouth is often outdated or invalid and, if possible, participants “**would like to organise to call in, in person one day to get info**”. When informed this was the purpose of Make the Call, they seemed happy it was available.

Comparing between cohorts those interviewed who were already receiving Pension Credit, were receiving advice and support from both friends/family and Community Outreach more

readily than the PENR cohort where eight of the ten interviewees stated they did not receive advice or support at all.

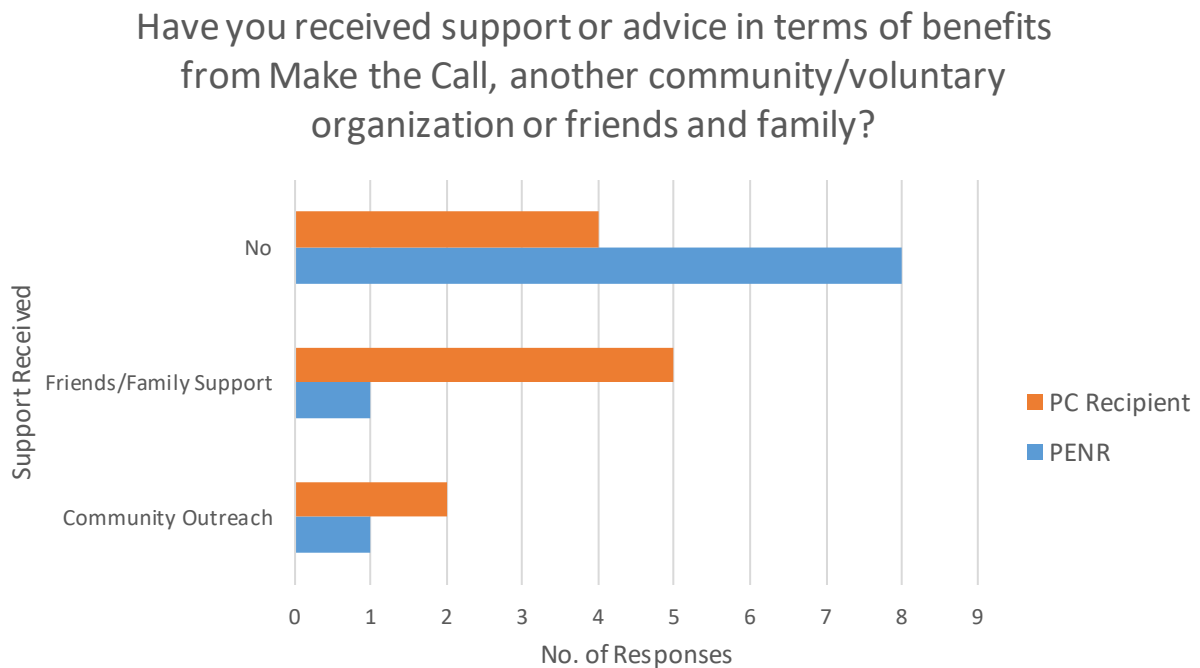


Figure 5.12 – Bar chart detailing whether PENR interviewees have received support or advice in terms of benefits from various sources

5.5.2 Any additional comments/questions

At the conclusion of each interview there was an opportunity for the interviewee to provide additional comments or input. This allowed for the interviewees to highlight what they felt was most important. The number one discussion point was around awareness, with several individuals pointing out that they had limited or no awareness of Pension Credit. Some stated that they thought **“once you were on State Pension that was all you got”**, that they **“wouldn’t have known about Pension Credit without a friend suggesting it”** and that there is a **“need to make others more aware of it to help the elderly and relieve stress on them”**. In one case it was noted the good work carried out by Make the Call and Age UK. It was also noted by some that, even if they knew of Pension Credit, they were **“surprised at the scope of Pension Credit, makes the whole benefit seem more attractive”**.

Alongside the lack of awareness, there was a discussion around the negative connotation which comes with being on/applying for benefits, with a few interviewees stating they don’t

“want to take any more off the government” or that **“they have never been on benefits, and always saw it as putting the handout”** similarly to begging. The final message conveyed with the additional comments was around the difficulty of the process, it was noted that **“people of his generation struggle with online working so try to keep it simple”**, **“the forms should be less awkward”** and that **“if you aren’t familiar with how online works you go round in circles”**. In several cases it was noted that **“face – to – face is the preferred mode of contact”** for many of those interviewed and having someone to speak with directly allows for them to get information from those who are well-informed and helpful.

Finally, it can be seen that in the majority of cases those interviewed were interested in the chance to receive Pension Credit or any additional benefits which they may be entitled to. Seventeen out of twenty-one interviewees (81%) asked for the number for Make the Call. Of those four who did not want the number, one stated they already had it.

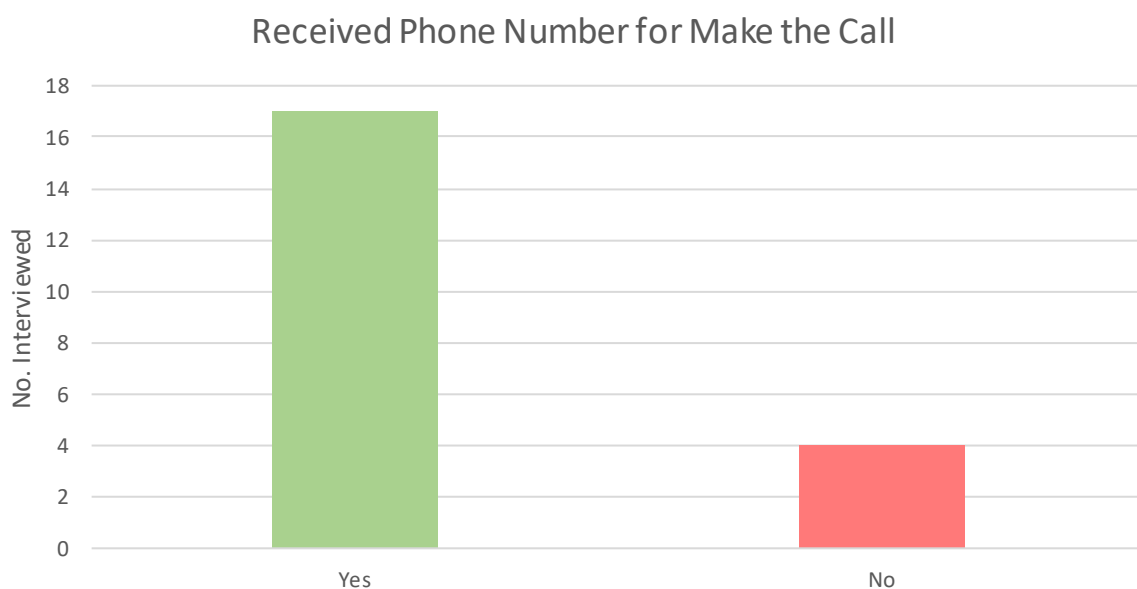


Figure 5.13 – Bar chart detailing whether PENR interviewees received the phone number for Make the Call

5.6 Age NI Consultative Forum

Following the conclusion of the qualitative interviews a virtual session was carried out with the Age NI Consultative Forum to provide further insight into Pension Credit take-up. There were two Age NI workers and eight members of the Consultative Forum. The members present were from a range of LGDs and gave good coverage of Northern Ireland.

During the virtual session four themes were presented and discussed for approximately ten minutes each. These themes were:

1. Knowledge/Awareness of Pension Credit
2. Application Process
3. Enablers/Barriers to Pension Credit Claims
4. Community Support

To conclude there was a wrap-up portion of the event for any additional comments.

5.6.1 Knowledge/Awareness of Pension Credit

As with the qualitative interviews the consultative forum agreed that lack of awareness of Pension Credit was a limiting factor to the take up rate. They suggested that the name of Pension Credit was confusing, and though the benefit had been around for over 20 years the name could be off putting and the system quite complex. One member of the forum noted that they were not aware of what Pension Credit was prior to the virtual session and so needed it explained to them.

The additional benefits of being on Pension Credit were discussed and it was noted that the promotional work never appeared to cover these, with the suggestion that doing so would potentially increase uptake.

5.6.2 Application Process

During a discussion of the application process many members of the forum commented on the importance of talking through the process with another person rather than an automated phone line. There was some concern that those who would be entitled to Pension Credit may not have access to the technology to allow online claims to be made.

It was suggested that a door-to-door campaign ran by Make the Call or another organisation could go door to door as the BBC were doing for Free TV Licences. It was also noted that encouraging individuals to contact support organisations to carry out a quick check for their eligibility.

5.6.3 Enablers/Barriers to Pension Credit Claims

The main barrier identified by the consultative forum was the clear lack of awareness, with word of mouth being the main enabler to Pension Credit claims. Members of the forum shared anecdotal evidence that they had friends or knew of some who thought that by being on State Pension they were ineligible for Pension Credit; as such another barrier discussed was the uncertainty about eligibility. It was suggested that advising individuals to try for Pension Credit when they started receiving their State Pension might help break down this barrier.

Additionally the forum discussed pride and stigma as barriers to claiming. This led to questioning whether a larger societal issue around Pension Credit was to blame. Why does it have to sound demeaning to be in receipt of a benefit? The benefit system should be discussed more as an entitlement rather than the current attitude that individuals should've worked harder or saved better. This was built upon and brought back to the original Pension Credit campaign where the tagline was akin to "It's yours – Pick it up!". The forum felt this was a healthier way to consider the benefit on the whole. Another suggestion from the forum was that targeting those who were undergoing transitions in their life, such as coming out of hospital or going into care homes, might be a way to minimise the feeling of stigma felt by the claimant.

5.6.4 Community Support

When considering community support the forum noted that the Department should communicate with independent advice sectors as they have good working relations with the claimant teams and a good knowledge of the process. As such, signposting to these groups through the department would be beneficial for claimants.

The consultative forum highlighted the need to target those in isolation. While some above pension age are members of local clubs and will have individuals to discuss things with, it is very difficult for those isolated individuals to discuss their finances with others. The forum suggested that to inform those isolated individuals it would be good to signpost in libraries, pharmacies, GP practices and other age friendly/positive groups. Alongside this, advertising

to younger family members could be helpful so they can suggest it to their parents and grandparents.

5.6.5 Additional Comments

Overall the consultative forum agreed with the key points identified from the qualitative review. They were happy to hear the department had carried out the work and encouraged the department to continue to learn from those within the age bracket and continue to inform the process.

Key Takeaways

- Interviewees were generally unclear on the additional benefits of being on Pension Credit.
- Most Pension Credit recipients were confident that they had applied for Pension Credit within a month of learning of the benefit.
- Majority of Pension Credit recipients required help to complete the application form from a family member or community association/social worker.
- Suggested improvements to the application process revolved around the point that “forms are too long and difficult to understand” and it would be better to either “simplify the process” or provide an “information booklet that broke Pension Credit down and explained”.
- Majority of PENRs were either unaware or unsure of the exact nature of Pension Credit prior to the screening questions.
- Preferred method of Pension Credit application amongst majority of PENRs would either be phone or hard copy
- Across entire cohort of interviewees, over half had not sought advice or support from any organisation/friends/family. Of those that did, Pension Credit recipients were more likely to be receiving advice or support compared to PENRs.
- Among the Age NI Consultative Forum members there was agreement on the key findings taken from the qualitative interviews and they felt it important to target lack of awareness and societal stigma.

6. Conclusion

The evidence provided in this report across a number of spheres (literature review, data analysis and qualitative evidence) helps to provide some answers to the overall aims of the research. As noted in section 1.3 there were three questions that the report aims to answer namely

1. Who is not claiming Pension Credit in Northern Ireland?
2. Why are they not claiming Pension Credit?
3. What can we learn from existing research and evidence on why benefit uptake may be low amongst pensioners and policy interventions that have successfully increased benefit take up amongst pensioners?

The data analysis provides a strong evidence base for identifying key demographic information for those who are claiming Pension Credit and for those who are not claiming Pension Credit but may be entitled to the benefit. The take-up rate calculation enabled comparison of this metric across the overall caseload and expenditure, and at granular levels such as settlement, family type and age group. Examination of the overall estimated take-up rates showed that expenditure take-up rates are consistently higher than caseload take-up rates at both the overall and granular level. This means that many of those individuals who are potentially entitled but do not claim Pension Credit are those who would be entitled to smaller amounts. There was also evidence that urban areas tended to see higher Pension Credit take-up rates across LGDs compared to rural areas, and that single individuals generally had higher take-up rates compared to couples. Pension Credit take-up rates at SOA level were also examined and compared to the MDM ranking of the area. In general, SOAs with the lowest MDM ranking (most deprived) show the highest take-up, whilst SOAs with the highest MDM ranking (least deprived) show the lowest take-up.

In terms of why people may not claim Pension Credit, evidence provided during the qualitative interviews and the Age NI Consultative Forum session indicated that there were a number of factors which may contribute to this. Interviewees were generally unclear on the additional benefits of being on Pension Credit. General lack of awareness of the benefit was also raised by some interviewees and discussed during the Age NI session. The perceived stigma was raised as a barrier to claiming during the Age NI session and led to the

questioning of whether a larger societal issue around Pension Credit was to blame. Interviewees suggested that the application process was difficult in terms of the length and complexity of the forms and a lack of ability to complete online. This was supported by the evidence that the majority of Pension Credit claimants interviewed were helped to complete the form by family members or community association/social worker. The qualitative findings are supported by evidence from the literature review which identified a number of reasons why people may not claim Pension Credit (or benefits more generally) including perceptions of not being eligible, a lack of awareness of the benefit and difficulties navigating the application process. Other reasons include a limited incentive due to relatively small financial gain, stigma, and the socio-economic characteristics of potential applicants.

The literature review also sets out some interventions and policy actions that have been implemented in order to increase the uptake of benefits and evidence on their effectiveness. These involved benefit simplification, changes in service delivery and initiatives taken at a local level. The interventions identified focus on addressing barriers to claiming and increasing the financial incentive to claim, however the limited available evidence around successful interventions underscore the need to undertake high quality research into the subject. Examining the qualitative evidence, there were suggested improvements to the application process in terms of simplification of the process, making the forms less awkward and providing further information which broke Pension Credit down and explained it fully. From the Age NI Consultative Forum, a number of suggestions were made which may help increase benefit uptake. These included inclusion of the additional benefits in any promotional work, advising individuals to check for Pension Credit eligibility when they began receiving their State Pension and targeting those most at risk of isolation through advertisement in libraries, pharmacies, GP practices etc.

This completes stage one of the research project. Stage two will focus on applying behavioural insight to design and test interventions aimed at increasing uptake of Pension Credit. This will include:

- Identifying a long and short list of intervention options.
- Testing interventions and establishing costs, benefits, and distributional impacts.
- Policy conclusions and recommendations.

7. References

- Barton, A. and Riley, K., 2012. Income Related Benefits: Estimates of Take-Up in 2009-10. Department for Work and Pensions, UK.
- Baumberg, B., Bell, K., Gaffney, D., Deacon, R., Hood, C. and Sage, D., 2012. Benefits stigma in Britain. Turn2Us.
- Daigneault, P.M., Jacob, S. and Tereraho, M., 2012. Understanding and improving the take-up of public programs: Lessons learned from the Canadian and international experience in human services. International Journal of Business and Social Science.
- [DfC] Department for Communities, 2021. Northern Ireland Benefits Statistics Summary May 2021. Department for Communities, Northern Ireland.
- [DfC] Department for Communities, 2020. Pension Credit: Estimates of Benefit Take-up 2017/18. Department for Communities, Northern Ireland.
- Finn, D. and Goodship, J., 2014. Take-up of benefits and poverty: an evidence and policy review. JRF/CESI Report.
- Harmer, J., 2009. Pension review report. Department of Families, Housing, Community Services and Indigenous Affairs, Australia.
- Hernanz, V., Malherbet, F. and Pellizzari, M., 2004. Take-Up of Welfare Benefits in OECD Countries: A Review of the Evidence. OECD Social, Employment and Migration Working Papers, No. 17, OECD.
- Independent Age, 2020. Credit Where It's Due: A briefing on low uptake of Pension Credit.
- Radford, L., Taylor, L. and Wilkie, C., 2012. Pension Credit eligible non-recipients: barriers to claiming. Department for Work and Pensions, UK.
- Zantomio, F., 2008. The route to take-up: raising incentives or lowering barriers?. ISER Working Paper Series.
- Zantomio, F., 2015. The route to take-up: evidence from the UK Pension Credit Reform. Oxford Bulletin of Economics and Statistics.

Background reading

Centre for Ageing Better, 2017. Inequalities in Later Life

Child Poverty Action Group (CPAG) In Scotland, n.d. Social Security Committee: Benefit Take-up

Department for Work and Pensions, 2020. Income Related Benefits: Estimates of Take-up. Department for Work and Pensions, UK.

Eurofound, 2015. Access to social benefits: Reducing non-take-up. Publications Office of the European Union, Luxembourg.

Gugushvili, D. and Hirsch, D., 2014. Means-testing or universalism: what strategies best address poverty. A review contributing to Joseph Rowntree Foundation's development of an anti-poverty strategy. Loughborough University, Centre for Research in Social Policy, UK

House of Commons Work and Pensions Committee, 2009. *Tackling Pensioner Poverty, Volume 1. The Stationary Office, House of Commons, UK.*

Hirsch, D. and Stone, J., 2020. The cost of pensioner poverty and non-take-up of Pension Credit. Independent Age, UK.

Northern Ireland Audit Office, 2011. *Uptake of Benefits by Pensioner: Report by the Comptroller and Auditor General for Northern Ireland*

The Pensions Commission's proposals and Pension Credit, 2006. *PPI Briefing Note Number*

30

Annex A: Data Analysis Notes & Definitions

As noted earlier in this report, the data analysis detailed expands upon the Pension Credit take-up analysis conducted in the publication ‘Pension Credit: Estimates of Benefit Take-Up – 2017/18’. The intention of the publication is to give an estimate of the take-up of Pension Credit within the entitled population.

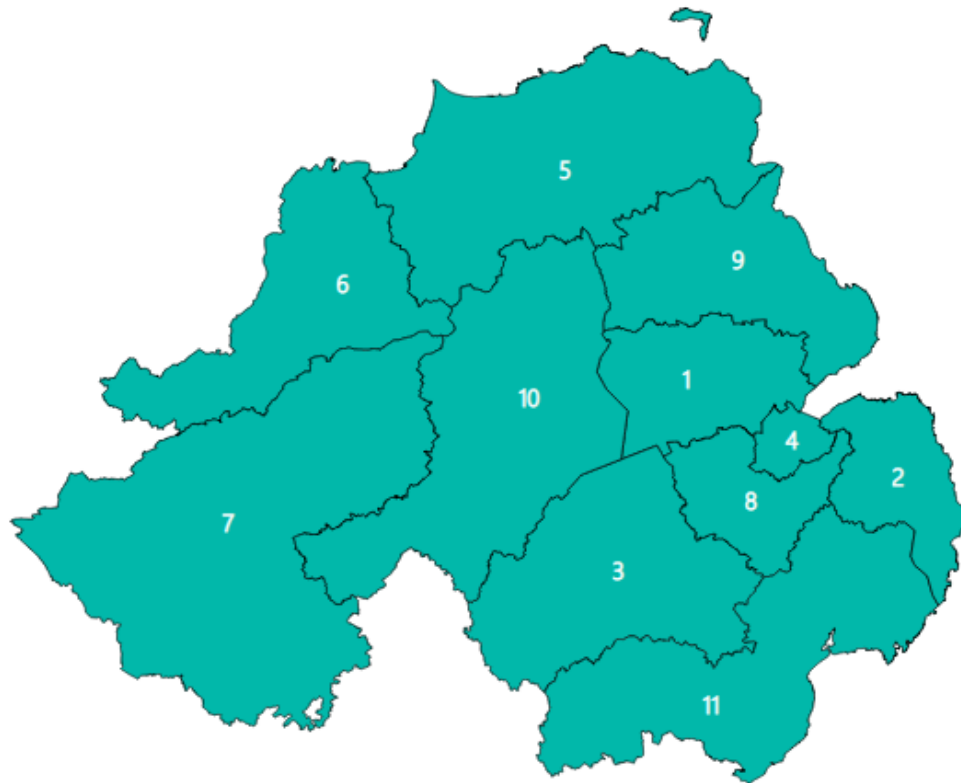
Further detail on the methodology used to estimate benefit take-up, assumptions made and detail of the quality assurance process can be found [here](#).

Definitions

Local Government District (LGD)

In 2014-15 Northern Ireland was divided into eleven Local Government Districts. The Local Government Districts do not carry out the same range of functions as those in the rest of the United Kingdom, e.g. they have no responsibility for education, for road building or for housing. Their functions do include waste and recycling services, leisure, and community services, building control and local economic and cultural development.

Throughout this report there are a number of maps broken down by LGD. The key below provides context as to the location of various LGDs which are referenced at various stages.



1. Antrim and Newtownabbey
2. Ards and North Down
3. Armagh City, Banbridge and Craigavon
4. Belfast
5. Causeway Coast and Glens
6. Derry City and Strabane
7. Fermanagh and Omagh
8. Lisburn and Castlereagh
9. Mid and East Antrim
10. Mid Ulster
11. Newry, Mourne and Down

Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

You can also get Pension Credit even if you have other income, a pension, savings or own your own home. Even a small award of Pension Credit can provide access to a wide range of other benefits as shown in this [short video](#) (external link opens in a new window / tab)

Super Output Area (SOA)

Super Output Areas were a new geography developed to improve the reporting of small area statistics. This splits Northern Ireland into 890 spatial areas with an average population of around 2,100 people.

Take-up

Take-up refers to the receipt of benefits that an individual/couple is entitled to. Throughout this report, those receiving Pension Credit are referred to as an entitled recipient. Those who have been identified as potentially entitled to Pension Credit but not receiving it are referred to as Potentially Entitled Non-Recipients (PENRs).

Benefit take-up is estimated both by caseload and expenditure take-up:

- caseload take-up compares the number of benefit recipients, as recorded at a specific point in time (April 2018), with the estimated number that would be receiving if everyone who was entitled to the benefit claimed it.
- expenditure take-up compares the total amount of benefit received, as recorded at a specific point in time (April 2018), with the estimated total amount that would be received if everyone who was entitled to the benefit claimed it.

The calculation to determine Pension Credit take-up rate is:

$$\text{Take - Up Rate} = \frac{\text{Entitled Pension Credit Recipients}}{\text{Entitled Pension Credit Recipients} + \text{PENRs}} \times 100$$

Urban/Rural Classification

In March 2015, the Northern Ireland Statistics and Research Agency (NISRA) published a [Review of the Statistical Classification and Delineation of Settlements](#). Settlements can be grouped with other settlements of similar characteristics. The report used 8 Bands (A-H) based on the 2011 Census population only, and a default classification where settlements in Band A-E (i.e. those with a population greater than or equal to 5,000 people) are classified as urban, and Bands F-H (i.e. those with a population of less than 5,000 people) are classified as rural.

Further information on urban/rural classification can be found [here](#).

Available in alternative formats.

© Crown Copyright 2022



Department for
Communities
www.communities-ni.gov.uk

An Roinn
Pobal

Department fur
Commonities