

State Pensions Customer Satisfaction Survey Full Report January 2024

J.235031



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Research Background & Objectives

- The Department of Social Protection identified a need to conduct a study in relation to the pension services they offer. It is intended that the results from the survey will aid the Department in monitoring the services.
- The research was conducted through a Quantitative survey via the use of CATI interviewing (Computer Assisted Telephone Interviewing).
- A structured questionnaire was administered to the sample of 2,003 participants and covered those who applied for a contributory state pension (SPC) along with those who applied for a non-contributory state pension (SPNC). Topics investigated included
 - ❖ Awareness of the need to apply for a pension
 - ❖ Understanding of how to apply for a pension
 - ❖ Method of contact and satisfaction with contact
 - ❖ Department staff satisfaction
 - ❖ Satisfaction with the processes involved
 - ❖ Other benefits applied for
 - ❖ Interest in online channels
- Please note that the figures in this topline report are based on rounded percentages, rather than to multiple decimal places, for ease of review. This is a standard occurrence in market research statistics and does not negate the accuracy of findings.



The research was conducted through a Quantitative survey via the use of CATI interviewing (Computer Assisted Telephone Interviewing).

A structured questionnaire was administered to the sample of 2,003 pension applicants.



The sample covered 1,543 SPC scheme applicants and 460 SPNC scheme applicants.

All data was anonymised in line with Data Protection regulations and B&A ISO 27001 Information Security Management system.



All interviewing was conducted by fully trained and experienced members of the Behaviour & Attitudes field-force, who work under direct supervision and are subject to rigorous quality controls. All aspects of our CATI survey operate to the guideline standards established by the company's membership of the MRS and ESOMAR (the international industry representative body).



The research took place from 15th December 2023 to 15th January 2024.



Executive Summary



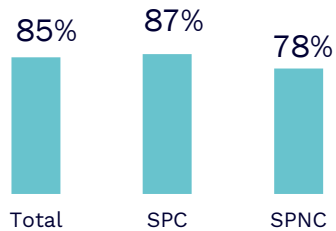
Overall Satisfaction

83%

report that they are satisfied with their experience of applying for a State Pension at an overall level. This was higher at 86% for those applying for a State Pension (Contributory) and lower at 73% for those applying for a non-contributory pension

Awareness of need to Apply

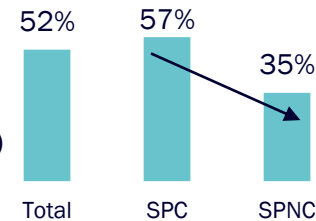
85% stated they were aware of the need to apply for a State pension (87% for the SPC scheme and 78% for the SPNC scheme).



Level of Understanding

When those who were aware of the need to apply for a pension were asked how well they understood how to apply for a pension, just over half (52%) reported they had a high level of understanding of how to apply for the state pension.

Net high
(very high or high)



Pensions clients most satisfied with staff: Friendly 89%, Good at their job 88% and staff try their best for me 87%. This was followed by process –easy to find application 87%, Clear on what documentation was needed 85%, time taken to process 85%.

Assistance



At an overall level, 65% reported they were able to apply for their pension without assistance, while 35% required assistance.

Those needing assistance were higher for participants applying for the SPNC scheme (49%). For those needing assistance, 55% reported a friend or family member helped them.

Other Benefits applied for

The Free Travel Scheme was the option most applied for when reviewing entitlements.



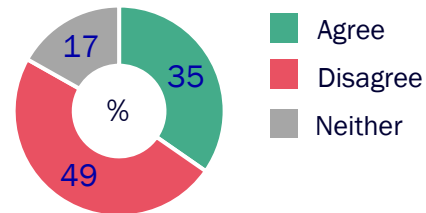
83%

One-third cited the Fuel Allowance at 33%.

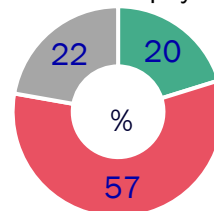
36% reported logging on to www.gov.ie to see what other benefits were available.

Interest in using Online Channels

I would have preferred to apply for my state pension online



I have applied online for other social welfare payments



mywelfare.ie

Familiar 57% (SPC 62%, SPNC 43%)

Registered 70% (SPC 74%, SPNC 54%)

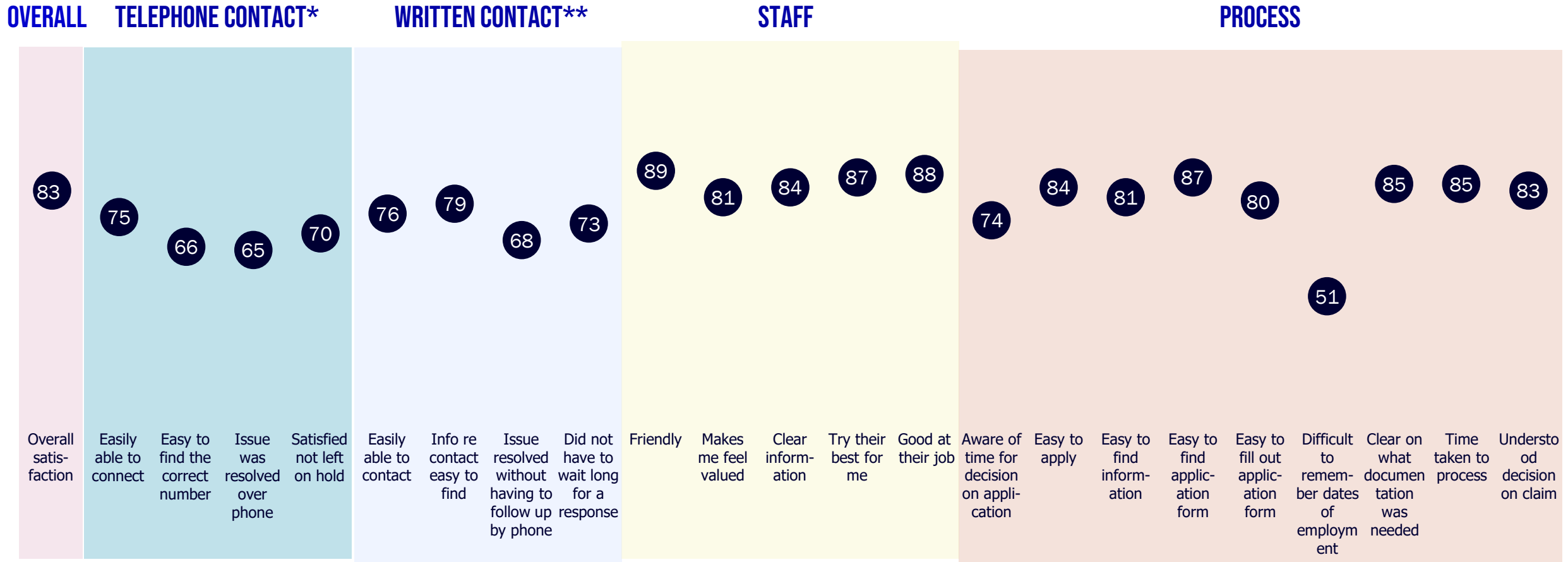
Request contribution record 37% (SPC 40%, SPNC 22%)

Ease of Use 61% (SPC 63%, SPNC 50%)

Overview of Performance – Any Agree Scores



Base: All Participants N – 2,003



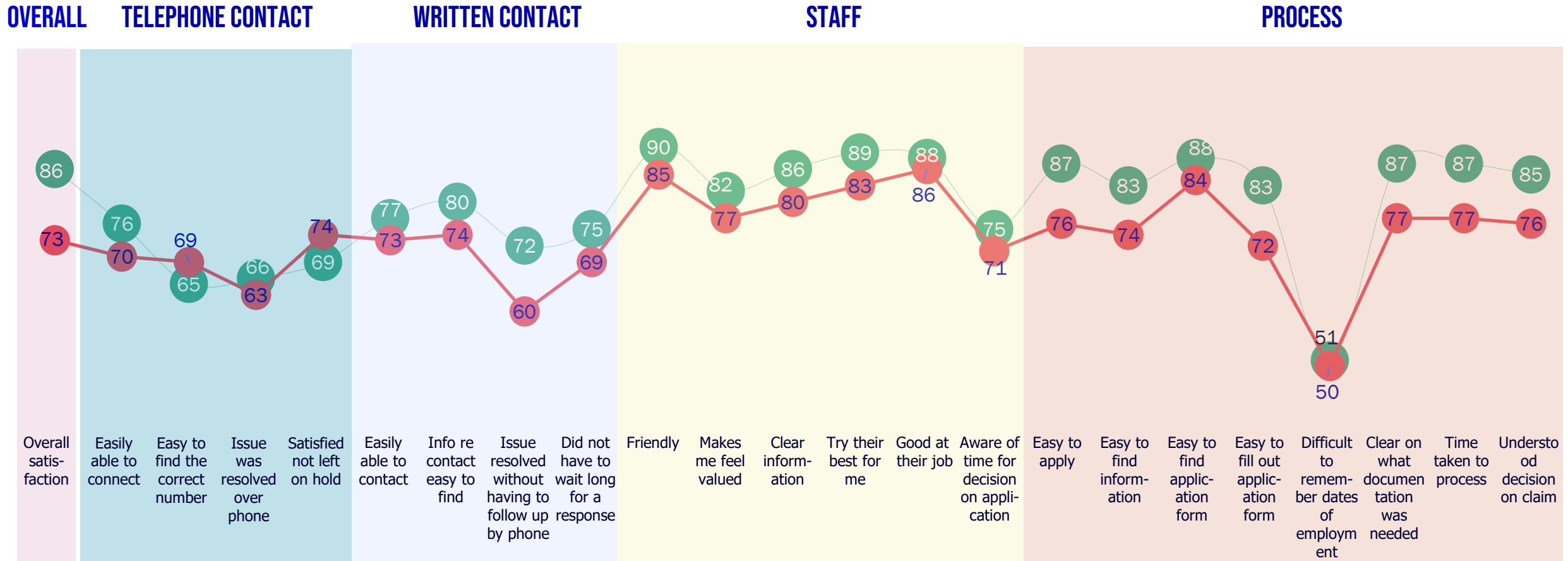
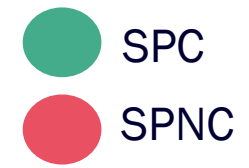
*Asked of those who had telephone contact

**Asked of those who had written contact)

Scores are highest for staff related aspects

Overview of Performance – Any Agree Scores

SPC Applicants (n-1543); SPNC applicants (n-460)



*Asked of those who had telephone contact

**Asked of those who had written contact)



Contributory state pension applicants are more satisfied in the main.

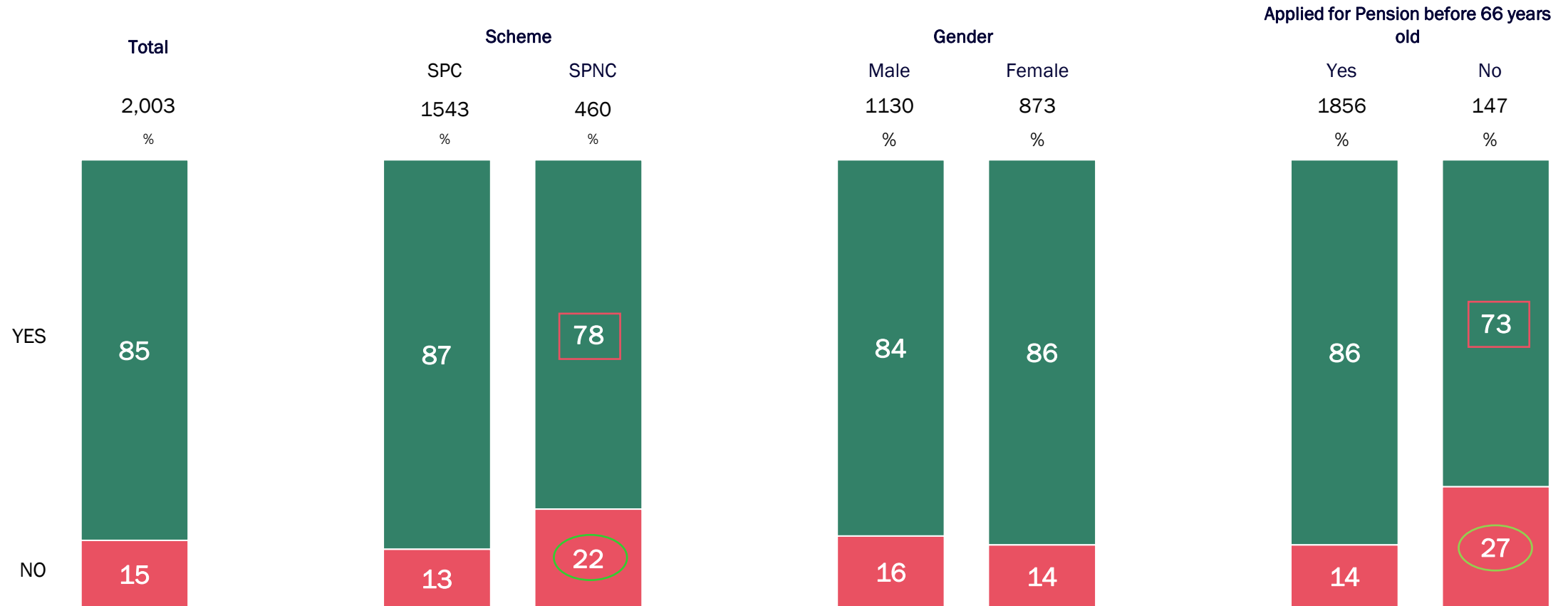


Awareness, Understanding & satisfaction with applying for State Pension

Awareness of the need to apply for a State Pension (I)

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



Those applying for Contributory State Pension displayed higher levels of awareness for the need to apply for a State Pension (87% SPC compared to 78% applying for a non-contributory pension). Awareness was also higher for the vast majority who applied for their pension before reaching the age of 66 years compared to the smaller number who did not apply before 66 at 73%.



Awareness of the need to apply for a State Pension (II)

Base: All Participants N – 2,003



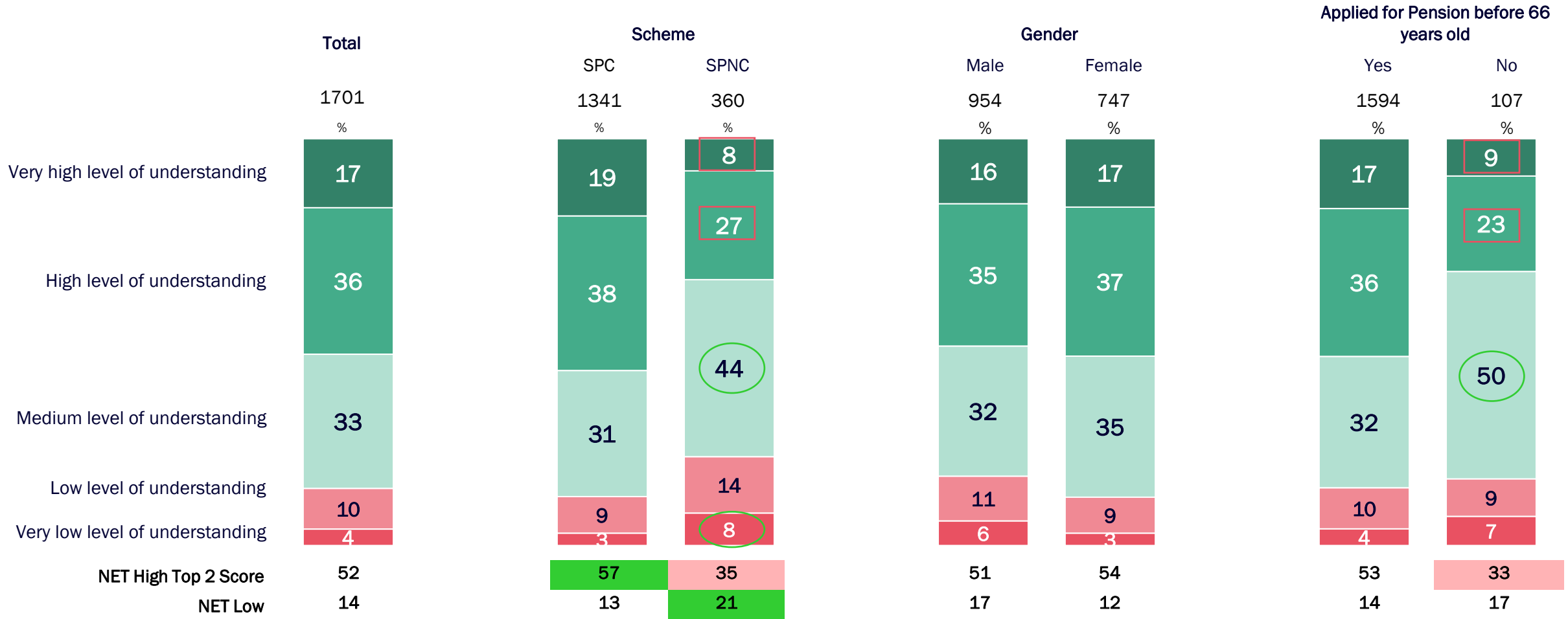
*Caution low base size



How well did you understand how to apply for a state pension?

Base: All Participants aware of the need to apply for a pension n - 1701

○ Statistically higher than total
○ Statistically lower than total



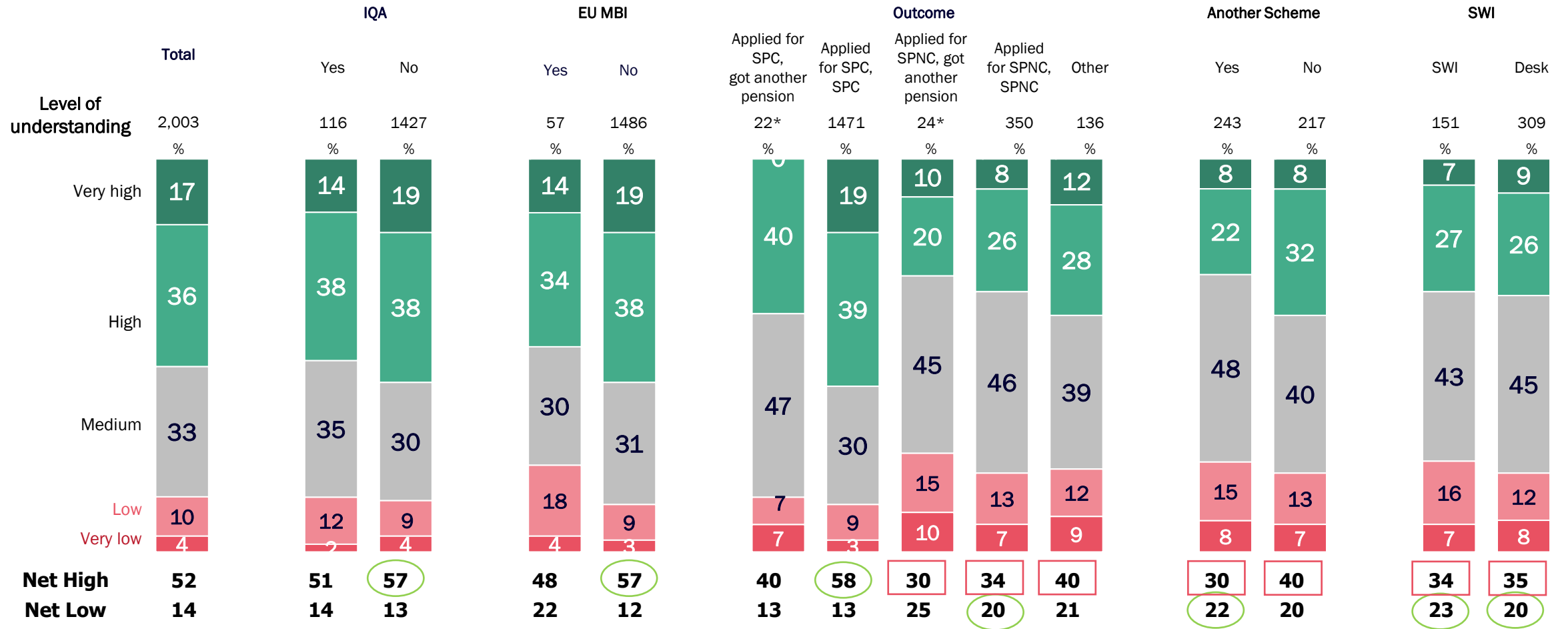
When those who were aware of the need to apply for a pension (85% of the total sample) were asked how well did you understand how to apply for a pension, just over half (52%) reported they had a high understanding (either very high or high level of understanding) of how to apply for the state pension. This was higher at 57% for those applying for a State Contributory Pension and significantly lower at 35% for those applying for non-contributory pension.



How well did you understand how to apply for a state pension?

Base: All Participants N – 1,701

 Statistically higher than total
 Statistically lower than total



*Caution low base size

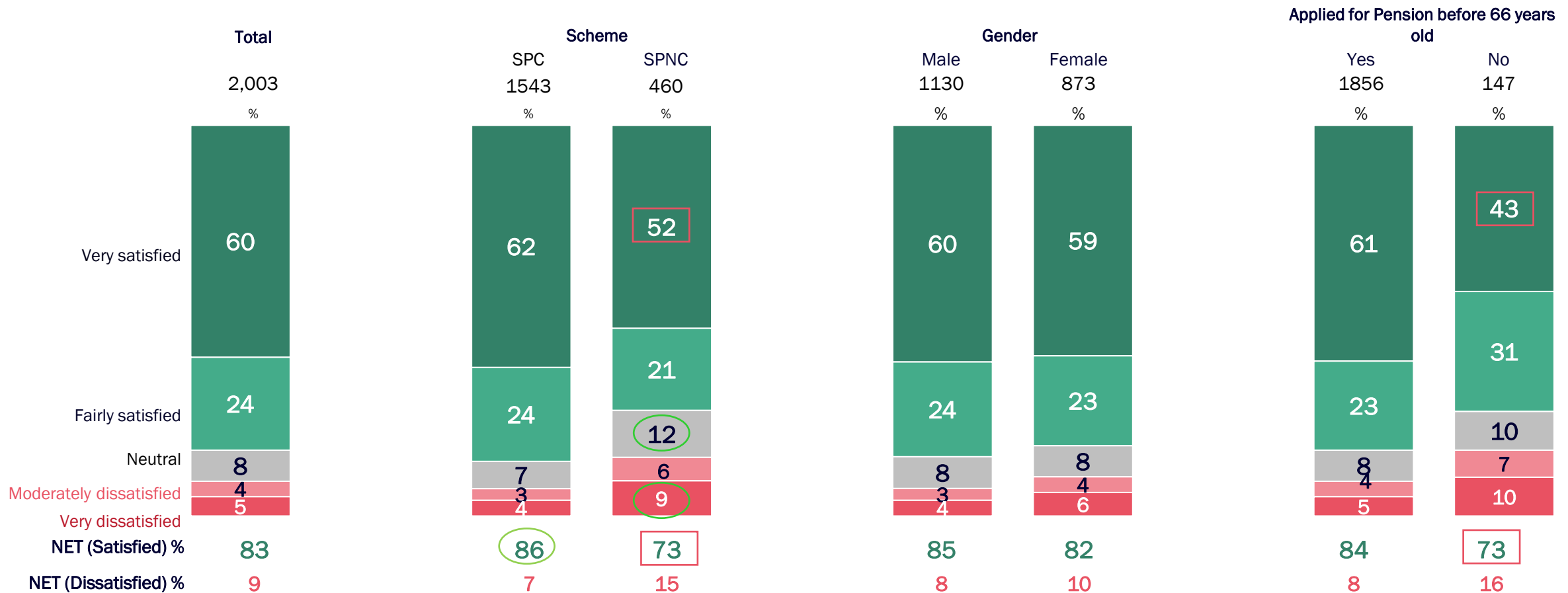
Q.1b How well did you understand how to apply for a state pension?



Satisfaction with applying for a State Pension (I)

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



Satisfaction with their experience of applying for a state pension stands at 83% on an overall level. This was higher at 86% for those applying for a State Pension (Contributory) and lower at 73% for those applying for a non-contributory pension. Those who applied for their pension before reaching 66 years were also more satisfied at 84% compared to those who did not apply before reaching 66 years (73%).

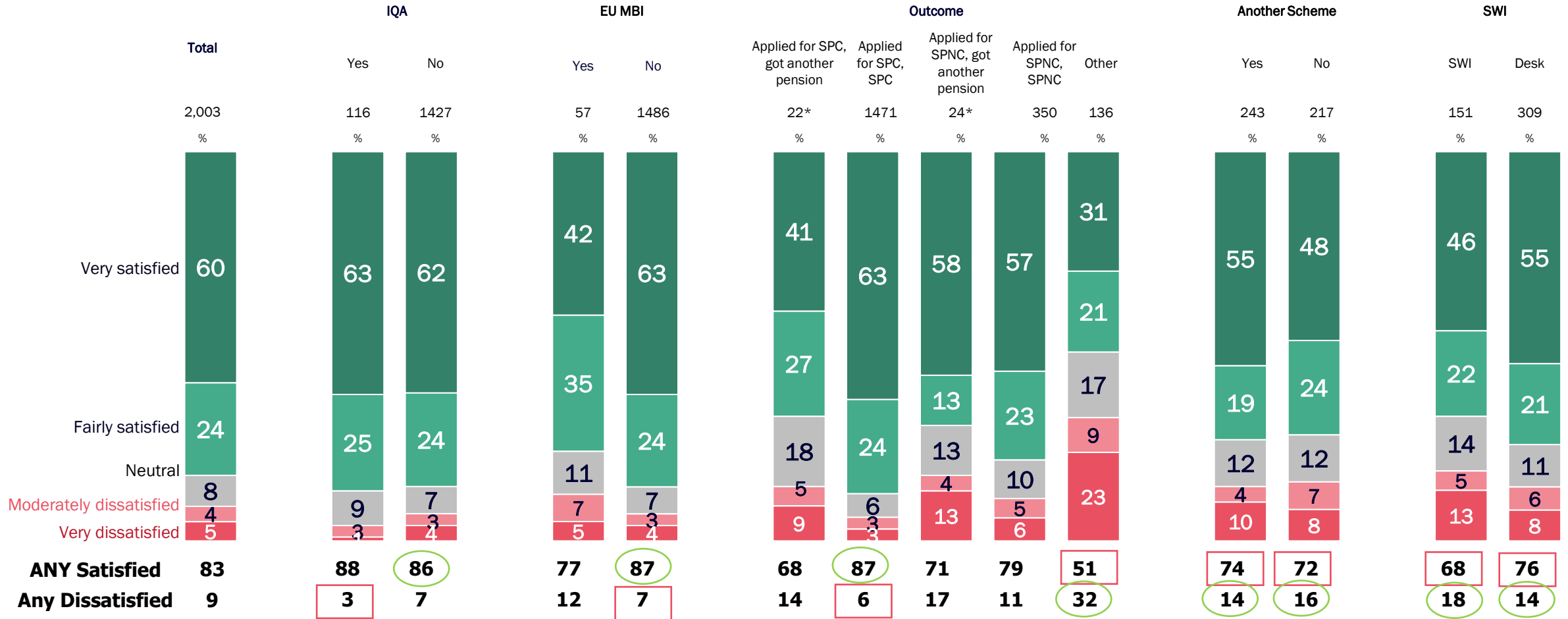


Q.8 Were you satisfied with your experience of applying for a state pension? Please consider all of your experiences with the application process, and rate your overall satisfaction, using a scale of 1 to 5, where 5 is 'Very satisfied and 1 is 'Very dissatisfied'

Satisfaction with applying for a State Pension (II)

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



*Caution low base size

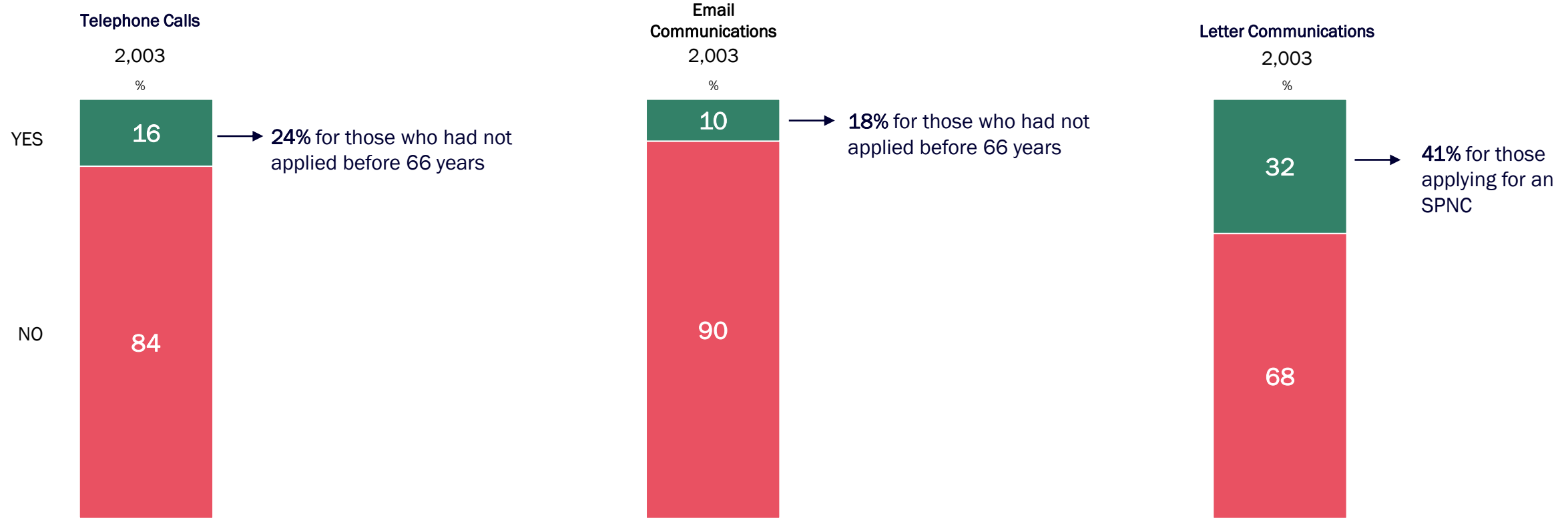
Q.8 Were you satisfied with your experience of applying for a state pension? Please consider all of your experiences with the application process, and rate your overall satisfaction, using a scale of 1 to 5, where 5 is 'Very satisfied and 1 is 'Very dissatisfied'



Method of contact

Method of Contact with the Department in relation to State Pension

Base: All Participants N – 2,003



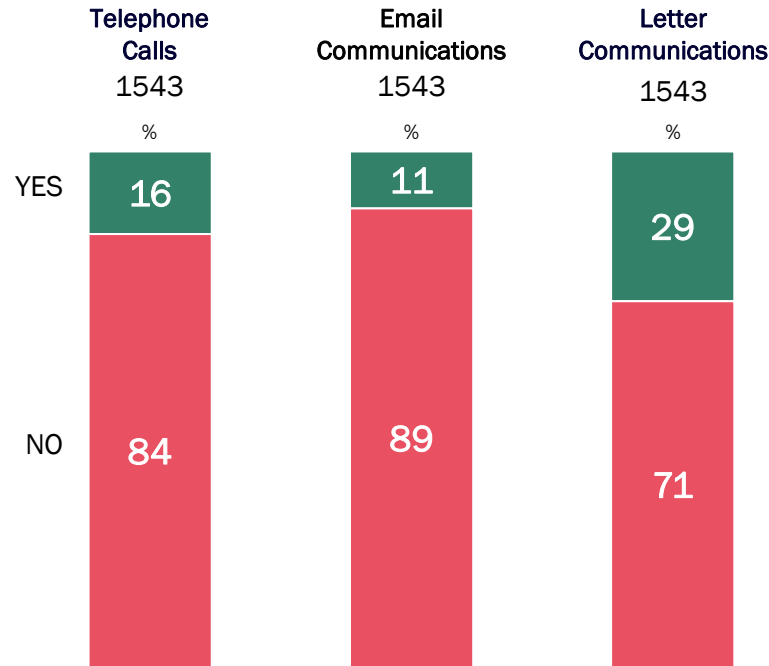
Most interviewees had no contact with the Department about their state pension in the past 12 months. Where there was contact it was most likely though letter communication.

Method of Contact with the Department in relation to State Pension

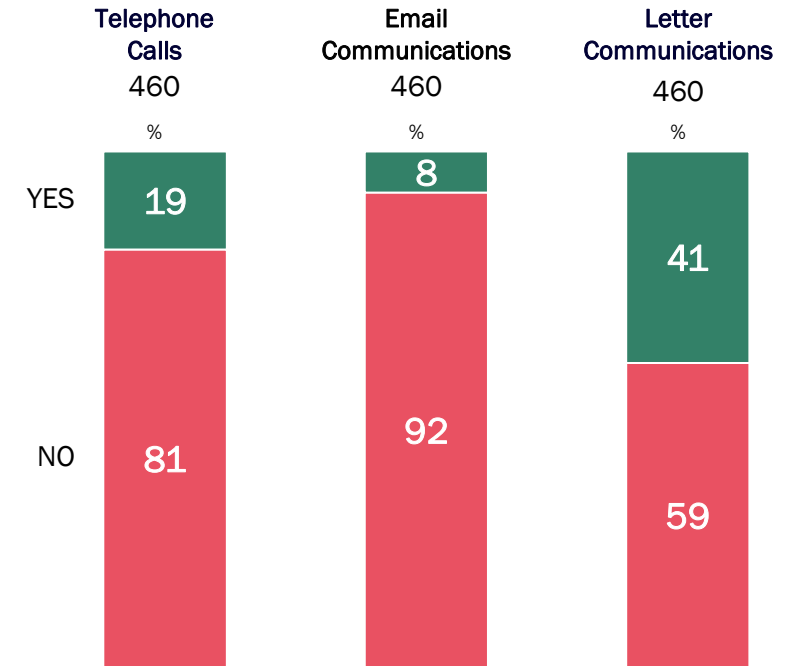


Base: All Participants N – 2,003

State Pension Contributory



State Pension Non-Contributory



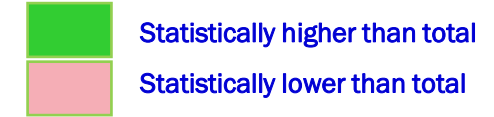
When we look at those applying for State Pension Contributory compared to applying for a non contributory pension, a slightly higher number of 19% report telephone communication (compared to 16% for SPC). A lower level of email communication was reported at just 8% for SPNC compared to 11% for contributory pension. SPNC applicants were more likely to report letter communications as opposed to SPC applicants.



Method of Contact with the Department in relation to State Pension



Base: All Participants who had contact with the Department N – 855



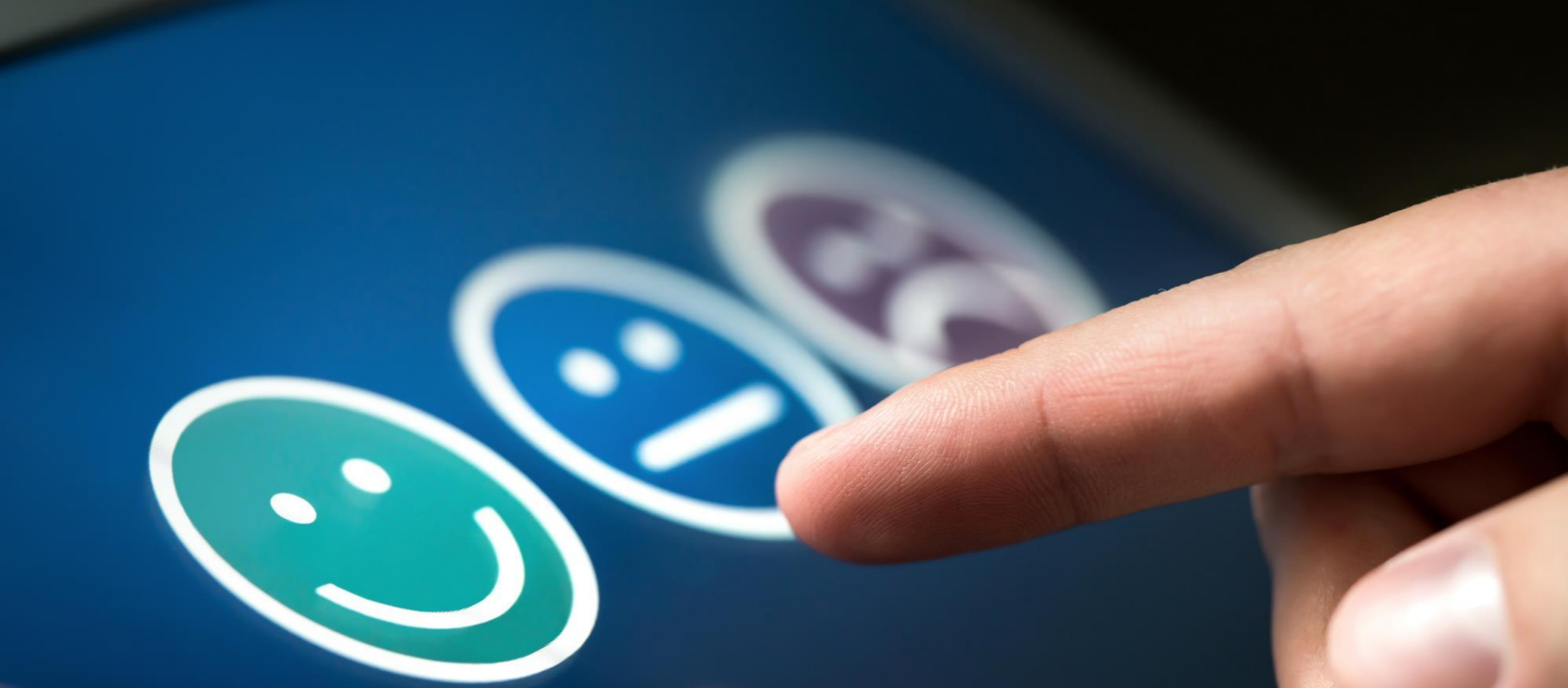
	Total	Scheme		Gender		IQA		EU MBI		Applied before 66		Outcome					Another Scheme		SWI	
		SPC	SPNC	M	W	Yes	No	Yes	No	Yes	No	Applied for SPC, got another pension	Applied for SPC, got SPC	Applied for SPNC, got another pension	Applied for SPNC, got SPNC	Other	Yes	No	SWI	Desk
Base;	855 %	627 %	228 %	441 %	414 %	33* %	594 %	36 %	591 %	781 %	74 %	12* %	582 %	13 %	163 %	85 %	115 %	113 %	87 %	141 %
Telephone calls	38	39	38	36	41	45	38	42	38	37	49	58	38	38	40	35	33	42	46	33
Email communications	24	26	17	24	23	21	26	28	26	23	35	25	25	-	15	31	15	19	28	11
Letter communications	74	71	82	74	75	73	71	75	71	74	74	67	71	85	82	84	83	81	75	87

Question allows multi-codes

*Caution low base size

For those who had contact, 38% reported contact by telephone, 24% stated via email with 74% stating letter communication.

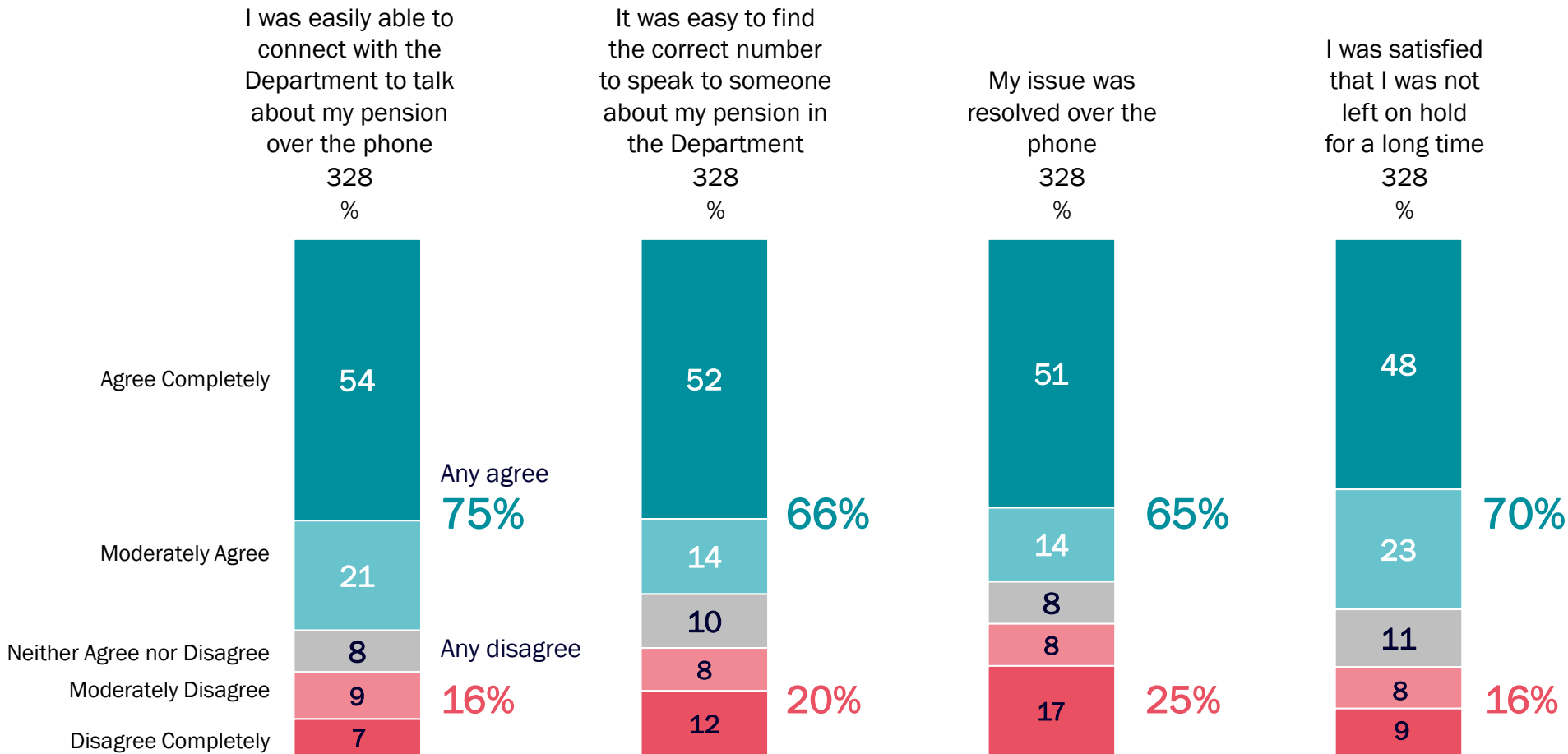




Satisfaction with Phone Interaction

Satisfaction with Telephone Contact with the Department

Base: All Participants who had Telephone Contact N – 328



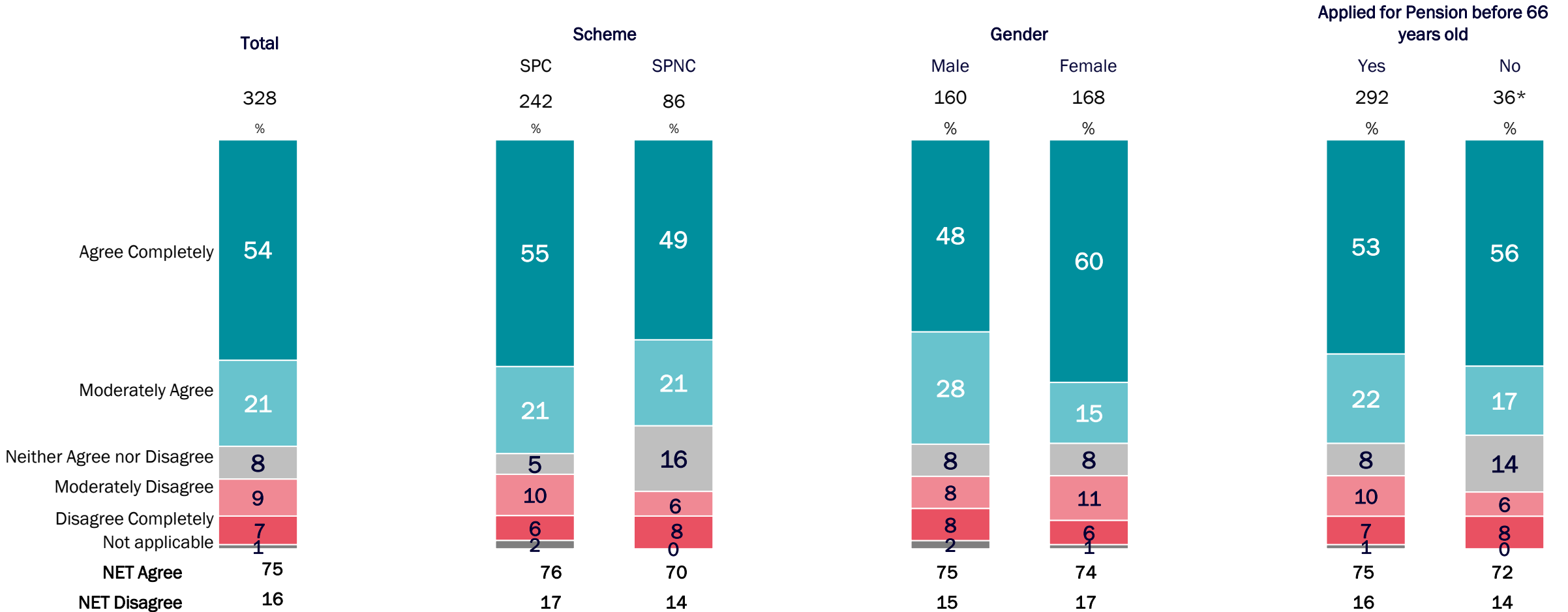
For those who had telephone contact, three-quarters (75%) agree that they were easily able to connect with the Department to talk about their pension over the phone. 70% agreed they were satisfied they were not left on hold for a long time, while two-thirds 66% agreed to was easy to find the correct number and 65% agreed their issue was resolved over the phone.

Q.2b.1 Now thinking about your phone communication with the Department about your state pension, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

I was easily able to connect with the Department to talk about my pension over the phone



Base: All Participants who had Telephone Contact N – 328



75% of the total sample agreed that they were easily able to connect with the Department to talk about their pension over the phone.

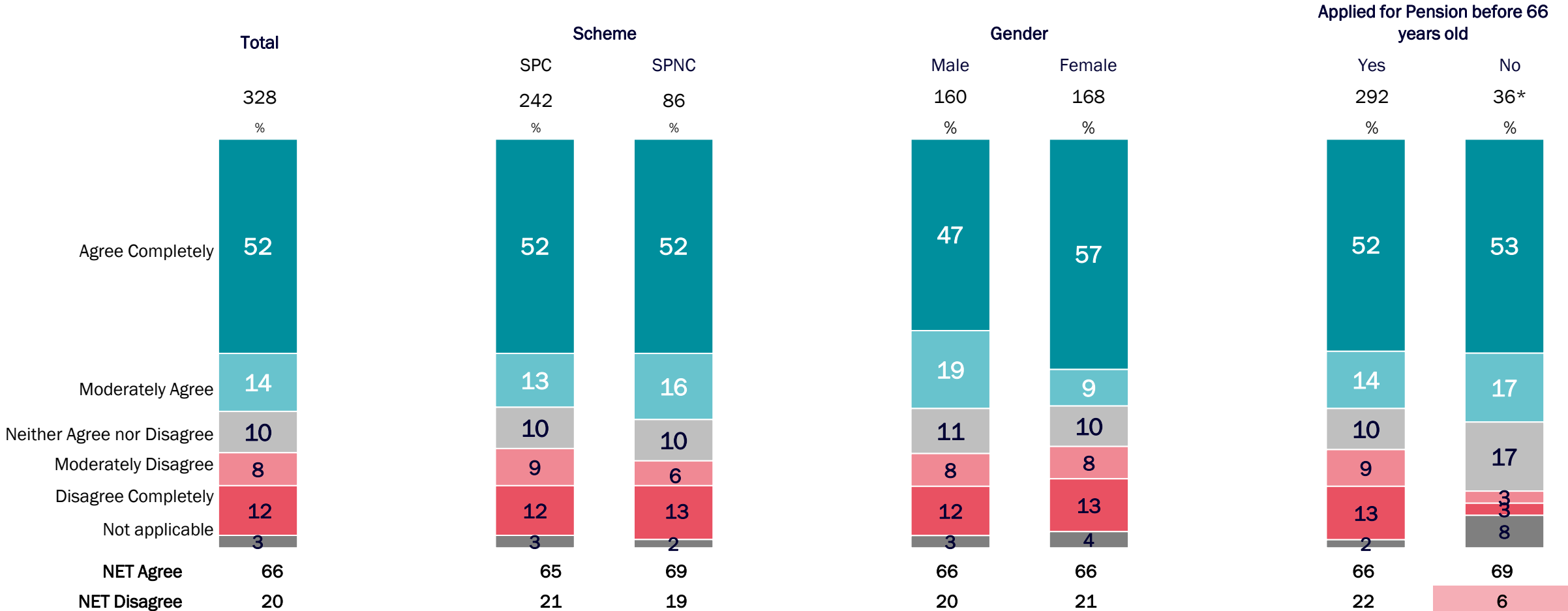
Q.2b.1 Now thinking about your phone communication with the Department about your state pension, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

It was easy to find the correct number to speak to someone about my pension in the Department



Base: All Participants who had Telephone Contact N – 328



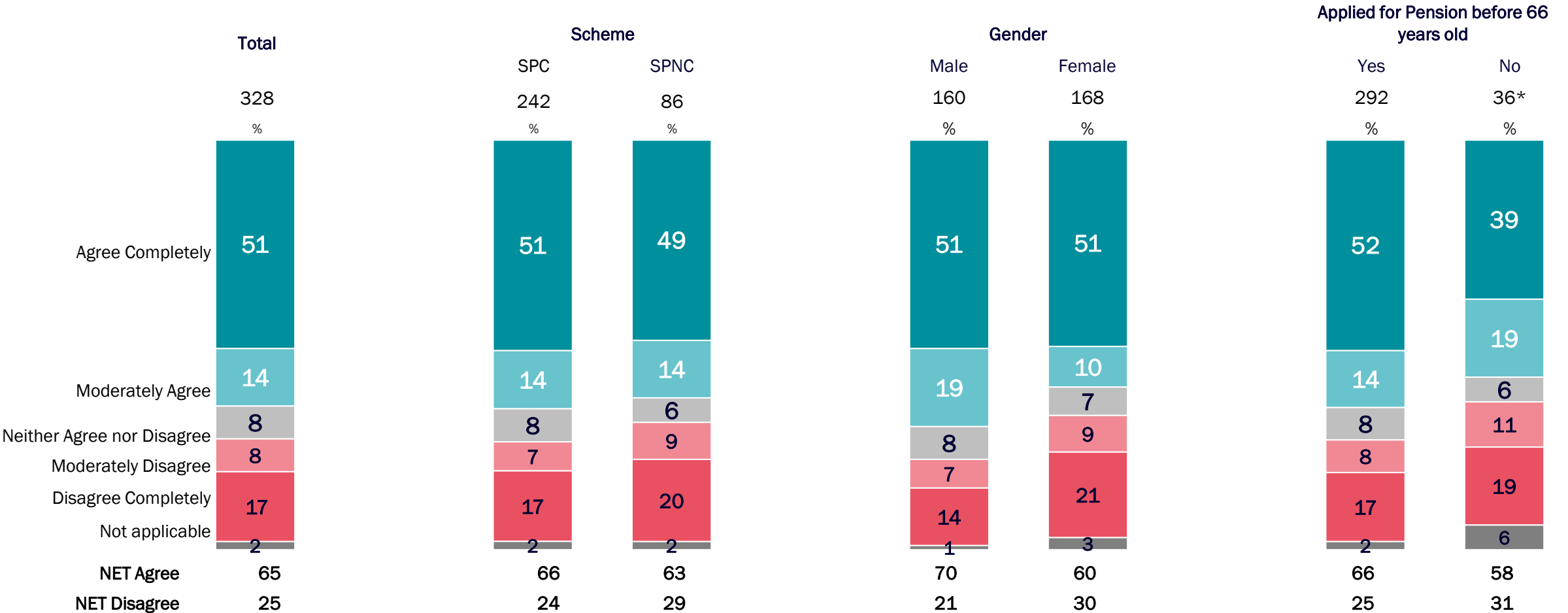
Two-thirds of the sample (66%) agreed it was easy to find the correct number to speak to someone about their pension in the Department and this was higher for those applying for a SPNC pension at 69% and the smaller number who had not applied for their pension before reaching 69 years.

Q.2b.1 Now thinking about your phone communication with the Department about your state pension, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

My issue was resolved over the phone

Base: All Participants who had Telephone Contact N – 328



65% agree their issue was resolved over the phone, this was lower for females at 60% versus 70% for men and those who were not aware of need to apply before 66 yrs (58%).

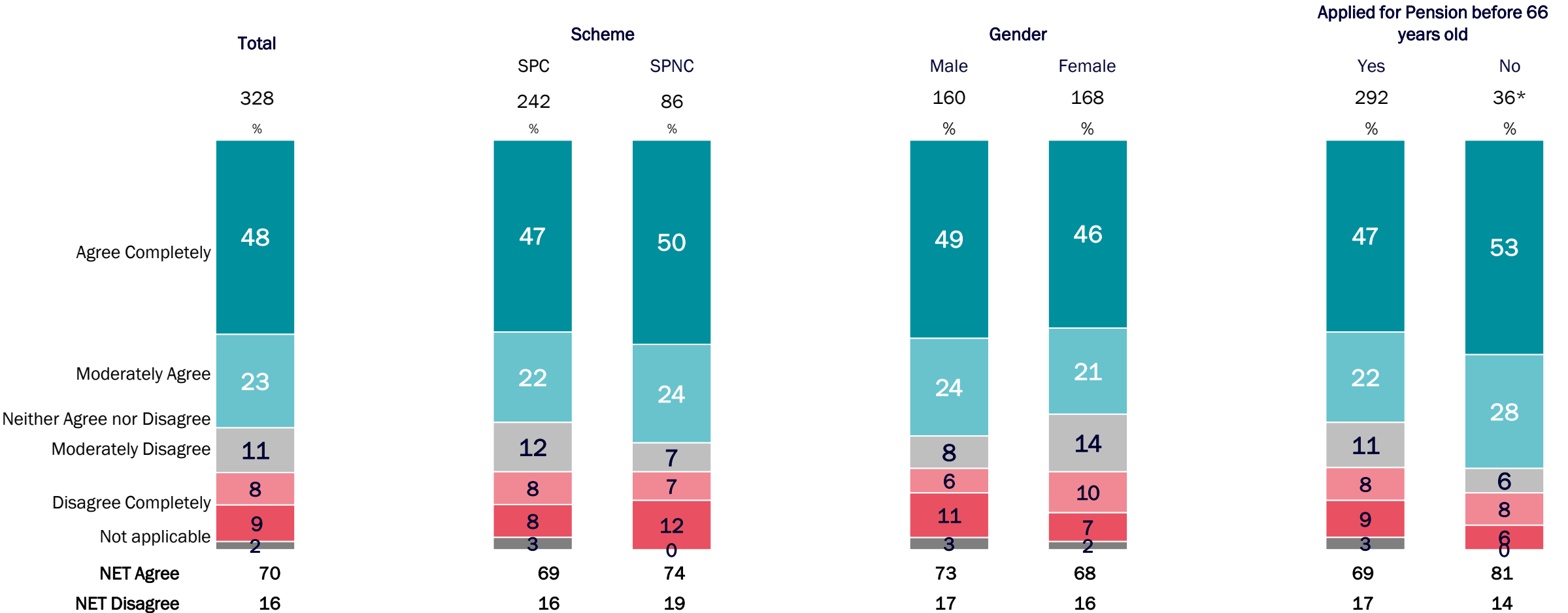
Q.2b.1 Now thinking about your phone communication with the Department about your state pension, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base



I was satisfied that I was not left on hold for a long time

Base: All Participants who had Telephone Contact N – 328



70% agreed they were satisfied they were not left on hold for a long time, higher for SPNC scheme at 74% , men at 73% and those who were not aware of need to apply before 66 years (81%).

Q.2b.1 Now thinking about your phone communication with the Department about your state pension, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

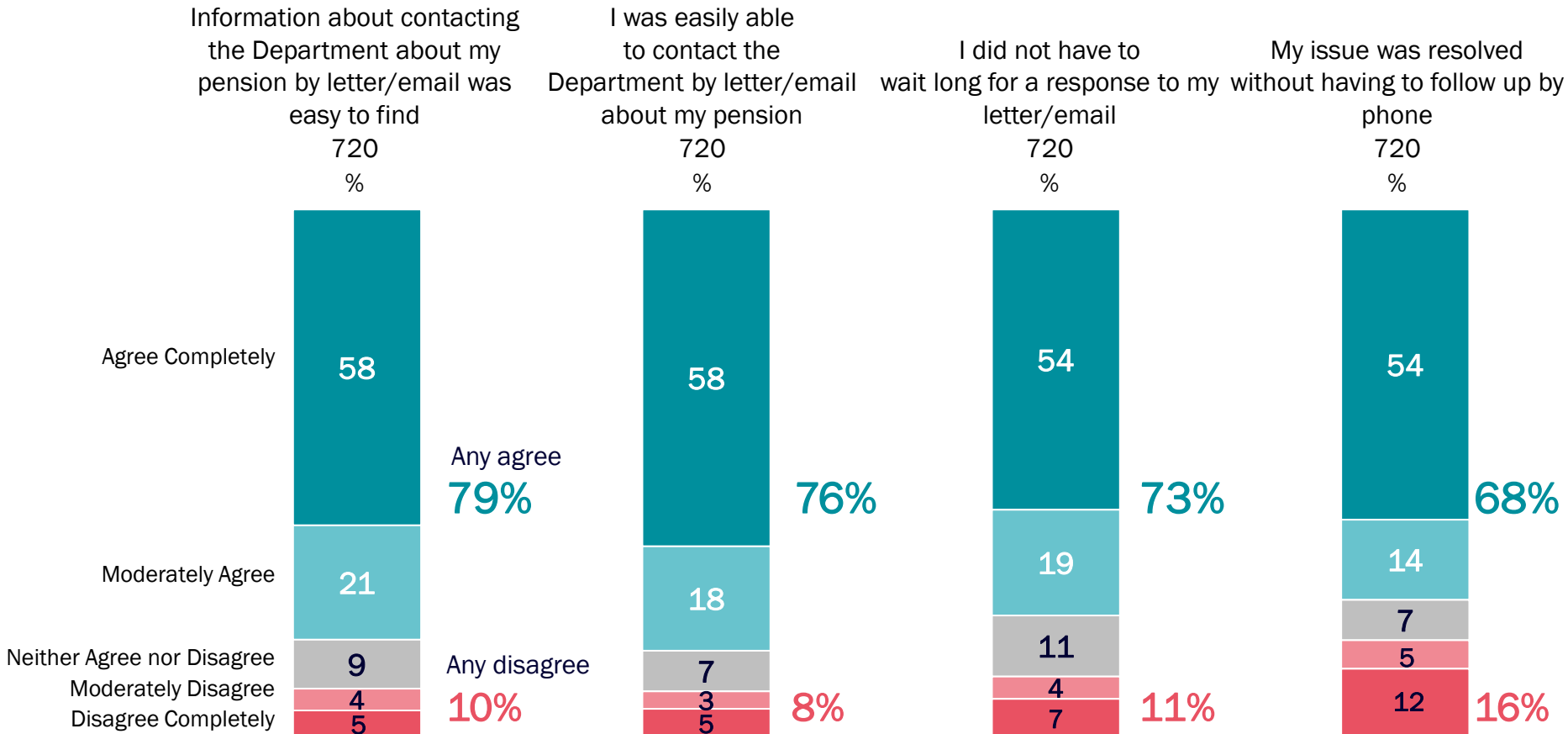
*Caution low base



Satisfaction with Written Communication

Satisfaction with Written Communication with the Department

Base: All Participants who had written email or letter N – 720



Almost eight in ten (79%) agreed that information about contacting the Department was easy to find. 76% agreed that they were easily able to contact the Dept by letter/email about their pension. Over 7 in 10 (73%) agreed that their issue was resolved without having to follow up by phone while 68% agreed that they did not have to wait long for a response to their letter/email.

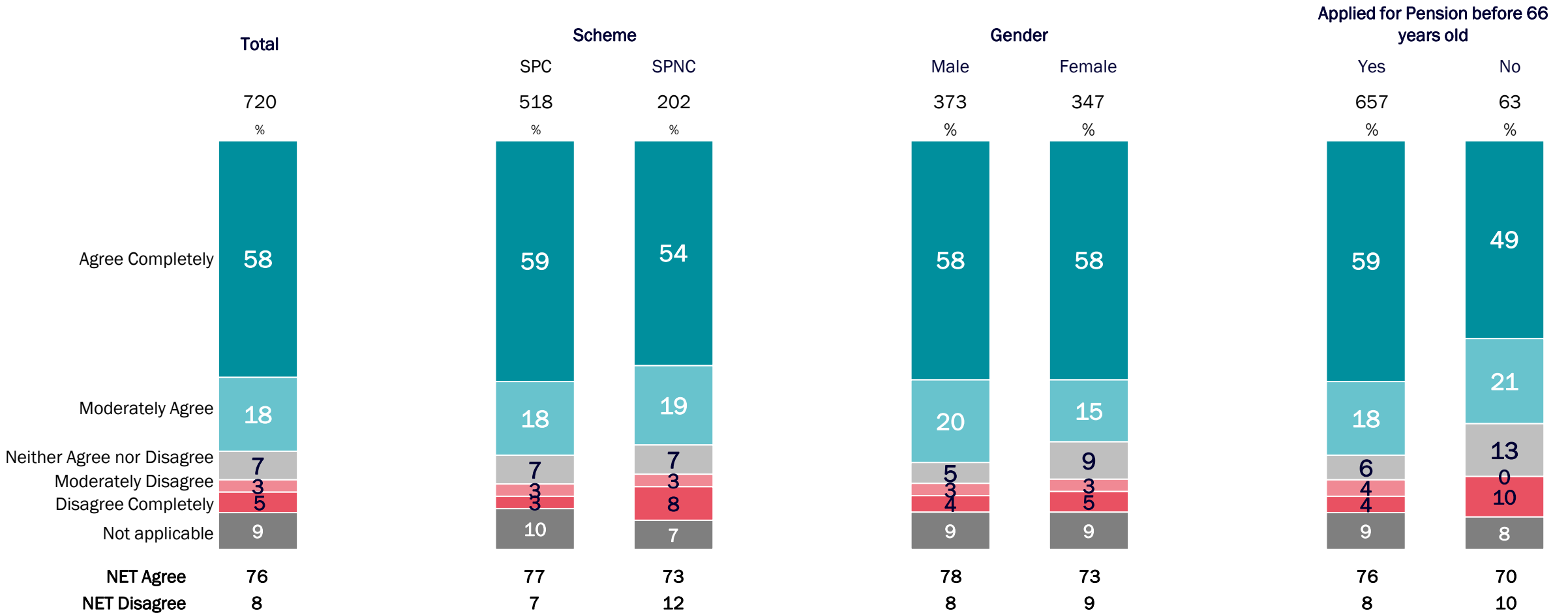
Q.2c.1 Now thinking about your written (email or letter) communication with the Department about your state pension,, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.



I was easily able to contact the Department by letter/email about my pension



Base: All Participants who had written email or letter N – 720



There was broad agreement across the cohorts that that they were easily able to contact the Department by letter or email, while not statistically significant, this was higher for men at 78% compared to 73% of women.

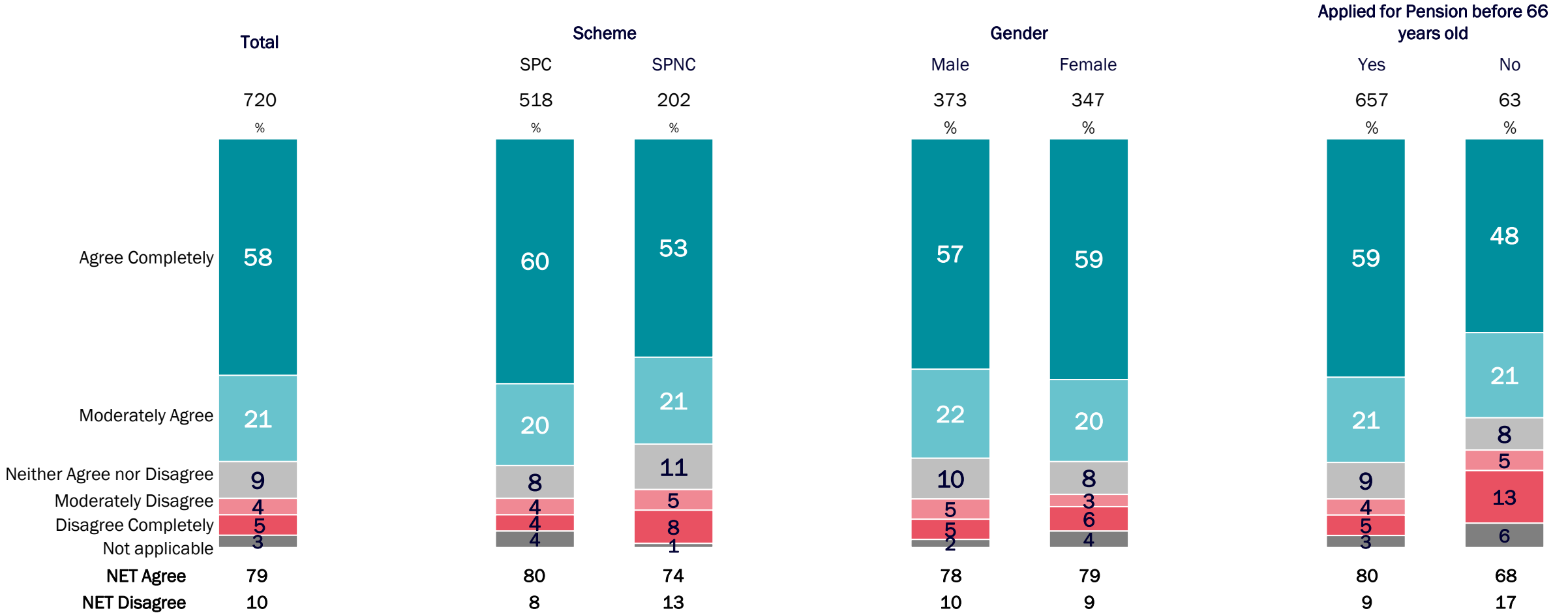
Q.2c.1 Now thinking about your written (email or letter) communication with the Department about your state pension,, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

Information about contacting the Department about my pension by letter/email was easy to find



Base: All Participants who had written email or letter N – 720



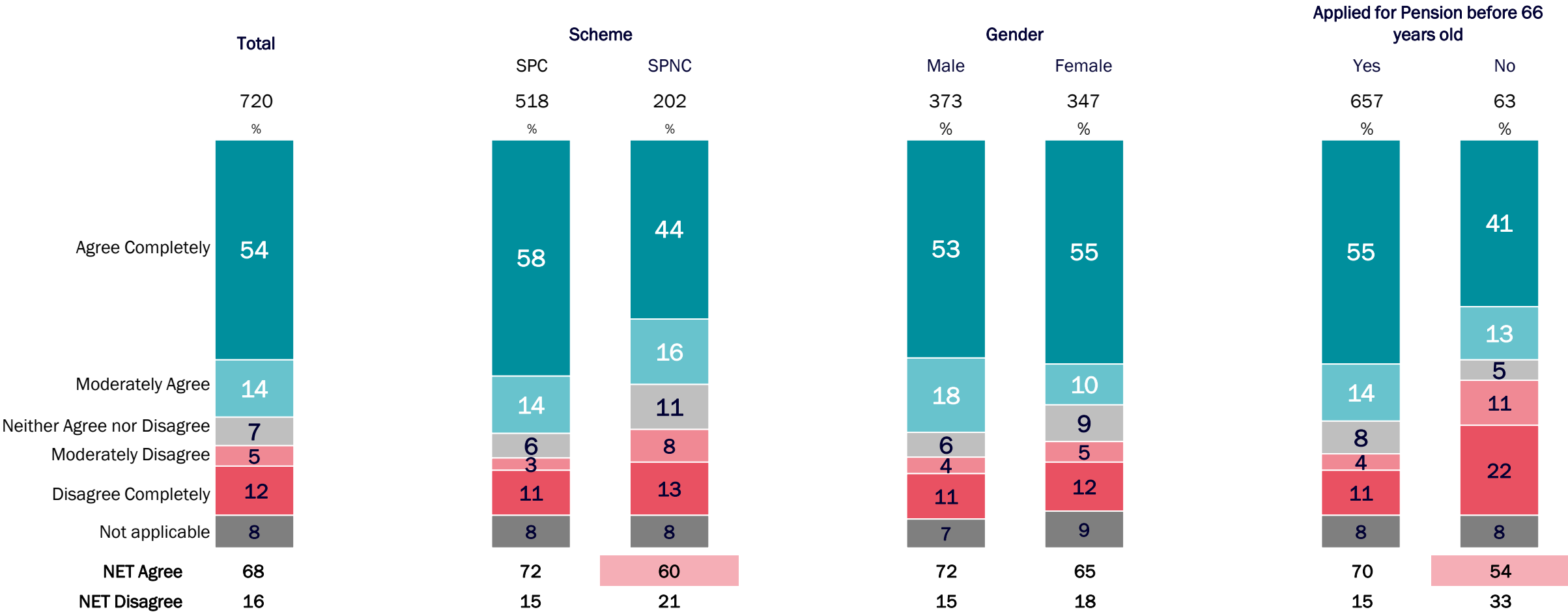
Almost eight in ten agreed that information about contacting the Department about their pension by letter/email was easy to find.

Q.2c.1 Now thinking about your written (email or letter) communication with the Department about your state pension,, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

My issue was resolved without having to follow up by phone

Base: All Participants who had written email or letter N – 720



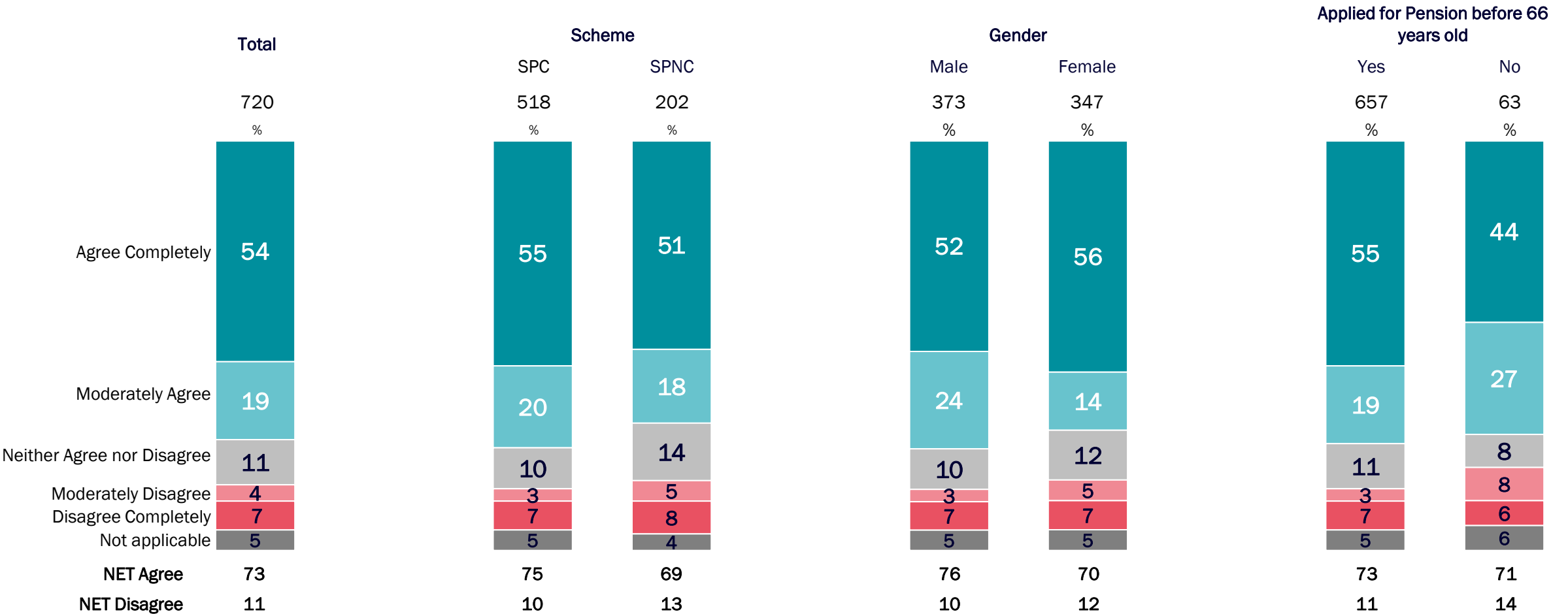
68% agreed that their issue was resolved without having to follow up by phone, lower levels of agreement were in place for those applying for SPNC scheme and the lower number who had not applied for their pension before reaching 66 years.

Q.2c.1 Now thinking about your written (email or letter) communication with the Department about your state pension,, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

I did not have to wait long for a response to my letter/email

Base: All Participants who had written email or letter N – 720



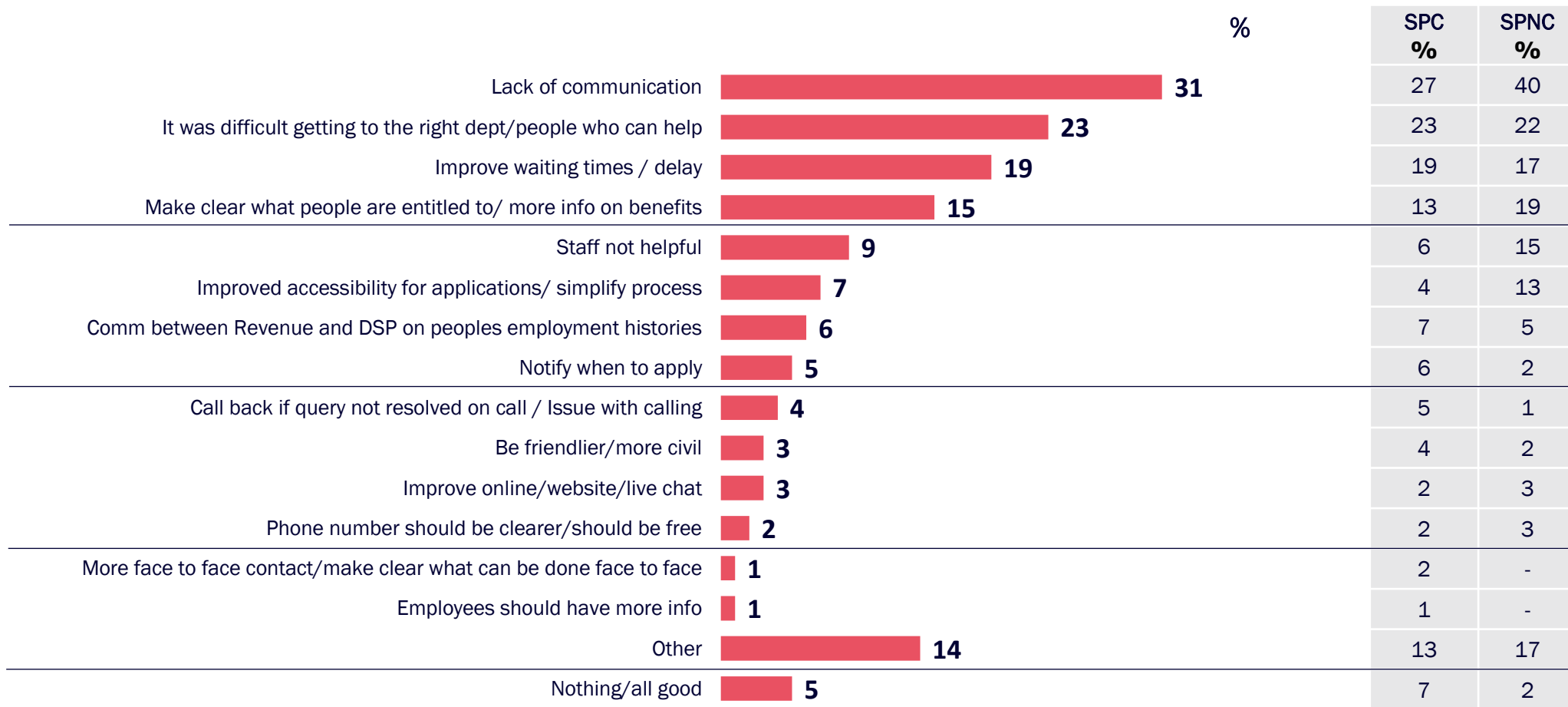
73% agreed they did not have to wait a long time for a response to their letter or email, this was higher at 75% for SPC scheme with 69% agreement for SPNC scheme.

Q.2c.1 Now thinking about your written (email or letter) communication with the Department about your state pension,, please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

Reasons for dissatisfaction with Department communication

Base: All Participants dissatisfied with communication N – 266



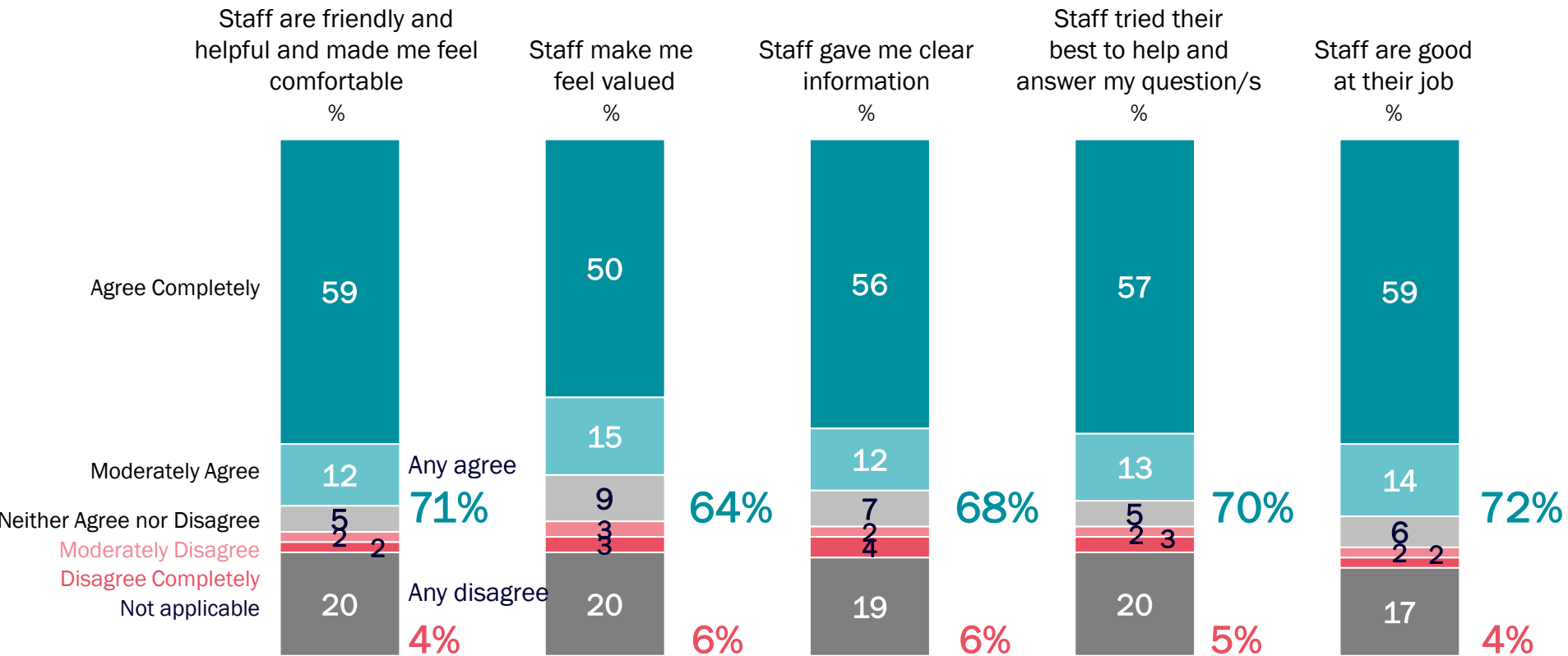
Lack of communication was the main reason put forward by those who were dissatisfied with Department communication (31%). This was followed by it was difficult to get the right department/people to help at 23%, improve waiting times 19% and make more clear what people are entitled to/benefits at 15%.



Satisfaction with Staff

Satisfaction with staff who look after Pensions

Base: All Participants N – 2,003



Agreement levels are highest for staff are good at their jobs (72%), followed by staff are friendly and helpful (71%) and staff tried their best to answer questions (70%).

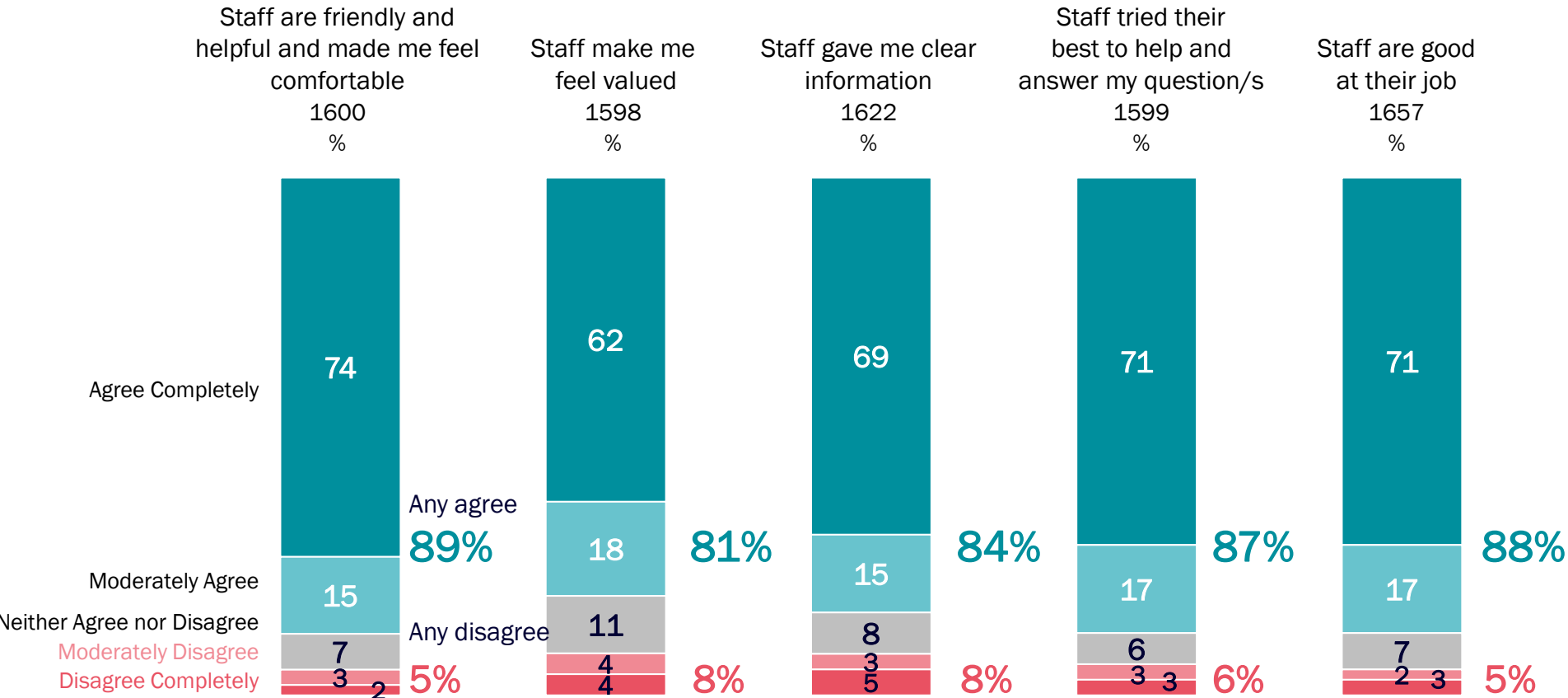
Staff provided clear information was rated at 68% with a top two score of 64% attributed to the metric staff make me feel valued.

Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.



Satisfaction with staff who look after Pensions

Base: All Participants N – excluding Not Applicable



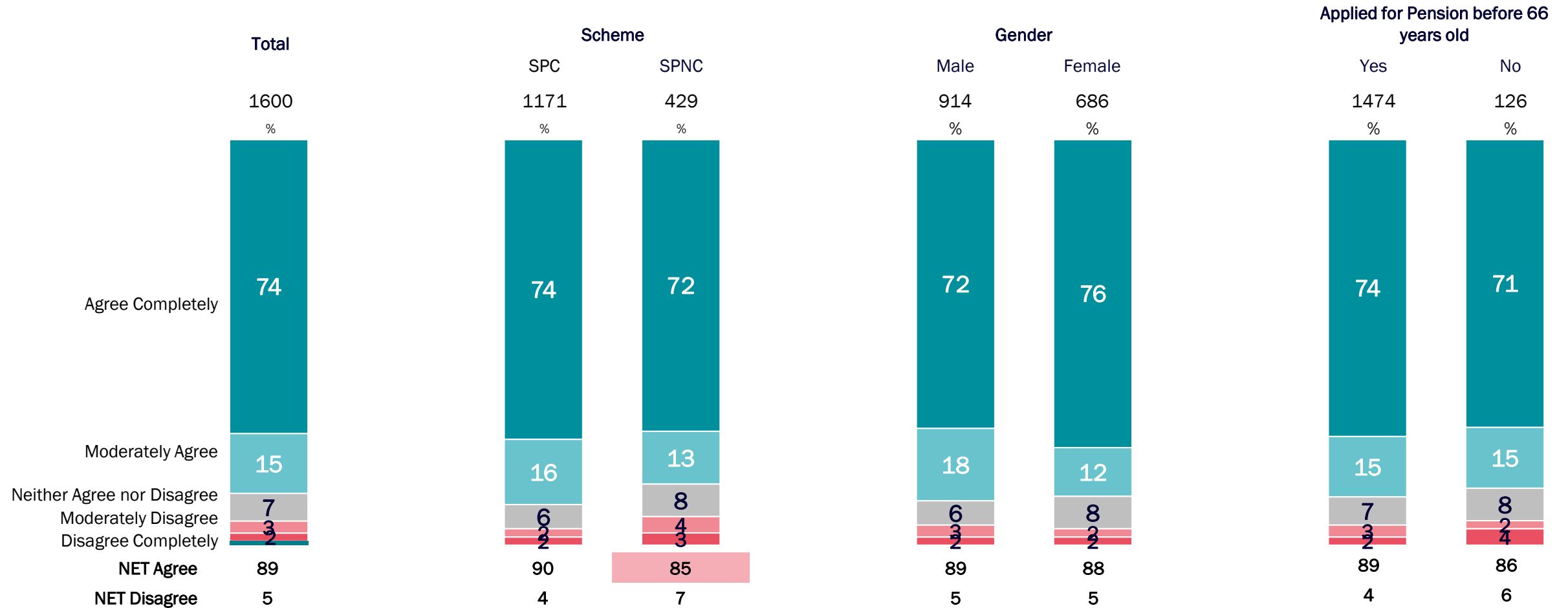
When we exclude the not applicable scores, (those who had no staff interaction) agreement levels are highest for staff are friendly and helpful (89%) staff are good at their jobs (88%), followed by staff tried their best to answer questions (87%).

Staff provided clear information was rated at 84% with a top two score of 81% attributed to the metric staff make me feel valued.

Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

Staff are friendly and helpful and made me feel comfortable

Base: All Participants N – 1,600 – excluding not applicable

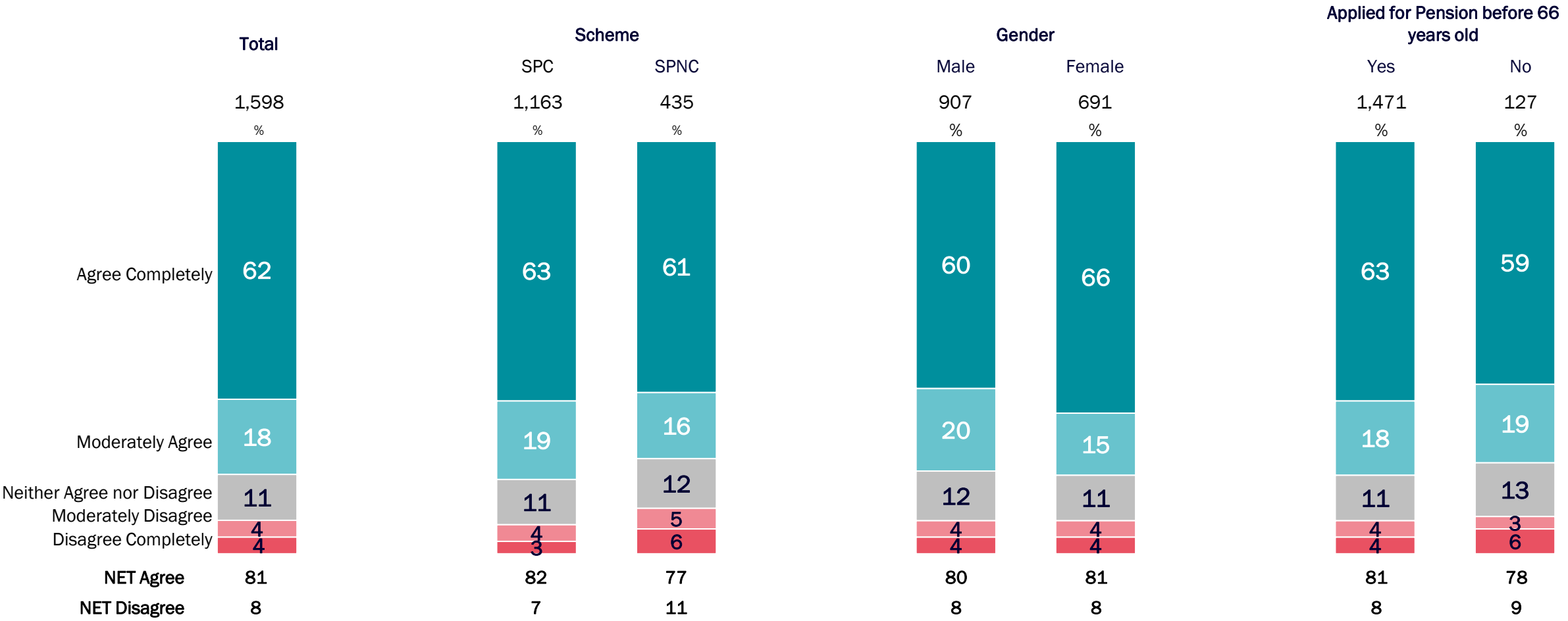


Remarkably high scores achieved for staff are friendly and made me feel comfortable at 89% on an overall basis.

Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

Staff make me feel valued

Base: All Participants N – 1,598 – excluding not applicable



Over eight in ten agree that staff make them feel valued, this is highest for those applying for SPC scheme at 82% and slightly lower for SPNC scheme at 77%.

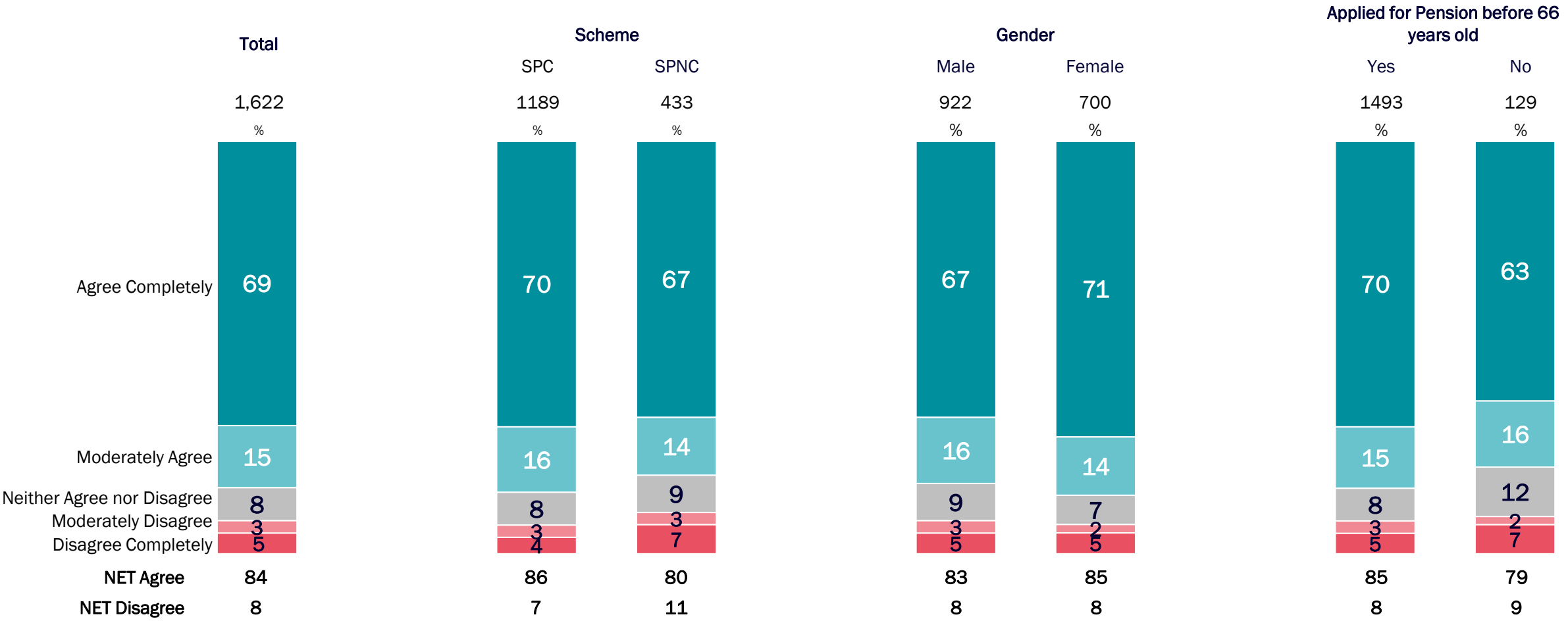
Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base



Staff gave me clear information

Base: All Participants N – 1,622 – excluding not applicable



84% agreed that staff gave them clear information, this was highest for those applying for SPC scheme at 86%.

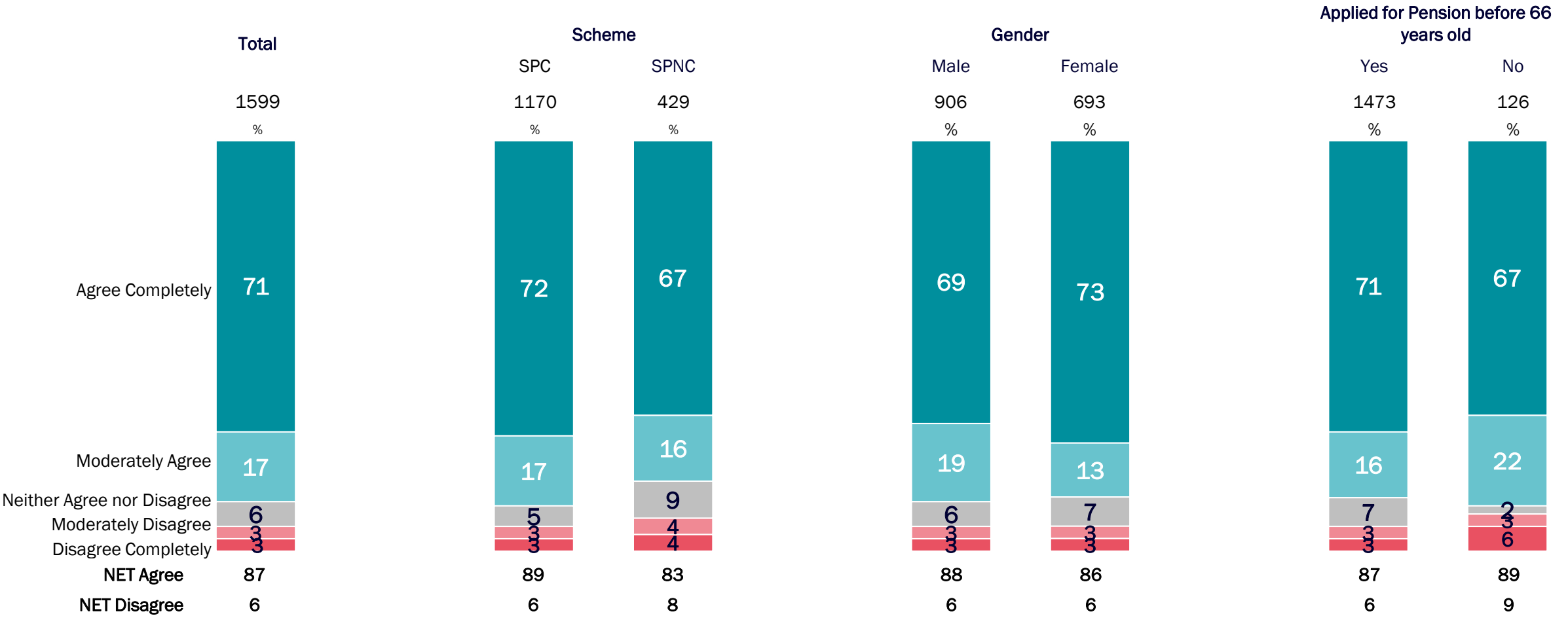
Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base



Staff tried their best to help and answer my question/s

Base: All Participants N – 1,599 – excluding not applicable



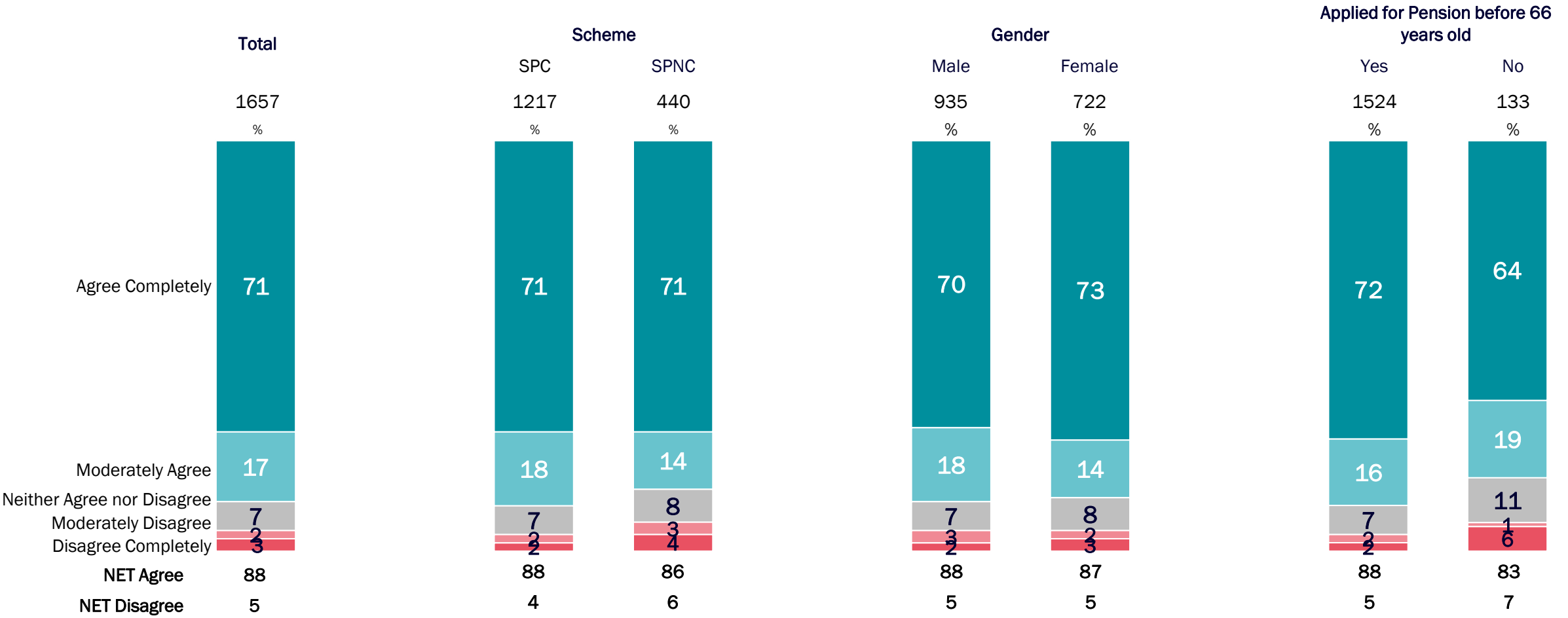
There were high agreement levels across the cohorts for the statement that staff tried their best to help and answer their questions (87%).

Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base

Staff are good at their job

Base: All Participants N – 1,657 – excluding not applicable



Staff are good at their jobs was rated particularly highly with 88% agreeing on an overall basis.

Q.3a Now thinking about the Department Office staff that look after pensions, please indicate your level of agreement with the following statements. For each statement, please use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'.

*Caution low base



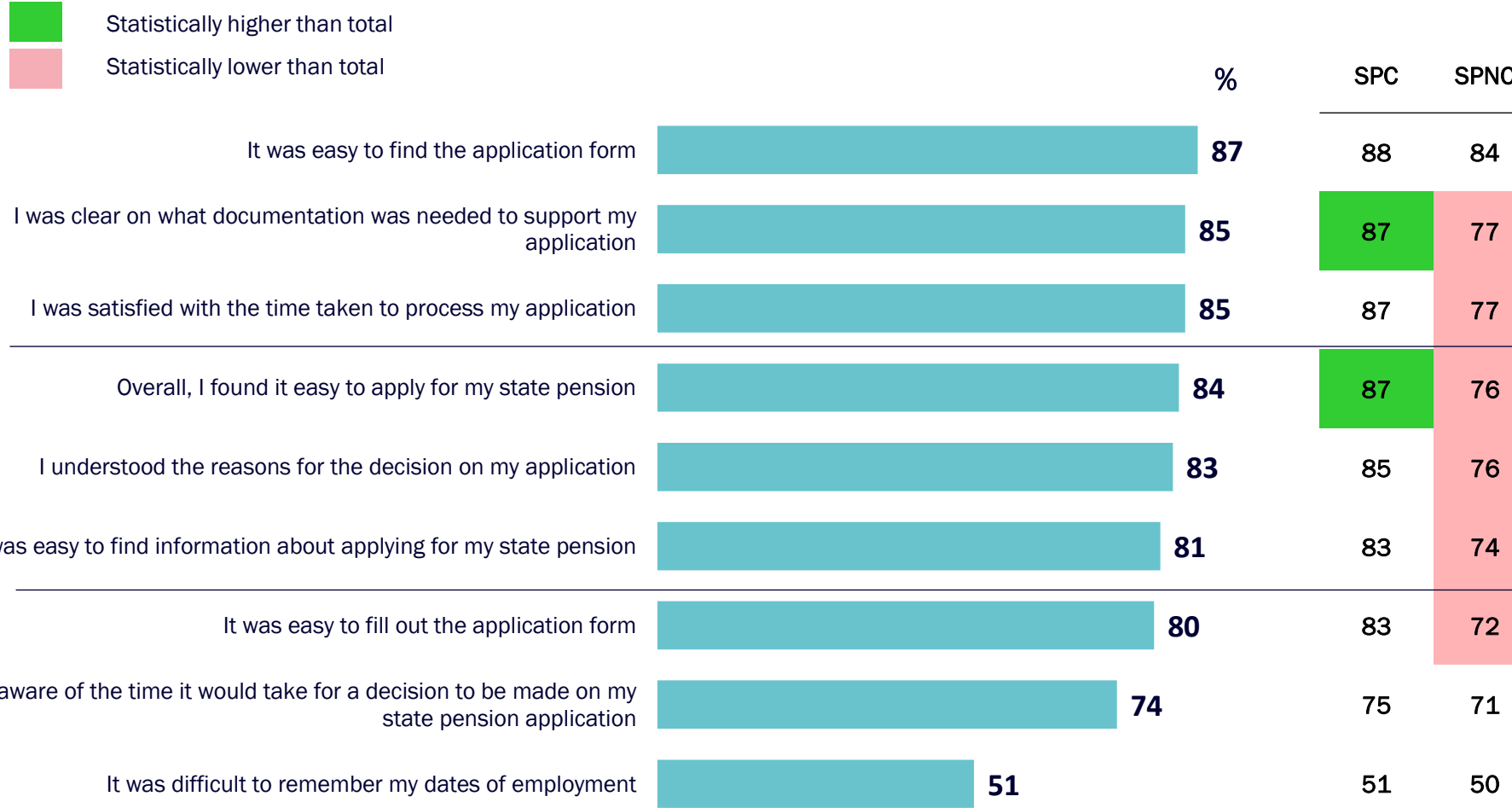
Satisfaction with Process of Applying for Pension



Satisfaction with the Process of applying for Pension

Net Agree Score

Base: All Participants N – 2,003

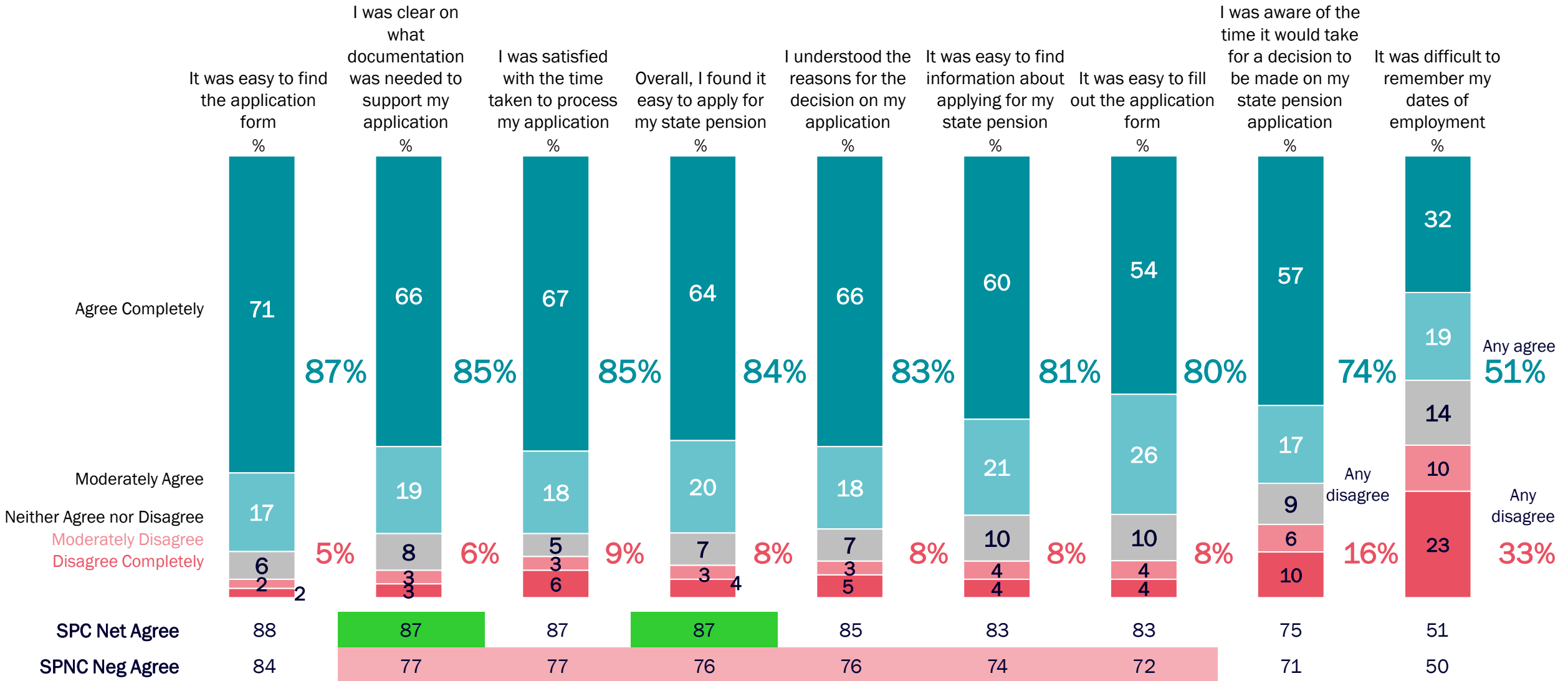
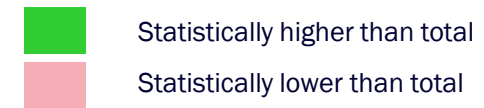


As can be seen from the graphic, there are very high satisfaction levels with the processes involved in applying for their pension ranging from 87% who agree it is easy to find the application form, 85% clarity on what documentation was needed to support the application, 85% satisfaction with time taken to process with 84% agreeing that overall they found it easy to apply for their Pension. Lowest level of agreement was just over half (51% who agreed it was difficult to remember the dates of their employment. Note lower levels of agreement were put forward by those applying for SPNC.

Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

Satisfaction with the Process of applying for Pension

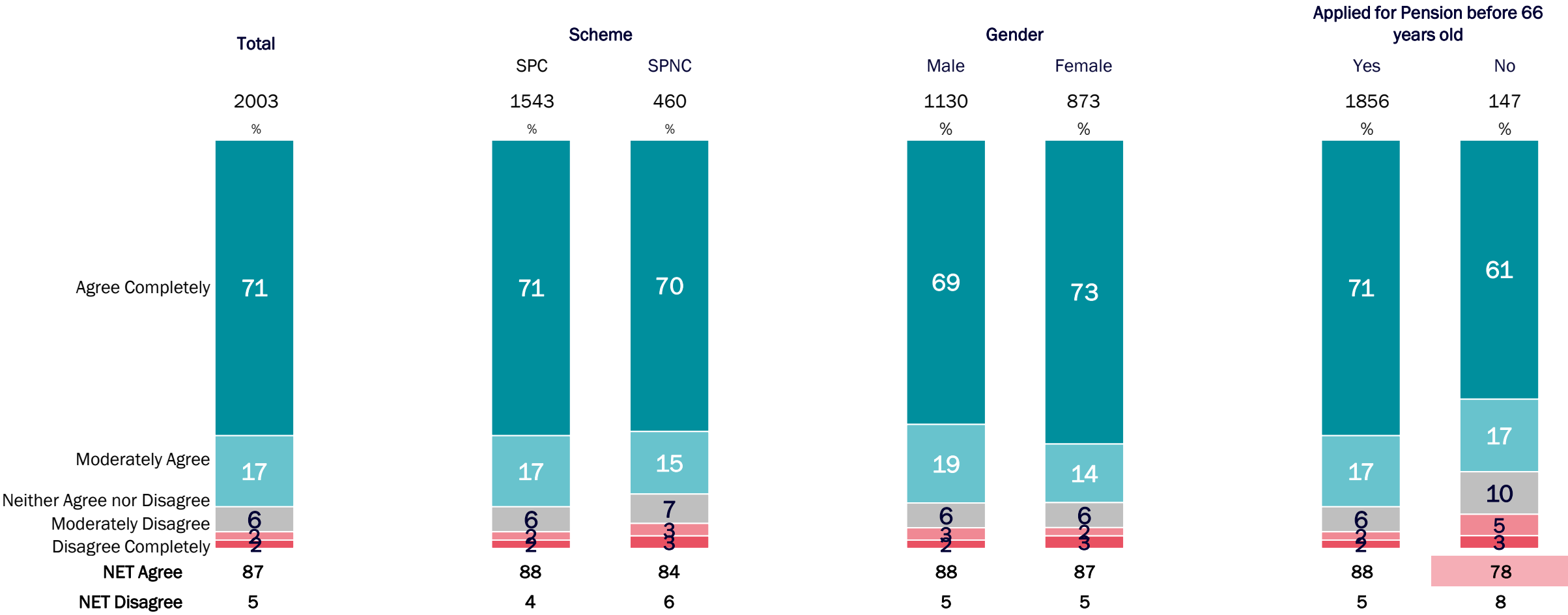
Base: All Participants N – 2,003



Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

It was easy to find the application form

Base: All Participants N – 2,003



The great majority found it easy to find the application form (87%), this was lower for those who had not applied for their pensions before reaching 66 years at 78%.

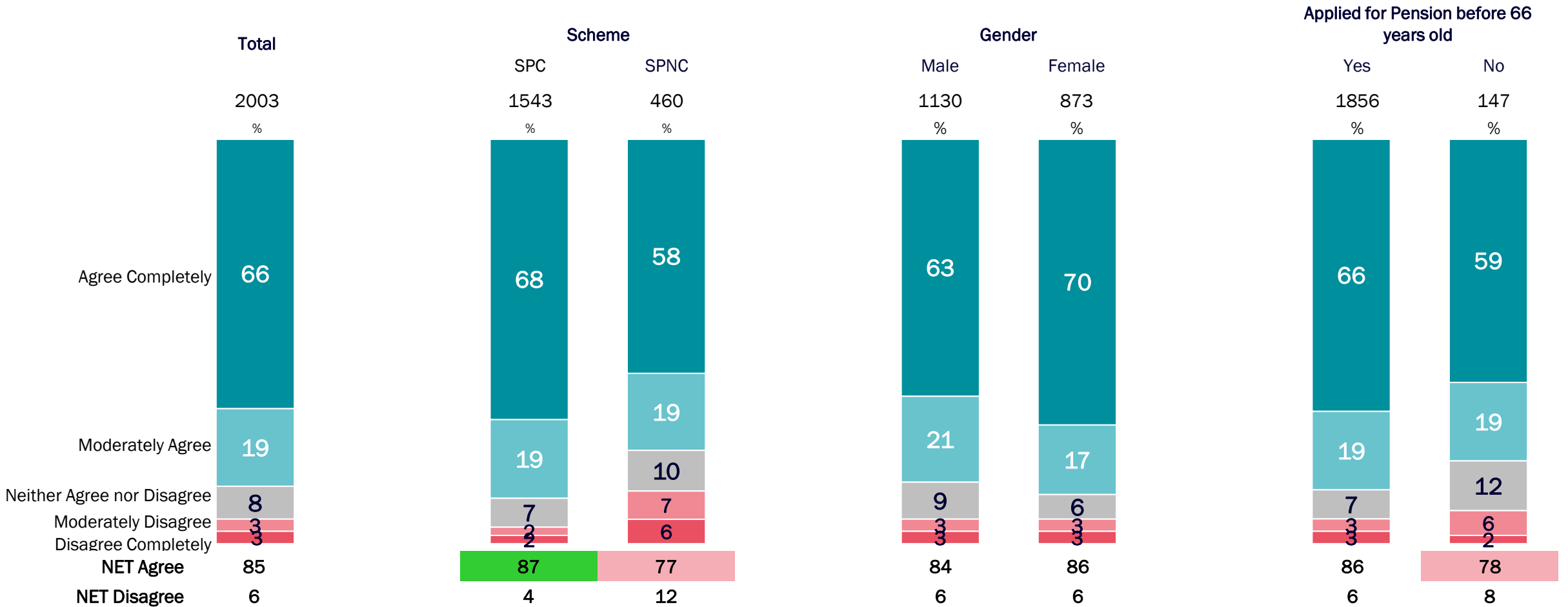
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



I was clear on what documentation was needed to support my application

Base: All Participants N – 2,003



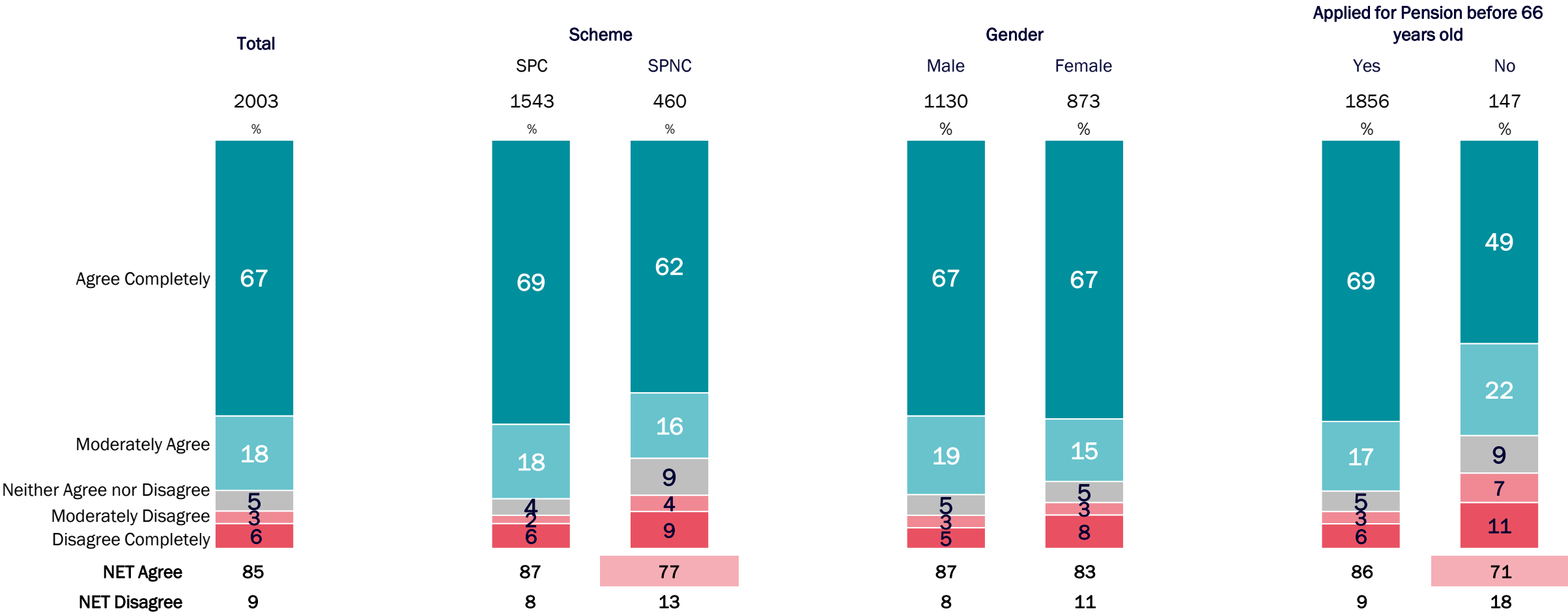
A very high 85% agreed they were clear on what documentation was needed to support their application and this was higher for those applying for a State Contributory Pension at 87% with 77% in agreement for the Non-Contributory Pension.

Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'



I was satisfied with the time taken to process my application

Base: All Participants N – 2,003



Those who were unaware of the need to apply before reaching 66 years showed lower levels of satisfaction with the time taken to process their application (71%) as did those who applied for the SPNC scheme (77%). Overall a satisfaction rating of 85% was registered for this metric.

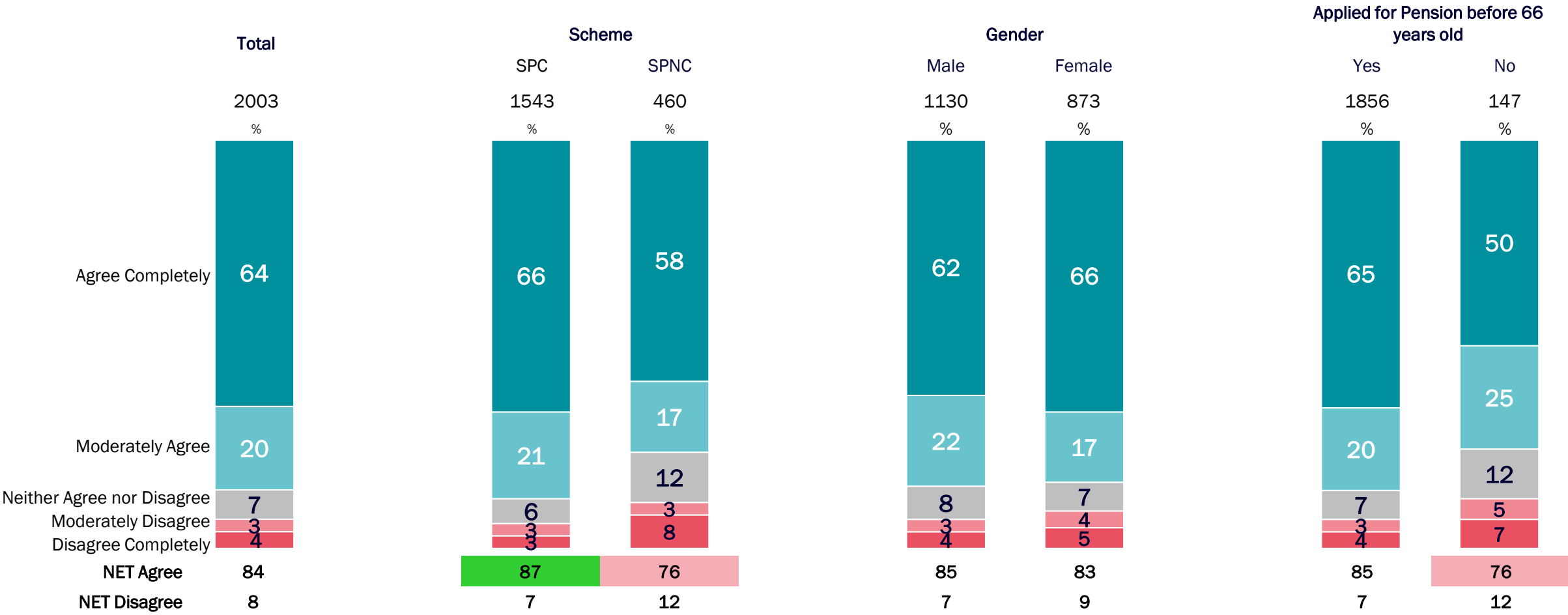
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'



Overall, I found it easy to apply for my state pension



Base: All Participants N – 2,003



84% agreed that overall they found it easy to apply for the state pension, with 87% of those applying for SPC scheme in agreement. Those who applied for the SPNC scheme and those who were not aware of applying before 66 years displayed lower levels of agreement at 76%.

Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

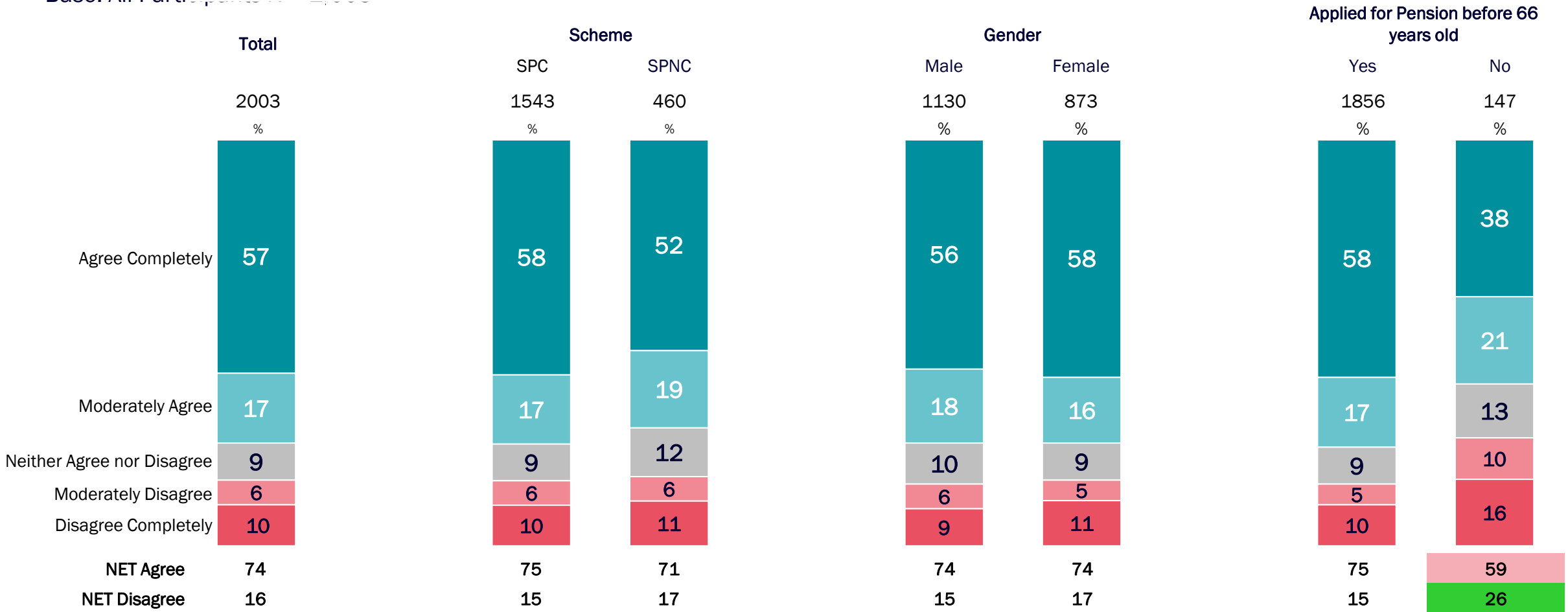
*Caution low base



I was aware of the time it would take for a decision to be made on my state pension application



Base: All Participants N – 2,003



Almost three-quarters of the Pensions participants agreed they were aware of the time taken for a decision to be made on their application. This was slightly lower for SPNC applicants (74%) and those were not aware of the need to apply for their pension before reaching 66 years (59%).

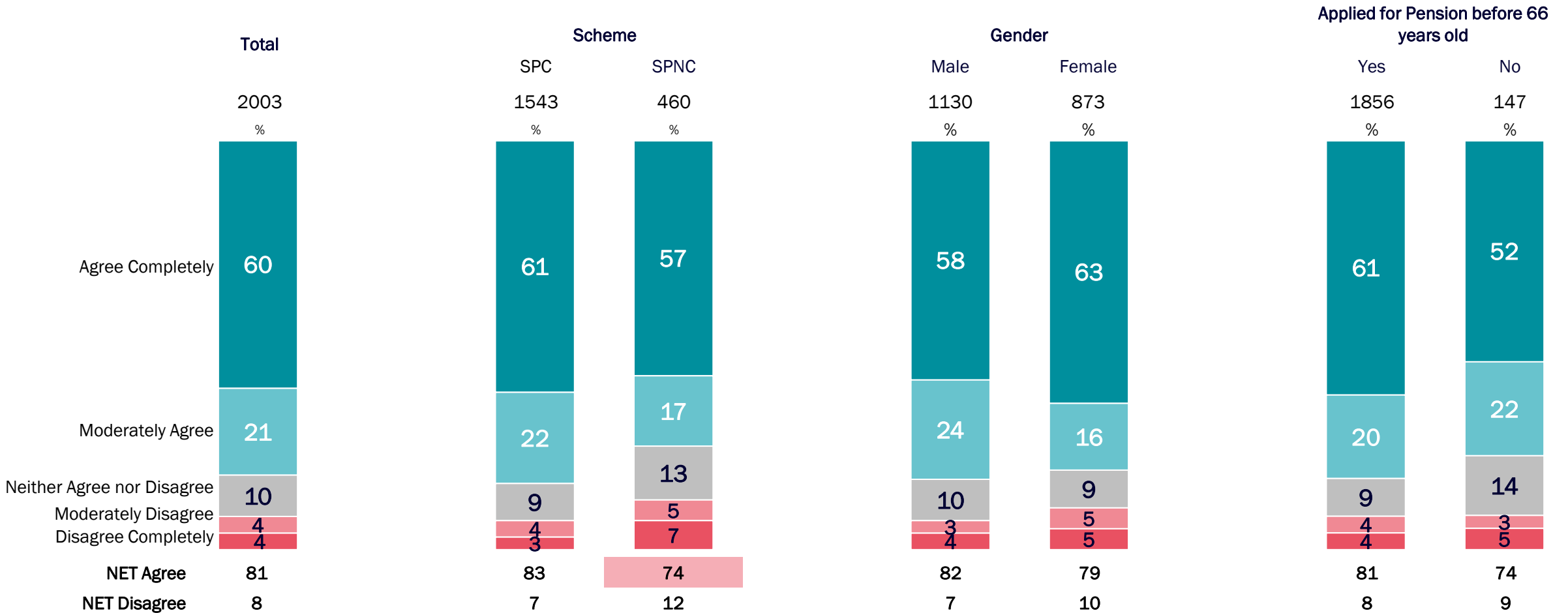
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



It was easy to find information about applying for my state pension

Base: All Participants N – 2,003



Over eight in ten (81%) agreed that it was easy to find information about applying for their state pension (84% for SPC Scheme and 74% for SPNC scheme).

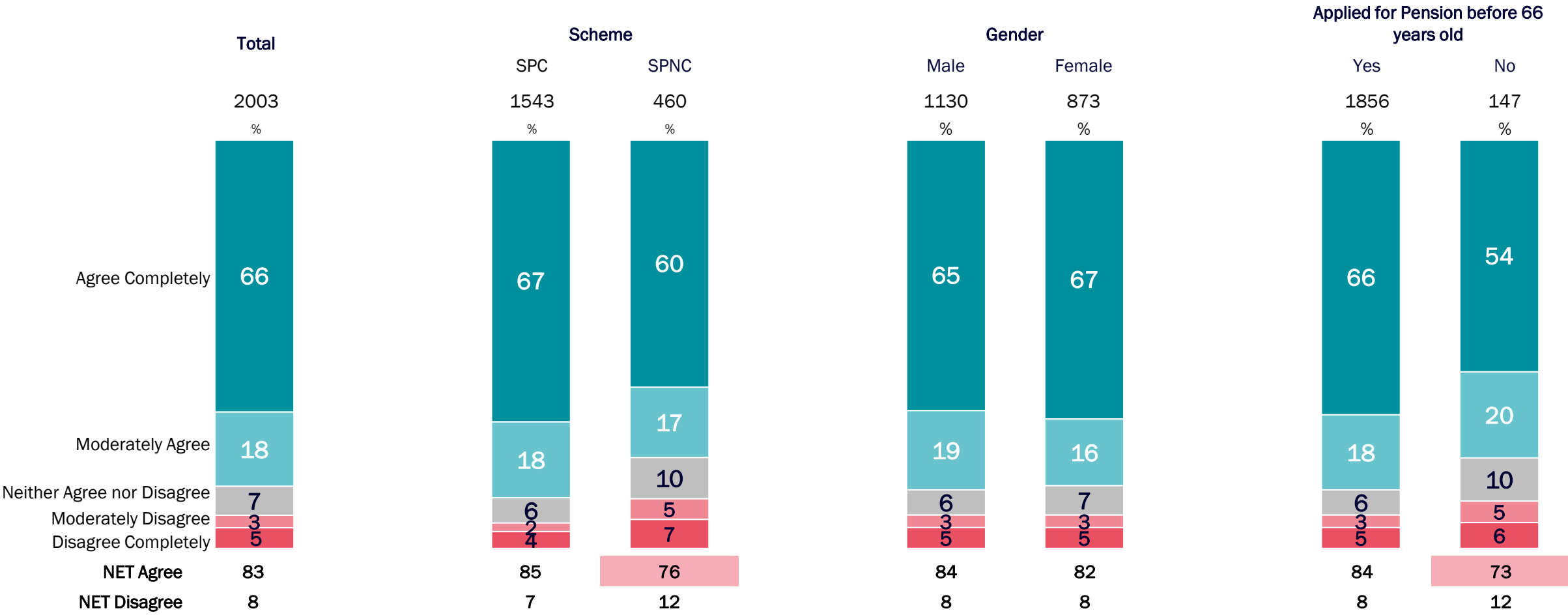
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



I understood the reasons for the decision on my application

Base: All Participants N – 2,003



83% agreed on an overall basis that they understood the reasons for the decision on their application. Again, lower levels of agreement were registered for those applying for SPNC (76%) and Unaware of the need to apply before reaching 66 years (73%).

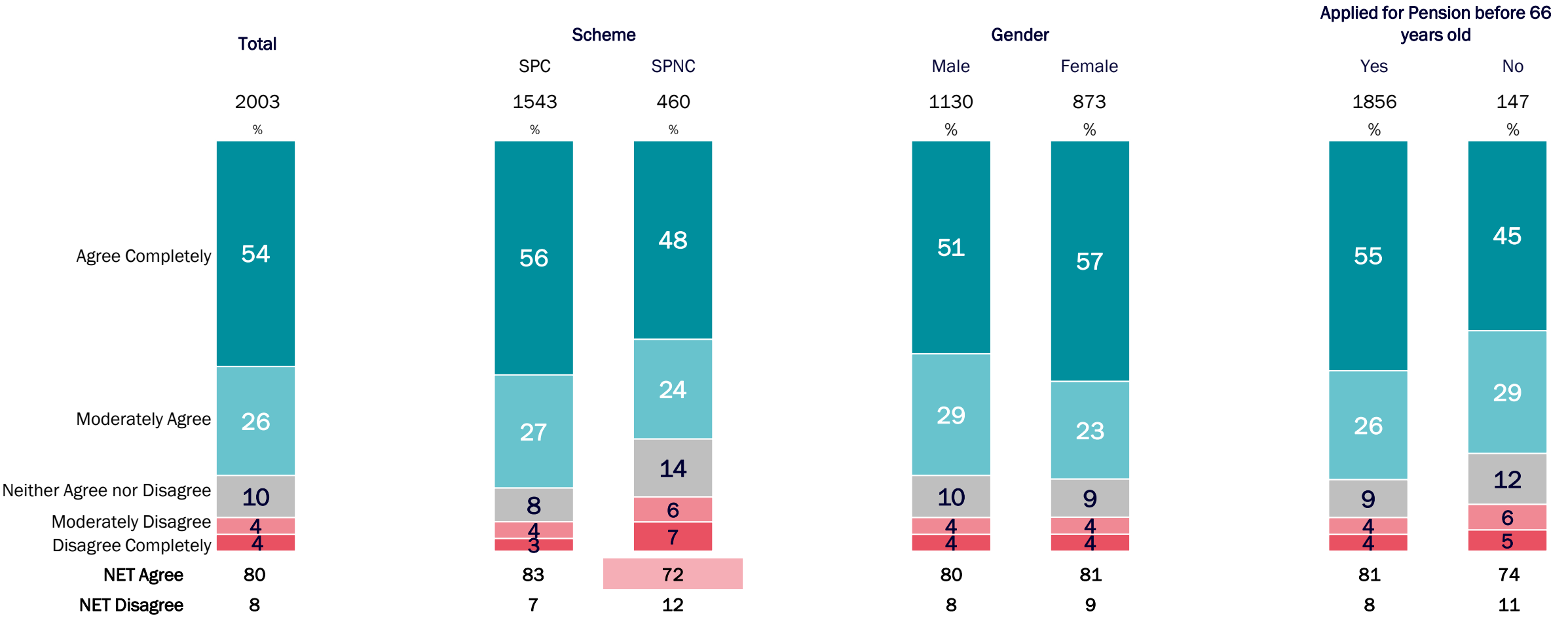
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



It was easy to fill out the application form

Base: All Participants N – 2,003



80% agreed it was easy to fill out the application form (83% for SPC Scheme 72% for SPNC).

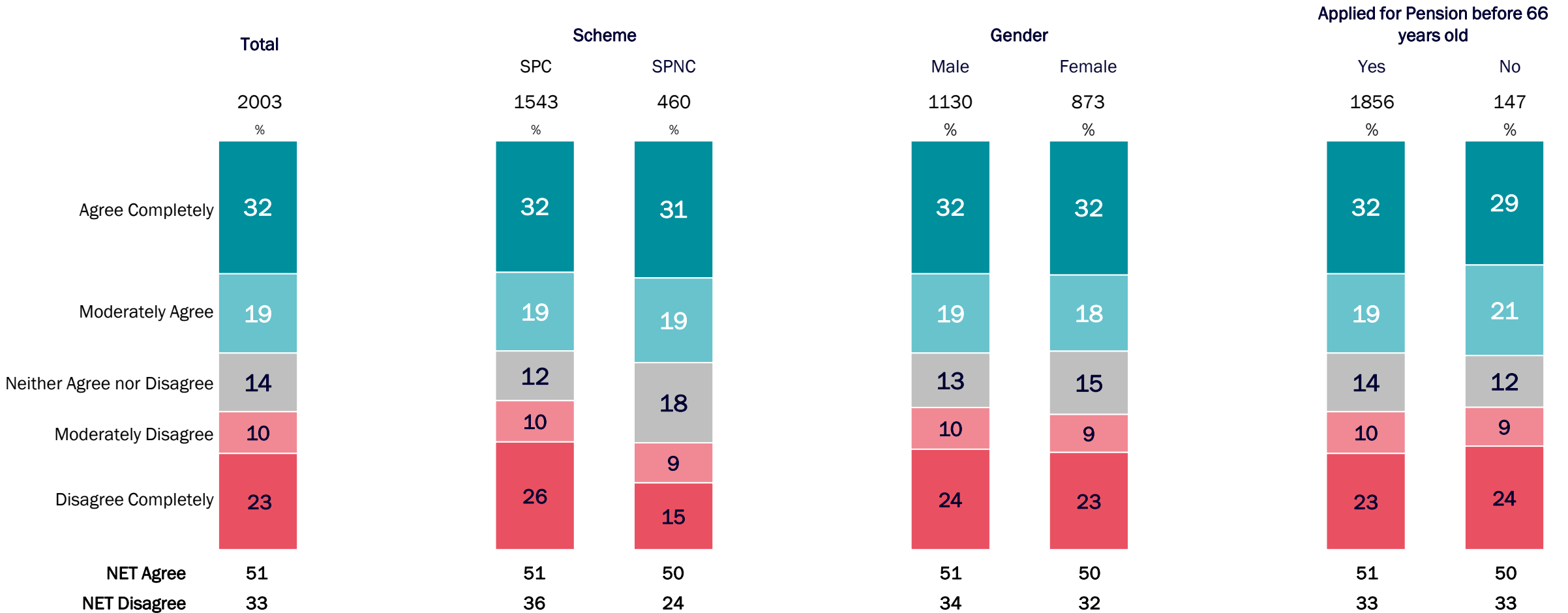
Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



It was difficult to remember my dates of employment

Base: All Participants N – 2,003



Roughly half of those who took part in the research (51%) agreed that it was difficult to remember their dates of employment while 33% disagreed. There were no statistical differences between the cohorts.

Q.4 Can you now think about the process of applying for your state pension? Please indicate your level of agreement with the following statements, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



Applying for state pension – Any Agree

Base: All Participants N – 2,003

■ Statistically higher than total
■ Statistically lower than total



Net Agree	Total	IQA		EU MBI		Outcome					Another Scheme		SWI	
		Yes	No	Yes	No	Applied for SPC, got another pension	Applied for SPC, SPC	Applied for SPNC, got another pension	Applied for SPNC, SPNC	Other	Yes	No	SWI	Desk
Base	2003 %	116 %	1427 %	57 %	1486 %	22 %	1471 %	24 %	350 %	136 %	243 %	217 %	151 %	309 %
I was aware of the time it would take for a decision to be made on my state pension application	74	80	74	61	75	73	76	71	76	50	72	69	60	76
Overall, I found it easy to apply for my state pension	84	91	86	79	87	82	87	75	81	61	76	76	71	78
It was easy to find information about applying for my state pension	81	91	82	72	83	82	84	75	77	63	73	75	72	75
It was easy to find the application form	87	91	88	84	88	86	89	83	87	76	86	82	81	86
It was easy to fill out the application form	80	84	83	88	83	68	84	75	74	63	70	74	75	70
It was difficult to remember my dates of employment	51	52	51	49	51	73	50	38	53	48	52	48	47	52
I was clear on what documentation was needed to support my application	85	90	87	89	87	77	88	83	79	69	77	77	70	80
I was satisfied with the time taken to process my application	85	87	87	81	87	68	88	71	84	54	80	75	68	82
I understood the reasons for the decision on my application	83	87	85	68	86	86	86	71	80	61	76	76	72	78



Applying for state pension – Any Disagree

Base: All Participants N – 2,003

■ Statistically higher than total
■ Statistically lower than total



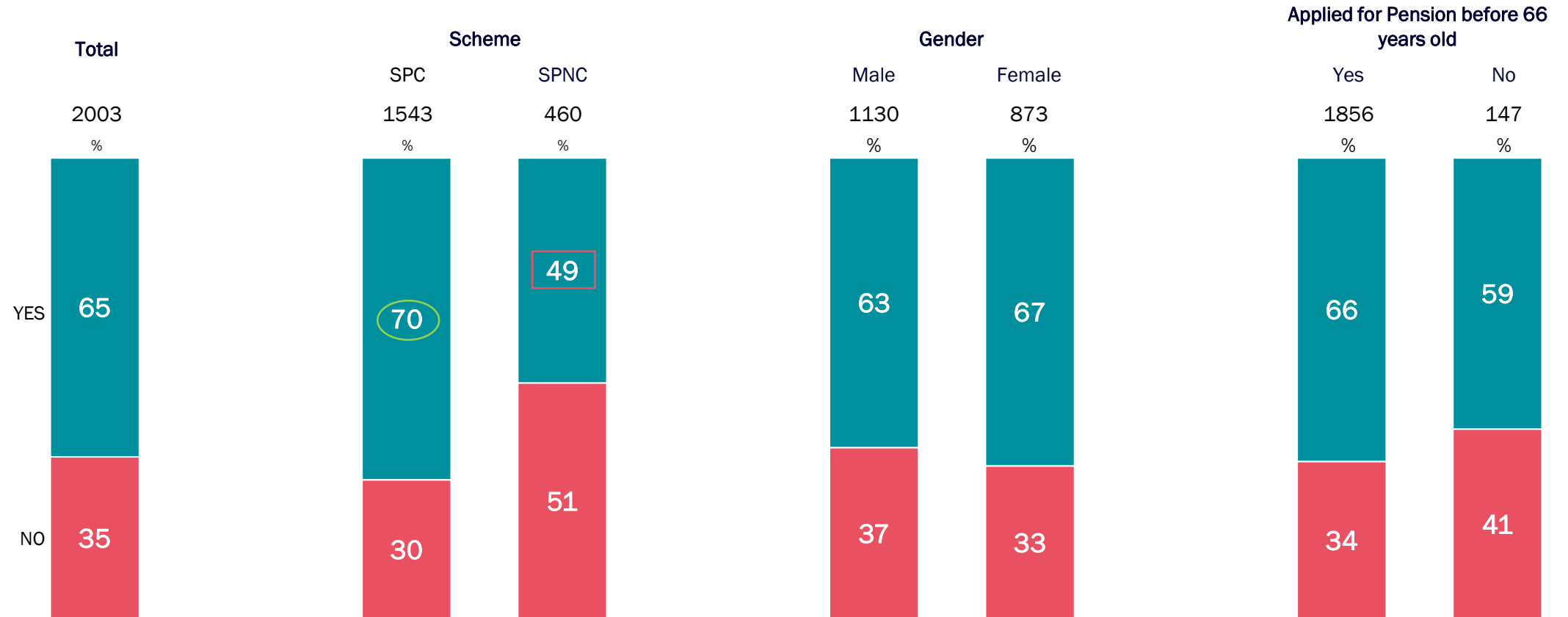
Net Disagree	Total	IQA		EU MBI		Outcome					Another Scheme		SWI	
		Yes	No	Yes	No	Applied for SPC, got another pension	Applied for SPC, SPC	Applied for SPNC, got another pension	Applied for SPNC, SPNC	Other	Yes	No	SWI	Desk
Base	2003 %	116 %	1427 %	57 %	1486 %	22 %	1471 %	24 %	350 %	136 %	243 %	217 %	151 %	309 %
I was aware of the time it would take for a decision to be made on my state pension application	16	5	16	19	15	9	15	17	15	26	19	15	22	15
Overall, I found it easy to apply for my state pension	8	3	7	16	6	14	6	17	8	22	12	12	15	10
It was easy to find information about applying for my state pension	8	3	7	18	7	-	7	4	10	19	13	10	12	12
It was easy to find the application form	5	3	5	5	4	5	4	8	6	9	6	7	7	6
It was easy to fill out the application form	8	7	7	7	7	18	7	13	11	18	13	12	11	13
It was difficult to remember my dates of employment	33	34	36	42	35	23	36	42	22	26	26	21	27	22
I was clear on what documentation was needed to support my application	6	5	4	4	4	18	4	8	11	15	12	13	15	11
I was satisfied with the time taken to process my application	9	4	8	14	8	14	7	17	11	26	12	14	20	10
I understood the reasons for the decision on my application	8	5	7	18	6	9	6	13	9	22	12	12	15	11



State Pension application without assistance

Base: All Participants N – 2,003

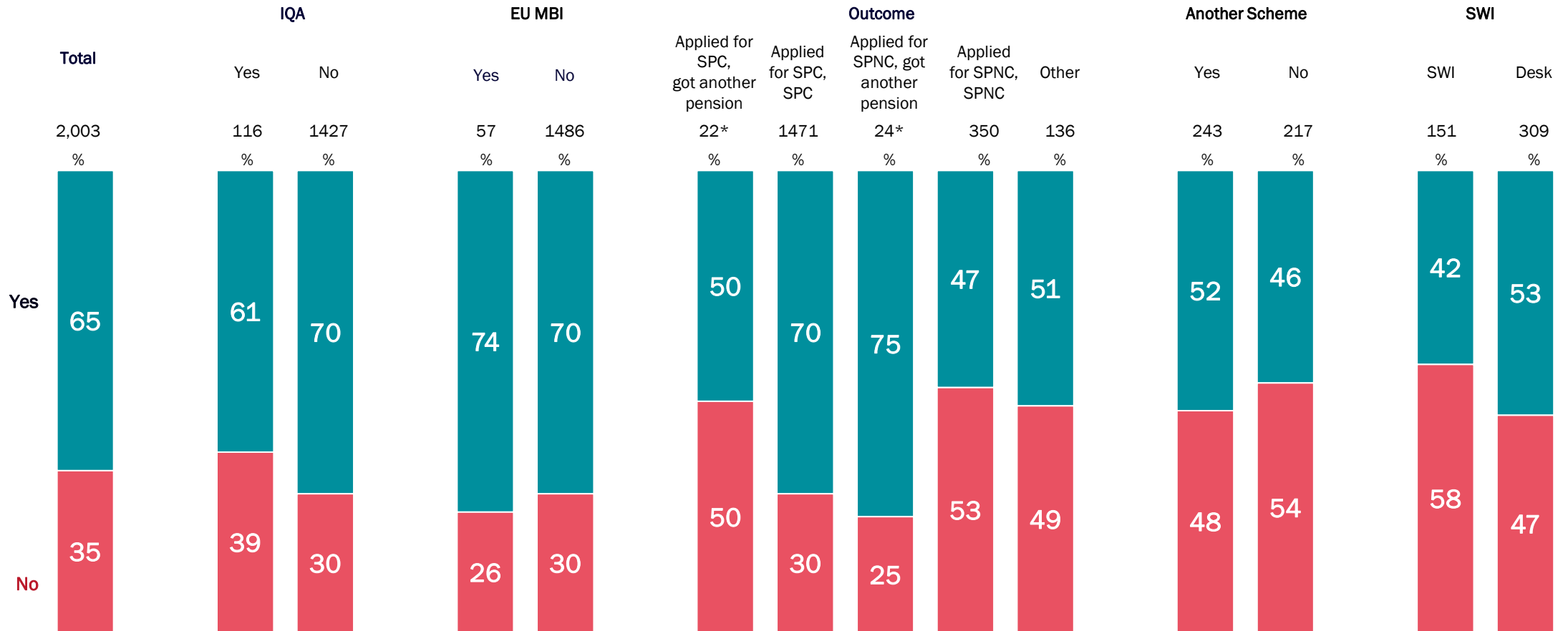
 Statistically higher than total
 Statistically lower than total



At an overall level, 65% reported they were able to apply for their pension without assistance, while 35% required assistance. Those needing assistance was higher for participants applying for the SPNC scheme at almost half (49%).

Were you able to apply for your state pension without assistance?

Base: All Participants N – 2,003



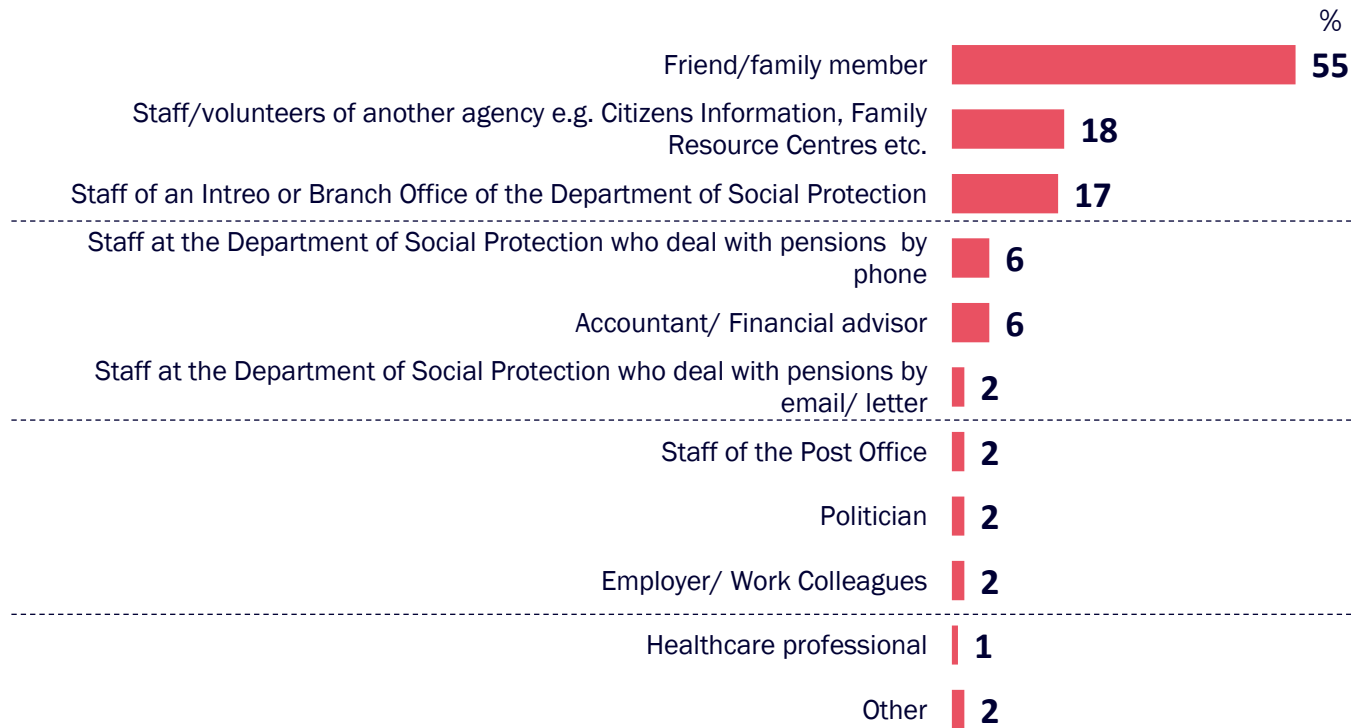
Q.5a Were you able to apply for your state pension without assistance?

*Caution low base size



State Pension application requiring assistance

Base: All participants who required assistance N – 701



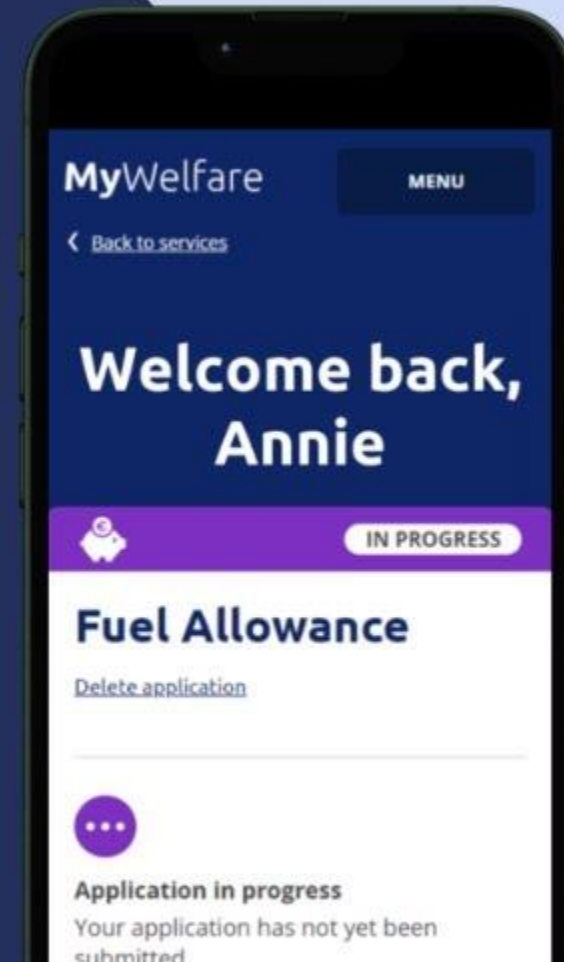
Scheme		Applied before 66.5 y/o	
SPC	SPNC	Yes	No
467	234	640	61
%	%	%	%
52	62	55	66
19	17	18	16
16	19	17	10
6	6	7	5
9	0	6	5
2	1	1	7
2	2	2	-
1	3	2	2
3	-	2	3
1	1	1	2
1	3	2	2

A friend or family member was the option most likely to put forward where assistance was required to complete the application by just over half (55%).

*Caution low base

MyWelfare.ie

APPLY FOR FUEL ALLOWANCE ONLINE



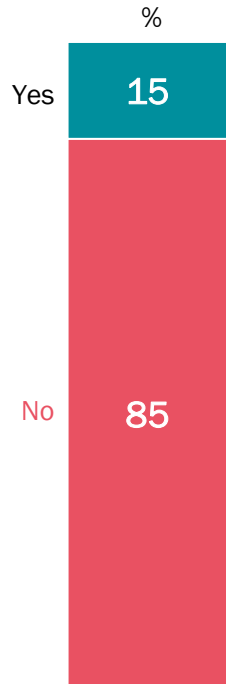
Other Benefits Applied for

Other benefits or entitlements applied for

Base: All Participants N – 2,003



Apply for an increase for any dependents using your state pension application form?



Apply for a Living Alone Increase using your state pension application form?



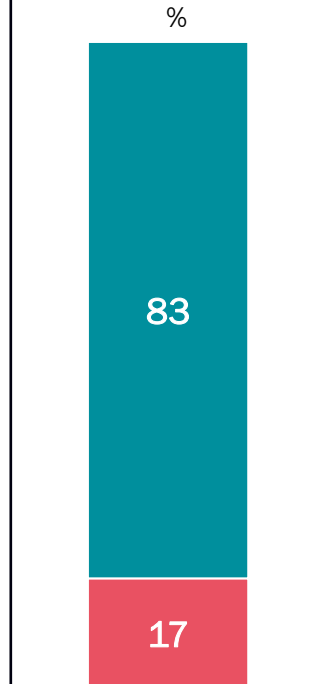
Apply for Fuel Allowance using your state pension application form?



Log onto www.gov.ie/dsp to see what other benefits are available to pensioners?



Apply for the Free Travel scheme?



Apply for the Household Benefits Package?



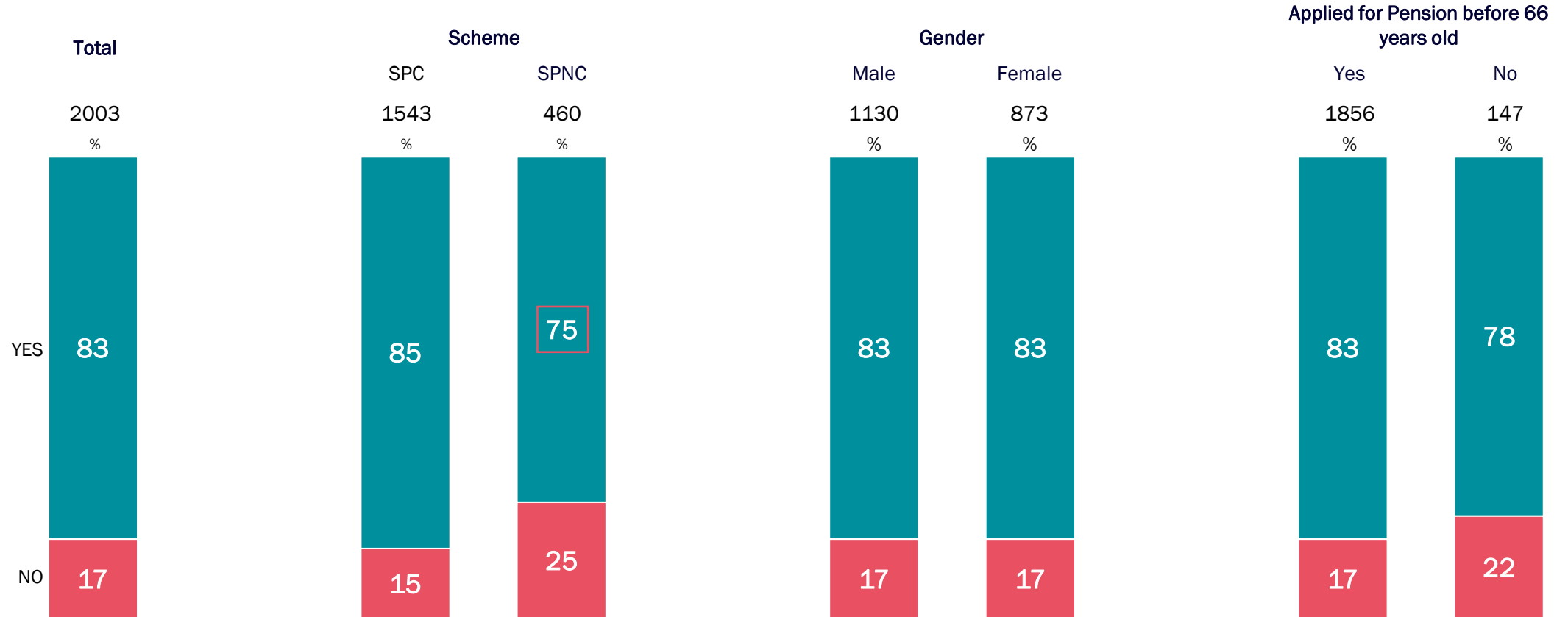
The Free Travel Scheme was the option most applied for when reviewing entitlements. This was put forward by 83% of applicants followed by 36% who stated they logged on to www.gov.ie to see what other benefits were available. One-third cited the Fuel Allowance at 33%.



Apply for the Free Travel scheme?

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



While over eight in ten reported they applied for the Free Travel Scheme at 83%, this was lower for those who applied for the SPNC scheme at 75%.

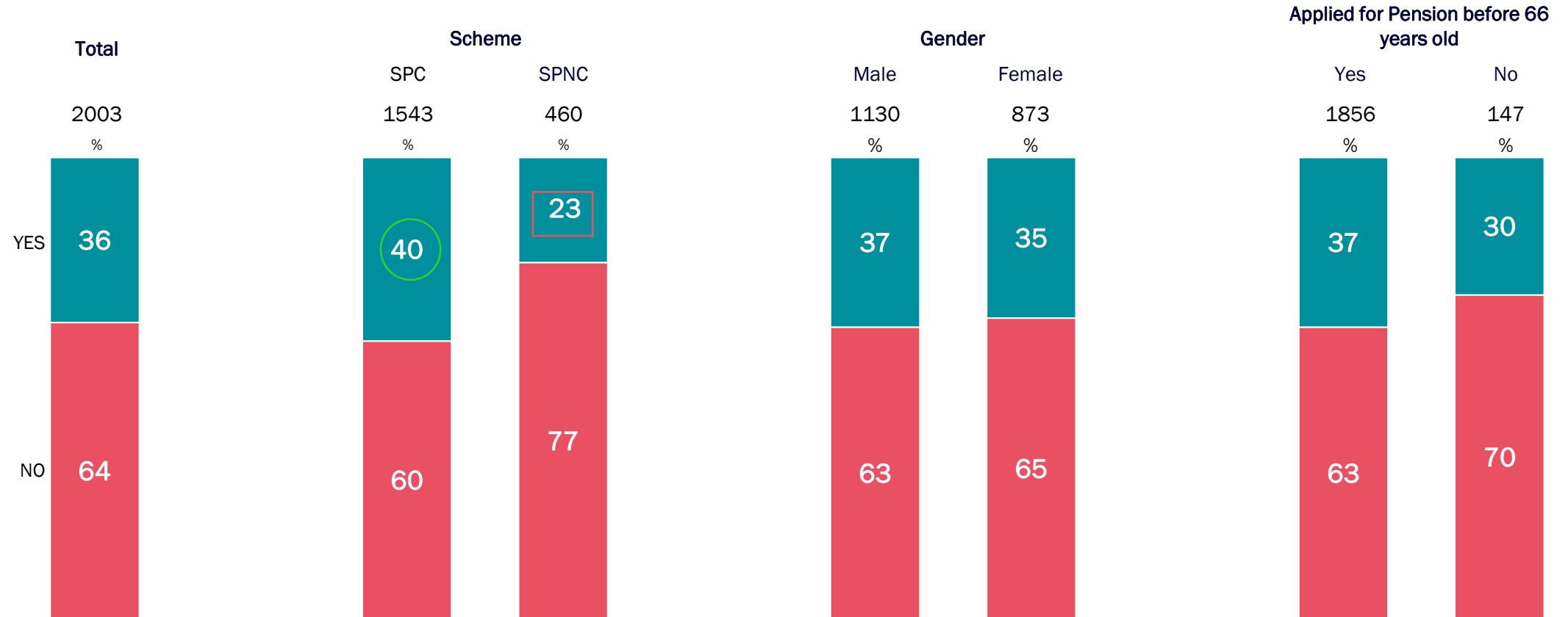


Log onto www.gov.ie/DSP to see what other benefits are available to pensioners?



Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



At an overall level, 36% stated that they had logged on to the government website to see what other benefits were available to pensioners, this was statistically higher at 40% for those applying for a contributory pension compared to 23% of those applying for a non-contributory pension.

*Caution low base

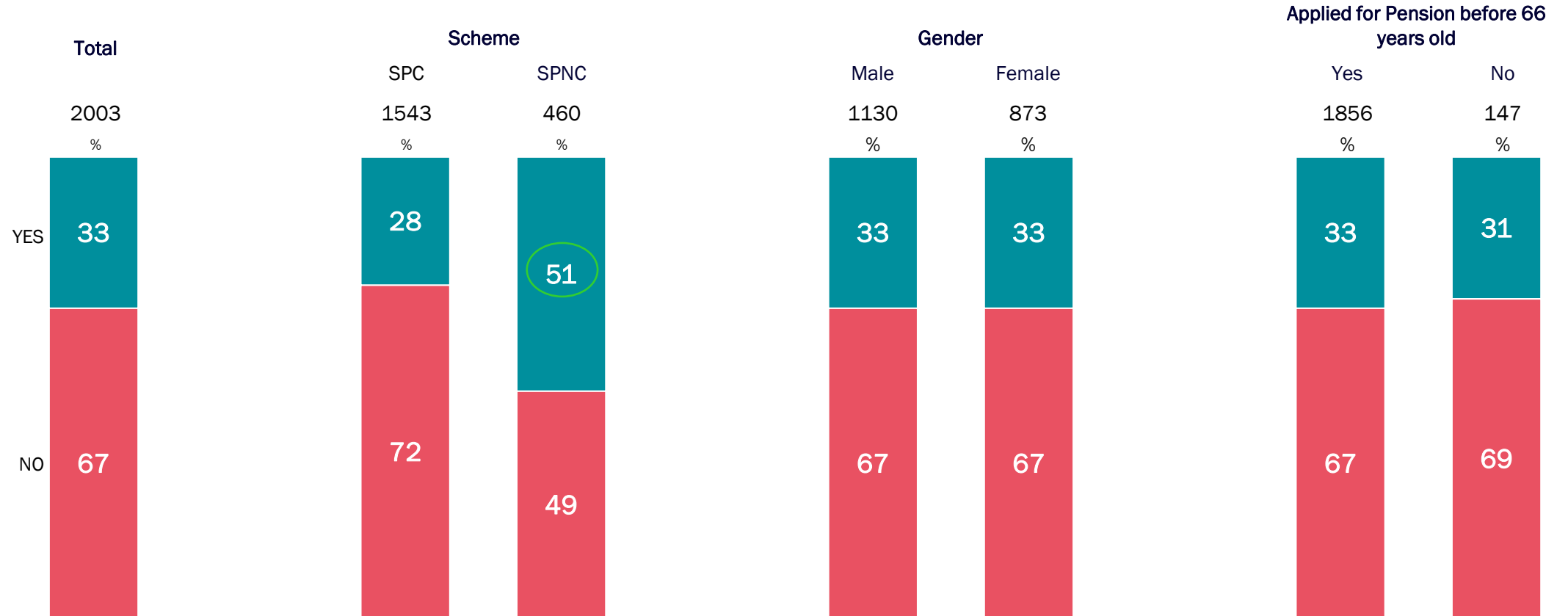


Apply for Fuel Allowance using your state pension application form?



Base: All Participants N – 2,003

○ Statistically higher than total
□ Statistically lower than total





A third of all pension applicants (33%) applied or the Fuel Allowance. This rises to 51% for those applying for the non-contributory pension.

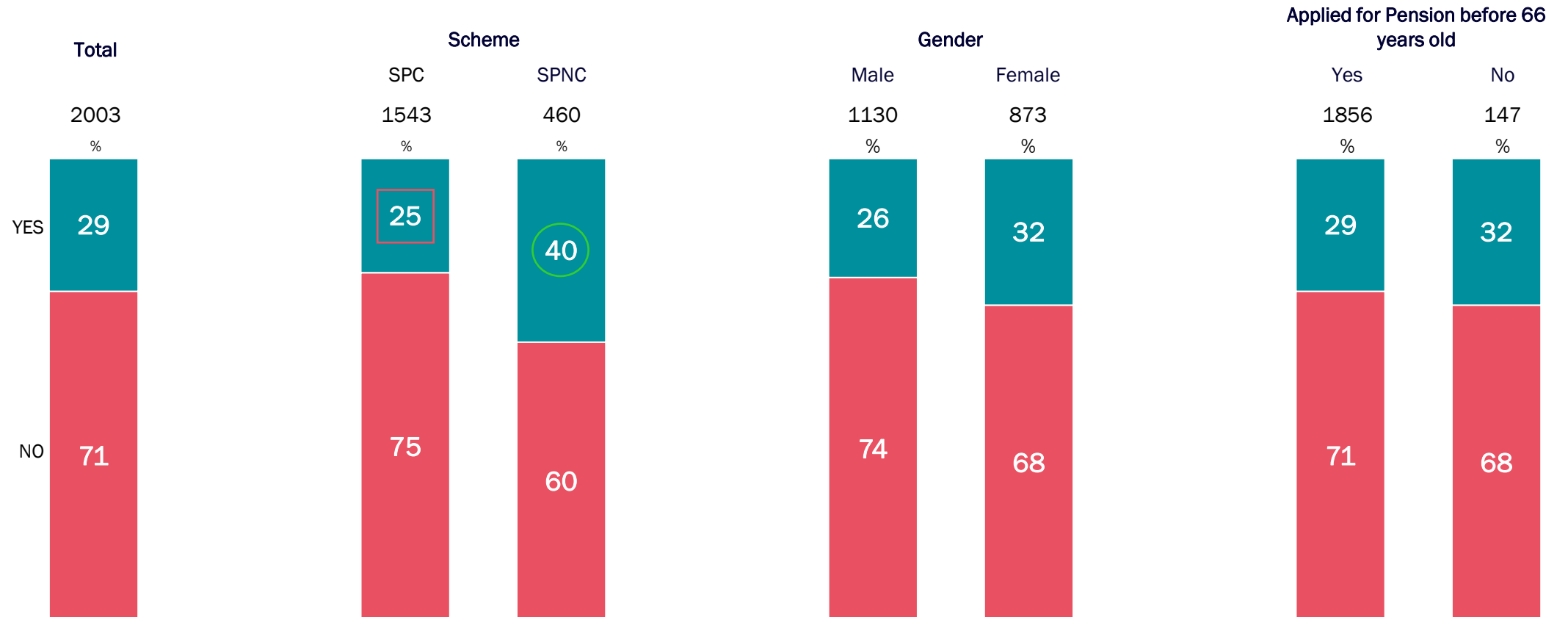
*Caution low base



Apply for the Household Benefits Package?

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



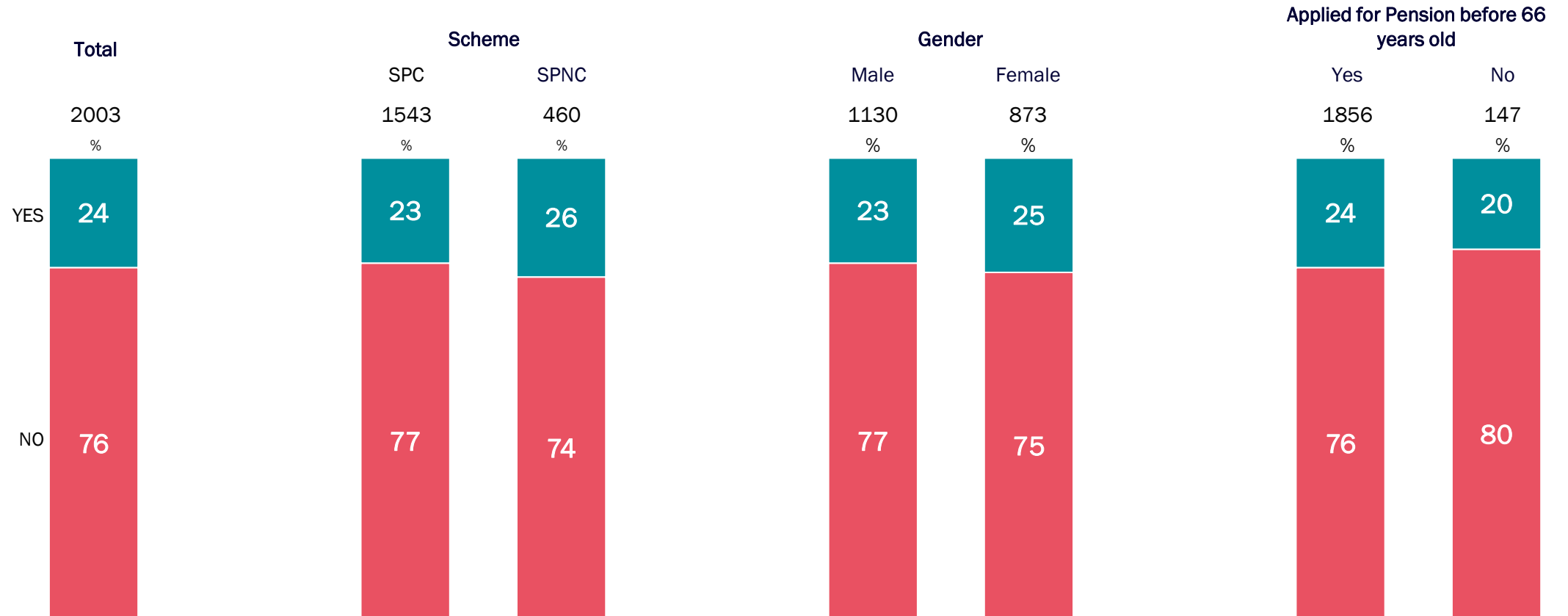
Applications for the Household Benefits Package was highest at 40% for SPNC applicants compared to SPC applicants at 25%.



Apply for a Living Alone Increase using your state pension application form?



Base: All Participants N – 2,003



Almost a quarter (24%) applied for the Living Alone Increase using the state pension application form.

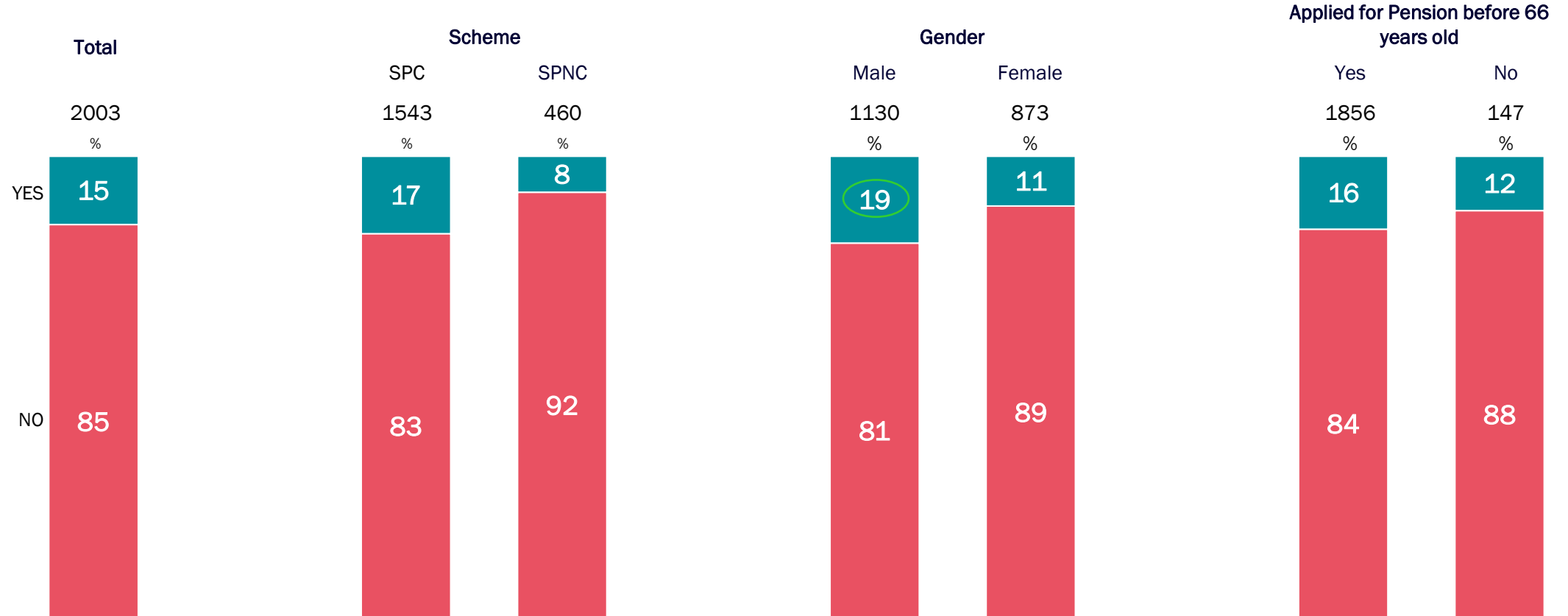
*Caution low base



Apply for an increase for any dependents using your state pension application form?

Base: All Participants N – 2,003

○ Statistically higher than total
□ Statistically lower than total



Those who applied for dependents was highest for male applicants 19% and those who applied for the contributory pension 17%.



State pension application

Base: All Participants N – 2,003

■ Statistically higher than total
■ Statistically lower than total



State pension application. Did you...		Total	IQA		EU MBI		Outcome					Another Scheme		SWI	
			Yes	No	Yes	No	Applied for SPC, got another pension	Applied for SPC, SPC	Applied for SPNC, got another pension	Applied for SPNC, SPNC	Other	Yes	No	SWI	Desk
Base	Y/N	2003 %	116 %	1427 %	57 %	1486 %	22 %	1471 %	24 %	350 %	136 %	243 %	217 %	151 %	309 %
Apply for an increase for any dependants using your state pension application form?	Yes	15	72	13	9	18	36	17	13	8	10	8	8	11	6
	No	85	28	87	91	82	64	83	88	92	90	92	92	89	94
Apply for a Living Alone Increase using your state pension application form?	Yes	24	10	24	12	24	45	23	46	28	15	33	18	21	29
	No	76	90	76	88	76	55	77	54	72	85	67	82	79	71
Apply for Fuel Allowance using your state pension application form?	Yes	33	46	26	19	28	73	27	58	55	31	61	41	43	55
	No	67	54	74	81	72	27	73	42	45	69	39	59	57	45
Log onto www.gov.ie/dsp to see what other benefits are available to pensioners?	Yes	36	43	40	37	40	27	40	8	20	40	19	27	24	22
	No	64	57	60	63	60	73	60	92	80	60	81	73	76	78
Apply for the Free Travel scheme?	Yes	83	85	85	93	85	77	85	71	76	76	70	82	70	78
	No	17	15	15	7	15	23	15	29	24	24	30	18	30	22
Apply for the Household Benefits Package?	Yes	29	29	25	30	25	59	25	50	43	29	48	31	32	44
	No	71	71	75	70	75	41	75	50	57	71	52	69	68	56

Q.6 State pension application. Did you..

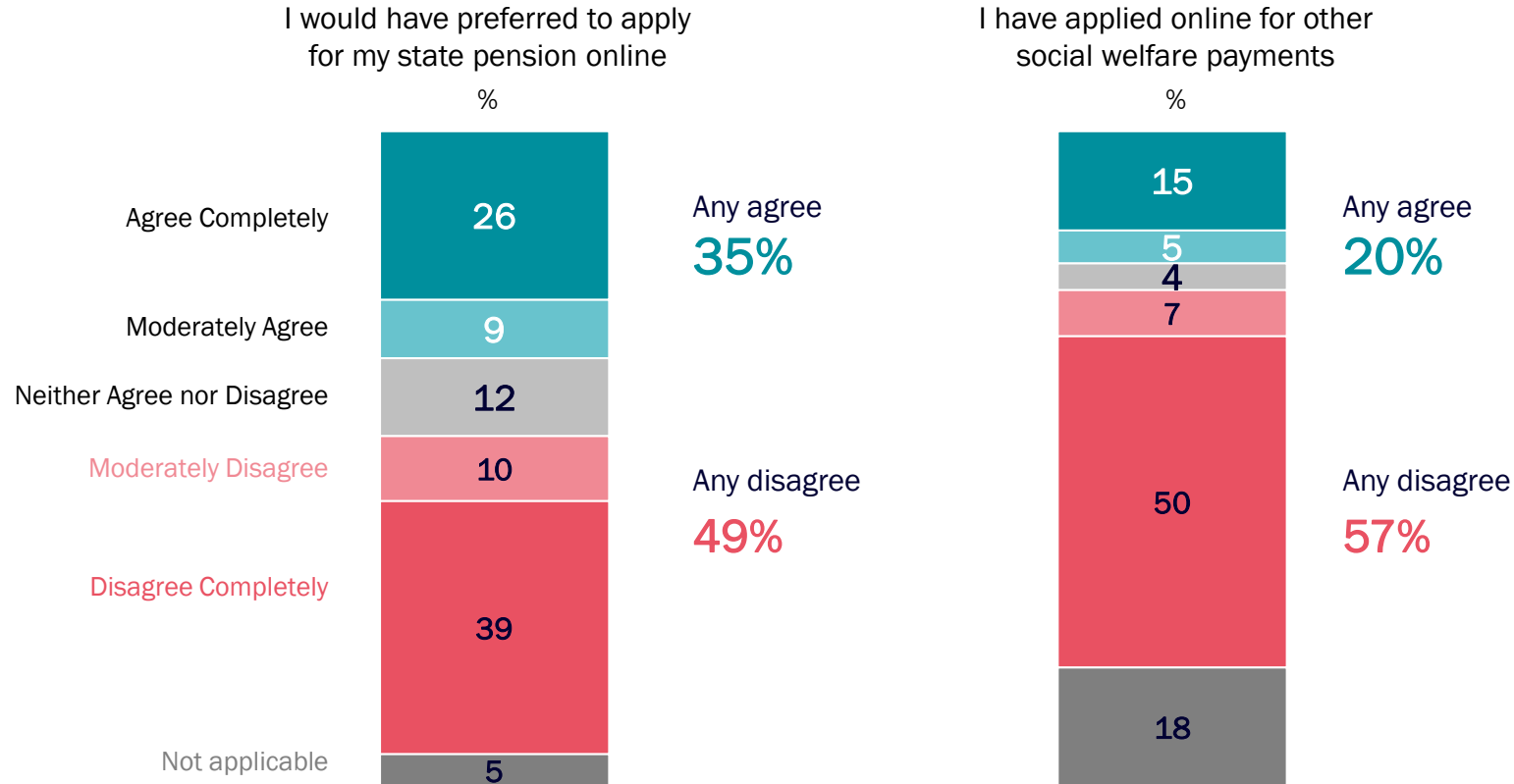




Interest in Online Channels

Interest in using online channels for contact

Base: All Participants N – 2,003



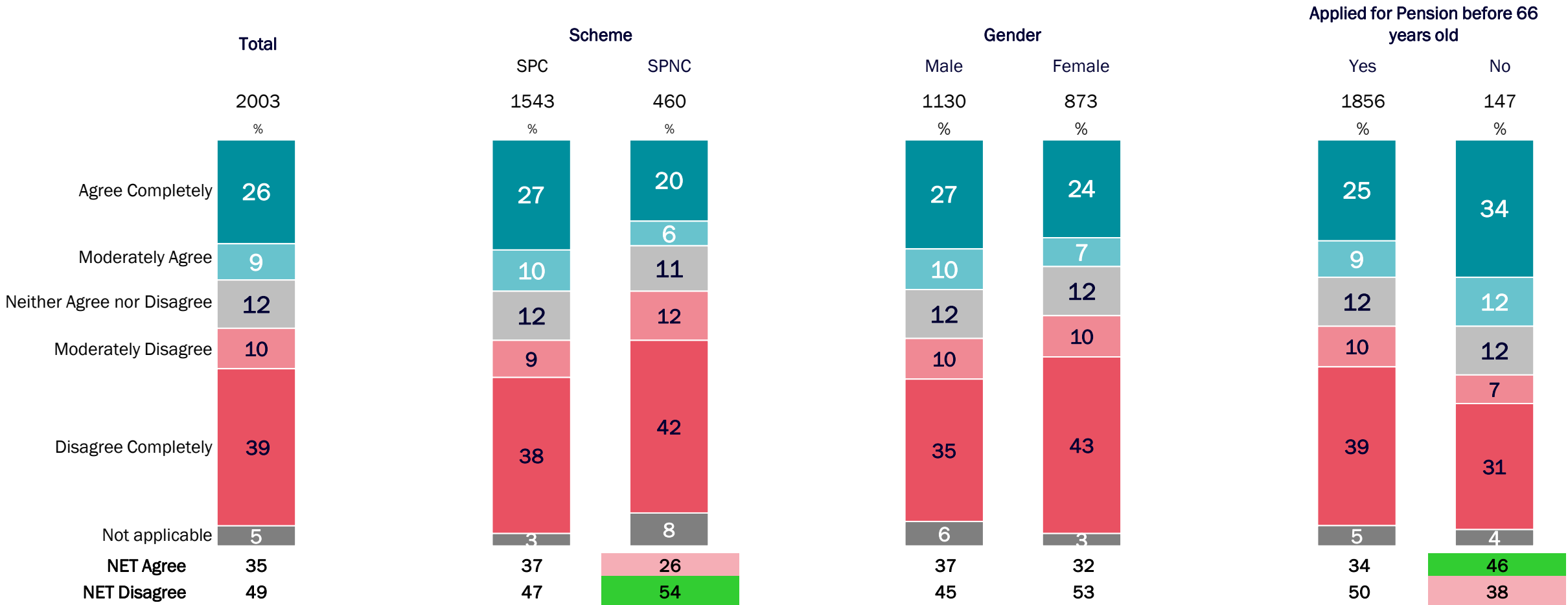
Over a third (35%) report they would have preferred to apply for their pension online with half (49%) disagreeing.

20% report they have applied online for other social welfare payments while 57% disagree (50% completely disagreeing).

Q.7a Now think about the possibility of applying for your state pension online. Please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

I would have preferred to apply for my state pension online

Base: All Participants N – 2,003



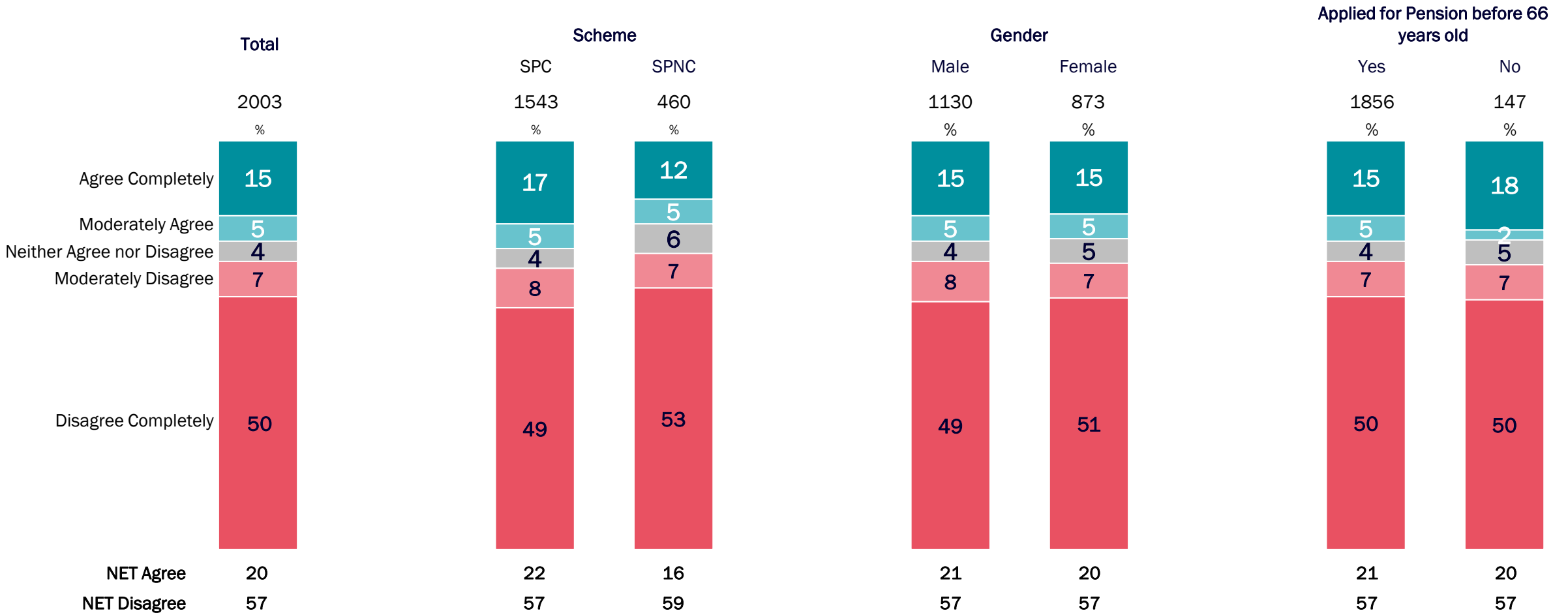
When asked if they would prefer to apply for their pension online, just 35% agreed they would with 49% disagreeing. Lower levels of agreement were evident for those applying for SPNC scheme with just 26% agreeing and 54% who disagreed. Note agreement was highest at 46% for those who had not applied for their pension before 66 yrs.

Q.7a Now think about the possibility of applying for your state pension online. Please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base

I have applied online for other social welfare payments

Base: All Participants N – 2,003



One in five (20%) report having applied online for other social welfare payments.

Q.7a Now think about the possibility of applying for your state pension online. Please indicate your level of agreement with the following statements. For each statement, I will ask you to use a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely'

*Caution low base



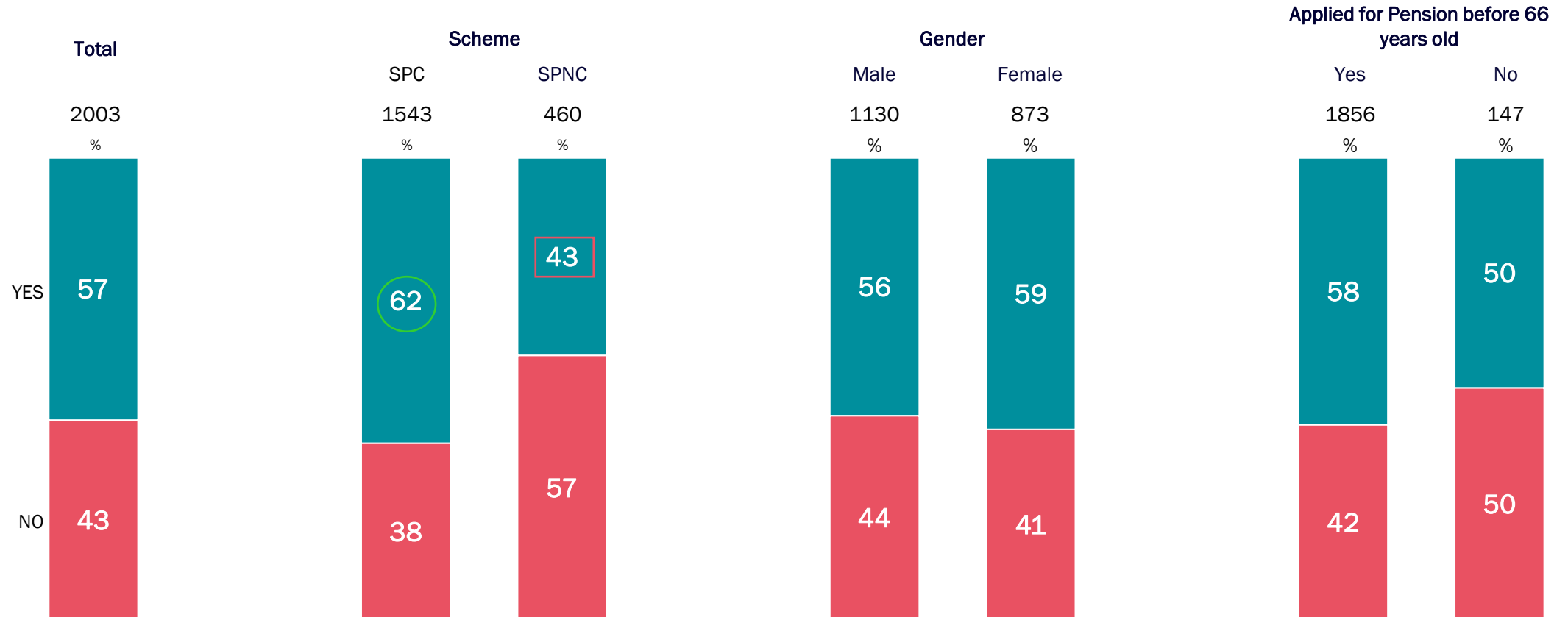
Familiarity with mywelfare.ie



Familiarity with MyWelfare.ie

Base: All Participants N – 2,003

 Statistically higher than total
 Statistically lower than total



57% of the total sample agreed they are familiar with mywelfare.ie and awareness is highest for the large group who applied for the State Pension Contributory Scheme at 62%.

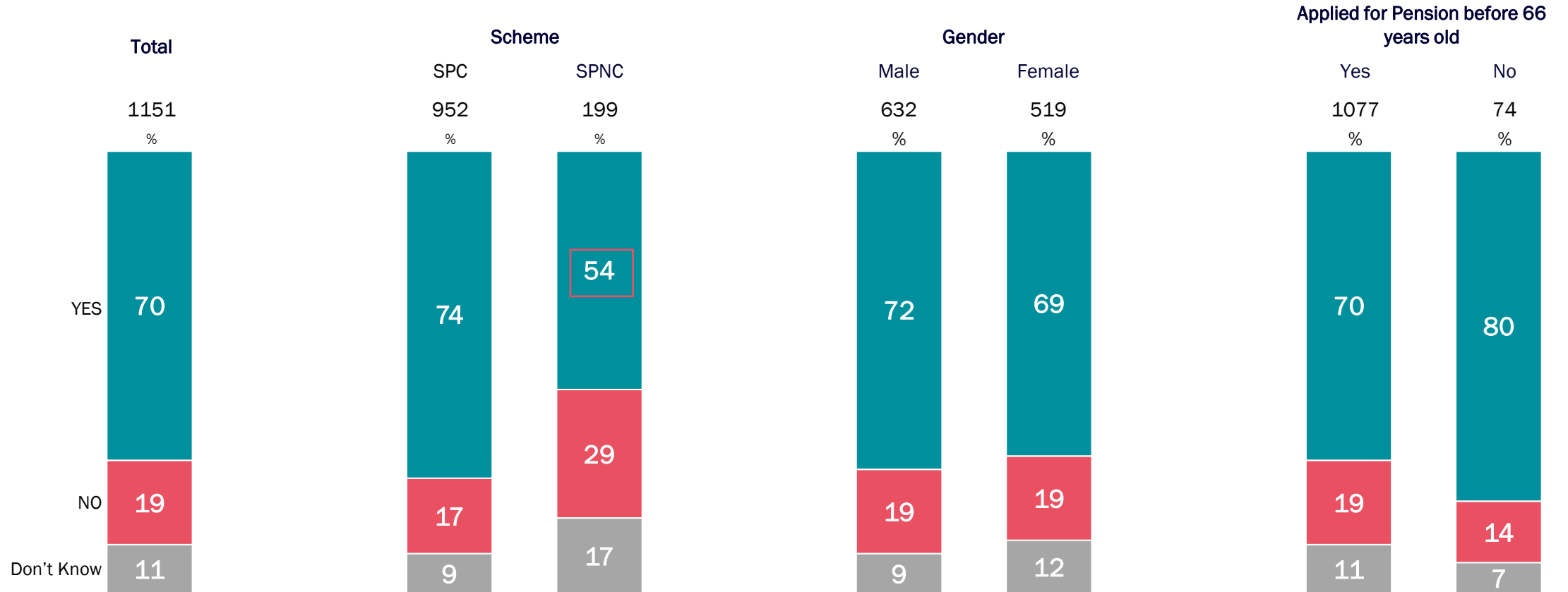
*Caution low base

Q.7b Are you familiar with MyWelfare.ie?

Registration with MyWelfare.ie

Base: All Participants familiar with MyWelfare.ie N – 1,151

○ Statistically higher than total
□ Statistically lower than total



70% state they have registered on mywelfare.ie, this is noticeably lower for SPNC applicants at 54%.

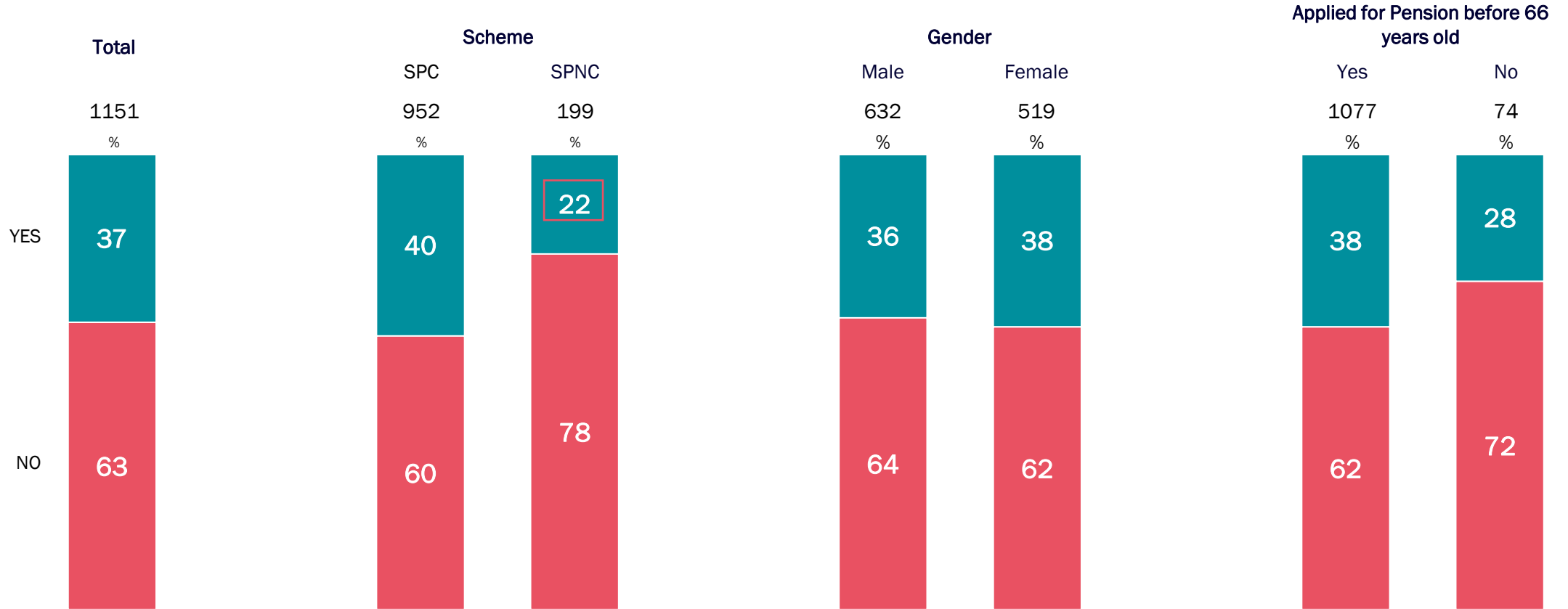
*Caution low base

Q.7c Are you registered on MyWelfare.ie?

Request Contribution record on MyWelfare.ie

Base: All Participants familiar with MyWelfare.ie N – 1,151

○ Statistically higher than total
□ Statistically lower than total



Of all who stated they are familiar with mywelfare.ie 37% say they have requested their contribution record on the site, this is higher at 40% for SPC scheme and lower at 22% for SPNC scheme.

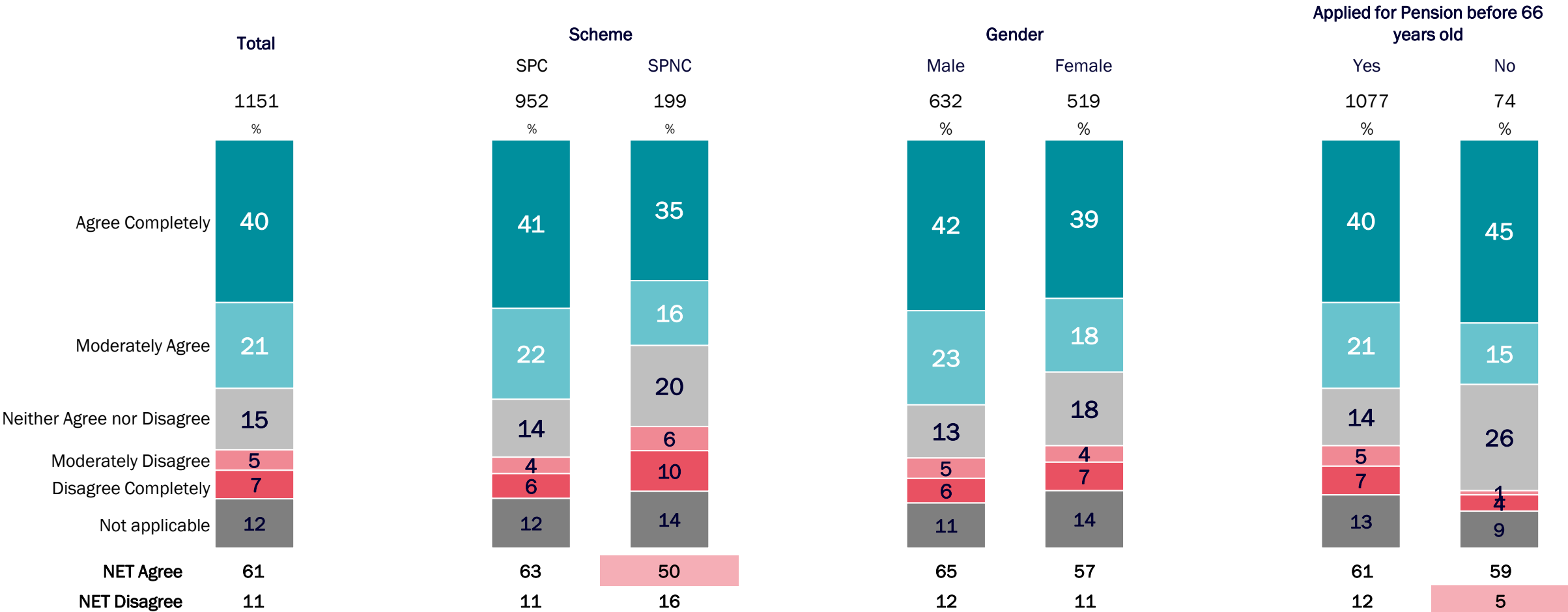
*Caution low base



Ease of Use of MyWelfare.ie



Base: All Participants familiar with MyWelfare.ie N – 1,151



61% agreed that MyWelfare is easy to use. (40% agreed completely). Level of agreement was lower for SPNC at 50%. Note 12% stated not applicable at this question.

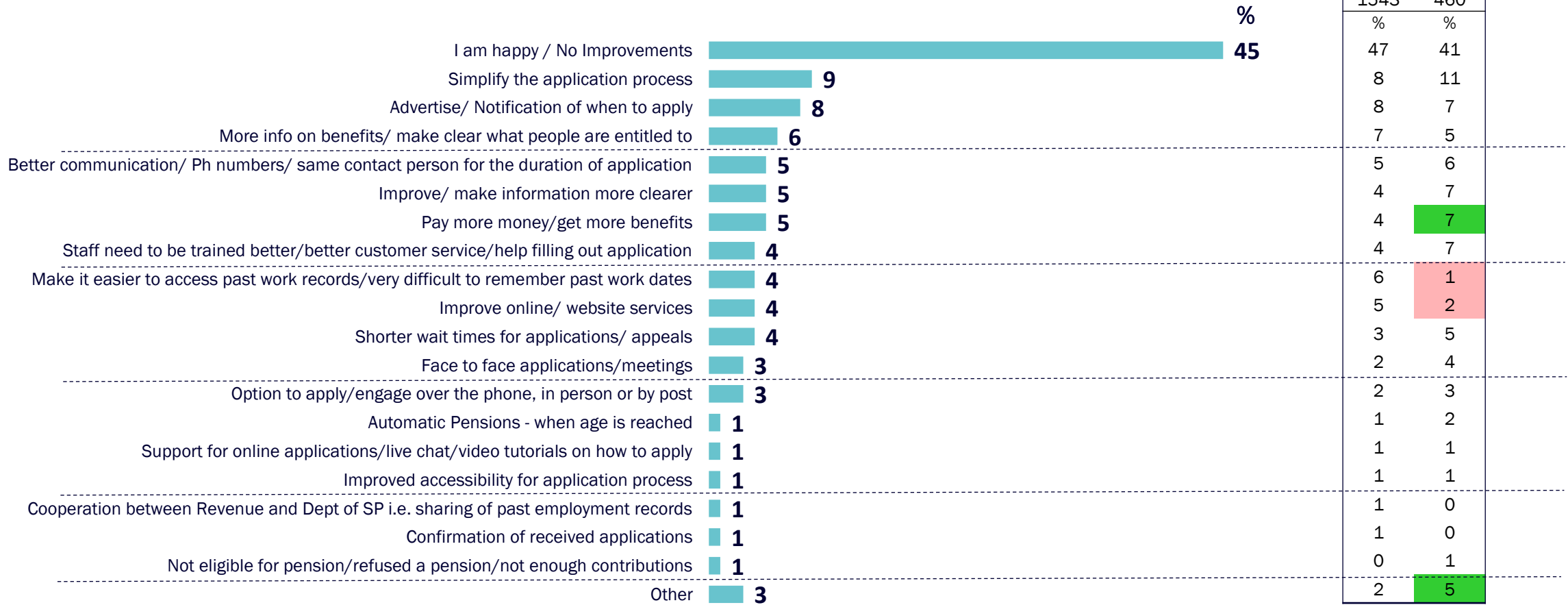
Q.7e Please indicate your level of agreement with the following statement, using a scale of 1 to 5, where 5 is 'Agree Completely' and 1 is 'Disagree Completely' - I have found that MyWelfare.ie is easy to use

*Caution low base



Suggestions for Improvements

Base: All Participants N – 2,003



45% stated there were no improvements needed or they are happy with their experience of the state pension application process. Of the balance, 9% suggested simplifying the process, 8% mentioned the need to advertise or notification when to apply. 6% requested more information on benefits to make it clear what people are entitled to.

*Caution low base

Q.9 What improvements would you like to see made to the state pension application process and/or the division at the Department of Social Protection who deal with pensions?

Thank You



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Delve Deeper