



State Pension Statement Statistics

Data to April 2016

Irregular

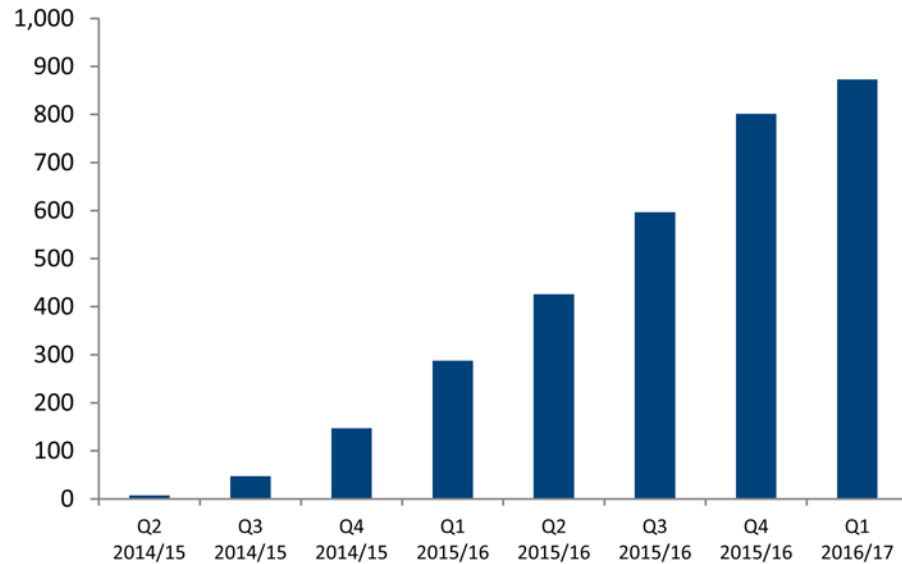
Published: May 2016
Great Britain

This statistical release provides information on State Pension statements that have been issued by, or in partnership with, the Department for Work and Pensions (DWP) since 2000/01. In particular, it includes information about the number of statements that have been issued to those who will get their State Pension under the new State Pension system i.e. those reaching State Pension age on or after 6th April 2016.

Main stories

872,900 paper statements issued based on new State Pension system

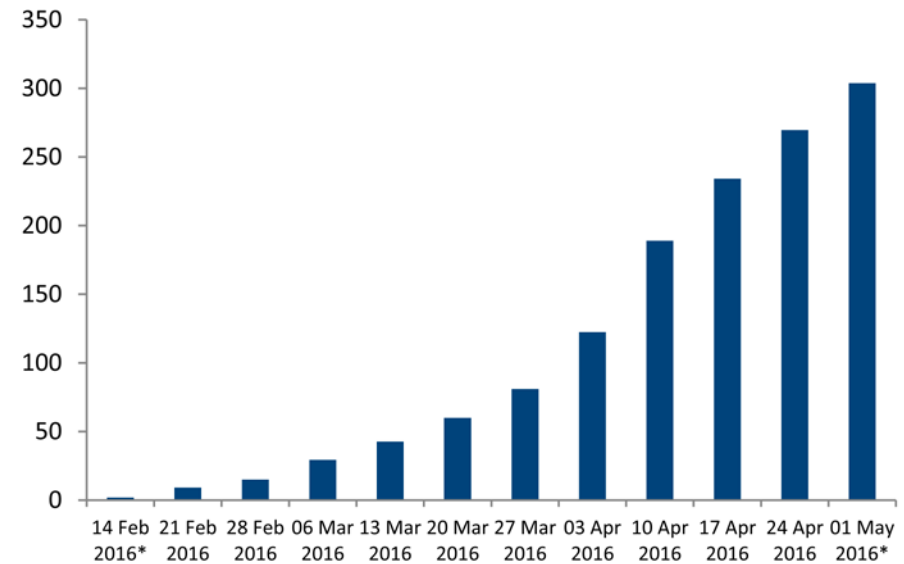
Quarterly cumulative total (thousands)*



*Q2 2014/15 starts on 1st September 2014 and Q1 2016/17 ends on 30th April 2016.

303,800 forecasts viewed online using Check your State Pension

Weekly cumulative total (thousands)*



*Dates shown are week ending. Data for week ending 14th Feb 2016 started on 12th Feb 2016. Data for week ending 01st May 2016 finished on 30th April 2016.

At a glance

Page

New State Pension statements issued

3

Check your State Pension online service

5

Historical State Pension statements

6

Where to find out more

7

What you need to know

The Department for Work and Pensions (DWP) has been providing people with information about what they may expect from their State Pension since the mid-1980s. Over this time a number of initiatives have been introduced to inform people about their State Pension estimate prior to State Pension age (SPa). These have ranged from paper-based statements on request, to working with occupational and private pension schemes to incorporate State Pension estimates into their annual benefit statements.

Most recently the new State Pension (nSP) statement service was introduced for those reaching SPa on or after 6th April 2016. This service was piloted in September 2014 and was formally launched on 4th October 2014. It provides a personalised written estimate of what the individual can expect to receive under the new State Pension system, based on their work history and National Insurance contributions to date. Originally only available to people who reach SPa in the first five years of the new scheme, the availability of these statements has been extended; from the end of February 2016 to those aged 50 and over and since April 2016 they have been available to everyone who cannot (or choose not to) use the new online service – Check your State Pension.

In addition, from 12th February 2016 a new online service, called '[Check your State Pension](#)', was introduced as a beta version on GOV.UK. The service allows working-age individuals living in the United Kingdom to view, on-line, a forecast of their potential State Pension at their SPa, an estimate of the amount they may get based on their current NI record, and the age and date they will be eligible for their State Pension. The service also allows individuals to view their NI contribution record and shows whether there are any gaps in their NI record where they could pay voluntary NI contributions.

More information about the services available can be found at <https://www.gov.uk/check-state-pension>

These statistics cover:

- The number of paper statements **issued** for the **new State Pension**, a breakdown by **gender** and whether their estimated **starting amount** provided in these statements was higher under the new State Pension or the pre-2016 system calculations.
- The number of unique page views to the '**Check your State Pension**' online service.
- The number of State Pension statements/forecasts and Combined Pension statements **issued since 2000/01**.

Lead Statistician: Joanna Edgell

Joanna.Edgell@dwp.gsi.gov.uk

DWP Press Office: 0203 267 5129

Comments? Feedback is welcome

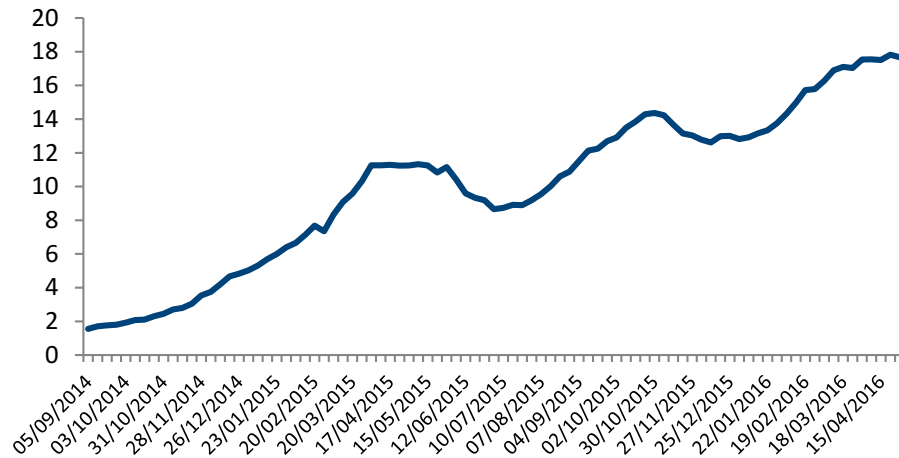
Published 12 May 2016

© Crown copyright

New State Pension paper statements

Increasing number of new State Pension paper statements issued over time

13-week rolling average of new State Pension statements issued between 1st September 2014 and 30th April 2016, thousands

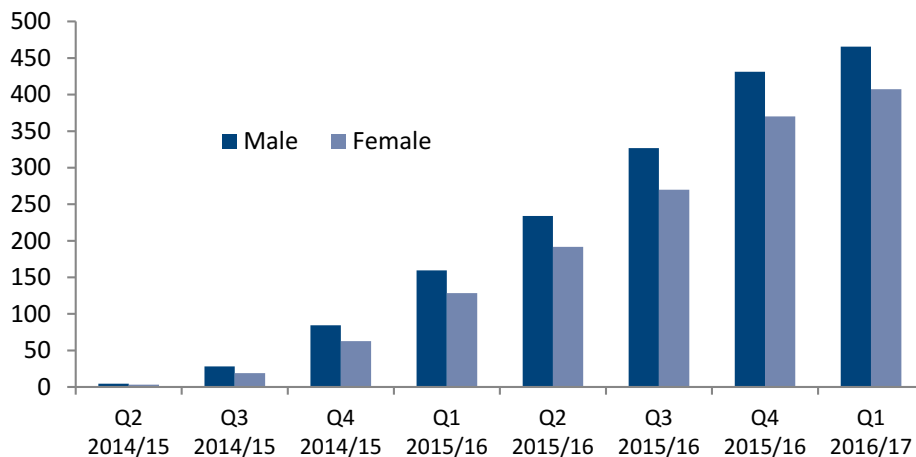


There has been an increasing trend in the number of new State Pension statements issued since they were introduced on 1st September 2014. Although there have been occasions when the number issued appeared to be decreasing, to date the numbers have always returned to previous levels and increased further.

The figures in the chart cover a 13-week rolling period, for example for week ending 30/10/2015 it is the average number of weekly statements issued in the 13-weeks between 18/09/2015 and 11/12/2015.

Slightly more new State Pension paper statements issued to men than women

Cumulative number of new State Pension statements issued between 1st September 2014 and 30th April 2016 by gender, thousands



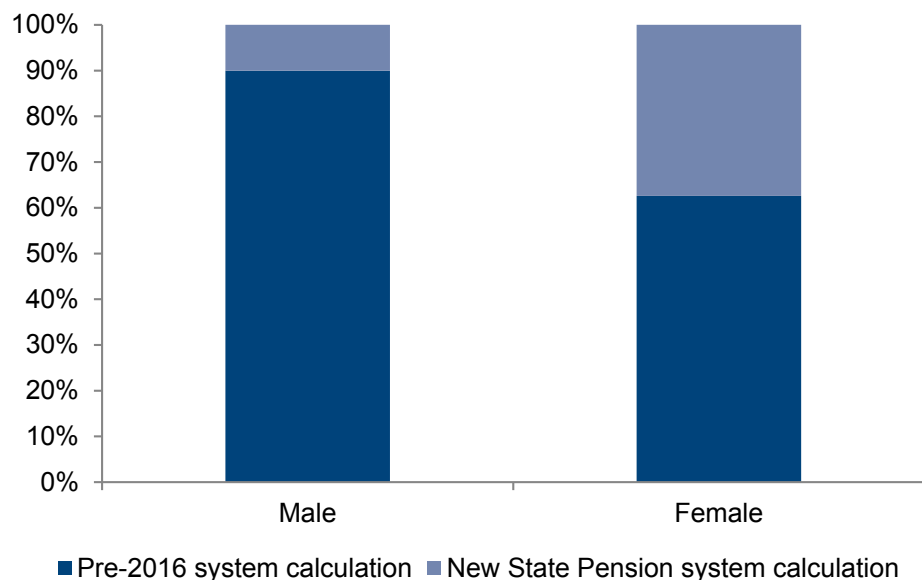
Between 1st September 2014 and 30th April 2016, of the total new State Pension statements issued, 55% have been to men and 45% to women.

It is important to note that although more men have been issued new State Pension statements, this should not be taken to mean that men are more likely to use the statement service. New State Pension statements were originally only available to people reaching SPa in the first five years of the new scheme and owing to changes in the SPa, fewer women than men are reaching SPa in the first three years of the new State Pension.

*Q2 2014/15 starts on 1st September 2014 and Q1 2016/17 ends on 30th April 2016.

More new State Pension paper statements issued with starting amounts under pre-2016 system

New State Pension statements issued between 1st September 2014 and 30th April 2016, by gender and starting amount category



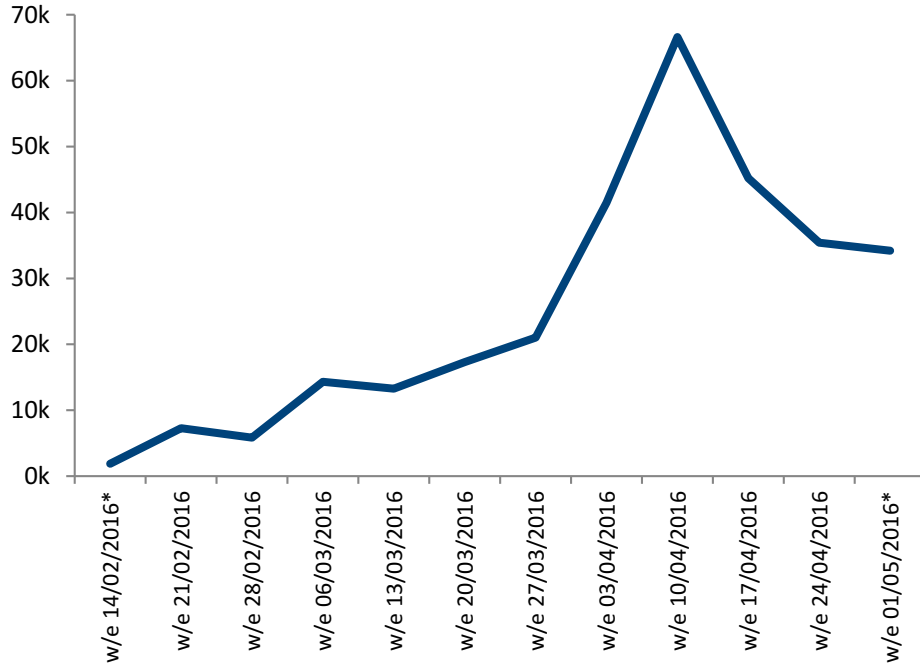
On the 6th April 2016 the DWP introduced the new State Pension (nSP), a new scheme for those reaching SPa on or after 6th April 2016. For those who have NI contributions or credits prior to 6th April 2016, a starting amount is calculated which means they will have their NI record as it stands on the 6th April 2016 valued under the pre-2016 State Pension system and the nSP system. The higher of these two calculations is their starting amount for the nSP (i.e. the amount they take into the new system that they may be able to increase with further NI qualifying years from 2016/17).

In total, 79% of new State Pension statements issued to individuals have had their estimated starting amounts based on the pre-2016 system. However, this figure varies by gender with 90% of men compared to only 63% of women having estimated starting amounts from the pre-2016 system – meaning 37% had their starting amount calculated under the nSP system rules. The nSP calculation is likely to benefit women who have low amounts of additional State Pension through taking time out of the workplace meaning their calculation under the pre-2016 system is consequently lower.

Online Check your State Pension service

Over 300,000 unique page views to the forecast page on the Check your State Pension website

Total number of weekly unique page views to the forecast page on the Check your State Pension website between 12th February and 30th April 2016, thousands



*Data for week ending 14/02/2016 started on 12th February 2016. Data for week ending 01/05/2016 finished on 30th April 2016.

Since its introduction in February 2016 the forecast page of the beta service of CySP has had **303,800 unique page views**. The number of unique page views almost doubled in the week before the new tax year and increased by a further 61% in the week the nSP was introduced. Although the numbers decreased the following week they remain similar to those at the end of March/beginning of April. This is likely to reflect the increased communications and coverage through social media and partners on the launch of the nSP and subsequent coverage in the press.

The unique page views metric records the occasions when an individual successfully accessed the forecast page and viewed their State Pension information. However, this is not unique to individuals; for example, if individuals check their State Pension on multiple occasions this will be counted each time as a unique page view.

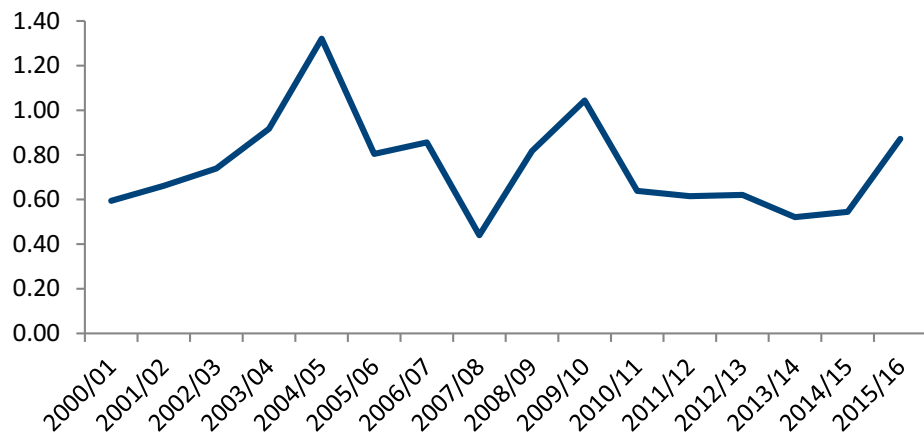
The CySP service will continue to be improved based on customer feedback received about the beta service.

Further statistics about the CySP service can be found online by searching for "state pension" on gov.uk/performance/services.

Historical State Pension statements issued

The number of State Pension statements issued has fluctuated over time

Total number of State Pension statements issued between 2000/01 and 2015/16, millions



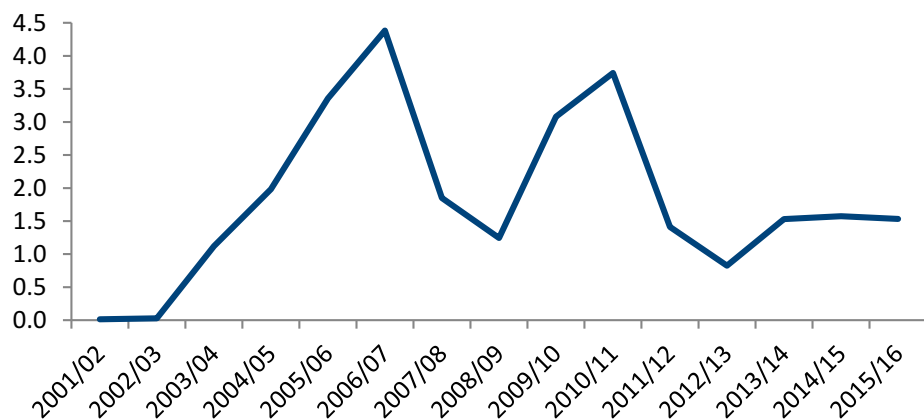
Statistics on the number of requested State Pension Statements (known as State Pension Forecasts until October 2012) are available from 2000/01. This includes the new State Pension paper statements shown above but does not include the figures for the online service CySP. It does, however, include the number of statements/forecasts that were viewed using the previous online service – called Real Time Pension Forecasting – that was available between 2004 and 2015.

Between 2000/01 and 2015/16 a total of over 12m statements/forecasts have been provided.

Annual volumes have varied between a peak of around 1.3m in 2004/05 and a low of just over 400,000 in 2007/08. This lower figure was linked to service unavailability to some people whilst essential changes were made to IT systems.

The number of Combined Pension statements issued has fluctuated over time

Total number of Combined Pension statements issued between 2001/02 and 2015/16, millions



Starting in late 2001, DWP has been providing State Pension information to some pension schemes who volunteered to join the Combined Pension Statement (CPS) initiative. These were known as Combined Pension Forecasts until October 2012. Pension schemes included the State Pension estimates in the annual benefit statements or Statutory Money Purchase Illustrations they issue to their scheme members.

At its peak, in 2006/07, over 4 million people received a CPS. Subsequently, in part due to two periods of time when the service was unavailable for around 12 months, there was a decline in the number of participating organisations and, consequently, the number of annual CPSs issued.

The CPS service was closed at the end of the 2015/16 financial year.

About these statistics

Paper based State Pension statistics have been compiled using data from the Future Pension Centre management information (MI) systems which has been collected in the processing of these statements.

The nSP data is subject to standard validation checks around format of data fields such as dates etc. Data checks are also made against other government databases, for details such as gender and date of birth. Internal validation is also included within the MI system, to ensure that the State Pension amounts don't exceed certain limits (e.g. full basic state pension). Some data items are recorded clerically.

Statistics from the online service CySP is collected using Google Analytics which monitors website usage and provides MI.

Limitations of the statistics

Please note we do not hold data for periods before 2000/01 and historical data is not held by gender or age. Breakdowns may not be representative of the eligible population as these statistics show the people who choose to engage with these services.

Where to find out more

This document and the summary tables can be found here:

<https://www.gov.uk/government/statistics/state-pension-statements-issued-apr-2014-to-apr-2016>

This publication updates previous statistics released as adhoc publications which can be found here: <https://www.gov.uk/government/statistics/state-pension-statements-issued-apr-2014-to-oct-2015>

More information about the State Pension statement services available can be found here: www.gov.uk/state-pension-statement

More information about the new State Pension can be found here: <https://www.gov.uk/new-state-pension>

Check your State Pension age here: <https://www.gov.uk/state-pension-age>

Contacting the Pension Service: <https://www.gov.uk/contact-pension-service>