



# State Pension Top Up Statistics

Data for 12 October 2015 to 17 September 2017

One off

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United Kingdom

Ad hoc

The State Pension top up (SPTU) was a scheme introduced by the government on 12 October 2015 and ran until 5 April 2017. The scheme allowed anyone entitled to a State Pension who reached State Pension age before 6 April 2016 to obtain extra State Pension income for life by making a voluntary lump sum National Insurance contribution (class 3a). This publication provides headline take-up figures as well as some demographic information on age and sex.

## Number of Contributions

**13,200** individual contributions were made into the scheme.

## Average Contribution

The average contribution was **£17,000**.

## State Pension

The average increase in State Pension was **£22.07** per week, or just over **£1,150** per year.

## At a glance

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## What you need to know

State Pension top up was a government run scheme offering those who reached State Pension age before 6 April 2016 the opportunity to increase their existing State Pension at actuarially fair rates. The scheme was open to applications for 18 months, from 12 October 2015 to 5 April 2017.

Individuals were eligible if they were entitled to a UK State Pension and reached State Pension age before 6 April 2016. This included men born before 6 April 1951 and women born before 6 April 1953.

Through State Pension top up individuals could receive higher weekly State Pension incomes, from £1 to £25 a week, by making a voluntary lump sum National Insurance contribution (class 3a). The lump sum payment for each "unit", equivalent to £1 extra State Pension per week (as of April 2016) was dependent on the age of the customer. For example, 65 year olds paid £890 for £1 extra per week and 85 year olds paid £394 for £1 extra per week. There was no gender differential in the pricing structure. The increased income from the scheme was index-linked (to the consumer price index), guaranteed for life and in most cases is inheritable by a spouse or civil partner.

It was possible for individuals to make contributions on more than one occasion throughout the duration of the scheme, up to a maximum of 25 units in total. There was a 90 day cooling-off period where individuals could change their mind and receive a refund.

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Comments? Feedback is welcome

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# Headline Figures

## Number and amount of contributions made, average amount of State Pension received <sup>1, 2</sup>

### Gross <sup>3</sup>

Number of (class 3a) contributions made <sup>4</sup>	13,500
Amount of Class 3 contributions paid	£ 228,500,000
Number of units bought	296,000

### Refunds

Number of refunds given <sup>5</sup>	300
Amount of Class 3a contributions refunded	£ 3,400,000
Number of units refunded	4,000

### Net <sup>3, 6</sup>

Number of (class 3a) contributions made	13,200
Amount of Class 3 contributions paid	£ 225,200,000
Number of units bought	292,000

### Averages (based on net figures)

Average (mean) payment per individual contribution	£ 17,000
Average (mean) number of units per individual contribution	22.07

The figures in this table show the total number of Class 3a contributions, how many units were bought and the total amount of contributions paid. It shows how many refunds were given and also the resultant net figures. The table also shows the average amount paid per contribution and the average number of units obtained. Each unit was the equivalent of £1 extra of State Pension per week in April 2016 and increases each year in line with the consumer prices index.

<sup>1</sup> Figures relate to the United Kingdom.

<sup>2</sup> Figures are based on management information that is collected and collated manually and could be subject to error and or revision.

<sup>3</sup> "Gross" refers to total figures before deducting refunds. "Net" refers to figures after refunds have been deducted

<sup>4</sup> This figure counts each contribution made; 780 people made more than one contribution.

<sup>5</sup> Figures show refunds given within a 90 day "cool off" period.

<sup>6</sup> Figures do not sum due to rounding.

Caseload figures (numbers of contributions) have been rounded to the nearest 100.

Total contribution figures have been rounded to the nearest £100,000.

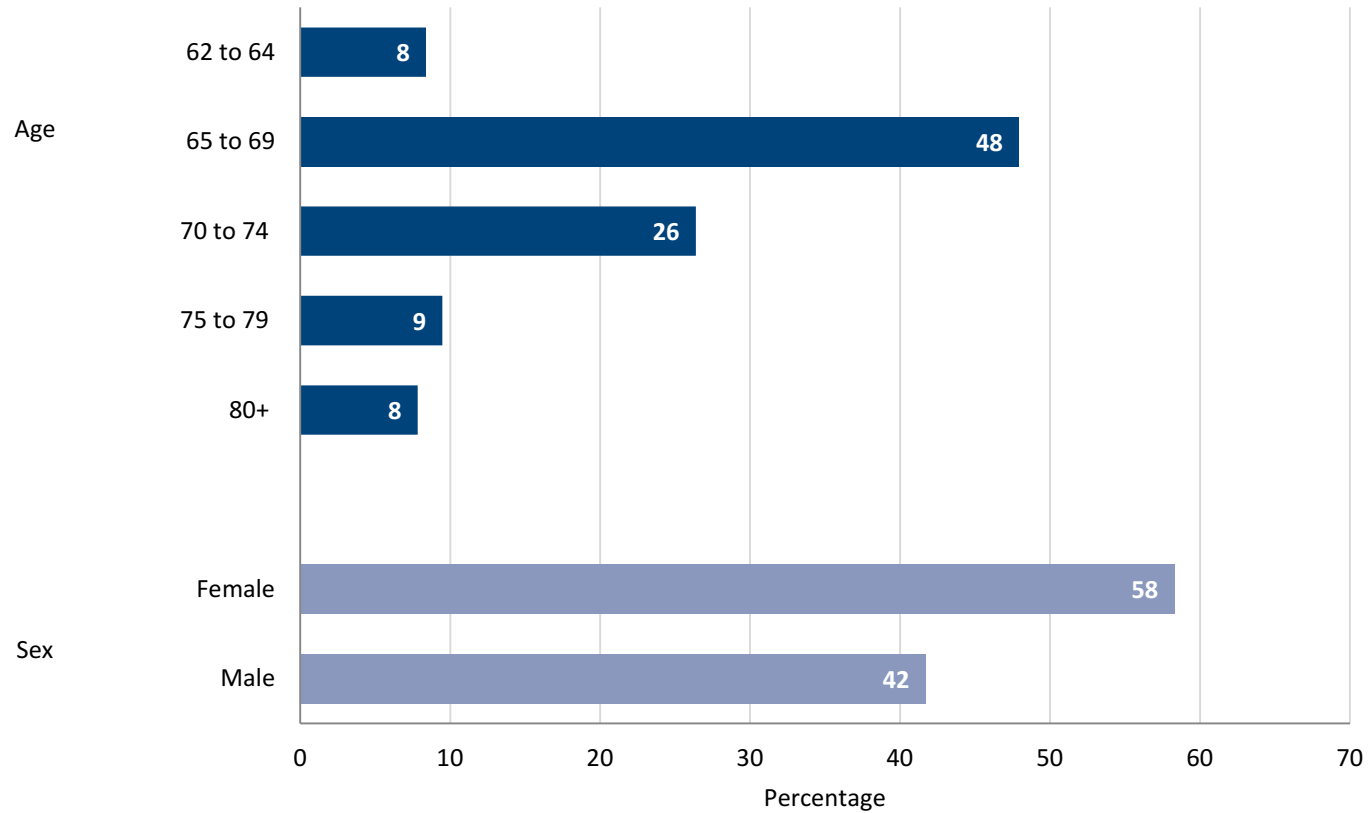
Total number of units figures have been rounded to the nearest 1,000.

Mean average payment has been rounded to the nearest £100.

Number of units per person has been rounded to the nearest 0.01.

## Age and Sex Breakdown

### Age and sex profiles of people who purchased State Pension top up (class 3a) contributions <sup>1</sup>



<sup>1</sup> Age and sex information presented here is based on a subset of around half the State Pension top-up caseload.

## About these statistics

These statistics have been compiled using data from HMRC management information that has been collected and collated manually and could be subject to error and or revision. The data were collected over the period between 12<sup>th</sup> October 2015 and 17<sup>th</sup> September 2017. The coverage of the data is the United Kingdom. Further demographic details including a regional breakdown of the data is not available.

## Where to find out more

Information about the State Pension top-up scheme was available at [gov.uk](http://gov.uk) whilst the scheme was in operation.