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Pensions



Additional Voluntary National Insurance Contributions at State Pension Age

Results from an online survey

December 2013

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Additional Voluntary National Insurance Contributions at State Pension Age: Results from an online survey

A report of research carried out by the Department for Work and Pensions

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Executive summary

This report presents results from an online survey set up to provide understanding of the likely take-up of additional Voluntary National Insurance Contributions (VNICs). These additional VNICs are intended to be available for those reaching State Pension Age (SPA) before 6 April 2016 to increase their Additional State Pension by a modest amount. This includes those already in receipt of State Pension. The government is proposing¹ to replace the current State Pensions system with a new Single Tier State Pension in 2016 which will provide approximately £144 per week (in today's money) based on 35 qualifying years qualifying of National Insurance Contributions. This offer to extend Voluntary National Insurance Contributions to increase Additional State Pension is aimed at existing pensioners and those who will reach State Pension Age before the single tier pension is introduced.

This survey sought to gauge levels of interest in this proposed extension to existing arrangements for paying Voluntary National Insurance Contributions.

The fieldwork for this survey was conducted by Ipsos MORI using members of their established online survey panel. 1100 people nearing or at current State Pension Age completed the survey. The survey took place between May and June 2013.

The survey presented respondents with two options for the cost of paying additional Voluntary National Insurance Contributions and the amount of Additional State Pension (throughout their lifetime) that this would buy. Respondents were asked to state how likely they were to pay these Voluntary National Insurance contributions; and their reasons for being likely or not likely to do so.

The findings have been used to examine potential take-up of an extension to existing provisions on Voluntary National Insurance Contributions.

¹ DWP (2013) The Single Tier Pension: a simple foundation for saving, Cm 8528

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About the authors

Maria Strudwick and Patrick Raffan are researchers at the Department for Work and Pensions.

Abbreviations/glossary

Basic State Pension

A regular payment from the government that you can get when you reach State Pension age. To get it you must have paid or been credited with National Insurance Contributions.

Additional State Pension

An extra amount of money you could get with your basic State Pension. It's based on your National Insurance contributions and/or credits. How much you get depends on your earnings, whether you've been a carer and whether you've claimed certain benefits. There is no fixed amount like the basic State Pension. You get the Additional State Pension automatically, unless you've contracted out of it.

Pension Statement (previously called a pension forecast)

Gives you detailed information about the State Pension you may get when you reach State Pension age. It is based on your National Insurance Contributions (NICs) record.

NICs (National Insurance Contributions)

Contributions to build up your entitlement to certain state benefits, including the State Pension. The exact amount you pay depends on how much you earn and whether you're employed or self-employed.

VNICs

Voluntary National Insurance Contributions. You need 30 years of National Insurance contributions to get a full basic State Pension when you reach State Pension age under the current arrangements. People who don't have 30 years contribution record can pay voluntary contributions to fill or avoid gaps in their National Insurance record.

Qualifying Year

A tax year during an individual's working life in which they paid, were treated as having paid or were credited with National Insurance contributions on earnings of 52 times the weekly 'lower earnings limit' of £109 a week (2013-14 tax year rates).

Single Tier

A single flat rate pension which will replace the current basic State Pension and State Second Pension for people due to reach State Pension age from 6 April 2016 onwards.

SPA

State Pension Age - the age at which a person can claim their State Pension as laid down by legislation

1. Introduction

The Department commissioned Ipsos MORI to conduct a survey in order to establish the level of interest in a proposal to allow the purchase of additional Voluntary National Insurance Contributions for those at State Pension Age. This offer to extend Voluntary National Insurance Contributions will increase Additional State Pension by a modest amount. This report presents results from an online survey set up to provide understanding of the likely take-up of additional Voluntary National Insurance Contributions (VNICs).

The government is proposing² to replace the current State Pensions system with a new Single Tier State Pension in April 2016 which will provide approximately £144 per week (in today's money) based on 35 years of qualifying National Insurance Contributions or credits. The offer to extend VNICs is aimed at existing pensioners and those who will reach State Pension Age before the single tier pension is introduced.

1.1 Policy Background

A flat rate pension known as Single Tier is being introduced in 2016. This means a restructure of current expenditure on the state pension into a simple flat-rate amount, to provide clarity and confidence to better support saving for retirement. Single Tier will replace the current two-tier system of basic State Pension and Additional State Pension (SERPS and State Second Pension). Contracting out will be withdrawn as will outdated additions, such as the Category D pension and the Age Addition. Single tier will entitle people to a simple flat rate amount based on 35 years qualifying years of National Insurance contributions/credits. If the contributor has fewer than 35 years when they reach SPA then they will get a pro rata amount. However people will need to have a minimum number of 10 qualifying when they reach SPA to become entitled to any single tier pension.

Currently, Class 3 Voluntary National Insurance Contributions can be paid by people with gaps in their NI contribution record to make up shortfalls to meet the contribution conditions for basic State Pension and bereavement benefits. There are time limits – contributions to cover gaps or missing years can only be made for the last previous six tax years at the point payment is made.

There have been adjustments to these arrangements for time limits in the past to help smooth transitions during periods when changes have been made to state pensions. For example, at the moment people who reached State Pension age between 6 April 2008 and 5 April 2010 can, in certain circumstances pay for up to 12 Qualifying Years covering gaps going back to 1975.

² DWP (2013) The Single Tier Pension: a simple foundation for saving, Cm 8528

2. Research Objectives

The key objectives of the survey were to gather information from people nearing or at State Pension Age on:

- their interest in paying additional voluntary contributions; having been given two different prices;
- their reasons for paying or not paying additional contributions.

Prices for paying additional Voluntary National Insurance Contributions and what this would mean in terms of increases to State Pension

Respondents in each different age group were presented with two options for the cost of paying for additional voluntary contributions and the amount of additional State Pension (throughout their lifetime) that this amount would result in. These prices are indicative and do not reflect the final pricing that will be offered.

Table 2.1- Price options offered in questionnaire

Age by 1st January 2016	Low Amount*	High Amount*	Addition Pension Received
Under 70	£650	£800	£1 per week (roughly £50 per year)
70-74	£500	£650	£1 per week (roughly £50 per year)
75-79	£400	£500	£1 per week (roughly £50 per year)
80+	£300	£400	£1 per week (roughly £50 per year)

*these were estimated prices at the time of conducting the survey and are being developed.

3. Methodology

3.1 Research Design/Approach

The research was carried out through an online survey. Ipsos MORI conducted a survey of 1,100 individuals approaching or at State Pension age from the Ipsos MORI online panel who opted in to undertake online surveys.

The survey was designed to gather rapid feedback on the level of interest in paying additional National Insurance contributions, in order to increase the level of State Pension, including those already in receipt of State Pension. The survey asked respondents how interested they were in the offer (from: very interested, fairly interested, not very interested, not at all interested, don't know). The likelihood of take-up by four different age bands, based on two indicative prices for each band was examined. Respondents were asked about reasons for the level of interest.

The survey was completed between 31 May and 3 June 2013.

3.2 Sample Composition

The criteria were: men, aged 63 and over and women, aged 60 and over. The eligible population were those who have reached or will reach State Pension Age prior to the introduction of the single tier pension in April 2016. A total of approximately 30,000 people met the age criteria in Ipsos MORI's on-line survey respondent panel. The different age composition of the sample is shown in Table 3.1.

Table 3.1- Age Breakdown of respondents

Current Age	Respondents
Under 70	524
70-74	194
75-79	286
80+	100

Note: The analysis of interest by age group in the results section 4 was based on age at 2016 rather than current age so age breakdowns differ from those presented in table 3.1.

Information on age and gender were already available for Ipsos MORI's online panel and the survey was only sent to eligible respondents. A copy of the questionnaire is included in the Appendix.

As the survey was conducted using an online panel it should be noted that there may be some structural differences between those individuals who are members of the online panel, compared to people in the wider population. To reduce this effect, the achieved sample was weighted to be representative of the population.

3.3 Weighting

To ensure the findings from the survey were broadly representative of the make up of UK 60+ population, those who have reached or will reach State Pension Age prior to the introduction of the Flat rate (or single tier) State Pension in 2016, survey responses were weighted according to:

- Age,
- Gender
- Social grade/income

Age and gender:

These variables were weighted based on data held by Eurostat on the overall UK population. This is the usual weighting procedure used by Ipsos MORI.

Social grade:

As the on-line sample, which is not nationally representative, may over-represent richer and more educated respondents it is important that a measure of wealth or social grade is included in the weighting. Clear education-level statistics are hard to come by for over 75 year olds, and as a lot of respondents left school without qualifications education is a poorer indicator of income than it is for younger groups. Income data can be unreliable as many people, particularly older people, refuse to answer this question. The data was weighted by social grade using the National Readership Survey (NRS) as the nationally representative sample to weight against. The NRS has an annual sample size of 36,000 and so provides a very accurate picture of the social makeup of the country. Social grade classification³ is a market research classification which differentiates groups of people with regards to some attitudes and behaviours, as well as discrimination on the types of goods and services used.

The 'effective base size' of the sample – the nationally representative sample size our sample represents after weighting, is 477 – so the effect of the weighting reduces the sample size by little over one half. This is a significant drop, but a sample size of 477 is still sufficiently large to be confident about the overall results although caution should be applied to sub-groups, particularly the 80+ demographic and any groups which are smaller than 100.

The results which follow are based on weighted bases.

³ Lambert, H. and Moy, C. (2013) **Social Grade Allocation to the 2011 Census**

4. Key Results

The key findings from the survey are reported below. Results should be taken with caution given the sample size and complex weighting scheme. The key purpose of the survey was to get an estimate for overall level of interest. A full set of cross tabulations are provided in the appendix but further analysis is limited by the small sample sizes.

4.1 Overall level of interest

To find out overall interest the four age groups (who were asked about the offer based on indicative prices by age, as set out in Table 2.1) were combined into a single “interested” score.

Figure 4.1 Level of interest across all four age groups at the higher price

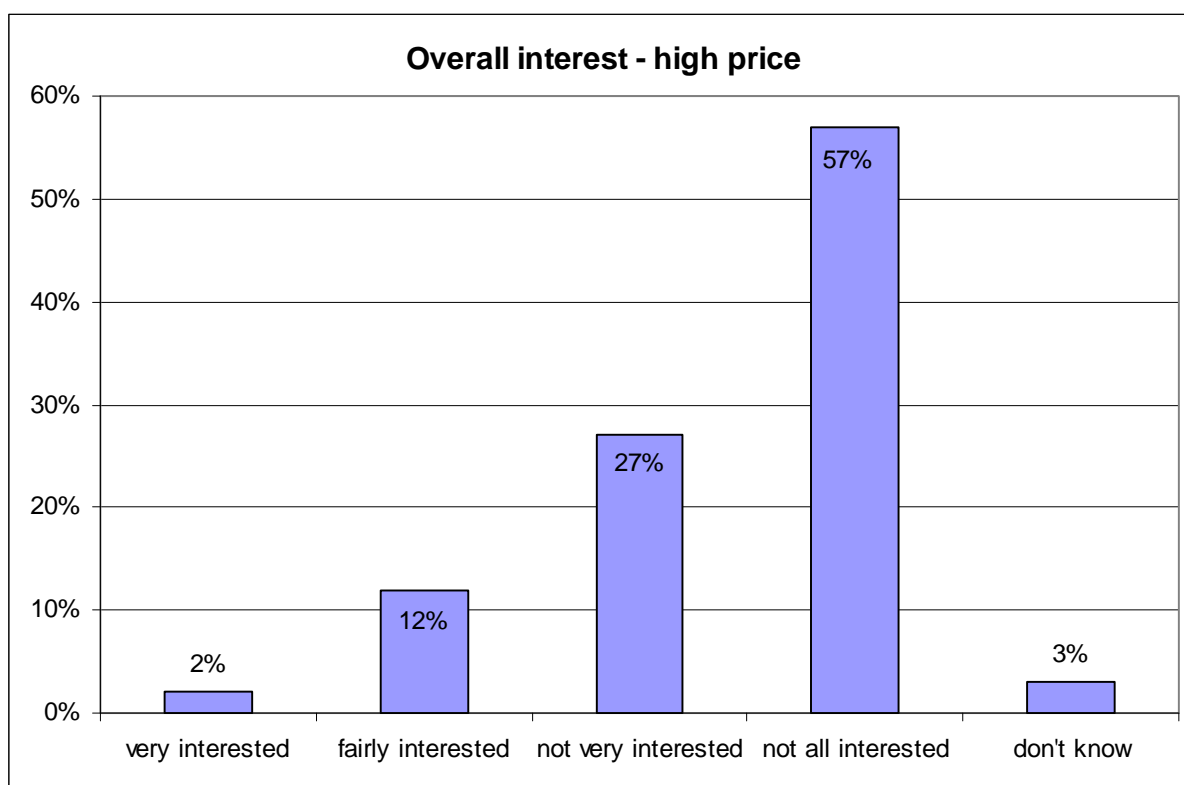


Figure 4.1 shows overall levels of interest from respondents to this on-line poll at the higher price. For the higher price option of the scheme 14 percent of people were either very interested or fairly interested but 57 percent indicated they were not at all interested.

Caution needs to be applied to all the results for the reasons mentioned above. Particular caution should be provided to the 2 percent “very interested” result⁴.

⁴ An approximate confidence interval might be between 1 and 4 percent (at the 95% Confidence level) but there are difficulties in calculating this accurately given the complex weighting scheme.

Figure 4.2 Level of interest across all 4 age groups at the lower price



Figure 4.2 gives an indication of interest when a lower price is offered. Again, results should be treated with caution.

4.2 Reasons for being interested

Table 4.1 Reasons for being interested

Reason for being interested	% of those interested
I would like to have more State Pension/I haven't got enough State Pension	32
It is a good investment/other investments don't offer such a good return	32
I can afford to buy this	30
My private/occupational pension isn't enough	22
My spouse/partner's pension isn't enough	10
I don't have any other form of pension provision	7
Other	3
Don't Know	2

- Respondents were asked to select reasons from a pre-coded list.
- For those who indicated that they would be interested in paying a lump sum to increase their pension respondents could give multiple reasons. The most popular reason (32 percent) was that 'I would like to have more State Pension/I haven't got enough State Pension', it was more popular amongst women (38 percent) compared to men (28 percent), possibly reflecting the fact that in general women have a smaller pension than men do.
- The second most popular reason given was that a third of people (32 percent) thought it is a good investment/ other investments don't offer such a good return.
- Other reasons included 'I can afford to buy this' (30 percent) which was much more popular with men (39 percent) than women (18 percent). 'My private/occupational pension isn't enough' (22 percent) and my spouse/partner's pension isn't enough (10 percent) were also reasons given.
- It is important to note that as the numbers expressing an interest are low and these are subsets of the "interested" caution should be applied to actual numbers. The results give an indication only of the relative importance of different reasons.

4.3 Reasons for not being interested (and main one)

Table 4.2- Reasons for not being interested

Reasons for not being interested (multiple responses)	% of those not interested/ don't know
It's too late to make much difference to my State Pension	38
I don't think I'll live long enough to benefit from this	31
The suggested offer isn't a good return/other investments offer a better return	30
I'd rather put any spare money in ISAs/other type of savings account	27
I don't have enough money/ I can't afford this	24
I'd rather use my money in a different way	16
I would need to know more about this before making a decision	16
I'm concerned there may be changes to State Pension in future	13
My private/occupational pension is enough	11
My spouse's/partner's pension is enough	3
I don't understand this	2
I have/am planning to defer my State Pension	1
I don't trust the Government	1
I am retired/already drawing pension/I already receive a State Pension	1
Have money from other sources (legacy, pension from abroad)	<1
Every increase in State Pension reduces my Pension Credit	<1

Note: The last four categories in the table are taken from those who answered “other” and specified a reason.

- Respondents were asked to select reasons from a pre-coded list.
- Only those who said they were ‘not very’ or ‘not at all interested’ or ‘don’t know’ were asked reasons why they were not interested.
- Respondents were given the opportunity to answer multiple reasons and then pick their main one. When considering the multiple reasons for not being interested in this the three most common reasons were: “It’s too late to make much difference to my State Pension” (38 percent) with the proportion giving this reason increasing with age. “I don’t think I’ll live long enough to benefit” (31 percent); “It isn’t a good return” (30 percent) were other common reasons given. While a quarter (27 percent) said they would rather put any spare money in ISAs/other type of savings account as one of their reasons.
- When asked to pin down the main reason, the results were similar to the top multiple reasons. The most common main reason (22 percent) was that individuals didn’t think they would live long enough to benefit from it. This reasoning increased through the age bands, with 11 percent of those who will be under 70 in 2016 giving this as their main reasoning compared with four in ten (43 percent) of those who will be 80+.

- The second most frequent main reason for lack of interest was that people didn't think it was a good return or they thought that other investments offer a better return (15 percent).
- One in ten people (12 percent) believed they didn't have enough money and couldn't afford this lump sum payment.
- In addition, six percent said that they would need to know more about the scheme before making a decision as their main reason. Overall 16 percent gave this as one of their multiple reasons for not being interested.

4.4 Estimating potential take up rate

Whilst this research gives an indication of interest it is not possible to determine how that interest will translate into actual take-up of this offer. The difficulties surrounding the weighting scheme and sample size have already been noted. However, the main difficulty concerns any interpretation of a level of interest in a hypothetical situation as a statement of intent.

5. Data Tables Note: All data is rounded to the nearest percentage

Table 5.1 A State Pension is a regular payment from the government that you can get when you reach State Pension age. To get it you must have paid or been credited with National Insurance contributions.

All panel respondents

	Total	Working status		Retirement status		Gender	
	Total	Working	Not working	Retired	Not retired	Male	Female
Yes	85%	66% *	87%	92%	29% *	83%	86%
No	15%	34% *	13%	8%	71% *	17%	14%
Unweighted base	1104	156	948	1019	83	711	393
Weighted base	1104	143	961	959	130	499	605

Base= All respondents

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.2 How much do you currently receive in State Pension payments per week?

	Total	Working status		Retirement status		Gender	
	Total	Working	Not working	Retired	Not retired	Male	Female
Less than £100 (100)	18%	27% *	16%	16%	25% **	4%	28%
Between £100 to £119 (110)	21%	24% *	21%	21%	34% **	18%	23%
Between £120 to £139 (130)	18%	12% *	19%	19%	14% **	21%	17%
£140 to £159 (150)	18%	17% *	18%	19%	13% **	23%	14%
£160 to £179 (170)	9%	7% *	9%	9%	7% **	10%	9%
£180 to £200 (190)	5%	4% *	5%	6%	2% **	8%	3%
Over £200 (200)	7%	7% *	6%	7%	6% **	12%	2%
Don't know	3%	0% *	3%	3%	- **	3%	3%
Refused	1%	-	1%	1%	-	1%	0%
Unweighted base	1025	127	898	981	42	657	368
Weighted base	935	94	841	883	37	413	521

Base= All respondents who are currently receiving a State Pension

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.3. Are you expecting to receive a State Pension in the next few years?

	Total	Working status		Retirement status		Gender	
	Total	Working	Not working	Retired	Not retired	Male	Female
Yes	100%	100%	100%	100%	100%	100%	100%
		**	**	**	**		**
Unweighted base	79	29	50	38	41	54	25
Weighted base	169	49	120	76	93	86	83

Base= All respondents who are not currently receiving a State Pension

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.4 What is the total amount of State Pension you are expecting to receive per week?

	Total	Working status		Retirement status		Gender	
	Total	Working	Not working	Retired	Not retired	Male	Female
Less than £100 (100)	9%	11% **	9% **	2% **	15% **	3%	16% **
Between £100 to £119 (110)	27%	25% **	28% **	28% **	27% **	20%	35% **
Between £120 to £139 (130)	19%	35% **	13% **	20% **	19% **	18%	21% **
£140 to £159 (150)	22%	15% **	25% **	24% **	20% **	27%	16% **
£160 to £179 (170)	3%	8% **	1% **	- **	5% **	6%	- **
£180 to £200 (190)	1%	2% **	0% **	1% **	1% **	0%	1% **
Over £200 (200)	1%	1% **	1% **	1% **	1% **	2%	- **
Don't know	18%	3% **	24% **	24% **	12% **	24%	11% **
Unweighted base	79	29	50	38	41	54	25
Weighted base	169	49	120	76	93	86	83

Base = All respondents who will receive a State Pension in a few years

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.5 How interested, if at all, would you be in paying a single £800 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime? Those who will be younger than 70 on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
Very interested (2)	1%	3%	1%	2%	-	2%	1%	-	3%	1%	1%	-	4%	1%	-
		*	*		**	*	*	**	**	**	*	*	*	*	**
Fairly interested (1)	11%	25%	8%	10%	15%	14%	10%	14%	6%	8%	15%	11%	10%	12%	12%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Not very interested (-1)	27%	14%	30%	26%	21%	26%	28%	22%	23%	28%	31%	33%	23%	28%	33%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Not at all interested (-2)	57%	58%	56%	57%	64%	52%	60%	56%	67%	63%	50%	49%	61%	56%	54%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Don't know	4%	-	4%	5%	-	7%	1%	8%	2%	-	2%	7%	3%	4%	-
		*	*		**	*	*	**	**	**	*	*	*	*	**
Unweighted base	350	73	277	298	51	226	124	38	75	25	159	53	97	215	38
Weighted base	422	82	340	307	101	168	254	83	119	31	131	58	104	273	44

Base= All panel respondents who will be younger than 70 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.6. Amount people (who will be younger than 70 on 1st January 2016 and interested in paying £800) would be willing to pay

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£800 to receive an extra £1 per week (equivalent to about £50 per year)	27%	48%	10%	23%	36%	28%	26%	-	33%	71%	23%	57%	8%	34%	32%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£1,600 to receive an extra £2 per week (equivalent to about £100 per year)	17%	17%	17%	14%	24%	26%	8%	12%	14%	-	17%	38%	39%	11%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£4,000 to receive an extra £5 per week (equivalent to around £250 per year)	3%	6%	1%	4%	-	7%	-	-	2%	-	7%	-	2%	4%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£8,000 to receive an extra £10 per week (equivalent to about £500 per year)	5%	7%	3%	7%	-	7%	2%	-	7%	-	9%	-	8%	4%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £8,000 to receive more than £10 per week extra.	6%	12%	1%	1%	19%	1%	11%	-	-	-	15%	-	-	1%	52%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Don't know	42%	10%	67%	51%	22%	31%	53%	88%	44%	29%	30%	5%	43%	46%	17%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	59	27	32	48	11	45	14	6	13	4	31	5	17	39	3
Weighted base	53	23	30	38	15	26	27	11	10	3	22	7	14	33	6

Base = All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.7 How interested, if at all, would you be if the amount you paid up-front was £650 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime? Those who will be younger than 70 on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
Very interested (2)	2%	7%	1%	2%	2%	5%	0%	0%	1%	3%	4%	1%	3%	2%	-
		*	*		**	*	*	**	**	**	*	*	*	*	**
Fairly interested (1)	12%	15%	11%	12%	13%	15%	10%	10%	8%	6%	15%	16%	9%	12%	15%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Not very interested (-1)	32%	30%	33%	31%	26%	25%	37%	26%	35%	21%	38%	31%	30%	32%	39%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Not at all interested (-2)	51%	47%	51%	50%	59%	49%	51%	56%	54%	71%	41%	47%	52%	51%	46%
		*	*		**	*	*	**	**	**	*	*	*	*	**
Don't know	4%	1%	4%	5%	-	6%	2%	8%	2%	-	2%	6%	6%	3%	-
Unweighted base	350	73	277	298	51	226	124	38	75	25	159	53	97	215	38
Weighted base	422	82	340	307	101	168	254	83	119	31	131	58	104	273	44

Base = All panel respondents who will be younger than 70 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.8 Amount people who will be younger than 70 on 1st January 2016 and interested in £650 lump sum would be willing to pay

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	£10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£650 to receive an extra £1 per week (equivalent to about £50 per year)	42%	43%	42%	40%	49%	41%	45%	97%	50%	80%	28%	11%	31%	47%	39%
		**	**	**	**		**	**	**	**	**	**	**	**	**
£1,300 to receive an extra £2 per week (equivalent to about £100 per year)	12%	15%	11%	8%	24%	14%	9%	-	2%	-	16%	26%	33%	6%	5%
		**	**	**	**		**	**	**	**	**	**	**	**	**
£3,250 to receive an extra £5 per week (equivalent to around £250 per year)	10%	-	15%	13%	-	14%	5%	-	31%	20%	7%	-	4%	14%	-
		**	**	**	**		**	**	**	**	**	**	**	**	**
£6,500 to receive an extra £10 per week (equivalent to about £500 per year)	6%	12%	3%	8%	-	8%	3%	3%	-	-	12%	-	16%	4%	-
		**	**	**	**		**	**	**	**	**	**	**	**	**
I would be willing to pay more than £6,500 to receive more than £10 per week extra.	8%	22%	1%	3%	21%	5%	11%	-	-	-	17%	-	-	4%	42%
		**	**	**	**		**	**	**	**	**	**	**	**	**
Don't know	22%	9%	29%	28%	6%	18%	27%	-	16%	-	20%	63%	16%	26%	14%
		**	**	**	**		**	**	**	**	**	**	**	**	**
Unweighted base	63	24	39	51	12	51	12	4	13	3	37	6	16	42	5
Weighted base	58	19	39	42	15	33	25	9	11	3	26	9	13	38	7

Base= All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.9. How interested, if at all, would you be in paying a single £650 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime? Those who will be aged 70-74 on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
Very interested (2)	2%	5% *	2%	2%	7% **	5% G	0% *	3% **	2% *	- **	2% *	6% **	3% *	2%	2% **
Fairly interested (1)	11%	14% *	11%	11%	4% **	9%	13% *	3% **	13% *	23% **	13% *	3% **	10% *	13%	- **
Not very interested (-1)	23%	24% *	23%	23%	16% **	30%	18% *	12% **	20% *	21% **	29% *	40% **	22% *	25%	17% **
Not at all interested (-2)	61%	57% *	62%	61%	72% **	53%	67% F*	78% **	66% *	51% **	53% *	50% **	65% *	57%	75% **
Don't know	2%	-	3%	2%	-	3%	2%	3%	-	4%	4%	2%	0%	3%	6%
	5	- *	5	5	- **	3	2 *	1 **	- *	1 **	2 *	* **	* *	3	1 **
Unweighted base	300	42	258	280	19	181	119	42	81	28	115	34	100	184	16
Weighted base	203	23	179	190	12	85	118	37	64	21	59	22	70	118	14

Base= All panel respondents who will be aged 70-74 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.10 Amount people who will be aged 70-74 on 1st January 2016 and are interested in paying £650 lump sum would be willing to pay

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£650 to receive an extra £1 per week (equivalent to about £50 per year)	32%	15%	35%	34%	-	19%	42%	-	25%	79%	28%	-	41%	28%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£1,300 to receive an extra £2 per week (equivalent to about £100 per year)	27%	20%	28%	27%	24%	40%	17%	54%	39%	-	27%	-	30%	24%	100%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£3,250 to receive an extra £5 per week (equivalent to around £250 per year)	8%	15%	7%	9%	-	-	14%	-	9%	14%	8%	-	-	12%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£6,500 to receive an extra £10 per week (equivalent to about £500 per year)	1%	7%	-	1%	-	3%	-	-	-	7%	-	-	-	2%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £6,500 to receive more than £10 per week extra.	9%	14%	8%	9%	-	15%	4%	-	3%	-	24%	-	7%	10%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Don't know	23%	29%	22%	20%	76%	24%	23%	46%	23%	-	13%	100%	22%	24%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	42	10	32	39	3	25	17	4	11	6	17	4	13	28	1
Weighted base	27	5	23	26	1	12	15	2	9	5	9	2	9	18	*

Base= All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.11 How interested, of at all, would you be if the amount you paid up-front was £500 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime?
Those who will be aged 70-74 on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	er not to say	1 person	2 people	3 or more people
Very interested (2)	5%	1% *	6%	6%	- **	6%	5% *	- **	7% *	6% **	6% *	4% **	3% *	7%	- **
Fairly interested (1)	6%	12% *	5%	6%	3% **	7%	6% *	2% **	7% *	17% **	6% *	2% **	7% *	6%	2% **
Not very interested (-1)	28%	31% *	27%	27%	25% **	33%	24% *	16% **	25% *	25% **	31% *	49% **	30% *	28%	19% **
Not at all interested (-2)	57%	55% *	58%	57%	72% **	49%	63% *	78% **	58% *	48% **	52% *	43% **	59% *	54%	79% **
Don't know	3%	- *	4%	4%	- **	5%	2% *	3% **	3% *	4% **	4% *	2% **	2% *	5%	- **
Unweighted base	300	42	258	280	19	181	119	42	81	28	115	34	100	184	16
Weighted base	203	23	179	190	12	85	118	37	64	21	59	22	70	118	14

Base = All panel respondents who will be aged 70-74 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.12 Amount people who will be aged 70-74 and are interested in paying £500 lump sum would be willing to pay?

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£500 to receive an extra £1 per week (equivalent to about £50 per year)	28%	-	33%	29%	-	32%	24%	-	19%	69%	12%	46%	47%	21%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£1,000 to receive an extra £2 per week (equivalent to about £100 per year)	33%	49%	30%	32%	100%	37%	29%	39%	37%	11%	47%	-	20%	37%	100%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£2,500 to receive an extra £5 per week (equivalent to around £250 per year)	20%	21%	20%	20%	-	7%	32%	-	41%	-	15%	-	12%	24%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£5,000 to receive an extra £10 per week (equivalent to about £500 per year)	6%	10%	5%	6%	-	6%	5%	-	-	21%	4%	-	-	8%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £5,000 to receive more than £10 per week extra.	6%	20%	4%	6%	-	7%	5%	-	4%	-	16%	-	9%	5%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Don't know	7%	-	8%	7%	-	10%	4%	62%	-	-	6%	54%	12%	5%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	38	7	31	37	1	24	14	2	12	6	15	3	10	27	1
Weighted base	23	3	20	23	*	11	12	1	9	5	7	1	7	16	*

Base= All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.13 How interested, if at all, would you be in paying a single £550 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime? Those who will be aged 75-79 on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	er not to say	1 person	2 people	3 or more people
Very interested (2)	3%	2% **	3%	3%	- **	4%	1% *	- **	3% *	4% **	4% *	- **	2% *	3%	- **
Fairly interested (1)	11%	16% **	11%	11%	13% **	13%	9% *	2% **	12% *	11% **	14% *	10% **	14% *	8%	27% **
Not very interested (-1)	31%	33% **	30%	30%	39% **	32%	29% *	18% **	29% *	36% **	37% *	24% **	33% *	31%	22% **
Not at all interested (-2)	53%	47% **	54%	53%	48% **	48%	58% *	80% **	49% *	48% **	43% *	66% **	46% *	56%	50% **
Don't know	3%	1% **	3%	3%	- **	3%	2% *	- **	6% *	- **	2% *	- **	6% *	2%	- **
Unweighted base	303	35	268	294	9	205	98	28	81	22	122	50	78	204	21
Weighted base	292	31	260	279	13	156	136	27	84	29	99	51	78	188	26

Base= All panel respondents who will be aged 75-79 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.14 Amount people who will be aged 75-79 on 1st January 2016 and are interested in paying £550 lump sum would be willing to pay?

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£550 to receive an extra £1 per week (equivalent to about £50 per year)	28%	13%	30%	25%	100%	34%	16%	-	16%	72%	22%	38%	13%	32%	41%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£1,100 to receive an extra £2 per week (equivalent to about £100 per year)	18%	37%	15%	19%	-	20%	15%	100%	27%	28%	12%	-	24%	21%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£2,750 to receive an extra £5 per week (equivalent to around £250 per year)	8%	-	10%	9%	-	4%	17%	-	10%	-	12%	-	3%	14%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
£5,500 to receive an extra £10 per week (equivalent to about £500 per year)	12%	39%	7%	12%	-	14%	8%	-	-	-	21%	21%	21%	10%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £5,500 to receive more than £10 per week extra.	10%	-	12%	11%	-	16%	-	-	-	-	24%	-	-	-	59%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Don't know	24%	12%	26%	25%	-	13%	44%	-	47%	-	8%	41%	38%	23%	-
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	45	8	37	43	2	33	12	1	11	5	22	6	14	28	3
Weighted base	40	6	35	39	2	27	14	1	13	5	17	5	12	21	7

Base=All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

**Table 5.15 How interested, if at all, would you be if the amount you paid up-front was £400 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime?
Those who will be aged 75-79 on 1st January 2016**

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	er not to say	1 person	2 people	3 or more people
Very interested (2)	5%	6%	5%	5%	7%	7%	2%	-	3%	4%	11%	-	3%	4%	20%
		**			**		*	**	*	**	*	**	*		**
Fairly interested (1)	13%	11%	13%	13%	10%	15%	11%	10%	16%	11%	13%	12%	14%	12%	20%
		**			**		*	**	*	**	*	**	*		**
Not very interested (-1)	29%	54%	26%	27%	80%	28%	30%	9%	30%	39%	35%	23%	32%	31%	10%
		**			**		*	**	*	**	*	**	*		**
Not at all interested (-2)	50%	27%	52%	52%	3%	47%	52%	81%	42%	46%	41%	65%	42%	53%	50%
		**			**		*	**	*	**	*	**	*		**
Don't know	3%	1%	3%	3%	-	2%	4%	-	9%	-	2%	-	9%	1%	-
		**			**		*	**	*	**	*	**	*		**
Unweighted base	303	35	268	294	9	205	98	28	81	22	122	50	78	204	21
Weighted base	292	31	260	279	13	156	136	27	84	29	99	51	78	188	26

Base=All panel respondents who will be aged 75-79 on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

**Table 5.16. Amount people (who will be aged 75-79 and are interested in paying £400 lump sum) would be willing to pay
Those interested in the previous question offer**

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£400 to receive an extra £1 per week (equivalent to about £50 per year)	28%	13%	30%	26%	74%	24%	36%	18%	10%	72%	24%	64%	29%	28%	28%
		**			**	**	**	**	**	**	**	**	**		**
£800 to receive an extra £2 per week (equivalent to about £100 per year)	15%	37%	12%	14%	26%	16%	12%	-	34%	28%	4%	-	11%	20%	5%
		**			**	**	**	**	**	**	**	**	**	**	**
£2,000 to receive an extra £5 per week (equivalent to around £250 per year)	13%	-	15%	14%	-	16%	8%	-	3%	-	29%	-	10%	20%	-
		**		**	**	**	**	**	**	**	**	**	**	**	**
£4,000 to receive an extra £10 per week (equivalent to about £500 per year)	7%	39%	3%	7%	-	8%	4%	-	-	-	15%	-	9%	6%	6%
		**		**	**	**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £4,000 to receive more than £10 per week extra.	13%	-	14%	13%	-	19%	-	-	10%	-	22%	-	2%	7%	41%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Don't know	25%	12%	26%	26%	-	17%	41%	82%	43%	-	7%	36%	39%	20%	19%
		**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	59	8	51	56	3	44	15	3	14	5	30	7	14	39	6
Weighted base	52	6	47	50	2	35	18	3	16	5	23	6	13	29	10

Base=All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.17 How interested, if at all, would you be in paying a single £400 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime? Those who will be aged 80 or over on 1st January 2016

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	er not to say	1 person	2 people	3 or more people
Very interested (2)	2%	-**	2%	2%	-**	4%*	1%*	-**	6%**	-**	2%	-**	1%**	2%	8%**
Fairly interested (1)	13%	-**	14%	14%	-**	13%*	13%*	12%**	7%**	25%**	14%	18%**	10%**	12%	34%**
Not very interested (-1)	24%	51%**	23%	23%	44%**	28%*	20%*	30%**	27%**	23%**	20%	20%**	22%**	27%	10%**
Not at all interested (-2)	57%	49%**	58%	57%	56%**	54%*	61%*	58%**	55%**	45%**	64%	58%**	63%**	56%	48%**
Don't know	3%	-**	3%	3%	-**	2%*	4%*	-**	5%**	7%**	-	4%**	4%**	3%	-**
Unweighted base	151	6	145	147	4	99	52	18	36	22	49	26	49	93	9
Weighted base	188	7	181	184	5	92	97	30	55	22	52	29	59	115	15

Base = All panel respondents who will be aged 80 or over on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.18 Amount people (who will be aged 80+ on 1st January 2016 and are interested in paying £400 lump sum) would be willing to pay?

	Total	Working status		Retirement status		Gender			Total investments/savings held				Household composition			
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	Don't know/pref er not to say	80+	1 person	2 people	3 or more people
£400 to receive an extra £1 per week (equivalent to about £50 per year)	36%	-	36%	36%	-	35%	37%	-	53%	67%	29%	17%	36%	41%	30%	48%
						**	**	**	**	**	**	**		**	**	**
£800 to receive an extra £2 per week (equivalent to about £100 per year)	13%	-	13%	13%	-	15%	10%	-	10%	-	31%	11%	13%	27%	12%	-
						**	**	**	**	**	**	**		**	**	**
£2,000 to receive an extra £5 per week (equivalent to around £250 per year)	8%	-	8%	8%	-	8%	8%	19%	16%	-	-	11%	8%	17%	7%	-
						**	**	**	**	**	**	**		**	**	**
£4,000 to receive an extra £10 per week (equivalent to about £500 per year)	2%	-	2%	2%	-	3%	-	-	-	-	7%	-	2%	-	3%	-
						**	**	**	**	**	**	**		**	**	**
I would be willing to pay more than £4,000 to receive more than £10 per week extra.	12%	-	12%	12%	-	22%	-	-	22%	13%	15%	-	12%	-	21%	-
						**	**	**	**	**	**	**		**	**	**
Don't know	29%	-	29%	29%	-	16%	44%	81%	-	20%	18%	62%	29%	16%	26%	52%
						**	**	**	**	**	**	**		**	**	**
Unweighted base	29	-	29	29	-	20	9	3	6	5	11	4	29	8	18	3
Weighted base	30	-	30	30	-	16	14	4	7	5	8	5	30	7	17	6

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

**Table 5.19 How interested, if at all, would you be if the amount you paid up-front was £300 to give you an addition to your pension of £50 per year throughout your lifetime?
Those who will be aged 80 or over on 1st January 2016**

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	er not to say	1 person	2 people	3 or more people
Very interested (2)	4%	-**	4%	4%	-**	6%*	1%*	-**	7%**	-**	3%	3%**	5%**	2%	8%**
Fairly interested (1)	14%	-**	14%	14%	-**	12%*	16%*	8%**	11%**	28%**	11%	21%**	12%**	12%	34%**
Not very interested (-1)	32%	51%**	31%	31%	69%**	36%*	28%*	37%**	38%**	40%**	27%	17%**	22%**	38%	16%**
Not at all interested (-2)	46%	49%**	46%	47%	31%**	44%*	49%*	52%**	35%**	32%**	54%	59%**	59%**	40%	42%**
Don't know	4%	-**	5%	5%	-**	2%*	7%*	4%**	9%**	-**	4%	-**	2%**	6%	-**
Unweighted base	151	6	145	147	4	99	52	18	36	22	49	26	49	93	9
Weighted base	188	7	181	184	5	92	97	30	55	22	52	29	59	115	15

Base = All panel respondents who will be aged 80 or over on 1st January 2016

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.20 Amount people (who will be aged 80+ on 1st January 2016 and are interested in paying £300 lump sum) would be willing to pay

Filter: All respondents interested in the previous question offer

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		1 person	2 people	3 or more people
£300 to receive an extra £1 per week (equivalent to about £50 per year)	49%	-	49%	49%	-	37%	61%	-	18%	77%	41%	92%	39%	36%	100%
						**	**	**	**	**	**	**	**	**	**
£600 to receive an extra £2 per week (equivalent to about £100 per year)	18%	-	18%	18%	-	29%	7%	-	36%	11%	22%	-	43%	11%	-
						**	**	**	**	**	**	**	**	**	**
£1,500 to receive an extra £5 per week (equivalent to around £250 per year)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
						**	**	**	**	**	**	**	**	**	**
£3,000 to receive an extra £10 per week (equivalent to about £500 per year)	2%	-	2%	2%	-	4%	-	-	-	-	9%	-	-	4%	-
						**	**	**	**	**	**	**	**	**	**
I would be willing to pay more than £3,000 to receive more than £10 per week extra.	9%	-	9%	9%	-	17%	-	-	16%	11%	7%	-	-	16%	-
						**	**	**	**	**	**	**	**	**	**
Don't know	22%	-	22%	22%	-	13%	32%	100%	30%	-	21%	8%	17%	33%	-
						**	**	**	**	**	**	**	**	**	**
Unweighted base	32	-	32	32	-	21	11	2	9	6	10	5	11	18	3
Weighted base	33	-	33	33	-	17	16	2	10	6	8	7	10	17	6

Base = All respondents interested in the previous question offer

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.21 Reason for being interested (amongst respondents who would be interested) in paying a lump sum to increase their state pension

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
I would like to have more State Pension/I haven't got enough State Pension	32%	36%	31%	32%	37%	28%	38%	25%	30%	43%	24%	53%	37%	36%	25%	32%	25%	33%	43%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
It is a good investment/other investments don't offer such a good return	32%	37%	30%	32%	26%	39%	22%	9%	26%	22%	52%	8%	23%	42%	43%	21%	22%	31%	53%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
I can afford to buy this	30%	37%	29%	31%	24%	39%	18%	-	12%	32%	55%	12%	32%	29%	32%	23%	26%	31%	34%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
My private/occupational pension isn't enough	22%	19%	23%	22%	20%	22%	22%	58%	31%	21%	11%	15%	26%	19%	21%	20%	17%	23%	28%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
My spouse/partner's pension isn't enough	10%	16%	8%	9%	11%	11%	8%	-	10%	13%	6%	21%	7%	8%	6%	20%	4%	13%	5%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
I don't have any other form of pension provision	7%	14%	5%	6%	12%	2%	13%	10%	11%	16%	3%	-	6%	4%	5%	12%	10%	6%	1%
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
Other [please specify]	3%	4%	3%	4%	-	4%	3%	-	-	3%	4%	10%	5%	1%	4%	2%	5%	4%	-
		**			**	*	*	**	*	**	*	**	**	**		**	*	*	**
Don't know	2%	-	2%	2%	-	1%	3%	-	6%	-	-	-	2%	-	3%	-	6%	-	-
		**			**	*	*	**	*	**	*	**	**	**		**	v*	*	**
Unweighted base	192	39	153	176	16	140	52	11	48	20	92	21	63	38	59	32	51	126	15
Weighted base	166	27	139	149	18	95	71	15	46	18	64	24	58	23	52	33	43	100	23

Base = All respondents who would be interested in paying a lump sum to increase their pension

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.22 Reasons for not being interested in paying a lump sum to increase State pension

	Total	Working status		Retirement status		Gender			Total investments/savings held Between £10,000 and £20,000			Don't know/pref er not to say	Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	£20,000	More than £20,000		Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
Its too late to make much difference to my State Pension	38%	36%	39%	39%	38%	36%	40%	32%	43%	30%	41%	35%	34%	35%	42%	45%	47%	35%	33%
		*			**			*	*	*		*	*		*				*
I don't think I'll live long enough to benefit from this	31%	31%	31%	34%	18%	37%	27%	22%	30%	37%	37%	28%	17%	33%	42%	47%	29%	34%	21%
		*			**			*	*	*		*	*		*				*
The suggested offer isn't a good return / other investments offer a better return	30%	38%	29%	29%	33%	31%	29%	24%	29%	24%	42%	20%	39%	29%	29%	13%	26%	30%	43%
		*			**			*	*	*		*	*		*				*
I'd rather put any spare money in ISAs/other type of savings account	27%	26%	27%	27%	16%	22%	31%	20%	22%	24%	38%	24%	29%	32%	27%	16%	24%	28%	31%
		*			**			*	*	*		*	*		*				*
I don't have enough money / I can't afford to do this	24%	12%	25%	22%	24%	19%	28%	59%	27%	24%	5%	13%	28%	21%	23%	19%	19%	25%	31%
		*			**			*	*	*		*	*		*				*
I'd rather use my money in a different way	16%	15%	16%	16%	6%	15%	16%	15%	10%	10%	23%	17%	16%	16%	18%	12%	16%	15%	16%
		*			**			*	*	*		*	*		*				*
I would need to know more about this before making a decision	16%	15%	16%	15%	9%	12%	19%	14%	16%	16%	14%	20%	16%	13%	20%	12%	17%	15%	20%
		*			**			*	*	*		*	*		*				*
I'm concerned there may be changes to State Pension in future	13%	13%	13%	13%	5%	14%	13%	11%	13%	13%	15%	14%	14%	14%	14%	10%	11%	14%	15%
		*			**			*	*	*		*	*		*				*
My private/occupational pension is enough	11%	12%	10%	12%	2%	16%	6%	1%	7%	8%	21%	9%	10%	13%	12%	7%	14%	9%	10%
		*			**			*	*	*		*	*		*				*
Unweighted base	912	117	795	843	67	571	341	115	225	77	353	142	287	262	244	119	273	570	69
Weighted base	938	116	822	811	113	404	534	162	276	85	278	136	364	179	239	155	269	594	75

Base = All respondents who would not be interested in paying a lump sum to increase their pension

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.22 Reasons for not being interested in paying a lump sum to increase State pension (continued)

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
My spouse's/partner's pension is enough	3%	3%*	3%	4%	1%**	2%	4%	-*	3%*	2%*	6%	3%*	1%*	7%	4%	2%*	2%	4%	3%*
I don't understand this	2%	3%*	2%	2%	2%**	1%	2%	0%*	3%*	-*	0%	6%*	2%*	2%	2%	1%*	2%	1%	7%*
I have / am planning to defer my State Pension	1%	7%*	1%	1%	6%**	1%	2%	-*	-*	6%*	3%	1%*	3%*	1%	-	-*	1%	2%	-*
Don't trust the Government	1%	-*	1%	1%	-**	1%	0%	2%*	0%*	2%*	0%	0%*	0%*	2%	0%	1%*	1%	1%	-*
I am retired / already drawing pension / I already receive a State Pension	1%	-*	1%	1%	-**	1%	0%	0%*	1%*	2%*	0%	-*	0%*	1%	1%	2%*	1%	0%	2%*
Have money from other sources (legacy, pension from abroad)	0%	-*	0%	0%	-**	0%	0%	-*	1%*	-*	1%	-*	1%*	-	-	-*	1%	0%	-*
Every increase in State Pension reduces my Pension Credit	0%	-*	0%	0%	-**	0%	-	-*	-*	0%*	0%	-*	0%*	0%	-	-*	0%	0%	-*
Other [please specify]	1%	-*	1%	1%	2%**	1%	1%	1%*	1%*	-*	2%	0%*	2%*	-	-	1%*	2%	1%	-*
Don't know	0%	-*	0%	0%	-**	0%	-	-*	-*	-*	0%	-*	-*	-	0%	-*	-	0%	-*
Unweighted base	912	117	795	843	67	571	341	115	225	77	353	142	287	262	244	119	273	570	69
Weighted base	938	116	822	811	113	404	534	162	276	85	278	136	364	179	239	155	269	594	75

Base = All respondents who would not be interested in paying a lump sum to increase their pension

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.23 Main reason for not being interested amongst respondents who cited more than one reason for why they would be interested

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
I don't think I'll live long enough to benefit from this	22%	12%	24%	24%	13%	27%	18%	20%	28%	20%	20%	19%	12%	19%	30%	43%	18%	24%	21%
		*			**		*	**	*	**		*	*	*	*	*	*		**
It isn't a good return / other investments offer a better return	15%	16%	15%	15%	25%	18%	13%	6%	15%	9%	17%	23%	22%	10%	14%	5%	19%	14%	15%
		*			**		*	**	*	**		*	*	*	*	*	*		**
Its too late to make much difference to my State Pension	14%	12%	14%	15%	1%	15%	13%	13%	14%	11%	14%	13%	6%	17%	19%	18%	14%	13%	22%
		*			**		*	**	*	**		*	*	*	*	*	*		**
I don't have enough money / I can't afford to do this	12%	11%	13%	9%	19%	8%	16%	47%	16%	14%	1%	-	16%	9%	9%	13%	9%	15%	5%
		*			**		*	**	*	**		*	*	*	*	*	*		**
I'd rather put any spare money in ISAs/other type of savings account	11%	17%	10%	10%	25%	6%	15%	-	14%	4%	15%	9%	12%	10%	12%	6%	15%	11%	3%
		*			**		*	**	*	**		*	*	*	*	*	*		**
I would need to know more about this before making a decision	6%	11%	6%	7%	3%	5%	8%	6%	3%	24%	4%	11%	9%	10%	1%	5%	4%	5%	23%
		*			**		*	**	*	**		*	*	*	*	*	*		**
My private/occupational is enough	5%	6%	5%	6%	-	9%	3%	0%	1%	8%	10%	6%	4%	10%	4%	5%	6%	5%	8%
		*			**		*	**	*	**		*	*	*	*	*	*		**
Unweighted base	445	65	380	420	24	282	163	40	107	31	207	60	150	135	118	42	133	279	33
Weighted base	425	59	366	375	36	179	246	59	121	31	162	52	169	83	119	54	112	276	37

Base = All respondents who cited more than one reason for why they would not be interested

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.23 Main reason for not being interested amongst respondents who cited more than one reason for why they would be interested (continued)

	Total	Working status		Retirement status		Gender			Total investments/savings held			Don't know/pref er not to say	Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000		Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
I'd rather use my money in a different way	4%	7%	3%	4%	-	4%	4%	-	2%	2%	7%	5%	5%	4%	3%	-	6%	4%	-
		*			**		*	**	*	**		*	*	*	*	*	*		**
I'm concerned there may be changes to State Pension in future	4%	3%	4%	4%	-	4%	3%	-	2%	8%	3%	9%	4%	4%	4%	1%	4%	4%	-
		*			**		*	**	*	**		*	*	*	*	*	*		**
My spouse's/partner's pension is enough	1%	-	1%	1%	-	0%	1%	-	1%	-	1%	1%	1%	1%	1%	2%	-	1%	2%
		*			**		*	**	*	**		*	*	*	*	*	*		**
I don't understand this	0%	-	1%	1%	-	-	1%	-	-	-	-	4%	-	2%	-	-	-	1%	-
		*			**		*	**	*	**		*	*	*	*	*	*		**
I have / am planning to defer my State Pension	0%	-	0%	0%	-	1%	-	-	-	-	1%	-	1%	-	-	-	-	0%	-
		*			**		*	**	*	**		*	*	*	*	*	*		**
Other [specified previously]	5%	5%	5%	4%	16%	3%	7%	7%	4%	-	8%	-	9%	3%	3%	2%	6%	5%	-
		*			**		*	**	*	**		*	*	*	*	*	*		**
Unweighted base	445	65	380	420	24	282	163	40	107	31	207	60	150	135	118	42	133	279	33
Weighted base	425	59	366	375	36	179	246	59	121	31	162	52	169	83	119	54	112	276	37

Base = All respondents who cited more than one reason for why they would not be interested

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.24 Total of any savings or investments

	Total	Working status		Retirement status		Gender			Total investments/savings held				Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	Don't know/pref er not to say	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
Less than £10,000	29%	28% *	29%	29%	37% *	27%	31%	- *	100%	- *	-	- *	28%	31%	29%	29% *	37%	26%	30% *
Between £10,000 and £20,000	9%	11% *	9%	9%	10% *	8%	10%	- *	-	100% *	-	- *	7%	10%	10%	12% *	9%	9%	13% *
Over £20,000	31%	39% *	30%	33%	21% *	40%	24%	- *	-	-	100% *	- *	31%	29%	34%	28% *	27%	32%	34% *
I do not have savings or investments	16%	5% *	18%	15%	18% *	12%	19%	100% *	-	-	-	- *	20%	18%	9%	16% *	16%	17%	12% *
I would prefer not to say	13%	16% *	13%	14%	14% *	11%	15%	- *	-	-	-	93% *	14%	10%	16%	13% *	10%	15%	12% *
Don't know	1%	1% *	1%	1%	0% *	1%	1%	- *	-	-	-	7% *	0%	1%	2%	3% Q*	1%	1%	- *
Unweighted base	1104	156	948	1019	83	711	393	126	273	97	445	163	350	300	303	151	324	696	84
Weighted base	1104	143	961	959	130	499	605	177	322	104	341	160	422	203	292	188	311	694	98

Base= All panel respondents

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.25 Current work/retirement status

	Total	Working status		Retirement status		Gender			Total investments/savings held			Age of respondent in 2016				Household composition			
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	Don't know/pref er not to say	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
I have not yet retired from my main job	5%	41%	-	-	46%	5%	5%	0%	6%	9%	5%	8%	10%	5%	3%	0%	3%	5%	14%
		*			*			*		*		*				*			*
I am retired from my main job but doing some paid work	8%	59%	-	9%	-	9%	7%	4%	6%	6%	11%	7%	10%	7%	8%	3%	7%	8%	3%
		*			*			*		*		*				*			*
I am retired and not doing any paid work	79%	-	91%	91%	-	81%	78%	75%	79%	80%	81%	82%	63%	87%	88%	94%	83%	78%	76%
		*			*			*		*		*				*			*
I am not retired, but not doing any paid work at the moment	6%	-	7%	-	54%	4%	8%	13%	9%	4%	3%	3%	14%	1%	2%	2%	6%	6%	6%
		*			*			*		*		*				*			*
Don't know/Prefer not to say	1%	-	2%	-	-	-	2%	8%	-	1%	-	-	3%	1%	-	-	0%	2%	-
		*			*			*		*		*				*			*
Unweighted base	1104	156	948	1019	83	711	393	126	273	97	445	163	350	300	303	151	324	696	84
Weighted base	1104	143	961	959	130	499	605	177	322	104	341	160	422	203	292	188	311	694	98

Base= All panel respondents

Minimum Base: 30(**) Small Base: 100(*)

Additional Voluntary National Insurance Contributions at State Pension Age- Results from an online survey

Table 5.26 Likelihood of doing paid work in the future

	Total	Working status		Retirement status		Gender			Total investments/savings held				Age of respondent in 2016				Household composition		
	Total	Working	Not working	Retired	Not retired	Male	Female	None	Less than £10,000	Between £10,000 and £20,000	More than £20,000	Don't know/pref er not to say	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people
Very likely (2)	1%	-	1%	1%	- **	1%	0%	0%	1%	1%	0%	1%	0%	1%	1%	0%	1%	1%	- *
Fairly likely (1)	2%	-	2%	1%	6% **	1%	2%	0%	2%	1%	2%	1%	4%	1%	1%	- *	3%	1%	2% *
Not very likely (-1)	15%	-	15%	15%	10% **	14%	15%	12%	8%	28%	20%	11%	21%	17%	11%	6% *	15%	12%	30% *
Not at all likely (-2)	80%	-	80%	81%	72% **	80%	80%	82%	85%	66%	75%	86%	70%	77%	86%	92% *	78%	83%	63% *
It depends (0)	3%	-	3%	2%	12% **	4%	2%	6%	3%	5%	2%	1%	6%	4%	0%	2% *	3%	3%	4% *
Don't know	0%	-	0%	0%	- **	0%	0%	0%	0%	- *	0%	1% *	0% *	1%	0%	- *	0%	0%	1% *
Unweighted base	946	-	946	906	40	603	343	119	233	83	369	142	276	257	268	145	281	598	67
Weighted base	946	-	946	875	71	428	518	156	282	87	285	136	326	178	260	181	278	587	81

Base= All respondents who are not currently in work

Minimum Base: 30(**) Small Base: 100(*)

Appendix- Questionnaire

Additional Voluntary National Insurance Contributions for Pensioners

Introduction

Ipsos MORI are conducting a survey on behalf of the Government about the State Pension.

We would like to know your views on a proposal to enable people to get more from their State Pension in the future. The information you provide will help the Government understand potential interest in this idea.

Please be assured that your replies will be confidential and anonymous. The information you provide will be only be analysed as a whole and it will not be possible to identify any individuals from the data.

The survey should only take around 10 minutes to complete, and you can save the survey and return at any time.

Ask all

A State Pension is a regular payment from the government that you can get when you reach State Pension age. To get it you must have paid or been credited with National Insurance contributions.

Q3. Are you currently receiving a State Pension?

1. Yes
2. No
3. Don't know

Routing instruction: If Q3=1, go to Q4, if Q3=2, go to Q5. If Q3=3, end interview.

Q4. How much do you currently receive in State Pension payments per week?

Please include any income from Basic or Additional State Pension here. More information is available from: <https://www.gov.uk/browse/working/state-pension>

REVERSE CODES

1. Less than £100

2. Between £100 to £119
3. Between £120 to £139
4. £140 to £159
5. £160 to £179
6. £180 to £200
7. Over £200
8. Don't know
9. Refused

Go to Q6

Q5. Are you expecting to receive a State Pension in the next few years?

1. Yes
2. No
3. Don't know

If Q5=1, go to Q5a. Else, end interview.

Q5a What is the total amount of State Pension you are expecting to receive per week?

Please include any income from Basic or Additional State Pension here. More information is available from: <https://www.gov.uk/browse/working/state-pension>

REVERSE CODES

1. Less than £100
2. Between £100 to £119
3. Between £120 to £139
4. £140 to £159
5. £160 to £179
6. £180 to £200
7. Over £200
8. Not expecting to receive a State Pension
9. Refused
10. Don't know

Direct all to correct section (Calculated from Q2):

Ask Q6 to 9 to those aged under 70 on 1st January 2016

Ask Q10-13 of those who will be aged 70-74 on 1st January 2016

Ask question 14-17 of those who will be aged 75-79 on 1st January 2016

Ask question 18-21 of those who will be aged 80+ on 1st January 2016

Ask Q6 to 9 to those aged under 70 on 1st January 2016

We would like to find out if people are interested in paying more money up-front to increase the amount they get out of their State Pension, even if they have already started receiving their State Pension.

Q6: How interested, if at all, would you be in paying a single £800 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing If Q6 = 1 or 2, go to Q7

Routing If Q6 = 3, 4, or 5, go to Q8

Q7: From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below):

1. £800 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,600 to receive an extra £2 per week (equivalent to about £100 per year)
3. £4,000 to receive an extra £5 per week (equivalent to around £250 per year)
4. £8,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £8,000 to receive more than £10 per week extra.
6. Don't know

Go to Q8

8. How interested, if at all, would you be if the amount you paid up-front was £650 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q8 = 1 or 2, go to Q9

Routing instruction: if Q8 = 3-5, go to Q23

9. From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £650 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,300 to receive an extra £2 per week (equivalent to about £100 per year)
3. £3,250 to receive an extra £5 per week (equivalent to around £250 per year)
4. £6,500 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £6,500 to receive more than £10 per week extra.
6. Don't know

Go to Q22.

Ask question 10-13 of those who will be aged 70-74 on 1st January 2016

We would like to find out if people are interested in paying more money up-front to increase the amount they get out of their State Pension, even if they have already started receiving their State Pension.

Q10: How interested, if at all, would you be in paying a single £650 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q10 = 1 or 2, go to Q11

Routing instruction: if Q10 = 3-5, go to Q12

Q11: From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £650 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,300 to receive an extra £2 per week (equivalent to about £100 per year)
3. £3,250 to receive an extra £5 per week (equivalent to around £250 per year)
4. £6,500 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £6,500 to receive more than £10 per week extra.
6. Don't know

Go to Q12

Q12. How interested, of at all, would you be if the amount you paid up-front was £500 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q12 = 1 or 2, go to Q13

Routing instruction: if Q12 = 3-5 go to Q23

Q13. From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £500 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,000 to receive an extra £2 per week (equivalent to about £100 per year)
3. £2,500 to receive an extra £5 per week (equivalent to around £250 per year)
4. £5,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £5,000 to receive more than £10 per week extra.
6. Don't know

Go to Q22.

Ask question 14-17 of those who will be aged 75-79 on 1st January 2016

We would like to find out if people are interested in paying more money up-front to increase the amount they get out of their State Pension, even if they have already started receiving their State Pension.

Q14: How interested, if at all, would you be in paying a single £550 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q14 = 1 or 2, go to Q15

Routing instruction: if Q14 = 3, 4, or 5, go to Q16

Q15: From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £550 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,100 to receive an extra £2 per week (equivalent to about £100 per year)
3. £2,750 to receive an extra £5 per week (equivalent to around £250 per year)
4. £5,500 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £5,000 to receive more than £10 per week extra.
6. Don't know

Go to Q16

Q16. How interested, if at all, would you be if the amount you paid up-front was £400 to give you an addition to your pension of £1 per week (£50 per year) throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q16 = 1 or 2, go to Q17

Routing instruction: if Q16 = 3, 4, or 5, go to Q23

Q17. From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £400 to receive an extra £1 per week (equivalent to about £50 per year)
2. £800 to receive an extra £2 per week (equivalent to about £100 per year)
3. £2,000 to receive an extra £5 per week (equivalent to around £250 per year)
4. £4,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £4,000 to receive more than £10 per week extra.
6. Don't know

Go to Q22

Ask question 18-21 of those who will be aged 80+ on 1st January 2016

We would like to find out if people are interested in paying more money up-front to increase the amount they get out of their State Pension, even if they have already started receiving their State Pension.

Q18: How interested, if at all, would you be in paying a single £400 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q18 = 1 or 2, go to Q19

Routing instruction: if Q18 = 3-5, go to Q20

Q19: From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £400 to receive an extra £1 per week (equivalent to about £50 per year)
2. £800 to receive an extra £2 per week (equivalent to about £100 per year)
3. £2,000 to receive an extra £5 per week (equivalent to around £250 per year)
4. £4,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £4,000 to receive more than £10 per week extra.
6. Don't know

Go to Q20

Q20 How interested, if at all, would you be if the amount you paid up-front was £300 to give you an addition to your pension of £50 per year throughout your lifetime?

REVERSE CODES

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know

Routing instruction: if Q20 = 1 or 2, go to Q21

Routing instruction: if Q20 = 3, 4, or 5, go to Q23

Q21. From the following, which, if any, would you be willing to pay? Please select one option below

I would be willing to pay (please tick one box below)

1. £300 to receive an extra £1 per week (equivalent to about £50 per year)
2. £600 to receive an extra £2 per week (equivalent to about £100 per year)
3. £1,500 to receive an extra £5 per week (equivalent to around £250 per year)
4. £3,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £3,000 to receive more than £10 per week extra.
6. Don't know

Go to Q22

Ask if Q8, 12,16,20 = 1-2

Q22: Why are you interested? (Please tick as many boxes as apply)

1. I would like to have more State Pension/I haven't got enough State Pension

- 2. It is a good investment/other investments don't offer such a good return
- 3. I can afford to buy this
- 4. I don't have any other form of pension provision
- 5. My private/occupational pension isn't enough
- 6. My spouse/partner's pension isn't enough
- 7. Other [please specify]
.....
- 8. DK

Go to Q25

Ask Q23 if Q,8 ,12 ,16, 20=3-5 AND Q22=not asked

Q23: Why might you not be interested? (Please tick as many boxes as apply)

- 1. I don't have enough money / I can't afford to do this
- 2. I have / am planning to defer my State Pension
- 3. The suggested offer isn't a good return / other investments offer a better return
- 4. My private/occupational pension is enough
- 5. My spouse's/partner's pension is enough
- 6. I don't think I'll live long enough to benefit from this
- 7. I'd rather use my money in a different way
- 8. I'd rather put any spare money in ISAs/other type of savings account
- 9. Its too late to make much difference to my State Pension
- 10. I'm concerned there may be changes to State Pension in future
- 11. I don't understand this
- 12. I would need to know more about this before making a decision
- 13. Other [please specify]
.....

Routing instruction: if Q23 = multiple answers, to go Q24

Q24: Which of the reasons you identify in Q23 is the main reason why you would not be interested?

SHOW ONLY THOSE SELECTED AT Q23

1. I don't have enough money / I can't afford to do this
2. I have / am planning to defer my State Pension
3. It isn't a good return / other investments offer a better return
4. My private/occupational is enough
5. My spouse's/partner's pension is enough
6. I don't think I'll live long enough to benefit from this
7. I'd rather use my money in a different way
8. I'd rather put any spare money in ISAs/other type of savings account
9. Its too late to make much difference to my State Pension
10. I'm concerned there may be changes to State Pension in future
11. I don't understand this
12. I would need to know more about this before making a decision
13. Other [specified previously]

ASK ALL

Q25: What is the total of any savings or investments you have, if any? Please use the brackets below to answer.

Please include amounts held in savings accounts, ISAs (Cash or Stocks and Shares), Bonds, Stocks and Shares, and occupational or private pension lump sums)

REVERSE CODES 1-3

1. Less than £10,000
2. Between £10,000 and £20,000
3. Over £20,000
4. I do not have savings or investments
5. Don't know
6. I would prefer not to say

ASK ALL

Q26: Which of the following applies to you?

1. I have not yet retired
2. I am retired from my main job but doing some paid work
3. I am retired and not doing any paid work
4. I am not retired, but not doing any paid work at the moment
5. Don't know/Prefer not to say

Routing instruction: if Q26=3 or 4, ask Q27

Q27: How likely or unlikely are you to do paid work in the future?

1. Very likely
2. Fairly likely
3. Not very likely
4. Not at all likely
5. It depends
6. Don't know