

Class 3A Voluntary National Insurance Contributions

Results from an online survey

March 2014

Class 3A Voluntary National Insurance Contributions: 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 Class 3A additional Voluntary National Insurance Contributions (VNICs). Class 3A VNICs would be available for those reaching State Pension age (SPa) before 6 April 2016¹ to increase their Additional State Pension by up to £25 a week. This includes those already in receipt of State Pension. The intention to introduce a new category of National Insurance contributions for pensions was announced as part of the Autumn Statement in December 2013.

This survey sought to gauge levels of interest from those eligible to take-up Class 3A VNICs. It was set up to update an earlier survey² conducted in summer 2013 prior to the policy being announced. This second survey provided respondents with more information about the policy and prices for making contributions.

The fieldwork was conducted by Ipsos MORI using members of their established online survey panel. 2000 people nearing or at current State Pension age completed the survey. The survey took place in February 2014.

The survey presented respondents with the cost of making additional VNICs and what this would mean in terms of Additional State Pension (throughout their lifetime). Respondents were asked to state how likely they were to make Class 3A VNICs; how they would fund the lump sum contribution 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 VNICs.

¹ The government is proposing to replace the current State Pensions system with a new Single Tier State Pension in 2016

² DWP (2013) Additional voluntary National Insurance contributions at State Pension age: Results from an online survey

Contents

Acknowledgements.....	5
About the authors.....	5
Abbreviations and glossary.....	6
1. Introduction.....	7
2. Research Objectives.....	9
3. Methodology	10
4. Findings.....	12
5. Data Tables.....	19
Appendix: Questionnaire	43

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About the authors

Patrick Raffan and Maria Strudwick 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 contribute 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 of contributions record can make 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 additional State 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

Following an announcement by the Chancellor of the Exchequer in the 2013 Autumn Statement, the Government brought forward a measure in the Pensions Bill 2013 to introduce a new class of Voluntary National Insurance Contributions (VNICs) – Class 3A. This would allow current pensioners and people who will reach State Pension Age on or before 5 April 2016 to increase their income in retirement by making Class 3A contributions.

The Department commissioned Ipsos MORI to conduct a survey in order to establish the level of interest in this offer to allow additional VNICs³ for those at State Pension age (SPa). This report presents results from an online survey set up to provide understanding of the likely take-up of additional VNICs. The government is proposing⁴ 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 National Insurance Contributions (NICs) or credits. This offer of Class 3a VNICs will increase Additional State Pension by up to £25 a week. It is aimed at existing pensioners and those who will reach State Pension age before the Single Tier pension is introduced. The extra Additional State Pension income will: increase annually with inflation; be available to either or both members of a couple; and be inheritable on death (a surviving spouse is entitled to at least 50%). It will be treated as taxable income.

Online polling on this offer was first conducted in June 2013⁵. Further polling has since been undertaken to see if levels of interest have changed in light of the policy announcement in the 2013 Autumn Statement. It is intended to add to the existing evidence base by providing more information on the offer than before. It also includes the amount needed for contributions for each age band which are based on final prices⁶ estimated by the Government Actuaries Department (GAD) as opposed to two different estimated price options included in the previous polling.

³ DWP (2013) Class 3a Voluntary National Insurance: Policy Detail. Available online at <<https://www.gov.uk/government/publications/additional-state-pension-top-up>>

⁴ DWP (2013) The Single Tier Pension: a simple foundation for saving, Cm 8528. Available online at <<https://www.gov.uk/government/publications/the-single-tier-pension-a-simple-foundation-for-saving-2>>

⁵ DWP (2013) Additional voluntary National Insurance contributions at State Pension age: Results from an online survey. Available online at <<https://www.gov.uk/government/publications/additional-voluntary-national-insurance-contributions-at-state-pension-age>>

⁶ Subject to parliamentary approval

1.1 Background

A flat rate pension known as the Single Tier pension 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. The Single Tier pension 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. The Single Tier pension will entitle people to a simple flat rate amount based on 35 qualifying years of NICs or credits. If a person has fewer than 35 years when they reach SPA they will get a pro rata amount. However people will need to have a minimum of 10 qualifying years when they reach SPA to become entitled to any Single Tier pension.

Currently, Class 3 Voluntary National Insurance Contributions can be made 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 normally only be made for up to six tax years in arrears from the point the contribution 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 make contributions for up to 12 Qualifying Years covering gaps going back to 1975.

2. Research Objectives

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

- their interest in making additional voluntary contributions;
- their reasons for making or not making additional contributions; and
- how people would fund the lump sum contribution.

2.1 Prices for making 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 a specific cost of making additional voluntary contributions and the amount of additional State Pension (throughout their lifetime) that this amount would result in. These amounts are based on prices calculated by the GAD to be actuarially fair⁷.

Table 2.1: Price options offered in questionnaire

Age by 1st January 2016	Amount	Additional Pension Received
Under 70	£850	£1 per week (roughly £50 per year)
70-74	£750	£1 per week (roughly £50 per year)
75-79	£600	£1 per week (roughly £50 per year)
80+	£400	£1 per week (roughly £50 per year)

⁷ The prices presented in the research were not exact GAD prices, although based on the final GAD prices the research used prices for each age band, the final GAD prices are for each age.

3. Methodology

3.1 Research approach

The research was carried out through an online survey. Ipsos MORI conducted a survey of 2000 individuals approaching or at SPa from their online panel who agreed to participate in online surveys. This is an increased sample size from the original poll (from 1104 to 2000 respondents).

The survey was designed to gather rapid feedback on the level of interest in making 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 (from: very interested, fairly interested, not very interested, not at all interested, don't know) they were in the offer based on amounts specific to their age band. Respondents were also asked about reasons for the level of interest, how many units they were interested in contributing and how they would fund these lump sum contributions. The survey was completed between 14th and 21st February 2014.

3.2 Sample composition

The sample consisted of men, aged 63 and over and women, aged 61 and over; 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 the online survey respondent panel. Table 3.1 shows, the breakdown of different age composition of all respondents. Individuals who completed the previous polling in June 2013 were omitted from this sample for the reason that respondents' answers may be influenced by their answers in the previous poll. However those in the 80+ age band were allowed to participate in both polls due to difficulties in reaching the sample target in this age group via this channel.

Information on age and gender were already available for the online panel. An invitation to complete the survey was 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 to 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 findings from the survey were broadly representative of the general UK 60+ population, who have reached or will reach State Pension Age prior to the introduction of the Single Tier State Pension in 2016, survey responses were weighted according to:

- Age;
- Gender and
- 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 online sample, which is not nationally representative, may over-represent higher income groups and respondents with higher educational attainments 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 many qualifications many years ago education is a poorer indicator of income than it is for younger groups. Income is less reliable too 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. This is a nationally representative sample and provides an accurate picture of the social makeup of the country. Social grade classification⁸ 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 617 – so the effect of the weighting reduces the sample size by over a half. This is a significant drop. However a sample size of 617 is still sufficiently large to be confident about the overall results, although caution should be applied to sub-groups.

⁸ Lambert, H. and Moy, C. (2013) **Social Grade Allocation to the 2011 Census**

The results which follow are based on weighted bases. Where percentages do not sum to 100, this may be due to computer rounding, the exclusion of “don’t know” categories, or multiple answers.

Table 3.1: Age Breakdown of respondents

Age by 1st January 2016	Respondents	Weighted base size	Effective base size
Under 70	585	790	139
70-74	500	340	364
75-79	500	448	278
80+	415	422	188
Total	2000	2000	617

4. Findings

The 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 in making Class 3A contributions. A full set of cross tabulations are provided in the appendix but further analysis is limited by the small sample sizes.

4.1 Level of interest

To find out overall interest the four age groups were asked about the offer based on amounts by age band, as set out in Table 2.1. Responses were combined into a single “interested” score.

Table 4.1: Overall Level of Interest in Class 3A contributions compared with previous polling:

Survey responses	February 2014 results	June 2013 results (higher price)
Very interested	7%	2%
Fairly interested	13%	12%
Not very interested	26%	27%
Not at all interested	52%	57%

Don't know	2%	3%
Number of respondents	2000	1104

Table 4.1 shows that 7% were very interested in making Class 3A VNICs this shows an increase in the levels of interest compared with 2% in the previous polling conducted in June 2013.

Approximate confidence intervals were calculated for the 'very interested' results in this polling and the previous 2013 polling. An approximate confidence interval for those 'very interested' in making Class 3A contributions is between 5 and 9 percent which is a statistically significant increase from between 1 and 4 percent (at the 95% Confidence level) in the 2013 polling but there are difficulties in calculating these accurately given the complex weighting scheme.

Overall one in five respondents (20%) were very or fairly interested and 78% of respondents were not interested.

Table 4.2: Levels of interest by age group:

	Under 70s	70-74	75-79	80+
Very interested	10%	4%	4%	7%
Fairly interested	15%	11%	12%	14%
Not very interested	29%	30%	27%	18%
Not at all interested	45%	53%	56%	59%
Don't know	1%	2%	2%	3%

Table 4.2 shows the levels of interest in making Class 3a VNICs by each age group; the amount of contributions varies by age group (see table 2.1). The results show there is stronger interest in the under 70 group than in any other group. A quarter (25%) of those who will be under 70 in January 2016 were either very or fairly interested compared to 12% in the previous polling in June 2013.

In the current polling 15% of those between the age of 70-74 and 16% of those who will be aged 75-79 in 2016. The proportion of those interested rises again among the 80+ category, one in five (20%) respondents in this age group stated they were very or fairly interested in making a lump sum contribution to increase their state pension.

4.2 Reasons for being interested

Those respondents who indicated that they would be interested in making a lump sum contribution to increase their State Pension were asked their reason, selected from a pre-coded list, for this. Respondents could give multiple reasons but were also asked for their main reason if they gave more than one reason to help determine the factors of most importance to them.

Table 4.3: Reasons for being interested

Reasons for being interested	Proportion of respondents (multiple responses allowed)
I would like to have more State Pension/I haven't got enough State Pension	50%
I can afford to buy this	37%
It is a good investment	31%
My private/occupational pension isn't enough	25%
Other investments don't offer such a good return	16%
My spouse/partner's pension isn't enough	13%
I don't have any other form of pension provision	7%
Other	2%
Don't know	2%
Number of respondents	398

- The most popular reason (50%) was 'I would like to have more State Pension/I haven't got enough State Pension', it was more popular amongst women (60%) compared to men (39%), possibly reflecting the fact that in general women have a smaller pension than men do.⁹

⁹ The weekly average amount of State Pension for women is around £109, compared to around £141 for men. Figures available at http://tabulation-tool.dwp.gov.uk/100pc/sp/ccdate/ccsex/a_cawklyamt_r_ccdate_c_ccsex.html

- The second most popular reason given was 'I can afford to buy this': over a third (37%) of those interested selected this as a reason.
- Nearly a third (31%) selected 'it is a good investment and 16% selected 'other investments don't offer such a good return'.
- Other reasons given included 'my private/occupational pension isn't enough' (25%), 'my spouse/partner's pension isn't enough (13%) and 'I don't have any other form of pension provision' (7%).
- When asked to give their main reason those who gave more than one reason the most frequent response was 'I would like to have more State Pension/I haven't got enough State Pension' (37%) followed by a quarter (24%) stating 'it is a good investment' or 'other investments don't offer such a good return'.

It is important to note that the numbers expressing an interest are low and these are subsets of the "interested" group (20% of respondents). Given this 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)

Those who said they were 'not very' or 'not at all interested' or 'don't know' in relation to making Class 3A VNICs were asked their reasons for this, again from a pre-coded list, why they were not interested in making Class 3A contributions. Respondents were also given the opportunity to select multiple reasons and then pick their main one.

Table 4.4: Reasons for not being interested

Reasons for not being interested	% of respondents (multiple responses allowed)
It's too late to make much difference to my State Pension	42%
I don't think I'll live long enough to benefit from this	38%
The suggested offer isn't a good return	31%
I'd rather put any spare money in ISAs/other type of savings account	28%

I don't have enough money / I can't afford to do this	20%
My private/occupational pension is enough	19%
If I pay to increase my pension I'm liable to more income tax	15%
I'd rather use my money in a different way	15%
Other investments offer a better return	11%
I would need to know more about the Government's new proposal before making a decision	10%
I'm concerned there may be changes to the State Pension in future	10%
My spouse's/partner's pension is enough	5%
I am already receiving my pension*	3%
I don't understand the Government's new proposal	2%
I am too old (for it to make a difference)/ life expectancy would not justify it/would take too long to recoup the money given my age*	1%
Don't trust Government / politicians / government will move the goalposts at some point*	1%
I have / am planning to defer my State Pension	1%
Other	1%
Don't know	1%
Number of respondents	1602

*Reason selected as 'Other' and specified.

As Table 4.4 shows when considering the multiple reasons for not being interested the two most common reasons were: "It's too late to make much difference to my State Pension" (42%) and "I don't think I'll live long enough to benefit" (38%) with the proportion of respondents giving these reasons increasing with age.

Other common reasons given included; "the suggested offer isn't a good return" (31%), 'I'd rather put any spare money in ISAs/other type of savings account' (28%), 'I don't have enough money/ I can't afford to do this (20%) and 'my private/occupational pension is enough' (19%).

When asked to pin down the main reason, a similar pattern emerged. More than one in five (23%) didn't think they would live long enough to benefit from it. This reasoning increased through the age bands, with 14% of those who will be under 70 in 2016 and not interested in the offer giving this as their main reasoning compared with 37% of those who will be 80+.

4.4 Source of money

Respondents who indicated an interest in making Class 3A VNICs were asked how they would fund the lump sum contribution. As before, respondents were asked to select reasons from a pre-coded list.

Table 4.5: Source of money for Class 3A

Source of money for Class 3A	Those who expressed an interest in Class 3A
Savings	73%
Investments	17%
Income from earnings	13%
Assets e.g. housing	1%
Lump sum part of pension pot 25% tax free	3%
Lump sum part of pension pot – less than 18,000 in savings	1%
Lump sum part of pension pot – money I intend to draw down	2%
Will not do it/not interested/ what I have is enough/ too old	1%
Other	1%
Don't know	2%
Not applicable	3%
Prefer not to say	2%
Number of respondents	398

As Table 4.5 above shows the majority (73%) said they would use their savings, followed by 17% stating they would use investments and 13% would use income from earnings. Those who stated they were not interested in making Class 3a VNICs were also asked how they would fund any Class 3a VNICs they may make in the future. Nearly half (45%) said they would not be in a position to make contributions. Discounting this group of people the results for those who are not currently interested funding contributions are similar for those who are interested.

4.5 Interested in finding out more

As a way of gauging further interest in Class 3A VNICs, all respondents were given the opportunity to click on a link for more information on the scheme at the end of the survey. The number of people who clicked on this link was recorded.

Table 4.6: Number of respondents clicking link for further information, by current level of interest

	Currently interested in VNICs offer	Not currently interested in VNICs offer	Overall total
Yes - I would be interested in finding out more information about the Government's policy in this area	67%	18%	27%
No - I would not be interested in finding out more information about the Government's policy in this area	33%	82%	73%
	100%	100%	100%
Number of respondents	398	1602	2000

Table 4.6, shows the number of respondents clicking this link to find more information about Class 3a VNICs. Over a quarter (27%) of all respondents clicked on the link, indicating they would be interested in finding out more information about the Government's policy in this area.

Among those who had stated in previous questions in the survey that they were interested in the Class 3a VNICs offer two thirds (67%) clicked to find out more information.

Among those who stated that they were not interested in the offer in the survey, nearly one in five (18%) of this group clicked the link to find out more information.

5. Data Table

Note: All data is rounded to the nearest percentage

Table 5.1: How much do you currently receive/expect to receive in State Pension payments per week?

	Total	Gender		Total investments/savings held Between £10,000			Age of respondent in 2016				Household composition			Interested in VNICS offer		Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No	Yes	No
Less than £100 (100)	15%	3%	26%	23% *	17%	15%	10%	13%	22%	16%	12%	8%	18%	19% *	12% *	16%	11%	17%
Between £100 to £119 (110)	23%	19%	26%	11% *	22%	25%	25%	31%	19%	16%	17%	26%	21%	22% *	25% *	22%	28%	21%
Between £120 to £139 (130)	23%	24%	23%	17% *	23%	22%	27%	30%	23%	20%	15%	22%	24%	21% *	25% *	23%	24%	23%
£140 to £159 (150)	17%	24%	12%	33% *	14%	18%	15%	14%	19%	19%	20%	18%	17%	15% *	17% *	17%	18%	17%
£160 to £179 (170)	11%	13%	9%	10% *	12%	10%	9%	5%	7%	15%	18%	12%	9%	14% *	5% *	12%	7%	12%
£180 to £200 (190)	6%	9%	3%	3% *	9%	4%	6%	5%	5%	7%	8%	8%	5%	2% *	9% *	5%	7%	5%
Over £200 (200)	5%	8%	3%	2% *	3%	7%	7%	2%	5%	7%	10%	5%	6%	6% *	5% *	5%	6%	5%
I am not in receipt of a State Pension and am not expecting to receive a State Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prefer not to say	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unweighted base	2000	1055	945	219	442	213	753	585	500	500	415	645	1201	154	372	1628	535	1465
Weighted base	2000	937	1063	252	478	198	724	790	340	448	422	625	1193	182	398	1602	547	1453

Base= All respondents

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.2: How interested, if at all, would you be in paying a single £850 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime?

	Total	Gender		Total investments/savings held Between £10,000			Household composition			Interested in VNICS offer		Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No	Yes	No
Very interested (2)	10%	10%	10%	-	7%	14%	15%	24%	4%	2%	40%	-	24%	3%
		*	*	**	**	**		*	*	**	**		*	*
Fairly interested (1)	15%	22%	11%	12%	14%	15%	17%	16%	13%	27%	60%	-	31%	6%
		*	*	**	**	**		*	*	**	**		*	*
Not very interested (-1)	29%	24%	31%	21%	19%	42%	33%	23%	30%	48%	-	39%	21%	34%
		*	*	**	**	**		*	*	**	**		*	*
Not at all interested (-2)	45%	43%	46%	65%	59%	23%	35%	36%	52%	23%	-	60%	23%	56%
		*	*	**	**	**		*	*	**	**		*	*
Don't know	1%	1%	1%	3%	1%	6%	*	2%	1%	-	-	2%	2%	1%
		*	*	**	**	**		*	*	**	**		*	*
Unweighted base	585	246	339	60	121	59	243	185	358	42	120	465	179	406
Weighted base	790	244	546	93	186	66	328	237	496	57	193	597	265	525

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

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.3: From the following lump sums, which, if any, would you be willing to pay?

	Total	Gender		Total investments/savings held Between £10,000				Household composition			Interested in further information about the new policy	
		Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes
£850 to receive an extra £1 per week (equivalent to about £50 per year)	22%	14%	28%	14%	39%	4%	17%	20%	23%	32%	24%	17%
		**	**	**	**	**	**	**		**	**	**
£1,700 to receive an extra £2 per week (equivalent to about £100 per year)	18%	25%	14%	5%	42%	45%	5%	20%	17%	11%	13%	32%
		**	**	**	**	**	**	**		**	**	**
£4,250 to receive an extra £5 per week (equivalent to around £250 per year)	7%	5%	8%	-	-	2%	7%	-	16%	-	7%	7%
		**	**	**	**	**	**	**		**	**	**
£8,500 to receive an extra £10 per week (equivalent to about £500 per year)	11%	19%	7%	-	1%	19%	17%	13%	7%	28%	12%	10%
		**	**	**	**	**	**	**		**	**	**
I would be willing to pay more than £8,500 to receive more than £10 per week extra.	20%	7%	28%	-	-	-	37%	33%	4%	23%	25%	2%
		**	**	**	**	**	**	**		**	**	**
Don't know	22%	31%	16%	81%	18%	28%	17%	14%	34%	5%	19%	31%
		**	**	**	**	**	**	**		**	**	**
Unweighted base	120	54	66	7	25	10	59	43	67	10	86	34
Weighted base	193	77	117	11	39	19	103	94	83	16	145	48

Base= All respondents who will be younger than 70 on 1st January 2016 and expressed interest in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.4: How interested, if at all, would you be in paying a single £750 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime?

	Total	Gender		Total investments/savings held Between £10,000				Household composition			Interested in VNICs offer		Interested in further information about the new policy	
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No	Yes	No
Very interested (2)	4%	3%	4%	1%	1%	5%	7%	3%	4%	2%	25%	-	12%	1%
				*	*	*				**	*		*	
Fairly interested (1)	11%	10%	11%	8%	7%	18%	16%	6%	12%	25%	75%	-	26%	7%
				*	*	*				**	*		*	
Not very interested (-1)	30%	32%	29%	28%	32%	31%	30%	38%	25%	35%	-	35%	31%	30%
				*	*	*				**	*		*	
Not at all interested (-2)	53%	54%	53%	63%	57%	45%	46%	50%	57%	37%	-	62%	27%	60%
				*	*	*				**	*		*	
Don't know	2%	1%	3%	-	3%	1%	1%	3%	2%	-	-	2%	4%	2%
				*	*	*				**	*		*	
Unweighted base	500	227	273	61	103	57	183	175	293	32	77	423	116	384
Weighted base	340	155	184	47	78	42	106	119	198	22	48	291	71	269

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

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.5: From the following lump sums, which, if any, would you be willing to pay?

	Total	Gender		Total investments/savings held Between £10,000			Household composition			Interested in further information about the new policy		
		Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No
£750 to receive an extra £1 per week (equivalent to about £50 per year)	36%	27%	42%	57%	30%	48%	30%	47%	30%	43%	33%	38%
		**	**	**	**	**		**		**		**
£1,500 to receive an extra £2 per week (equivalent to about £100 per year)	22%	17%	26%	-	33%	27%	19%	23%	24%	7%	16%	29%
		**	**	**	**	**		**		**		**
£3,750 to receive an extra £5 per week (equivalent to around £250 per year)	7%	10%	5%	-	-	-	11%	8%	8%	-	8%	5%
		**	**	**	**	**		**		**		**
£7,500 to receive an extra £10 per week (equivalent to about £500 per year)	7%	11%	3%	-	-	-	13%	4%	7%	8%	7%	6%
		**	**	**	**	**		**		**		**
I would be willing to pay more than £7,500 to receive more than £10 per week extra.	8%	16%	2%	-	-	-	15%	4%	10%	-	12%	2%
		**	**	**	**	**		**		**		**
Don't know	21%	19%	23%	43%	37%	25%	12%	14%	20%	42%	23%	19%
		**	**	**	**	**		**		**		**
Unweighted base	77	36	41	7	7	13	42	21	48	8	48	29
Weighted base	48	20	28	4	6	9	25	11	32	6	27	21

Base= All panel respondents who will be aged 70-74 on 1st January 2016 who expressed interest in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.6: How interested, if at all, would you be in paying a single £600 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime?

	Total	Gender		Total investments/savings held Between £10,000			Household composition			Interested in VNICS offer		Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No	Yes	No
Very interested (2)	4%	4%	3% *	2% **	3% *	2% *	6% *	2%	4%	6% **	24% *	-	10%	2%
Fairly interested (1)	12%	13%	9% *	1% **	12% *	17% *	14% *	12%	12%	9% **	76% *	-	32%	5%
Not very interested (-1)	27%	25%	29% *	24% **	19% *	33% *	35% *	22%	30%	16% **	- *	31%	29%	26%
Not at all interested (-2)	56%	55%	56% *	70% **	64% *	45% *	43% *	63%	50%	69% **	- *	66%	25%	66%
Don't know	2%	2%	3% *	3% **	1% *	3% *	2% *	1%	4%	- **	- *	3%	5%	2%
Unweighted base	500	322	178	53	126	60	165	152	311	37	89	411	140	360
Weighted base	448	294	155	63	120	57	133	131	273	44	69	380	114	335

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

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.7: From the following lump sums, which, if any, would you be willing to pay?

	Total	Gender		Total investments/savings held				Household composition			Interested in further information about the new policy	
				Between £10,000								
					Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No
£600 to receive an extra £1 per week (equivalent to about £50 per year)	29%	26%	36%	-	30%	44%	26%	23%	27%	61%	22%	45%
			**	**	**	**		**		**		**
£1,200 to receive an extra £2 per week (equivalent to about £100 per year)	13%	12%	18%	-	21%	23%	7%	22%	8%	25%	17%	5%
			**	**	**	**		**		**		**
£3,000 to receive an extra £5 per week (equivalent to around £250 per year)	11%	13%	5%	-	3%	-	17%	13%	11%	-	10%	11%
			**	**	**	**		**		**		**
£6,000 to receive an extra £10 per week (equivalent to about £500 per year)	11%	10%	13%	78%	-	-	18%	3%	16%	-	12%	7%
			**	**	**	**		**		**		**
I would be willing to pay more than £6,000 to receive more than £10 per week extra.	10%	14%	-	-	8%	12%	9%	10%	12%	-	14%	3%
			**	**	**	**		**		**		**
Don't know	26%	25%	28%	22%	39%	20%	24%	29%	27%	15%	25%	29%
			**	**	**	**		**		**		**
Unweighted base	89	62	27	2	20	11	41	22	59	8	63	26
Weighted base	69	50	19	2	18	11	26	18	43	7	47	21

Base= All panel respondents who will be aged 75-79 on 1st January 2016 who expressed an interest in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.8: 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, increased each year with inflation, throughout your lifetime?

	Total	Gender		Total investments/savings held Between £10,000			Household composition			Interested in VNICS offer		Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No	Yes	No
Very interested (2)	7%	7%	7% *	6% **	6% *	2% **	12% *	9% *	7%	3% **	34% *	-	16% *	4%
Fairly interested (1)	14%	14%	13% *	4% **	11% *	9% **	17% *	18% *	12%	12% **	66% *	-	32% *	8%
Not very interested (-1)	18%	16%	20% *	16% **	26% *	16% **	16% *	13% *	19%	24% **	- *	22%	19% *	17%
Not at all interested (-2)	59%	62%	55% *	73% **	57% *	73% **	54% *	60% *	61%	47% **	- *	74%	32% *	67%
Don't know	3%	1%	6% *	1% **	- *	- **	1% *	* *	2%	14% **	- *	4%	2% *	3%
Unweighted base	415	260	155	45	92	37	162	133	239	43	86	329	100	315
Weighted base	422	244	178	50	94	34	157	137	226	59	87	335	98	325

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

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.9: From the following lump sums, which, if any, would you be willing to pay?

	Total	Gender		Total investments/savings held Between £10,000				Household composition			Interested in further information about the new policy	
		Male	Female	None	Less than £10,000	and £20,000	More than £20,000	1 person	2 people	3 or more people	Yes	No
£400 to receive an extra £1 per week (equivalent to about £50 per year)	17%	19%	14%	24%	39%	-	11%	19%	13%	29%	26%	8%
			**	**	**	**	**	**		**	**	**
£800 to receive an extra £2 per week (equivalent to about £100 per year)	17%	21%	11%	-	42%	17%	12%	9%	25%	13%	14%	21%
			**	**	**	**	**	**		**	**	**
£2,000 to receive an extra £5 per week (equivalent to around £250 per year)	28%	25%	33%	28%	3%	17%	37%	33%	20%	45%	35%	19%
			**	**	**	**	**	**		**	**	**
£4,000 to receive an extra £10 per week (equivalent to about £500 per year)	3%	6%	-	-	-	17%	4%	2%	6%	-	5%	1%
			**	**	**	**	**	**		**	**	**
I would be willing to pay more than £4,000 to receive more than £10 per week extra.	6%	11%	-	12%	-	34%	8%	3%	10%	-	9%	3%
			**	**	**	**	**	**		**	**	**
Don't know	28%	19%	41%	35%	15%	16%	28%	34%	25%	13%	10%	47%
			**	**	**	**	**	**		**	**	**
Unweighted base	86	59	27	8	17	6	40	28	47	11	52	34
Weighted base	87	53	34	5	16	4	46	37	42	9	46	41

Base= All panel respondents who will be aged 80 or over on 1st January 2016 who expressed interest in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.10: Summary table – interest by age group

	Summary table – interest by age group				
	Paying a single £850 lump sum (Aged <70 in 2016)	Paying a single £750 lump sum (Aged 70-74 in 2016)	Paying a single £600 lump sum (Aged 75-79 in 2016)	Paying a single £400 lump sum (Aged 80+ in 2016)	Overall
Very interested (2)	10%	4%	4%	7%	7%
Fairly interested (1)	15%	11%	12%	14%	13%
Not very interested (-1)	29%	30%	27%	18%	26%
Not at all interested (-2)	45%	53%	56%	59%	52%
Don't know	1%	2%	2%	3%	2%
Unweighted base	585	500	500	415	2000
Weighted base	790	340	448	422	2000

Base= All respondents divided by age group

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.11: Why would you be interested in increasing your State Pension in this way?

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
I would like to have more State Pension/I haven't got enough State Pension	50%	39%	60%	72%	53%	53%	47%	63%	40%	40%	34%	54%	45%	56%	49%	51%
			**	**	**	**		**	*	*	*	**		**	*	*
I can afford to buy this	37%	39%	35%	6%	19%	28%	51%	25%	42%	44%	56%	30%	44%	31%	39%	33%
			**	**	**	**		**	*	*	*	**		**	*	*
It is a good investment	31%	26%	36%	5%	23%	24%	40%	30%	28%	29%	37%	45%	22%	19%	39%	16%
			**	**	**	**		**	*	*	*	**		**	*	*
My private/occupational pension isn't enough	25%	18%	32%	16%	18%	30%	28%	33%	19%	17%	16%	30%	22%	19%	31%	13%
			**	**	**	**		**	*	*	*	**		**	*	*
Other investments don't offer such a good return	16%	23%	10%	3%	5%	9%	25%	12%	23%	20%	18%	13%	19%	12%	20%	9%
			**	**	**	**		**	*	*	*	**		**	*	*
My spouse/partner's pension isn't enough	13%	22%	4%	20%	17%	14%	11%	9%	15%	15%	20%	3%	22%	8%	14%	11%
			**	**	**	**		**	*	*	*	**		**	*	*
I don't have any other form of pension provision	7%	4%	11%	12%	9%	13%	5%	3%	11%	12%	12%	12%	3%	9%	5%	12%
			**	**	**	**		**	*	*	*	**		**	*	*
Other	2%	1%	3%	2%	1%	1%	3%	2%	5%	2%	1%	3%	2%	1%	2%	2%
			**	**	**	**		**	*	*	*	**		**	*	*
Don't know	2%	3%	2%	-	5%	-	2%	1%	1%	8%	1%	1%	3%	4%	2%	2%
			**	**	**	**		**	*	*	*	**		**	*	*
Unweighted base	372	211	161	24	69	40	182	120	77	89	86	114	221	37	249	123
Weighted base	398	200	198	22	80	43	199	193	48	69	87	160	200	38	266	132

Base= All respondents interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.12: Which of the reasons you identified is the main reason why you would be interested in increasing your State Pension in this way?

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
	Total	Male	Female	None	Less than	and	More than	Under 70	70-74	75-79	80+	1 person	2 people	3 or more	Yes	No
					£10,000	£20,000	£20,000							people		
I would like to have more State Pension/I haven't got enough State Pension	37%	15%	54%	33%	29%	46%	37%	58%	33%	24%	6%	50%	24%	49%	42%	16%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
It is a good investment	15%	18%	12%	-	13%	14%	17%	1%	10%	33%	30%	19%	13%	6%	13%	19%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
I can afford to buy this	14%	17%	12%	-	19%	3%	13%	13%	17%	7%	21%	5%	23%	10%	15%	14%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
Other investments don't offer such a good return	9%	17%	3%	-	4%	16%	10%	7%	14%	13%	10%	7%	13%	3%	11%	5%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
My spouse/partner's pension isn't enough	8%	18%	-	38%	13%	-	7%	9%	4%	9%	8%	1%	15%	3%	8%	8%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
My private/occupational pension isn't enough	8%	14%	3%	11%	13%	21%	6%	5%	13%	12%	8%	2%	10%	21%	6%	15%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
I don't have any other form of pension provision	6%	-	11%	10%	8%	-	7%	3%	2%	1%	17%	12%	1%	8%	2%	21%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
Other from Q12	3%	1%	4%	8%	2%	-	4%	4%	6%	1%	-	5%	2%	-	3%	2%
			**	**	**	**	**	**	**	**	**	**	**	**	**	**
Unweighted base	169	103	66	8	22	17	97	52	36	39	42	46	110	13	129	40
Weighted base	197	88	109	6	24	18	128	94	22	31	50	80	100	17	158	39

Base= All respondents who are interested in paying lump selecting more than one reason

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.13: Where would you get the money from if you chose to pay the single lump sum to purchase additional contributions?

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
Savings accounts	73%	68%	78%	8%	71%	76%	80%	76%	69%	67%	75%	78%	69%	75%	75%	70%
			**	**	**	**		**	*	*	*	**		**	*	*
Investments such as Bonds, Stocks or Shares	17%	20%	13%	-	3%	27%	22%	13%	10%	21%	25%	19%	17%	3%	21%	7%
			**	**	**	**		**	*	*	*	**		**	*	*
Income from earnings	13%	11%	15%	39%	15%	10%	11%	11%	10%	6%	24%	11%	16%	3%	12%	14%
			**	**	**	**		**	*	*	*	**		**	*	*
From the lump sum part of my pension pot: from my 25% tax free lump sum	3%	3%	2%	-	4%	1%	3%	3%	5%	3%	2%	3%	2%	7%	3%	3%
			**	**	**	**		**	*	*	*	**		**	*	*
From the lump sum part of my pension pot: from money I plan to draw down from my pension	2%	2%	2%	-	1%	3%	3%	2%	2%	3%	1%	3%	1%	2%	2%	1%
			**	**	**	**		**	*	*	*	**		**	*	*
Other assets such as Housing	1%	1%	1%	3%	1%	2%	-	*	-	1%	1%	*	1%	2%	1%	*
			**	**	**	**		**	*	*	*	**		**	*	*
From the lump sum part of my pension pot: I have less than £18,000 in pension savings – I would take this in cash and use it	1%	1%	-	-	1%	3%	-	*	-	2%	1%	1%	-	3%	1%	*
			**	**	**	**		**	*	*	*	**		**	*	*
Other	1%	1%	-	4%	-	-	*	*	2%	-	1%	-	1%	1%	1%	-
			**	**	**	**		**	*	*	*	**		**	*	*
Don't know	2%	2%	3%	9%	6%	-	*	2%	4%	2%	2%	2%	2%	7%	2%	3%
			**	**	**	**		**	*	*	*	**		**	*	*
Not applicable as I don't think I'll be in a position to buy the additional contributions	3%	2%	4%	30%	4%	-	*	1%	7%	6%	2%	3%	2%	6%	2%	5%
			**	**	**	**		**	*	*	*	**		**	*	*
I would prefer not to say	2%	3%	1%	7%	2%	1%	1%	1%	1%	2%	3%	1%	3%	-	1%	3%
			**	**	**	**		**	*	*	*	**		**	*	*
Unweighted base	372	211	161	24	69	40	182	120	77	89	86	114	221	37	249	123
Weighted base	398	200	198	22	80	43	199	193	48	69	87	160	200	38	266	132

Base= All respondents interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.14a: Why do you say you are not interested in increasing your State Pension in this way?

	Total	Gender		Total investments/savings held Between £10,000 and £20,000			Age of respondent in 2016				Household composition			Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No	
It's too late to make much difference to my State Pension	42%	42%	41%	42% *	50% *	40%	40%	35%	43%	47%	46%	40%	41%	49% *	35%	43%
I don't think I'll live long enough to benefit from this	38%	44%	32%	27% *	35% *	42%	42%	24%	44%	44%	49%	39%	36%	41% *	37%	38%
The suggested offer isn't a good return	31%	30%	32%	21% *	34% *	37%	29%	44%	35%	25%	14%	31%	32%	26% *	36%	31%
I'd rather put any spare money in ISAs/other type of savings account	28%	26%	30%	5% *	22% *	38%	36%	34%	29%	24%	23%	28%	28%	31% *	37%	26%
I don't have enough money / I can't afford to do this	20%	18%	22%	56% *	31% *	19%	1%	17%	26%	25%	14%	23%	18%	22% *	17%	21%
My private/occupational pension is enough	19%	31%	9%	4% *	10% *	23%	35%	18%	20%	18%	23%	16%	20%	24% *	20%	19%
If I pay to increase my pension I'm liable for more income tax	15%	17%	14%	12% *	11% *	25%	18%	15%	18%	14%	14%	17%	14%	13% *	26%	13%
I'd rather use my money in a different way	15%	15%	14%	15% *	13% *	19%	14%	18%	16%	10%	12%	15%	15%	7% *	16%	14%
Other investments offer a better return	11%	13%	10%	- *	6% *	10%	19%	12%	12%	11%	8%	9%	12%	8% *	11%	11%
I would need to know more about the Government's new proposal before making a decision	10%	11%	10%	6% *	11% *	19%	9%	11%	10%	10%	9%	9%	11%	8% *	21%	8%
I'm concerned there may be changes to the State Pension in future	10%	9%	10%	6% *	8% *	15%	9%	15%	8%	7%	5%	10%	10%	6% *	16%	8%
My spouse's/partner's pension is enough	5%	4%	6%	* *	2% *	3%	11%	6%	4%	6%	4%	2%	7%	1% *	1%	6%

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.14b: Why do you say you are not interested in increasing your State Pension in this way? (Continued)

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
		Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
I am already receiving my pension	3%	3%	2%	1% * *	3% * *	5%	3%	2%	3%	3%	4%	3%	3%	1% * *	1%	3%
I don't understand the Government's new proposal	2%	2%	3%	3% *	4% *	2%	1%	1%	3%	2%	4%	3%	2%	2% *	1%	3%
I am too old (for it to make a difference)/ life expectancy would not justify it/would take too long to recoup the money given my age	1%	1%	2%	* *	* *	-	*	2%	*	1%	1%	*	2%	1% *	* *	1%
Don't trust Government / politicians / government will move the goalposts at some point	1%	1%	*	- *	- *	1%	*	1%	*	*	1%	1%	*	* *	* *	1%
I have / am planning to defer my State Pension	1%	*	1%	- *	2% *	*	*	1%	-	*	-	1%	*	3% *	* *	1%
Other	1%	*	2%	- *	* *	*	*	2%	*	*	*	*	1%	- *	* *	1%
Don't know	1%	1%	1%	1% *	1% *	-	*	*	1%	1%	1%	2%	*	* *	* *	1%
Unweighted base	1628	844	784	195	373	173	571	465	423	411	329	531	980	117	286	1342
Weighted base	1602	737	865	230	398	156	525	597	291	380	335	465	993	144	281	1321

Base= All respondents not interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.15a: Which of the reasons you identified is the main reason why you would not be interested in increasing your State Pension in this way?

	Total	Gender		Total investments/savings held				Age of respondent in 2016				Household composition			Interested in further	
				Between											information about the	
		Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes
I don't think I'll live long enough to benefit from this	23%	27%	19%	14%	27%	20%	24%	14%	24%	25%	37%	26%	22%	22%	23%	23%
				*	*	*		*			*			**	*	
It's too late to make much difference to my State Pension	18%	17%	20%	17%	29%	19%	13%	18%	23%	19%	15%	19%	20%	10%	15%	19%
				*	*	*		*			*			**	*	
The suggested offer isn't a good return	15%	14%	16%	7%	11%	23%	18%	24%	15%	11%	5%	14%	15%	15%	24%	13%
				*	*	*		*			*			**	*	
I don't have enough money / I can't afford to do this	12%	7%	18%	52%	17%	1%	*	15%	8%	16%	10%	12%	12%	14%	10%	13%
				*	*	*		*			*			**	*	
My private/occupational is enough	10%	16%	4%	2%	4%	7%	20%	6%	9%	10%	17%	6%	10%	17%	4%	11%
				*	*	*		*			*			**	*	
I'd rather put any spare money in ISAs/other type of savings account	6%	5%	8%	-	4%	8%	9%	8%	6%	5%	5%	8%	6%	5%	4%	7%
				*	*	*		*			*			**	*	
If I pay to increase my pension I'm liable for more income tax	4%	4%	4%	2%	2%	6%	4%	4%	5%	4%	2%	4%	3%	7%	7%	3%
				*	*	*		*			*			**	*	
Other investments offer a better return	2%	2%	3%	-	*	1%	4%	4%	2%	2%	*	3%	2%	2%	3%	2%
				*	*	*		*			*			**	*	

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.15b: Which of the reasons you identified is the main reason why you would not be interested in increasing your State Pension in this way? (Continued)

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
		Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
I would need to know more about the Government's new proposal before making a decision	2%	2%	3%	1%	4%	5%	1%	3%	2%	2%	1%	1%	2%	4%	6%	1%
				*	*	*		*			*			**	*	
I'm concerned there may be changes to the State Pension in future	2%	2%	2%	1%	*	2%	1%	2%	*	2%	1%	*	2%	-	4%	1%
				*	*	*		*			*			**	*	
I'd rather use my money in a different way	1%	2%	1%	2%	1%	1%	1%	*	2%	2%	2%	2%	1%	1%	-	2%
				*	*	*		*			*			**	*	
My spouse's/partner's pension is enough	1%	-	2%	-	*	*	1%	1%	*	1%	2%	*	1%	1%	-	1%
				*	*	*		*			*			**	*	
I don't understand the Government's new proposal	*	*	*	2%	-	-	-	-	*	-	1%	*	*	-	-	*
				*	*	*		*			*			**	*	
I have / am planning to defer my State Pension	*	-	*	-	*	-	-	-	-	*	-	*	-	-	-	*
				*	*	*		*			*			**	*	
Other from Q15	2%	3%	2%	*	1%	6%	3%	2%	3%	2%	3%	4%	2%	1%	1%	3%
				*	*	*		*			*			**	*	
Unweighted base	975	522	453	109	223	112	358	272	271	244	188	321	576	78	186	789
Weighted base	934	451	483	125	235	103	309	341	188	221	184	270	566	98	168	766

Base=All respondents who are not interested in paying lump sum selecting more than one reason

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.16: Partner's current age

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
		Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
Aged under 68 - £850	27%	29%	26%	32% *	26% *	21%	33%	53%	19%	11%	7%	6%	36%	34% *	36%	25%
Aged 68 - 72 - £750	18%	21%	15%	12% *	16% *	21%	20%	15%	31%	22%	6%	3%	25%	14% *	17%	18%
Aged 73 - 77 - £600	13%	17%	10%	6% *	13% *	17%	13%	4%	12%	25%	15%	4%	17%	11% *	15%	12%
Aged 78 and over - £400	9%	11%	8%	7% *	8% *	14%	8%	1%	2%	8%	32%	3%	12%	8% *	8%	9%
Not applicable/I don't have a spouse/partner - N/A	33%	23%	41%	43% *	36% *	26%	27%	27%	36%	33%	41%	84%	9%	33% *	24%	35%
Unweighted base	1628	844	784	195	373	173	571	465	423	411	329	531	980	117	286	1342
Weighted base	1602	737	865	230	398	156	525	597	291	380	335	465	993	144	281	1321

Base= All respondents not interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.17: How interested, if at all, would you be in paying this lump sum to provide an additional £1 per week (roughly £50 per year) on your spouse/partner's pension, increased each year with inflation, throughout their lifetime?

	Total	Gender		Total investments/savings held Between £10,000			Age of respondent in 2016				Household composition			Interested in further information about the new policy		
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
Very interested (2)	*	*	- *	- **	- *	- *	* 	- *	-	* 	-	- *	* 	- *	* 	-
Fairly interested (1)	2%	4%	1% *	- **	2% *	3% *	3%	1% *	2%	5%	2%	4% *	2%	1% *	6% *	1%
Not very interested (-1)	27%	28%	26% *	17% **	23% *	32% *	31%	32% *	28%	21%	22%	26% *	27%	24% *	44% *	22%
Not at all interested (-2)	69%	67%	70% *	83% **	74% *	60% *	63%	64% *	68%	73%	74%	67% *	68%	73% *	46% *	74%
Don't know	2%	1%	4% *	- **	1% *	5% *	3%	4% *	2%	1%	2%	3% *	2%	2% *	3% *	2%
Unweighted base	1076	653	423	97	231	128	403	323	279	271	203	85	897	94	209	867
Weighted base	1076	567	509	131	253	115	384	435	188	255	198	75	905	96	215	861

Base= All respondents not interested in paying lump sum (respondents were provided with the relevant price for their partner's age group)

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.18: How interested, if at all, would you be in paying this lump sum to provide an additional £1 per week (roughly £50 per year) on your spouse/partner's pension/ Partner's current age

	Q17a. Partner's current age				Not applicable/I don't have a spouse/partner - N/A
	Aged under 68 - £850	Aged 68 - 72 - £750	Aged 73 - 77 - £600	Aged 78 and over - £400	
Very interested (2)	*	-	-	-	-
	*			*	
Fairly interested (1)	2%	2%	3%	2%	-
	*			*	
Not very interested (-1)	30%	27%	25%	19%	-
	*			*	
Not at all interested (-2)	65%	68%	70%	79%	-
	*			*	
Don't know	3%	3%	2%	1%	-
	*			*	
Unweighted base	350	341	227	158	-
Weighted base	436	285	207	147	-

All respondents not interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.19a: If at some point in the future you did choose to pay the single lump sum to purchase additional contributions, either for yourself or a partner, where would you get the money from?

	Total	Gender		Total investments/savings held Between £10,000 and £20,000				Age of respondent in 2016				Household composition			Interested in further information about the	
	Total	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	Yes	No
Savings accounts	38%	39%	37%	- *	30% *	43%	60%	42%	41%	37%	29%	37%	39%	32% *	52%	35%
Investments such as Bonds, Stocks or Shares	7%	9%	4%	- * *	* * *	9%	14%	6%	7%	6%	8%	7%	7%	2% * *	8%	6%
Income from earnings	3%	5%	1%	* *	2% *	2%	6%	3%	4%	3%	3%	3%	2%	4% *	5%	2%
Other Assets such as Housing	1%	2%	*	* *	1% *	4%	1%	1%	3%	1%	1%	1%	1%	2% *	2%	1%
From the lump sum part of my pension pot: from money I plan to draw down from my pension	1%	1%	1%	- *	- *	5%	1%	2%	1%	1%	-	2%	1%	* *	2%	1%
From the lump sum part of my pension pot: from my 25% tax free lump sum	1%	1%	1%	* *	* *	1%	2%	1%	1%	* *	1%	* *	1%	1% *	1%	1%

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.19b: If at some point in the future you did choose to pay the single lump sum to purchase additional contributions, either for yourself or a partner, where would you get the money from? (Continued)

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in further information about the new policy	
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
Will not do it/ not interested/ what I have is enough/ too old	1%	1%	1%	1% *	* *	*	1%	* *	1%	1%	1%	2%	*	- *	-	1%
Other	*	*	*	* *	1% *	*	*	* *	*	*	*	*	*	1% *	*	*
Not applicable as I don't think I'll be in a position to buy the additional contributions	45%	39%	49%	93% *	61% *	33%	17%	41%	45%	44%	53%	44%	44%	51% *	30%	48%
I would prefer not to say	3%	3%	3%	1% *	1% *	1%	3%	3%	1%	3%	6%	3%	3%	7% *	3%	3%
Don't know	4%	3%	4%	2% *	4% *	5%	4%	5%	4%	3%	2%	4%	4%	1% *	2%	4%
I am already retired	1%	1%	*	1% *	* *	1%	1%	* *	1%	1%	1%	1%	1%	1% *	-	1%
From the lump sum part of my pension pot: I have less than £18,000 in pension savings - I would take this in cash and use it	*	*	*	- *	1% *	*	-	* *	1%	-	*	1%	*	- *	*	*
Unweighted base	1628	844	784	195	373	173	571	465	423	411	329	531	980	117	286	1342
Weighted base	1602	737	865	230	398	156	525	597	291	380	335	465	993	144	281	1321

Base= All respondents not interested in paying lump sum

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.20: What is the total of any savings or investments you have, if any?

	Total	Gender		Age of respondent in 2016				Household composition			Interested in VNICs offer		Interested in further information about the	
	Total	Male	Female	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No	Yes	No
Less than £10,000	24%	24%	24%	24%	23%	27%	22%	25%	22%	28%	20%	25%	21%	25%
Between £10,000 and £20,000	10%	11%	9%	8%	12%	13%	8%	9%	11%	5%	11%	10%	13%	9%
Over £20,000	36%	42%	31%	42%	31%	30%	37%	35%	38%	29%	50%	33%	49%	31%
I do not have any savings or investments	13%	10%	15%	12%	14%	14%	12%	14%	11%	18%	6%	14%	7%	15%
Don't know	2%	1%	3%	1%	1%	3%	5%	1%	2%	7% *	1% *	2%	1%	2%
I would prefer not to say	15%	12%	18%	14%	19%	14%	16%	16%	15%	14% *	12% *	16%	9%	18%
Unweighted base	2000	1055	945	585	500	500	415	645	1201	154	372	1628	535	1465
Weighted base	2000	937	1063	790	340	448	422	625	1193	182	398	1602	547	1453

Base=All panel respondents

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

Class 3A Voluntary National Insurance Contributions: Results from online polling

Table 5.21: Interested in finding out more information

	Total	Gender		Total investments/savings held Between £10,000				Age of respondent in 2016				Household composition			Interested in VNICS offer	
	Total	Male	Female	None	Less than £10,000	and £20,000	More than £20,000	Under 70	70-74	75-79	80+	1 person	2 people	3 or more people	Yes	No
Yes - I would be interested in finding out more information about the Government's policy in this area	27%	30%	25%	14%	24%	37%	37%	34%	21%	25%	23%	30%	26%	29%	67%	18%
				*										*	*	
No - I would not be interested in finding out more information about the Government's policy in this area	73%	70%	75%	86%	76%	63%	63%	66%	79%	75%	77%	70%	74%	71%	33%	82%
				*										*	*	
Unweighted base	2000	1055	945	219	442	213	753	585	500	500	415	645	1201	154	372	1628
Weighted base	2000	937	1063	252	478	198	724	790	340	448	422	625	1193	182	398	1602

Base= All respondents

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

Appendix- Questionnaire

Class 3a Voluntary National Insurance Contributions online survey

Introduction (screen 1)

Ipsos MORI, the independent research company, is 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 increase their State Pension. The Government is introducing a policy that would allow people to pay 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.

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 to where you left off at any time.

CONTINUE

Background (screen 2)

Currently there are two types of State Pension. The Basic State Pension is a benefit that all people paying National Insurance contributions pay into and receive on retirement. The Additional State Pension is also paid out of National Insurance contributions but not everyone pays into it.

Next year the Government will introduce a new Voluntary National Insurance contribution: "Class 3A". This will allow people to top up their Additional State Pension (also known as the Second State Pension or previously known as SERPS – the State Earnings-Related Pension Scheme). If you would like some more information about pensions before you complete the survey please visit <https://www.gov.uk/browse/working/state-pension>.

The Government's proposal involves paying more money as National Insurance contributions up front to increase the amount the Additional State Pension pays out every week over a retiree's lifetime.

This new offer will be open for a limited time only, and will be available in addition to the existing option to make payments to fill contribution gaps in the Basic State Pension. This extra Additional State Pension income will: increase annually with inflation; be available to either or both members of a couple; and inheritable on death (a surviving spouse is entitled to at least 50%). It will be treated as taxable income.

Q1. GENDER [N.B. Obtained from information already known about the on-line panel]

Q2a. EXACT AGE IN YEARS [N.B. Taken from panel]

Q2b. AGE BAND [Will and used to create age groups: under 70, 70-74, 75-79 and 80+. PLEASE NOTE THAT THESE AGE BANDS SHOULD BE ALLOCATED BASED ON RESPONDENT BEING THIS AGE ON 5th APRIL 2016]

Q3. How much do you currently receive/expect to receive in State Pension payments per week?

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

REVERSE CODES 1-7. SINGLE CODE.

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. I am not in receipt of a State Pension and am not expecting to receive a State Pension
9. Don't know
10. Prefer not to say

IF Q3=8,9,10 END

Direct all answering Q3=1-7 to correct section (Calculated from Q2b):

Ask Q4 to those aged under 70 on 5th April 2016

Ask Q6 of those who will be aged 70-74 on 5th April 2016

Ask Q8 of those who will be aged 75-79 on 5th April 2016

Ask Q10 of those who will be aged 80+ on 5th April 2016

Ask Q4 to those aged under 70 on 5th April 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.

Q4: How interested, if at all, would you be in paying a single £850 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime? Please tick one box only.

REVERSE CODES. SINGLE CODE.

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

If Q4 = 1 or 2, go to Q5

If Q4 = 3, 4, or 5, go to Q15

Q5: From the following lump sums, which, if any, would you be willing to pay? Please tick one box only

REVERSE CODES. SINGLE CODE.

I would be willing to pay:

1. £850 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,700 to receive an extra £2 per week (equivalent to about £100 per year)
3. £4,250 to receive an extra £5 per week (equivalent to around £250 per year)
4. £8,500 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £8,500 to receive more than £10 per week extra.
6. Don't know

Go to Q12.

Ask question 6 of those who will be aged 70-74 on 5th April 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 £750 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime? Please tick one box only.

REVERSE CODES. SINGLE CODE.

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

Routing instruction: if Q6 = 1 or 2, go to Q7

Routing instruction: if Q6 = 3-5, go to Q15

Q7: From the following lump sums, which, if any, would you be willing to pay? Please tick one box only

REVERSE CODES. SINGLE CODE ONLY.

I would be willing to pay:

1. £750 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,500 to receive an extra £2 per week (equivalent to about £100 per year)
3. £3,750 to receive an extra £5 per week (equivalent to around £250 per year)
4. £7,500 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £7,500 to receive more than £10 per week extra.
6. Don't know

Go to Q12

Ask question 8 of those who will be aged 75-79 on 5th April 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.

Q8: How interested, if at all, would you be in paying a single £600 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime? Please tick one box only.

REVERSE CODES. SINGLE CODE ONLY.

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, 4, or 5, go to Q15

Q9: From the following lump sums, which, if any, would you be willing to pay? Please tick one box only

REVERSE CODES. SINGLE CODE.

I would be willing to pay:

1. £600 to receive an extra £1 per week (equivalent to about £50 per year)
2. £1,200 to receive an extra £2 per week (equivalent to about £100 per year)
3. £3,000 to receive an extra £5 per week (equivalent to around £250 per year)
4. £6,000 to receive an extra £10 per week (equivalent to about £500 per year)
5. I would be willing to pay more than £6,000 to receive more than £10 per week extra.
6. Don't know

Go to Q12

Ask question 10 of those who will be aged 80+ on 5th April 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 £400 lump sum that would give you an additional £1 per week (roughly £50 per year) on your pension, increased each year with inflation, throughout your lifetime? Please tick one box only.

REVERSE CODES. SINGLE CODE ONLY.

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 Q15

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

REVERSE CODES. SINGLE CODE.

I would be willing to pay:

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 Q12

Ask if Q4,6,8,10 = 1-2

Q12: Why would you be interested in increasing your State Pension in this way?
(Please tick as many boxes as apply)

MULTICODE. REVERSE CODES 1-7

1. I would like to have more State Pension/I haven't got enough State Pension
2. It is a good investment
3. Other investments don't offer such a good return
4. I can afford to buy this
5. I don't have any other form of pension provision
6. My private/occupational pension isn't enough
7. My spouse/partner's pension isn't enough
8. Other [please specify]
.....
9. Don't know

Routing instruction: if Q12 = multiple answers, to go Q13, if Q12= single answer, go to Q14

Q13: Which of the reasons you identified is the main reason why you would be interested in increasing your State Pension in this way?

SHOW ONLY THOSE ANSWERS SELECTED AT Q12

SINGLE CODE

1. I would like to have more State Pension/I haven't got enough State Pension
2. It is a good investment
3. Other investments don't offer such a good return
4. I can afford to buy this
5. I don't have any other form of pension provision
6. My private/occupational pension isn't enough
7. My spouse/partner's pension isn't enough
8. Other [SCRIPT TO PULL IN RESPONSE FROM Q12]

Q14: Where would you get the money from if you chose to pay the single lump sum to purchase additional contributions? Please tick as many boxes as apply.

MULTICODE

1. Savings accounts
2. Income from earnings
3. Investments such as Bonds, Stocks or Shares
4. Other assets such as Housing
5. From the lump sum part of my pension pot: from my 25% tax free lump sum.
6. From the lump sum part of my pension pot: I have less than £18,000 in pension savings – I would take this in cash and use it
7. From the lump sum part of my pension pot: from money I plan to draw down from my pension
8. Other (Please Specify)
9. Don't know
10. Not applicable as I don't think I'll be in a position to buy the additional contributions
11. I would prefer not to say

Go to Q19

Ask Q15 if Q,4,6,8, 10=3-5

Q15: Why do you say you are not interested in increasing your State Pension in this way? (Please tick as many boxes as apply)

MULTI CODE. REVERSE CODES 1-14

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
4. Other investments offer a better return
5. My private/occupational pension is enough
6. My spouse's/partner's pension is enough
7. I don't think I'll live long enough to benefit from this
8. I'd rather use my money in a different way
9. I'd rather put any spare money in ISAs/other type of savings account
10. If I pay to increase my pension I'm liable for more income tax
11. It's too late to make much difference to my State Pension
12. I'm concerned there may be changes to State Pension in future

- 13. I don't understand the Government's new proposal
- 14. I would need to know more about the Government's new proposal before making a decision
- 15. Other [please specify]
.....
- 16. Don't know

Routing instruction: if Q15 = multiple answers, to go Q16; otherwise go to Q17

Q16: Which of the reasons you identified is the main reason why you would not be interested in increasing your State Pension in this way? Please tick one box only
SHOW ONLY THOSE SELECTED AT Q14

SINGLE CODE.

- 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
- 4. Other investments offer a better return
- 5. My private/occupational is enough
- 6. My spouse's/partner's pension is enough
- 7. I don't think I'll live long enough to benefit from this
- 8. I'd rather use my money in a different way
- 9. I'd rather put any spare money in ISAs/other type of savings account
- 10. If I pay to increase my pension I'm liable for more income tax
- 11. It's too late to make much difference to my State Pension
- 12. I'm concerned there may be changes to State Pension in future
- 13. I don't understand the Government's new proposal
- 14. I would need to know more about the Government's new proposal before making a decision
- 15. Other [specified previously]

Go to Q17

ASK if Q4,6,8,10 =3-5

Q17a: If you have a partner, it will also be possible to pay money up front to increase the amount **your partner's** pension pays out per week. The amount you would be required to pay up front depends on your partner's age. Please use the table below to select how much you would have to pay:

Your partner's age now (Please select one)	Amount required to increase your partner's pension pay out by £1 per week (roughly £50 per year)
Aged under 68	£850
Aged 68 - 72	£750
Aged 73 - 77	£600
Aged 78 and over	£400
NA	NA

ASK IF Q17a=1-4

Q17b: Looking at this table, how interested, if at all, would you be in paying this lump sum to provide an additional £1 per week (roughly £50 per year) on your partner's pension, increased each year with inflation, throughout their lifetime? Please tick one box only.

REVERSE CODES. SINGLE CODE.

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested
5. Don't know
6. Not applicable/I don't have a partner

ASK IF Q17a= answered

Q18: If at some point in the future you did chose to pay the single lump sum to purchase additional contributions, either for yourself or a partner, where would you get the money from? Please tick as many boxes as apply.

REVERSE CODES 1-7. MULTICODE

1. Savings accounts
2. Income from earnings
3. Investments such as Bonds, Stocks or Shares
4. Other Assets such as Housing
5. From the lump sum part of my pension pot: from my 25% tax free lump sum
6. From the lump sum part of my pension pot: I have less than £18,000 in pension savings – I would take this in cash and use it
7. From the lump sum part of my pension pot: from money I plan to draw down from my pension
8. Other (Please Specify)
9. Not applicable as I don't think I'll be in a position to buy the additional contributions
10. I would prefer not to say
11. Don't know

ASK ALL

Q19: What is the total of any savings or investments you have, if any? Please use the bands below to answer. Please tick one box only.

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 any savings or investments
5. Don't know
6. I would prefer not to say

ASK ALL

Q20. The Government's Department for Work and Pensions (DWP) may wish to explore some of the issues covered in this survey in more detail, or conduct further research in similar areas over the next 6 months.

Do you consent to us passing your name and contact details on to them for this purpose? Please be assured that your answers to this survey will still remain confidential to Ipsos MORI and only anonymous, statistical results will be passed to DWP.

1. Yes
2. No

ASK ALL

Q21. Thank you for participating in this survey – your answers will help inform Government policy in this area. If you are interested and would like more information about how to apply for this scheme please select the relevant option below:

1. Yes - I would be interested in finding out more information about the Government's policy in this area – ROUTE TO FINAL SCREEN
2. No - I would not be interested in finding out more information about the Government's policy in this area - CLOSE

Ask all who select code 1 at Q21

Please follow the link below to find out more information about the Government's policy in this area:

<https://www.gov.uk/government/publications/additional-state-pension-top-up>

End survey