Investigation of the gaps in individuals’ National Insurance records

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A report of research carried out by the National Centre for Social Research (NatCen) on behalf of the Department for Work and Pensions
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Main report
1 Overview

1.1 Introduction

Basic State Pension (BSP) is payable to individuals who have paid, been treated as having paid, or been credited with United Kingdom (UK) National Insurance (NI) contributions (these are known as qualifying years). The Pensions Act 2007 introduces a number of measures to increase the proportion of people qualifying for a full BSP. One of these measures is a reduction in the number of qualifying years required for entitlement to a full BSP from 44 years for men and 39 years for women to 30 years for both men and women from April 2010. The implementation of this measure will mean that an estimated 95 per cent of men and 75 per cent of women reaching State Pension age (SPA) in 2010 will be entitled to a full BSP, with over 90 per cent of men and women reaching SPA in 2025 projected to be entitled to a full BSP.

This research aims to understand what those individuals with the largest gaps in their NI records to date, who are due to reach SPA around 2010 or 2025, were doing during their NI accrual gaps. This report also describes the demographic and socio-economic characteristics of these individuals and describes what these gaps in accrual look like.

For this study, a ‘gap’ in an individual’s NI accruals record was defined as any period of time when an individual does not have (sufficient) credits or payments to qualify for a full financial year’s contribution towards the BSP. Only individuals who had the largest gaps in their NI records to date were selected for the research.

The Department for Work and Pensions (DWP) commissioned the National Centre for Social Research (NatCen) to undertake an initial feasibility study, which would provide evidence to help inform the decisions about whether the study was viable, and how the data should be collected. Following the feasibility study, the mainstage proceeded in the form of a telephone survey conducted by NatCen, based on the recommendations of the initial pilot.

This chapter provides a brief overview of the research methodology and the research findings.
1.2 Feasibility and sampling

A feasibility study was undertaken to address issues around whether the research was possible, practical and ethical, as well as how the research should be conducted.

The first step in undertaking the feasibility study was to clearly define the intended population for the study. The sample for the stages of the feasibility study (and the subsequent mainstage survey) was selected using a sample of one per cent of HM Revenue & Customs (HMRC) NI contributions records. The population selected was individuals who were due to reach SPA around 2010 and around 2025\(^1\) who had accrued qualifying years for less than 60 per cent\(^2\) of their working lives to 2004/05 (the latest year’s NI data that were available). Full details of the sample selection methodology can be found at Appendix A.

The cohort reaching SPA in 2010 have five remaining years to accrue qualifying years for a BSP. Therefore, the group selected for this study – i.e. those with the largest gaps in their qualifying years to date – are likely to be similar to the cohort reaching SPA in 2010 without a full BSP. However, the cohort reaching SPA in 2025 have a further 20 years over which to accrue qualifying years for a BSP. Therefore, the group selected for this study may substantially differ to those who finally reach SPA around 2025 without sufficient qualifying years for a full BSP.

DWP undertook the sample selection and provided NatCen with the details for fieldwork. The number of men due to reach SPA in 2010-2012 identified as being eligible for the survey was small, and this had implications for the numbers of men who would go on to participate in the survey.

The feasibility study concluded that respondents are willing and able to provide information on the activities they were engaged in during gaps in NI accrual. However, a number of recommendations were made in order to help minimise respondent recall errors, which were taken on board for the telephone mainstage survey:

- The feasibility study had elicited the range of activities respondents could have been undertaking during their NI accrual gaps. For the mainstage survey, respondents were prompted with a list of these activities, and were also given the opportunity to provide any other activity not listed.

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\(^1\) Due to sample size restrictions, the sample was selected taking individuals, meeting the selection criteria, due to reach SPA in the ranges 2010-2012 (termed the 2010 cohort) and 2025-2030 (termed the 2025 cohort).

\(^2\) Sixty per cent was used for men and women due to reach SPA around 2025 and men due to reach SPA around 2010. For women due to reach SPA around 2010, 68 per cent was used – see Appendix A for full details of the methodology.
• Respondents were given start and end dates of their accrual gaps based on the NI administrative data in order to aid recall of the activities they were undertaking at that time.

• Respondents were allowed to choose the order in which their different gaps of non-accrual were discussed in the interview.

• The amount of detail collected about individuals’ gaps was limited in the survey in order to minimise recall error.

1.3 Mainstage survey

The mainstage telephone survey involved 1,205 interviews with individuals selected through the sampling procedure employed for selecting the feasibility fieldwork sample.

The telephone fieldwork took place between May and June 2007. The final achieved response rate was 39 per cent, which was much higher than the 19 per cent predicted during the pilot.

In this survey, the fundamental concept of a gap in an individual’s NI accrual record was defined as any period of time when an individual does not have (sufficient) credits or payments to qualify for a full financial year’s contribution towards the BSP. Individuals were selected who had the largest gaps in their NI records to date (i.e. 2004/05 – the latest NI data available).

The questionnaire was designed to collect information on what the respondent was doing during gaps in their NI data held by DWP. The survey was not seeking to verify the accuracy of the administrative data. This was a valid methodology for research purposes, particularly given the complexity of the information the survey was required to collect, but it places limitations on the read across of the findings into policy or administrative issues.

The questionnaire used the NI administrative data to indicate to respondents the particular time periods in their life that the interview was going to focus on, and for which we wanted them to tell us what they were doing at that time. The questionnaire collected detailed year-by-year information on what activities the respondent was doing for up to three gaps in their NI records that started in 1975 or later. For those who have four or more gaps in their NI records (12 per cent of the full sample), three were randomly selected by the computer programme to reduce respondent burden. Respondents were able to select which gaps in their NI records they wanted to talk about first. For those gaps that were not selected, a summary of activities during the gap was recorded (not on a year-by-year basis). Similar basic information was also collected on pre-1975 gaps in NI records. For those respondents born outside the UK, only those gaps in the respondents’ NI records that occurred after the date that the respondent arrived in the UK were asked about.
For each gap, respondents were asked a series of questions to ascertain what they were doing during that period, for example whether they were in paid work, looking after someone who was sick, ill or disabled, bringing up their children, etc. The questionnaire allowed for the possibility that respondents may have been doing a number of different activities during any one gap. Subsequently respondents were asked to provide further details on each activity mentioned (e.g. years spent doing the activity). If a respondent reported being in paid work, a summary description of the nature of the work being undertaken was collected, for example, whether they were an employee or self-employed, working full-time or part-time, etc. Students would be asked if they had been studying full-time or part-time.

It is important to note that the survey was designed to collect data on the activities which individuals reported undertaking at certain times in their life. As such, there may be some recall errors associated with responses to the survey, particularly where we have asked individuals to recall what they were doing over 30 years ago on a year-by-year basis. As outlined above, a number of strategies were employed following the feasibility study to minimise recall error. In particular, no attempt was made to capture detailed information about the individual’s precise circumstances at the relevant time – see Chapter 3 for further details.

The findings may be subject to a number of other response biases. Social desirability response bias may be an issue if respondents have adjusted their answers so as to appear ‘socially acceptable’ – for example, individuals may be more likely to report undertaking what they deem to be ‘positive activities’ during their gaps in NI accrual (e.g. being in paid work, undertaking childcare) rather than ‘negative activities’ (e.g. being out of work, sick or in prison). The fact that the survey focused solely on collecting data based on gaps in individuals’ NI accrual records, irrespective of whether or not the respondent agreed with the administrative data about the number, timing and length of gaps, might also have resulted in some bias.

Analyses of the datasets were conducted in-house at the DWP. Research findings reported throughout this publication have been weighted (see Appendix B for details).

1.4 Summary of findings

What are the characteristics of individuals with the largest ‘gaps’ in their NI records?

There are more women than men in the group who are due to reach SPA between 2010 and 2012 (referred to throughout as the 2010 cohort) with the largest gaps in their NI records to date. However, these women are more likely to have accrued qualifying years for a greater proportion of their working lives to date than men. Half of women (48 per cent) in the 2010 cohort with the largest gaps in their
records to date have accrued qualifying years for at least 50 per cent of their working lives (to date), compared with only a third of men (31 per cent).

In contrast, there are more men than women in the group who are due to reach SPA between 2025 and 2030 (referred to throughout as the 2025 cohort) with the largest gaps in NI records to date (59 per cent men, versus 41 per cent women). Amongst this group, women appear to have worse records than men to date. It is nevertheless important to note that they still have at least 20 years left to accrue before they reach SPA.

Women in the 2010 and 2025 cohorts are disproportionately more likely to be in the two lowest social class groups and less likely to be in the managerial and technical social class group. Men in the 2010 cohort are more likely to be in the skilled non-manual, partly skilled and professional groups. When looking at the 2025 cohort, men are more likely to be in the professional and partly skilled social class groups than the national population.

For both men and women in both cohorts, the higher income groups are more likely to be under-represented and the lower income groups over-represented among those with the largest gaps in their NI records to date. Although women in the 2010 cohort report having a low individual income, a significant minority live in higher income households.

**What activities were people undertaking during these ‘gaps’ in NI records?**

There is no single activity that explains why the majority of people have gaps in their NI records.

Individuals can qualify for BSP by: paying; being treated as having paid; or being credited with NI contributions. The survey did not attempt to collect detailed information on the activities undertaken which could then be directly compared to the NI qualifying conditions. For example, in cases where paid work was reported, the survey does not collect data on payment levels and, therefore, individuals may have been earning below the Lower Earnings Limit (and thus not have received a qualifying year). Similarly, in cases where ‘looking after their children’ was reported, the individuals may not have been eligible for Home Responsibilities Protection (HRP) (for example, if they were caring for a child aged 16 or over).

Paid work was the most common activity reported by both cohorts in those years that they were not accruing qualifying years towards a BSP:

- Around half of all respondents in both cohorts reported undertaking paid work at some point during their gaps.
- Paid work was the most common activity for men and the second most common activity for women in both cohorts.
The nature of paid work differed between men and women. For example, the majority of the paid work reported by women in the 2010 cohort was as an employee, with 60 per cent of the paid work reported as a part-time employee. The story was different for men in the 2010 cohort, where 45 per cent of the paid work activity was self-employed and one-third was as a full-time employee.

Paid work was a ‘primary activity’ for more men than women in both cohorts. For example, four-fifths of 2010 cohort men (79 per cent) who reported doing paid work, undertook paid work as a ‘primary activity’. In contrast, paid work was a ‘primary activity’ for around two-fifths of 2010 cohort women (39 per cent).

The second most common activity reported for both cohorts was ‘looking after their children’, with the third most common being unemployed and not claiming benefits for the 2010 cohort, and studying for the 2025 cohort. For women in both cohorts who reported ‘looking after their children’ during their gaps in accrual, this activity accounted for a large percentage of their total gaps (for example, this was a ‘primary activity’ for around half of 2010 cohort women who reported doing this during their gaps in NI records).

Whilst there is overlap between men and women with regard to the activities reported during gaps, in both cohorts men were more likely than women to report being abroad, and women were more likely than men to report ‘looking after their children’, caring for someone who was sick, ill or disabled, or being unemployed and not claiming benefits.

Respondents often reported doing a combination of activities in any particular year and different activities over their life course. There are over 500 combinations of activities that individuals could have reported doing when they had a gap in their NI records. The two most common combinations of activities reported were:

- doing paid work at the same time as a period of ‘looking after their children’ (with 17 per cent of all respondents having ever reported doing this combination);
- ‘looking after their children’ at the same time as a period of being unemployed and not claiming benefits (with nine per cent of all survey respondents having ever reported this combination of activities).

There were a small number of instances where individuals reported doing four or five activities at the same time in a given year where they had a gap in their National Insurance record.

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3 A primary activity is one where the respondent reports doing the activity for over half of the total length of their gaps.
1.5 Report structure

This report is divided into three sections:

- Main report (Chapters 1 to 4) provides a brief overview of the study and details the main research findings (authored by DWP);

- Appendix A: Feasibility Study (Chapters 5 to 9) provides a detailed methodological account of the feasibility stage (authored by NatCen);

- Appendix B: Mainstage Survey Methodology (Chapters 10 to 16) provides a detailed methodological account of the mainstage research design (authored by NatCen).
2 Characteristics of groups with the largest ‘gaps’ in their National Insurance records

This chapter summarises analyses on the administrative and survey datasets by describing:

• how individuals were selected for inclusion into the sample;
• the demographic characteristics of those individuals who have the largest ‘gaps’ in their National Insurance (NI) records to date;
• what these gaps in NI records look like;
• socio-economic characteristics of these individuals; and
• those respondents who were born outside the United Kingdom (UK).

Chapter 3 describes the activities that these individuals (with the largest gaps in their NI records to date) reported undertaking when they had these accrual gaps. The full survey questionnaire can be seen at Appendix C.

2.1 Background

The purpose of this chapter is to describe the characteristics of those individuals who have the largest gaps in their NI records to date. The analysis is based on examining the administrative records held by the Department (a one per cent sample of NI records as at 2004/05). The analysis will also examine the patterns of accrual (and non-accrual) of qualifying years\(^4\) that individuals have by looking at the number of

\(^4\) A qualifying year is a tax year in which you have sufficient earnings upon which you have paid, are treated as having paid or have been credited with, NI contributions.
gaps of non-accrual, the average length of a gap and when the gap occurred over an individual’s lifetime. A ‘gap’ in this context is defined as a continuous period of years (with a minimum of one full year), where an individual does not accrue qualifying years for entitlement towards the basic State Pension (BSP).

Individuals were selected for inclusion in the sample based on their NI records to date (the latest available data was at 2004/05). Women and men, who are due to reach State Pension age (SPA) around 2010\(^5\), were selected for inclusion into the sample if they had accrued less than 26\(^6\) qualifying years to date. This group are described throughout the report as the 2010 cohort with the largest gaps in their NI records to date. It is likely that the majority of this group will not accrue sufficient qualifying years (30 years) to qualify for a full BSP from 2010.

Men and women due to reach SPA around 2025 were selected on the basis of having accrued qualifying years for less than 60 per cent of their working lives to date. This group are described throughout the report as the 2025 cohort with the largest gaps in their NI records to date. Full details of the sampling methodology can be found in Chapter 6. It is important to note that members of the 2025 cohort have more than 20 years to SPA and this future period could have a significant impact on whether or not these individuals reach SPA without a full BSP. Figure 2.1 shows some alternative scenarios based on differing example assumptions of future accrual for the 2025 cohort.

Figure 2.1 shows how a different example assumption for the future rate of qualifying year accrual can affect the level of BSP accrued. An improved future accrual rate (assumption 2) means that the individual is close to accruing a full BSP. Of course, if a lower accrual rate was accrued in the future then some individuals who currently do not appear to have large gaps in their NI accrual, who were not selected for the sample and, therefore, not included in the analysis, may actually go on to receive a poor BSP.

The number of respondents selected according to the criteria outlined above compared well with Departmental forecasts, which report that less than five per cent of men due to reach SPA in 2010 will be at risk of not accruing sufficient qualifying years for entitlement to a full BSP and around 25 per cent of women due to reach SPA in 2010 will be at risk of not accruing sufficient qualifying years for entitlement to a full BSP.

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\(^5\) Individuals reaching SPA between 2010 and 2012 were identified to ensure sufficient sample for analysis.

\(^6\) Twenty-four years for those reaching SPA in 2012.
2.2 People who are due to reach State Pension age around 2010

2.2.1 Demographic characteristics
The majority of individuals in the 2010 cohort with the largest gaps in their NI records to date are women (83 per cent, versus 17 per cent men) (overall this represents some 23 per cent of all women and 5 per cent of all men due to reach SPA around 2010).

A significant minority (21 per cent) of the 2010 cohort with the largest gaps in their NI records to date are born outside the UK. Seventeen per cent of women and 39 per cent of men are born outside the UK.

2.2.2 Social class characteristics
In order to understand the reasons behind why some people have gaps in their NI records it is important to understand how the social class grouping of the individuals with the largest gaps (to date) differs from the working age population as a whole. Table 2.1 compares the social class grouping of those individuals in the 2010 cohort with the corresponding proportions in the national population (based on the Labour Force Survey (LFS) 2008).
The two populations are not directly comparable as the same classification categories have not been used in both surveys. However, it is possible to see the main differences are, broadly, that women with the largest gaps in their NI records to date are disproportionately more likely to be in the two lowest social class groups (partly skilled and unskilled) and less likely to be in the managerial and technical group than the national population. No comparisons are made for the male cohort due to the small sample size.

**Table 2.1** Percentage of men and women with the largest gaps in NI records to date and national population, by age and social class

<table>
<thead>
<tr>
<th></th>
<th>Females 2010 cohort: survey population</th>
<th>Females ages 45-54</th>
<th>Males 2010 cohort: survey population</th>
<th>Males ages 55-64</th>
</tr>
</thead>
<tbody>
<tr>
<td>II Managerial and technical</td>
<td>21</td>
<td>30</td>
<td>[25]</td>
<td>29</td>
</tr>
<tr>
<td>IIIN Skilled – non-manual</td>
<td>30</td>
<td>25</td>
<td>[19]</td>
<td>8</td>
</tr>
<tr>
<td>IIIM Skilled – manual</td>
<td>8</td>
<td>11</td>
<td>[31]</td>
<td>30</td>
</tr>
<tr>
<td>V Unskilled</td>
<td>14</td>
<td>3</td>
<td>[3]</td>
<td>4</td>
</tr>
<tr>
<td>Never worked and long-term unemployed</td>
<td>0</td>
<td>14</td>
<td>[0]</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: LFS, January – March 2008, unweighted.*

**Income characteristics**

The individual incomes of men and women with the largest gaps in their NI records to date are compared to the incomes of the national population at the same ages in Table 2.2.
Table 2.2  Percentage of men and women with the largest gaps in NI records to date and national population: individual income, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Females 2010 cohort: survey population</th>
<th>Females aged 52-54</th>
<th>Males 2010 cohort: survey population</th>
<th>Males aged 57-59</th>
</tr>
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<tr>
<td></td>
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<td></td>
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<tr>
<td>&lt; £7,000</td>
<td>63</td>
<td>32</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td>£7,000 but less than £10,000</td>
<td>12</td>
<td>12</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>£10,000 but less than £12,500</td>
<td>8</td>
<td>9</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>£12,500 but less than £17,500</td>
<td>7</td>
<td>16</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>£17,500 or more</td>
<td>10</td>
<td>30</td>
<td>19</td>
<td>55</td>
</tr>
<tr>
<td>Base</td>
<td>519</td>
<td>1,263</td>
<td>80</td>
<td>1,272</td>
</tr>
</tbody>
</table>

*Family Resources Survey (FRS), 2005/06.*

Almost two-thirds of women with the largest gaps in their NI records to date have an individual income of less than £7,000 p.a. – this compares with just under one-third of the national population. Women with the largest gaps in NI records are under-represented in the highest two income groups compared with the national population. The pattern is similar for men with the largest gaps in their NI records to date – they are under-represented in the highest income group and over-represented in the lowest income group compared with the national population.

Although individual incomes are low for women with the largest gaps in NI records to date, some women are living in households with higher overall income levels – this is shown in Table 2.3.

One-third of those women in the lowest individual income group are in the highest household income group, similarly over half of women in the second lowest individual income group are in the highest household income group. By contrast, men tend to be in the same individual income and household income groups.
Table 2.3  Percentage of women with the largest gaps in NI records to date – household income, by individual income

<table>
<thead>
<tr>
<th>Individual income</th>
<th>Household Income</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; £7,000</td>
<td>£7,000 but less than £10,000</td>
<td>£10,000 but less than £12,500</td>
</tr>
<tr>
<td>&lt; £7,000</td>
<td>23</td>
<td>15</td>
</tr>
<tr>
<td>£7,000 but less than £10,000</td>
<td>2</td>
<td>19</td>
</tr>
<tr>
<td>£10,000 but less than £12,500</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£12,500 but less than £17,500</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>£17,500 or more</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Base</td>
<td>59</td>
<td>47</td>
</tr>
</tbody>
</table>

2.2.3 Patterns of accrual and non-accrual

NI records show how people accrue qualifying years towards a BSP each year since 19757. From this information we can understand:

• whether individuals have accrued a qualifying year for a particular tax year;
• how long periods of non-accrual (and accrual) last;
• if different patterns of non-accrual exist for people with different characteristics (for example, sex, age).

This section describes the main similarities and differences between men and women in the 2010 cohort.

---

7 Before 1975 only the total number of contributions is known and not the years in respect of which they were paid.
Table 2.4 Men and women in the 2010 cohort by number of gaps of non-accrual and number of qualifying years accrued

<table>
<thead>
<tr>
<th></th>
<th>UK born</th>
<th>Overseas born</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Males</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of gaps of non-accrual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>27</td>
<td>42</td>
<td>33</td>
</tr>
<tr>
<td>2</td>
<td>28</td>
<td>37</td>
<td>32</td>
</tr>
<tr>
<td>3 or more</td>
<td>45</td>
<td>21</td>
<td>35</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Number of qualifying years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;12 qualifying years</td>
<td>15</td>
<td>50</td>
<td>29</td>
</tr>
<tr>
<td>12-24 qualifying years</td>
<td>42</td>
<td>35</td>
<td>40</td>
</tr>
<tr>
<td>&gt;24 qualifying years</td>
<td>43</td>
<td>15</td>
<td>31</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Females</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of gaps of non-accrual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>33</td>
<td>53</td>
<td>36</td>
</tr>
<tr>
<td>2</td>
<td>36</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>3 or more</td>
<td>31</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Number of qualifying years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;9 qualifying years</td>
<td>18</td>
<td>54</td>
<td>24</td>
</tr>
<tr>
<td>9-19 qualifying years</td>
<td>30</td>
<td>20</td>
<td>28</td>
</tr>
<tr>
<td>&gt;19 qualifying years</td>
<td>52</td>
<td>26</td>
<td>48</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td>321</td>
<td>207</td>
<td>528</td>
</tr>
</tbody>
</table>

**Men**

Table 2.4 summarises the main differences between men born in the UK and overseas by the number of gaps of non-accrual and the number of qualifying years accrued. The table shows that men in the 2010 cohort with the largest gaps in their NI records to date are fairly evenly split between those who have accrued close to a full BSP\(^8\) (that is, they have accrued more than 24 qualifying years, and

---

\(^8\) An individual is entitled to a full BSP if they have more than 30 qualifying years accrued. This is the equivalent of accruing qualifying years for more than 61 per cent of an individual’s working life.
so are entitled to at least 80 per cent of a full BSP – some could still accrue a full BSP and those who have not (they have accrued less than 12 qualifying years, and so are entitled to less than 40 per cent of a full BSP). Twenty-nine per cent of men have less than 12 qualifying years accrued and 31 per cent of men have more than 24 qualifying years accrued.

There are differences between men born in the UK and those born outside. Of those born in the UK:

- some 73 per cent have at least two gaps of non-accrual (45 per cent have three or more gaps);
- some 43 per cent have accrued more than 24 qualifying years and are on target for at least 80 per cent of a full BSP, 15 per cent have accrued less than 12 qualifying years and are on course for less than 40 per cent of a full BSP.

Of those born outside the UK, Table 2.4 shows that:

- some 58 per cent have at least two non-accrual gaps (21 per cent have three or more gaps);
- some 15 per cent have accrued more than 24 qualifying years and are on target for at least 80 per cent of a full BSP, some 50 per cent have accrued less than 12 qualifying years and are on course for less than 40 per cent of a full BSP.

Analysis also shows that men born in the UK with the largest gaps in NI records to date, are likely to have more gaps of non-accrual that are shorter in length than men born outside the UK, who in turn tend to have one or two long gaps of non-accrual. Over half of men born in the UK have one or two gaps of non-accrual and under two-fifths have an average length of period of non-accrual of over 11 years.

Women

Table 2.4 shows that although there are more women than men in the 2010 cohort, these women have accrued qualifying years for a larger proportion of their working lives to date. Nearly half (48 per cent) of women in the 2010 cohort will have accrued at least 19 qualifying years (i.e. they will have accrued qualifying years for more than 50 per cent of their working lives to date) and only a quarter (24 per cent) of women will have accrued less than nine qualifying years (i.e. they will have accrued qualifying years for less than 25 per cent of their working lives to date).

Again we see important differences in accrual patterns between women born in the UK and those born outside. Table 2.4 shows that just over half of women born in the UK with the largest gaps in their NI records to date, have accrued qualifying years for more than 50 per cent of their working lives to date. By contrast, just over half of those women born outside the UK are more likely to have accrued qualifying years for less than 25 per cent of their working lives to date.
A much higher proportion of women born outside the UK (almost 90 per cent) have one or two gaps of non-accrual; the corresponding figure for women born in the UK is 69 per cent. Almost 60 per cent of women born outside the UK have an average length of gap of non-accrual of over 11 years. By contrast around half of women born in the UK have an average length of gap of non-accrual that is over eight years.

Almost half of UK born women have accrued more than 80 per cent of their qualifying years before the age of 40. By contrast, less than 30 per cent of women born outside the UK have accrued more than 80 per cent of their qualifying years before the age of 40.

Those women born outside the UK with the largest gaps in NI records to date, tend to show a similar pattern of accrual to men born outside the UK; namely, that once they start accruing they tend to have very complete records (fewer, longer periods of accrual) or they have very incomplete records (more, shorter blocks of accrual). Some individuals have one very short period of accrual – it is likely that these individuals may only have been in the country (and accruing) for a short period of time.

2.3 People who are due to reach State Pension age around 2025

2.3.1 Demographic characteristics

There are more men than women in the 2025 cohort identified with the largest gaps in their NI records to date (59 per cent men versus 41 per cent women) (overall this represents some 15 per cent of all men and ten per cent of all women due to reach SPA around 2025).

For both men and women, the proportion of people born in and outside the UK is more evenly distributed (50 per cent of men and 54 per cent of women are born outside the UK).

It should be noted that these figures are not projections but are based on those individuals who are currently in the UK and who have the largest gaps in their NI records to date. Therefore, there are still 20 years to go before these individuals reach SPA and we cannot be certain that those with large gaps in their records to date will represent those who then reach SPA without a full BSP.

2.3.2 Social class characteristics

Table 2.5 compares the social classification of the 2025 cohort with the general population of this age group. It shows that women with the largest gaps in NI records to date, are more likely to be in the lowest two social class groups and less likely to be in the managerial and technical class. Men with the largest gaps in their NI records to date, are more likely to be in the professional and partly skilled social class groups than the national population.
Table 2.5  Percentage of the men and women with the largest gaps in NI records to date and national population, by age and social class

<table>
<thead>
<tr>
<th>Social Class</th>
<th>Females 2025 cohort: survey population</th>
<th>Females ages 35-44</th>
<th>Males 2025 cohort: survey population</th>
<th>Males ages 35-44</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Professional</td>
<td>6</td>
<td>4</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>II Managerial and technical</td>
<td>25</td>
<td>32</td>
<td>38</td>
<td>37</td>
</tr>
<tr>
<td>III IN Skilled – non-manual</td>
<td>20</td>
<td>24</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>III M Skilled – manual</td>
<td>10</td>
<td>10</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>IV Partly skilled</td>
<td>28</td>
<td>13</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>V Unskilled</td>
<td>11</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Never worked and long-term unemployed</td>
<td>0</td>
<td>14</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Base 157 9,360 180 8,356


Income characteristics

The individual incomes of men and women in the 2025 cohort were also compared to the incomes of the national population at the same ages in Table 2.6.

Table 2.6  Percentage of men and women with the largest gaps in NI records to date and national population: individual income, by age and gender

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Females 2025 cohort: survey population</th>
<th>Females aged 41-45</th>
<th>Males 2025 cohort: survey population</th>
<th>Males aged 41-45</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; £7,000</td>
<td>53</td>
<td>24</td>
<td>38</td>
<td>11</td>
</tr>
<tr>
<td>£7,000 but less than £10,000</td>
<td>14</td>
<td>12</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>£10,000 but less than £12,500</td>
<td>11</td>
<td>11</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>£12,500 but less than £17,500</td>
<td>3</td>
<td>18</td>
<td>9</td>
<td>14</td>
</tr>
<tr>
<td>£17,500 or more</td>
<td>19</td>
<td>35</td>
<td>38</td>
<td>65</td>
</tr>
</tbody>
</table>

Base 250 2,576 260 2,263

* FRS, 2005/06.
The analysis shows that men and women with the largest gaps in their NI records to date are over-represented in the lowest income group and under-represented in the highest two income groups compared with the national population.

2.3.3 Patterns of accrual and non-accrual

This section describes the main similarities and differences between men and women in the 2025 cohort with the largest gaps in their NI records to date. Table 2.7 summarises the main differences between men and women by the number of gaps of non-accrual and the number of qualifying years accrued.

Table 2.7 Men and women in the 2025 cohort, by number of gaps of non-accrual and percentage of BSP accrued

<table>
<thead>
<tr>
<th></th>
<th>UK born</th>
<th>Overseas born</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Males</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of gaps of non-accrual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1*</td>
<td>0</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>1</td>
<td>22</td>
<td>37</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>29</td>
<td>9</td>
<td>19</td>
</tr>
<tr>
<td>3 or more</td>
<td>49</td>
<td>6</td>
<td>27</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Number of qualifying years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;7 qualifying years</td>
<td>22</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>7-13 qualifying years</td>
<td>48</td>
<td>31</td>
<td>39</td>
</tr>
<tr>
<td>&gt;13 qualifying years</td>
<td>30</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Females</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of gaps of non-accrual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1*</td>
<td>0</td>
<td>56</td>
<td>30</td>
</tr>
<tr>
<td>1</td>
<td>40</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>2</td>
<td>37</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>3 or more</td>
<td>23</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Number of qualifying years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;7 qualifying years</td>
<td>34</td>
<td>63</td>
<td>49</td>
</tr>
<tr>
<td>7-13 qualifying years</td>
<td>39</td>
<td>24</td>
<td>31</td>
</tr>
<tr>
<td>&gt;13 qualifying years</td>
<td>27</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td>1,504</td>
<td>1,496</td>
<td>3,000</td>
</tr>
<tr>
<td><strong>Females</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of gaps of non-accrual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1*</td>
<td>0</td>
<td>56</td>
<td>30</td>
</tr>
<tr>
<td>1</td>
<td>40</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>2</td>
<td>37</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>3 or more</td>
<td>23</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Number of qualifying years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;7 qualifying years</td>
<td>34</td>
<td>63</td>
<td>49</td>
</tr>
<tr>
<td>7-13 qualifying years</td>
<td>39</td>
<td>24</td>
<td>31</td>
</tr>
<tr>
<td>&gt;13 qualifying years</td>
<td>27</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td>970</td>
<td>1,126</td>
<td>2,096</td>
</tr>
</tbody>
</table>

* Whole gap is before arrive in UK.
Characteristics of groups with the largest ‘gaps’ in their National Insurance records

Individuals who were born outside the UK and only had one gap which was prior to their arrival in the UK are shown in the first row of Table 2.7 (note that we have had to assume their arrival coincides with when they first start UK accrual, as this information is not available from the administrative records). These individuals all have continuous periods of accrual once they enter the UK (this represents around half of men and women in the 2025 cohort) and, therefore, they are excluded from the rest of the analysis. This finding also suggests that the future accrual rate being the same as past accrual rate may not be a realistic assumption for all individuals, especially those who were born abroad.

**Men**

There are important differences between men and women, as well between men who were born in the UK and those born outside.

Half of men in the 2025 cohort with the largest gaps in NI records to date, are born in the UK. Of this group:

- some 78 per cent have at least two gaps of non-accrual (around half have three or more gaps);
- around 30 per cent have accrued more than 13 qualifying years and 22 per cent have accrued less than seven qualifying years.

Of the 50 per cent who are born outside the UK, Table 2.7 shows that:

- around 15 per cent have at least two gaps of non-accrual (around half have one gap of non-accrual from before they entered the UK – once they start accruing they have no breaks in their records, but they start UK accrual later in life);
- around ten per cent have accrued more than 13 qualifying years and around 60 per cent have accrued less than seven qualifying years.

Men born outside the UK with the largest gaps in NI records to date, are more likely to have one gap of non-accrual with the average length of gap likely to be under two years. By contrast, men born in the UK are more likely to have more gaps of non-accrual with a longer average length of gap.

**Women**

Around two-fifths (41 per cent) of individuals in the 2025 cohort with the largest gaps in NI records to date are women. Roughly half (some 46 per cent) of these women are born in the UK. Of this group:

- some 60 per cent have at least two gaps of non-accrual (23 per cent have three or more gaps);
- around a quarter have accrued more than 13 qualifying years and one-third have accrued less than seven qualifying years.
Of the 54 per cent not born in the UK, Table 2.7 shows that:

- only eight per cent have at least two gaps of non-accrual (56 per cent have one gap of non-accrual from before they entered the UK – once they start accruing they have no breaks in their accrual records, but they start UK accrual later in life);

- around 13 per cent have accrued more than 13 qualifying years to date and some 63 per cent have accrued less than seven qualifying years to date.

Women born outside the UK with the largest gaps in NI records to date, are more likely to have just one gap of non-accrual with an average length of gap of under two years. By contrast, women born in the UK are more likely to have more non-accrual gaps with a longer average length of gap.

2.4 Comparison of 2010 and 2025 cohorts

There are more women than men in the 2010 survey cohort. In contrast, there are slightly more men than women in the 2025 survey cohort. However, in the 2010 cohort women’s gaps in their NI accrual tend to be smaller than men’s gaps. Again this contrasts with the 2025 cohort, where women’s gaps tend to be larger.

Both men and women in the 2025 cohort have fewer qualifying years accrued as a proportion of their working lives to date than those in the 2010 cohort. Only one-fifth of men and women in the 2025 cohort have accrued qualifying years for more than 50 per cent of their working lives to date; the corresponding figures for those in the 2010 cohort are 31 per cent of men and 48 per cent of women.

Overseas born men and women are much more likely to have large gaps in their records than UK born men and women. Over half of men and women born outside the UK (in both cohorts) have accrued qualifying years for less than 25 per cent of their working lives to date compared with less than one-third of men and women born in the UK (in both cohorts).

2.5 Analysis of respondents born outside the UK

A significant proportion of both the 2010 and 2025 cohorts were born outside the UK, this section provides a little more information on these important groups.

For the 2010 cohort, around half of women and two-thirds of men who were born outside the UK, arrived with less than 30 years to SPA – these people will not have enough time to accrue the 30 qualifying years needed for a full BSP.

As you would expect the proportions are lower for men and women in the 2025 cohort as the individuals still have at least 21 years to go before reaching SPA. Nine per cent of women, and 18 per cent of men, with the largest gaps in NI records to date, arrived in the UK with insufficient time to accrue the 30 qualifying years needed for a full BSP.
Eighty per cent of the 2010 cohort, who were born outside the UK, were born outside a European Economic Area (EEA)\(^9\) country. Eighty-eight per cent of the female 2025 cohort and 83 per cent of the male 2025 cohort, who were born outside the UK, were born outside an EEA country. A minority of respondents, who were born within the EEA, will, therefore, have pension arrangements relating to the period before they entered the UK and a proportion of those born outside an EEA country may also have pension arrangements relating to the period before they entered the UK.

\(^9\) An individual born in the EEA must have some form of pension entitlement under that country’s scheme which is preserved under European Union (EU) rules on social security co-ordination.
3 What activities were individuals reporting during ‘gaps’ in their National Insurance records?

Individuals were asked, in the telephone survey, if they could recall what they were doing during each year that they were recorded on the National Insurance (NI) system as not accruing qualifying years towards a basic State Pension (BSP).

Respondents were provided with the activities listed below (Appendices A and B of this report describe the methodological work undertaken to develop this list of activities). Respondents were asked to identify which of these activities they undertook during each stated year of their ‘gap’ in their NI records – respondents could cite as many of these activities as appropriate for any one gap:

- abroad, including travelling and working abroad for some or all of their gap;
- doing any paid work;
- doing any unpaid work (for example, working for a family business or volunteering for a charity);
- studying;
- at home looking after their child/children;
- caring for someone who was sick, ill or disabled;
- unable to work due to illness, a health problem or a disability;
- unemployed and claiming State benefits;
What activities were individuals reporting during ‘gaps’ in their National Insurance records

- unemployed and not claiming State benefits (including looking after the home);
- in prison;
- other.

It is important to note that the survey was designed to collect data on the activities which individuals reported undertaking at certain times in their life. As such, there may be some recall errors associated with responses to the survey, particularly where we have asked individuals to recall what they were doing over 30 years ago on a year-by-year basis.

Individuals can qualify for BSP by: paying; being treated as having paid; or being credited with NI contributions. The survey did not attempt to collect detailed information on the activities undertaken which could then be directly compared to the NI qualifying conditions – e.g. in cases where paid work was reported, the survey does not collect data on payment levels and, therefore, individuals may have been earning below the Lower Earnings Limit (and thus, will not receive a qualifying year). Given the potential elapse of time it would have been impractical for individuals to be expected to accurately recall their level of earnings during the period in question.

Eligibility for Home Responsibilities Protection (HRP) is dependent on the individual receiving Child Benefit for a child under the age of 16 and not having a valid election to pay NI contributions at the married woman’s reduced rate. Again, in view of the potential elapse of time and the mode of data collection, it would have been impractical to explore in detail whether individuals’ circumstances would have allowed them to qualify for HRP.

A number of other strategies were employed in the survey in order to help minimise respondent recall errors:

- The feasibility study had elicited the range of activities respondents could have been undertaking during their NI accrual gaps. For the mainstage survey, respondents were prompted with a list of these activities, and were also given the opportunity to provide any other activity not listed.
- Respondents were given start and end dates of their accrual gaps based on the NI administrative data in order to aid recall of the activities they were undertaking at that time.
- Respondents were allowed to choose the order in which their different gaps of non-accrual were discussed in the interview.

Full year-by-year NI data were not available before 1975, only the total number of qualifying years were recorded (it is, therefore, possible to tell how many qualifying years are ‘missing’ but not which individual years are missing). Individuals were asked what activities they were doing when they had a gap in their NI records before 1975, but as we do not know which individual years the activity relates to or the total number of years that the activity relates to, this information is
not included in the analysis below except in the percentage of respondents that reported ever doing an activity (Tables 3.1 and 3.2).

Respondents were selected for the study based on a one per cent sample of the NI records database which holds data on a tax year basis. However, respondents were asked survey questions on a calendar year basis and this may have some impact on the analysis that follows. For example, there may be discrepancies of one year between data about periods of active reduced-rate elections (RRE) and HRP placed on an individual’s NI record (which is undertaken on a tax year basis) and when an individual reports that they were doing an activity such as ‘looking after their children’ (which was collected on a calendar year basis).

The findings in this chapter may be subject to a number of response biases. Social desirability response bias may be an issue if respondents have adjusted their answers so as to appear ‘socially acceptable’ – for example, individuals may be more likely to report undertaking what they deem to be ‘positive activities’ during their gaps in NI accrual (e.g. being in paid work, undertaking childcare) rather than ‘negative activities’ (e.g. being out of work, sick or in prison). The fact that the survey focused solely on collecting data based on gaps in individuals’ NI accrual records, irrespective of whether or not the respondent agreed with the administrative data about the number, timing and length of gaps, might also have resulted in some bias.

All the analysis that follows has been based on weighted data – see Chapter 16 for details of the weighting strategy employed.

3.1 People due to reach State Pension age around 2010

Table 3.1 summarises the percentage of respondents in the 2010 cohort who report ever undertaking the different activities during at least one of their gaps. The percentages provided in the table do not add up to 100 per cent because they do not depict the sole reason for a gap, and they do not show the percentage of gaps accounted for by a single activity. They simply show that the activity was ever undertaken during at least one of an individual’s gaps – it may be that the activity was undertaken for a very short period (just one year) or that the activity was one of a number of activities that were undertaken concurrently during an individual’s ‘missing years’. The figures in brackets gross up the survey figures to show the approximate proportion of all individuals reaching State Pension age (SPA) around 2010 this represents.

For some individuals who were born outside the United Kingdom (UK), all of their gaps coincided with a period before they first arrived in the UK. These individuals are included in Table 3.1 but are excluded from subsequent analysis as they were not asked any further questions in the survey. Three per cent of the female 2010 cohort and four per cent of the male 2010 cohort were subsequently excluded in this way.
Table 3.1 The percentage of individuals who reported having ever done an activity in those years that they did not accrue a qualifying year

<table>
<thead>
<tr>
<th>Activity</th>
<th>All</th>
<th>Females 2010</th>
<th>Males 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abroad for some or all of gap</td>
<td>21</td>
<td>17 (4)</td>
<td>46 (2)</td>
</tr>
<tr>
<td>Paid work</td>
<td>64</td>
<td>64 (15)</td>
<td>65 (3)</td>
</tr>
<tr>
<td>Paid work (excluding RRE cases)</td>
<td>54</td>
<td>52 (12)</td>
<td>65 (3)</td>
</tr>
<tr>
<td>Unpaid work</td>
<td>11</td>
<td>12 (3)</td>
<td>5 (*)</td>
</tr>
<tr>
<td>Studied</td>
<td>12</td>
<td>12 (3)</td>
<td>16 (1)</td>
</tr>
<tr>
<td>Looking after their children</td>
<td>63</td>
<td>71 (16)</td>
<td>11 (1)</td>
</tr>
<tr>
<td>Looking after their children (excluding RRE and pre-78 cases)</td>
<td>47</td>
<td>52 (12)</td>
<td>11 (1)</td>
</tr>
<tr>
<td>Caring</td>
<td>21</td>
<td>23 (5)</td>
<td>10 (1)</td>
</tr>
<tr>
<td>Illness</td>
<td>21</td>
<td>20 (5)</td>
<td>25 (1)</td>
</tr>
<tr>
<td>Unemployed, claiming benefits</td>
<td>3</td>
<td>2 (*)</td>
<td>10 (1)</td>
</tr>
<tr>
<td>Unemployed, not claiming benefits</td>
<td>33</td>
<td>34 (8)</td>
<td>24 (1)</td>
</tr>
<tr>
<td>Prison</td>
<td>2</td>
<td>0 (*)</td>
<td>13 (1)</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>1 (*)</td>
<td>2 (*)</td>
</tr>
</tbody>
</table>

Base 660 577 83

NB – percentages have been rounded.
* less than 0.5 per cent.

Figures in brackets show the approximate percentage of all people due to reach SPA around 2010.

The three most commonly reported activities for women were: ‘looking after their children’, ‘paid work’ and ‘unemployed and not claiming benefits’ (this category includes those who are looking after the home). The three most commonly reported activities by men were: paid work, being abroad during a gap and unable to work due to illness. Therefore, three of the five most commonly reported activities were the same for men and women: paid work, unable to work due to illness, and unemployed and not claiming benefits. Women were more likely to report caring for their children or caring for someone who was sick, ill or disabled. Men were more likely to report being abroad during a gap and studying.

Two-thirds (65 per cent) of men in the 2010 cohort with the largest gaps in their NI records to date, reported doing paid work during a gap. This represents three per cent of all men due to reach SPA around 2010. Seventy-one per cent of women in the 2010 cohort with the largest gaps in their NI records to date reported looking after their child during a gap. Nineteen per cent of women in this cohort with large gaps in their NI records to date reported caring for their children before 1978 and the introduction of HRP, or when they had an active RRE. If these instances of reported childcare are excluded, then 52 per cent of women reported looking after their child during a gap, which, overall, represents 12 per cent of all women due to reach SPA around 2010.
The next sections examine each activity in turn, firstly describing what proportion of respondents within each cohort reported ever undertaking that activity, and then boxplots are presented, where the sample size allows (if more than 50 respondents reported doing the activity), showing the length of time respondents reported doing the activity for. A boxplot is a graphical presentation of summary statistics, for a variable such as length of time activity was reported for, such as the inter-quartile range (the difference between the 75th and 25th percentiles), the median, the maximum and the minimum, and any outliers. Figure 3.1 shows how boxplots are presented in this report.

**Figure 3.1 How to interpret a boxplot**

Where a respondent reports doing an activity for more than half of the total length of their gaps, that activity is referred to in this report as a ‘primary’ activity. The individual activity sections also report for what proportion of respondents the activity is a ‘primary’ activity.

There is no single activity that explains why the majority of people have gaps in their NI records. Respondents often reported doing a combination of activities in any particular year and different activities over their life course. There are over 500 combinations of activities that individuals could have reported doing when they had a gap in their NI records. In reality, respondents only mentioned a small fraction of these, although there were a number that were more frequently reported. The two most common combinations of activities reported were:

- doing paid work at the same time as a period of ‘looking after their children’ (with 17 per cent of all survey respondents having ever reported doing this combination of activities);
- ‘looking after their children’ at the same time as a period of being unemployed and not claiming benefits (with nine per cent of all survey respondents having ever reported this combination of activities).
There were a small number of instances where individuals reported doing four or five activities at the same time in a given year where they had a gap in their NI record.

### 3.1.1 Paid work

Respondents were asked if they did any kind of paid work during any of their gaps in their NI records. Two-thirds of women and men (64 per cent and 65 per cent respectively) in the 2010 cohort with the largest gaps in their NI records to date, reported doing paid work at least once during those years in which they had gaps. This represents 15 per cent of all women due to reach SPA around 2010, and three per cent of men. There are a number of reasons why some individuals may report undertaking paid work during a gap in their NI accrual, for example, they may have been earning below the Lower Earnings Limit (and thus will not receive a qualifying year).

Women with an active RRE\(^\text{10}\) do not earn qualifying years for the calculation of entitlement for the BSP in any year where they also work. Twelve per cent of the 2010 cohort women who reported doing paid work, also had an active RRE at the same time. The average (mean) length of time that women who reported doing paid work with an active RRE was 12 years. As women who reported being in paid work at the same time as they had an active RRE would not accrue qualifying years for those periods, these cases were removed, leaving a residual 52 per cent of 2010 cohort women reporting working at least once during their gaps in NI records and these are the women that we report on in the rest of this section.

Figure 3.2 shows that men were more likely to report doing paid work for a longer period than women (men reported doing paid work for a mean duration of 14 years compared with seven years for women).

Figure 3.2 also shows the spread in the number of years that respondents reported doing paid work for. Forty-one per cent of men, who reported doing paid work when they had a gap in their NI records, reported doing paid work for 20 years or more compared with just five per cent of women who reported doing paid work for this length of time.

Paid work was a ‘primary’ activity (where the respondent reports doing the activity for over half of the total length of their gaps) for more men than women. Four-fifths of men (79 per cent), with the largest gaps in their NI records to date, and who reported doing paid work, undertook paid work as a ‘primary activity’. In contrast, paid work was a ‘primary activity’ for around two-fifths of women (39 per cent).

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\(^{10}\) A woman who was married on or before 6 April 1977 could choose to pay a reduced rate of Class 1 NI contributions. A woman with an active RRE is not entitled to HRP or any contributory benefits based on NI contributions such as the BSP but is entitled to up to 60 per cent of her husband’s BSP entitlement based on his NI contributions record.
Respondents who reported doing paid work were also asked what type of paid work they were doing. Respondents could report that they were:

- in part-time (less than 30 hours a week) or full-time work;
- self-employed or working as an employee.

The majority of the paid work activity reported by women in the 2010 cohort was as an employee, with 60 per cent of the paid work activity being reported as a part-time employee. The story was different for men, where 45 per cent of the paid work activity was self-employed and an additional one-third of the paid work activity was as a full-time employee.

Overall, paid work was the most commonly reported activity among men and the second most commonly reported activity among 2010 cohort women. The nature of paid work differed between men and women. Women were more likely to report being in part-time work and men were more likely to report being self-employed.

### 3.1.2 Unpaid work

Respondents were asked if they had done any unpaid work, such as working for a family business or working as a volunteer for a charity when they had a gap in their NI records. Women were more likely to have reported doing unpaid work than men, with 12 per cent of women and five per cent of men in the 2010 cohort reporting doing unpaid work when they had a gap. No further analysis is
presented here for men who reported being in unpaid work, because of the low number of respondents.

Women with the largest gaps in NI records to date, who reported being in unpaid work, reported the activity for a mean duration of nine years. However, nearly a tenth (nine per cent) of the women who reported being in unpaid work during a gap reported the activity for more than 21 years.

Around half of the women in the 2010 cohort who reported doing unpaid work (48 per cent) reported it as a ‘primary activity’ – the number of years that they reported doing the activity for accounted for more than half of the total length of their gaps.

3.1.3 Studying

Respondents were asked if they had ever been a student, studying either full-time or part-time, when they had a gap in their NI records. Sixteen per cent of men and 12 per cent of women in the 2010 cohort, with the largest gaps in NI records to date, reported studying when they had these gaps. No further results are presented here for men who reported studying because of the low number of respondents.

Women with the largest gaps in their NI records to date, who reported studying, reported the activity for a mean duration of four years. The majority of women (60 per cent) who reported studying when they had a gap reported the activity for three years or less.

Nearly a fifth (19 per cent) of the 2010 female cohort, who reported studying, reported it as a ‘primary’ activity.

3.1.4 Childcare

Respondents were also asked if they were at home looking after their children when they had a gap in their NI records. As expected, a higher proportion of women than men in the 2010 cohort reported caring for their children when they had these gaps. Seventy-one per cent of women and 11 per cent of men, reported caring for their children when they had these gaps. There are a number of reasons why some individuals may report ‘looking after their children’ during a gap in their NI accrual, for example, they may not have been eligible for HRP (e.g. if they were not in receipt of Child Benefit).

Around a fifth of survey respondent women were reporting ‘looking after their children’ when they had an active RRE (and so would not have accrued a qualifying year for the calculation of BSP entitlement) or before the introduction of HRP in 1978. These two types of childcare are covered in more detail in the next section. If these instances of reported childcare are excluded, then 52 per cent of women reported ‘looking after their child’ during a gap, which overall represents 12 per cent of all women due to reach SPA around 2010. No further results are presented for men in the 2010 cohort due to the low number of respondents.
Active RRE and pre-78 childcare cases

As outlined above, of women in the 2010 cohort who reported caring for their children during a gap in their NI records, some of the childcare was reported before 1978 (and the introduction of HRP\textsuperscript{11}). However, as year-by-year NI contributions data was not available until 1975, only the total number of years of childcare reported between 1975 and 1978 is known. Some of these women would also have had an active RRE\textsuperscript{12} and so did not accrue qualifying years for the purpose of calculation of entitlement to BSP.

Sixty-four per cent of all women in the 2010 cohort with the largest gaps in their NI records to date, reported caring for their children before 1978. The majority of these women (87 per cent) reported caring for their children for the full three years between 1975 and 1978.

Women reported caring for their children while they had an active RRE for a mean duration of seven years. The RRE accounted for more than half of women’s reported years caring for their children, for over half of women (53 per cent, who reported this activity and had an active RRE).

Around a fifth of women (19 per cent) in the 2010 cohort reported caring for their children for a period that coincided entirely with them having an active RRE or the entire period was before 1978, thereby not accruing qualifying years for that period. These cases have been excluded from the detailed analysis that follows.

Period of time reported caring for their children

Women in the 2010 cohort who have the largest gaps in NI records to date, reported caring for their children for a mean duration of nine years. A significant minority of 2010 cohort women reported caring for their children for a short period of time (40 per cent reported caring for their children for five years or less, with 22 per cent having reported caring for their children for just one year\textsuperscript{13}). Twelve per cent of women, who reported caring for their children when they had a gap in their NI records, reported the activity for 20 years or more.

\textsuperscript{11} HRP helps protect a person’s entitlement to BSP if they are unable to undertake regular employment due to caring for a child/children or a sick or disabled person at home.

\textsuperscript{12} A woman who was married on or before 6 April 1977 could choose to pay a reduced rate of Class 1 NI contributions. A woman with an active reduced rate election is not entitled to HRP or any contributory benefits based on NI contributions such as the BSP but is entitled to up to 60 per cent of her husband’s BSP entitlement based on his NI contributions record.

\textsuperscript{13} Where an individual reports caring for children for just one year; this may be a discrepancy between tax year information from the NI records database and calendar year questioning in the survey or where an individual only cares for a child for part of a tax year (for example, the year the child is born or turns 16) and so this period does not count as a full qualifying year in an individual’s NI records history.
Eighty-nine per cent of women who reported caring for their children reported the activity when they were under 35 (the peak of first childbearing is around ages 26 or 27 for women due to reach SPA around 2010\textsuperscript{14}). By contrast only one-third of women reported caring for their children at older ages (between the ages of 45 and 54). A woman who is caring for a child (under the age of 16) should be credited with HRP on her NI record (unless the Child Benefit is paid to the partner).

**HRP and childcare cases**

Of the 2010 cohort women with the largest gaps in their NI records to date, who reported ‘looking after their children’, 49 per cent had some HRP on their NI records and 51 per cent did not have any HRP on their records. It is important to note that it is not possible to establish from the information collected in the survey whether the women would have been eligible for HRP.

Of those women who had some HRP on their records, the vast majority reported caring for their children for ten years or less (89 per cent). Eighty-one per cent of those women who did not have HRP on their records reported caring for their children for 20 years or less.

‘Looking after their children’ was a ‘primary’ activity for around half of women who reported this activity when they had gaps in their NI records.

### 3.1.5 Caring for someone who is sick, ill or disabled

Respondents were asked if they had looked after someone who was sick, ill or disabled such as a husband, wife, partner, relative or friend when they had a gap in their NI records. Women were more likely than men to report caring for someone who was sick, ill or disabled during a gap. Nearly a quarter of women (23 per cent) reported caring for someone who was sick, ill or disabled compared with ten per cent of men. No further results are presented for the male 2010 cohort because of the low number of respondents in this category. There are a number of reasons why some individuals may report undertaking caring during a gap in their NI accrual, for example, they may have been caring for insufficient hours over a period to be eligible for Carer’s Credit.

Women in the 2010 cohort with the largest gaps in NI records to date, reported caring for a mean duration of eight years. Around half of women reported caring for five years or less. For around 40 per cent of women who reported caring when they had a gap in their NI records, caring was a ‘primary’ activity.

Women who reported caring for someone who was sick, ill or disabled were more likely to report caring at older rather than younger age groups (68 per cent of women, who reported caring for someone when they had a gap in their NI records, reported undertaking the activity between the ages of 45 and 54, compared with 29 per cent of women reporting the activity when they were aged under 35).

\textsuperscript{14} Rendall \textit{et al.} (National Statistics 2005) \textit{First births by age and education in Britain, France and Norway}.
Those individuals who reported caring since 2000 were also asked how many hours a week they cared for. Around three-quarters of women in the 2010 cohort, who reported caring during one of their gaps in NI records, reported that they cared for 20 hours or more a week.

### 3.1.6 Illness

Respondents were asked if they had been unable to work due to having a health problem, illness or disability when they had a gap in their NI records. A quarter of men (25 per cent) and one-fifth of women (20 per cent) in the 2010 cohort reported being unable to work due to ill-health during a gap in their NI records. No further results are reported for the male 2010 cohort because of the small sample size.

Women reported being unable to work due to illness for a mean duration of seven years. Fifty-six per cent of women reported being unable to work due to illness for less than five years. For around 40 per cent of women who reported being unable to work due to ill-health, the activity was a ‘primary’ activity.

As would be expected, women who reported being unable to work due to illness were more likely to report this at older rather than younger age groups (82 per cent of women, who reported being unable to work due to ill-health, reported this activity between the ages of 45 and 54, compared with 26 per cent of women reporting the activity when they were under 35).

### 3.1.7 Unemployed and claiming benefits

Some respondents reported that they were ‘unemployed and claiming state benefits’ when they had a gap in their NI records (this category was not defined in the questionnaire but given as a free response by some individuals). Men were more likely to report ever being unemployed and claiming benefits when they had a gap than women. Ten per cent of men and two per cent of women in the 2010 cohort reported being unemployed and claiming benefits.

No further breakdowns are presented in this category because of the small number of respondents.

### 3.1.8 Unemployed and not claiming benefits

Respondents were asked if they were unemployed and not claiming State benefits when they had a gap in their NI records. This activity includes those who were looking after the home, and those who described themselves as unemployed and looking for work but not claiming benefits.

Women were more likely to report being unemployed and not claiming benefits than men when they had gaps in their NI records (as expected, because this category includes those who report looking after the home). Around one-third of women (34 per cent) and a quarter of men (24 per cent) in the 2010 cohort reported being unemployed and not claiming benefits when they had gaps in their
NI records. No further results are presented for the male 2010 cohort because of the low number of respondents in this category.

Forty-three per cent of women in the 2010 with the largest gaps in their NI records, reported being unemployed and not claiming benefits for five years or less.

Women in the 2010 cohort reported being unemployed and not claiming benefits for a mean duration of ten years. Being unemployed and not claiming benefits was a ‘primary’ activity for around 60 per cent of women in the 2010 cohort who reported the activity.

Women were more likely to report being unemployed and not claiming benefits at younger age groups than at older ones (60 per cent of women who reported being unemployed and not claiming benefits reported the activity when they were under 35 years, compared with 45 per cent of women reporting the activity when they were aged between 45 and 54).

3.1.9  Prison

Men were more likely to have reported being in prison during those years when they had gaps in their NI records. Thirteen per cent of men and under one per cent of women in the 2010 cohort reported ever being in prison when they had gaps in their NI records. No further results are presented for women because of the low number of respondents.

Men in the 2010 cohort who reported being in prison, reported the activity for a mean duration of 11 years.

3.1.10  Other

Respondents were also given the opportunity to report having undertaken any other activity than the ten outlined in this chapter during their gaps in NI records. Less than one per cent of the female 2010 cohort and two per cent of the male 2010 cohort reported other activities. No further results are presented in this section because of the low number of respondents.

3.2  People due to reach State Pension age around 2025

Table 3.2 shows the percentage of men and women in the 2025 cohort with the largest gaps in their NI records to date, who report ever doing an activity for a full year or more during a period of non-accrual. The percentages in the table do not add up to 100 per cent because they do not depict the sole reason for a gap and they do not show the percentage of a gap accounted for by a particular activity. They simply show that the activity was ever undertaken during at least one of an individual’s gaps – it may be that the activity was undertaken for a very short period (just one year) or that the activity was one of a number of activities that were undertaken concurrently during an individual’s ‘missing years’. The figures in brackets gross up the survey figures to show the approximate proportion of all individuals reaching SPA around 2025 this represents.
Table 3.2  The percentage of individuals who reported having ever done an activity in those years that they did not accrue a qualifying year

<table>
<thead>
<tr>
<th>Activity</th>
<th>All</th>
<th>Females 2025</th>
<th>Males 2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abroad for some of gap</td>
<td>48</td>
<td>41 (4)</td>
<td>55 (9)</td>
</tr>
<tr>
<td>Paid work</td>
<td>52</td>
<td>44 (4)</td>
<td>60 (10)</td>
</tr>
<tr>
<td>Unpaid work</td>
<td>11</td>
<td>13 (1)</td>
<td>9 (1)</td>
</tr>
<tr>
<td>Studied</td>
<td>32</td>
<td>32 (3)</td>
<td>33 (5)</td>
</tr>
<tr>
<td>Looking after their children</td>
<td>35</td>
<td>54 (5)</td>
<td>17 (3)</td>
</tr>
<tr>
<td>Caring</td>
<td>9</td>
<td>14 (1)</td>
<td>5 (1)</td>
</tr>
<tr>
<td>Illness</td>
<td>19</td>
<td>19 (2)</td>
<td>18 (3)</td>
</tr>
<tr>
<td>Unemployed, claiming benefits</td>
<td>4</td>
<td>0.7 (*)</td>
<td>6 (1)</td>
</tr>
<tr>
<td>Unemployed, not claiming benefits</td>
<td>31</td>
<td>36 (4)</td>
<td>25 (4)</td>
</tr>
<tr>
<td>Prison</td>
<td>4</td>
<td>0 (0)</td>
<td>7 (1)</td>
</tr>
<tr>
<td>Other</td>
<td>0.6</td>
<td>0 (*)</td>
<td>1 (*)</td>
</tr>
</tbody>
</table>

* Base 545 272 273

NB – percentages have been rounded.
* less than 0.5 per cent.

Figures in brackets show the approximate percentage of all people due to reach SPA around 2025.

For some individuals who were born outside the UK, all of their gaps coincided with a period before they first arrived in the UK. These individuals are included in Table 3.2 but are excluded from subsequent analysis as they were not asked any further questions in the survey. Nine per cent of the female 2025 cohort and 12 per cent of the male 2025 cohort were excluded in this way.

Four out of the five most commonly reported activities were the same for men and women: paid work, abroad, studying and unemployed and not claiming benefits. Men were also more likely to report being unable to work due to illness and women were more likely to report caring for their children. Table 3.2 shows that 55 per cent of 2025 cohort men with the largest gaps in NI records to date, reported being abroad during one of their gaps (this represents nine per cent of all men reaching SPA around 2025). One-third of women (32 per cent) with the largest gaps to date, reported studying during one of their gaps – this represents three per cent of all women due to reach SPA around 2025.

The next sections describe each of the activities in turn.

3.2.1  Paid work

Sixty per cent of men and 44 per cent of women (ten per cent and four per cent of the overall cohorts respectively) in the 2025 cohort with the largest gaps in NI records to date, reported being in paid work when they had these gaps.
Figure 3.3 shows that men reported being in paid work for longer than women. The mean duration of paid work was nine years for men, compared with seven years for women.

Paid work was a ‘primary’ activity (where the respondent reports doing the activity for over half of the total length of their gaps) for more men than women. Paid work was a ‘primary’ activity for 70 per cent of men and almost half of women (48 per cent).

Around half of the paid work activity (47 per cent) reported by women in the 2025 cohort was as a part-time employee, with a further third as a full-time employee. By contrast, men were more likely to report instances of being employed full-time (44 per cent), employed part-time (15 per cent) and self-employed (22 per cent).

**Figure 3.3  Boxplot of number of years respondents reported doing paid work for**

3.2.2 Unpaid work

Women were more likely than men to have reported doing unpaid work during those years where they had gaps in their NI records. Thirteen per cent of women and nine per cent of men in the 2025 cohort reported doing unpaid work during those years where they had gaps in their NI records. No further results are reported in this category due to the small sample sizes.
3.2.3 Studying

Around one-third of men and women (33 per cent and 32 per cent respectively) in the 2025 cohort who have the largest gaps in NI records to date, reported studying when they had a gap.

Figure 3.4 shows that men were slightly more likely to report studying for a longer period than women. The mean duration of studying for men was five years, compared with four years for women. Around half of men and women (48 per cent of men and 54 per cent of women) reported studying for three years or less.

One-third of women (32 per cent) and 38 per cent of men, who reported studying, reported it as a ‘primary’ activity.

Figure 3.4 Boxplot of number of years studying reported by respondents

3.2.4 Childcare

Fifty-four per cent of women (representing five per cent of the overall cohort of women due to reach SPA around 2025) and 17 per cent of men, with the largest gaps in NI records to date, reported ‘looking after their children’ when they had these gaps. No further results are presented for the male cohort because of the small sample size.

Women reported caring for their children for a mean duration of 12 years. One in five women (19 per cent) reported caring for their children for five years or less and 14 per cent of women reported caring for their children for 20 years or more.
Around four in five women reported caring for their children when they were aged under 45 years (the peak of first childbearing is around age 30 for women due to reach SPA around 2025\textsuperscript{15}).

**HRP and childcare cases**

Of all the 2025 cohort women who reported caring for their children, 75 per cent of these had no HRP on their NI record and 25 per cent had some HRP on their NI record. It is important to note that it is not possible to establish from the information collected in the survey whether the women would have been eligible for HRP.

Of the 25 per cent who had HRP on their records, two-thirds reported caring for their children for ten years or less.

Table 3.3 shows the ages at which women reported caring for their children by whether they had any HRP on their NI account.

<table>
<thead>
<tr>
<th>Age when reporting childcare</th>
<th>HRP on records currently</th>
<th>No HRP on records currently</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>69</td>
<td>80</td>
</tr>
<tr>
<td>35 to 44</td>
<td>49</td>
<td>92</td>
</tr>
<tr>
<td>45 to 54</td>
<td>13</td>
<td>50</td>
</tr>
</tbody>
</table>

Caring for their children was a ‘primary’ activity for 88 per cent of women who reported ever doing the activity during a gap in their NI records.

### 3.2.5 Caring for someone who is sick, ill or disabled

Fourteen per cent of women and five per cent of men, with the largest gaps in their NI records to date, reported caring for someone who was sick, ill or disabled when they had a gap. No further results are presented for the male 2025 cohort because of the low number of respondents in this category.

Women in the 2025 cohort reported caring for someone who was sick, ill or disabled for, on average (mean), seven years. Almost two-thirds of women (63 per cent) reported caring for five years or less.

Caring was a ‘primary’ activity for 43 per cent of women who reported caring for someone who was sick, ill or disabled during a gap in their NI records.

Of those women who report caring for someone who was sick, ill or disabled when they have gaps in their NI records, more women report caring at older age

\textsuperscript{15} Rendall et al. (National Statistics 2005) *First births by age and education in Britain, France and Norway.*
groups than younger ones. Three-quarters of women report caring between the ages of 35 and 44 compared with half of women who report caring when they were under 35.

3.2.6 Illness

Nearly one-fifth of men and women (18 per cent of men and 19 per cent of women) reported being unable to work due to ill-health. No further results are reported for the male cohort because of the small sample size.

Women reported being unable to work due to ill-health for a mean duration of seven years.

Being unable to work due to illness was reported as a ‘primary’ activity by around half of women respondents (who reported ever being unable to work due to illness).

As would be expected, a higher proportion of women reported being unable to work due to ill-health at older ages – 81 per cent reported this between the ages of 35 and 44, compared with 61 per cent under the age of 35.

3.2.7 Unemployed and claiming benefits

Some respondents reported that they were ‘unemployed and claiming State benefits’ when they had a gap in their NI records (this category was not defined in the questionnaire but given as a free response by some individuals). Six per cent of men and one per cent of women, with the largest gaps in their NI records to date, reported being unemployed and claiming benefits when they had a gap.

No further breakdowns are given for this respondent category due to the small number of respondents.

3.2.8 Unemployed and not claiming benefits

This activity includes those who were looking after the home and those who described themselves as unemployed and looking for work but not claiming benefits.

Women were more likely to report being unemployed and not claiming benefits than men when they had gaps in their NI records (as expected because this category includes those who report looking after the home). Over one-third of women (36 per cent) and one-quarter of men in the 2025 cohort reported ever being unemployed and not claiming benefits when they had a gap in their NI records.

One-third of 2025 cohort men reported being unemployed for just one year, compared with 26 per cent of women. The majority of men and women in the 2025 cohort (54 per cent of women and 74 per cent of men) reported being unemployed and not claiming benefits for five years or less.
Figure 3.5 shows that the average length of time women reported being unemployed was longer than for men. The mean duration for being unemployed was seven years for women compared with five years for men.

Being unemployed and not claiming benefits was a ‘primary’ activity for 54 per cent of women and 41 per cent of men who reported the activity.

**Figure 3.5** Boxplot of number of years respondents reported being unemployed and not claiming benefits for

![Boxplot](image)

Base: All those who reported being unemployed and not claiming benefits.

Table 3.4 shows the percentage of respondents who reported ever being unemployed and not claiming benefits by the ages that they reported the activity. Generally, a higher proportion of respondents report being unemployed and not claiming benefits at younger rather than higher age ranges.

**Table 3.4** Percentage of respondents who reported ever being unemployed and not claiming benefits: sex, by age

<table>
<thead>
<tr>
<th>Ages</th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>35 to 44</td>
<td>48</td>
<td>45</td>
</tr>
<tr>
<td>45 to 54</td>
<td>1*</td>
<td>3*</td>
</tr>
</tbody>
</table>

* These figures are low because the majority of the cohort has not yet reached age 45 (they are aged between 41 and 45 in 2004/05).
3.2.9 Prison

Men were much more likely than women to have reported being in prison during those years where they had gaps in their NI records. Seven per cent of men and no women in the 2025 cohort reported ever being in prison when they had a gap. Men in the 2025 cohort reported being in prison for a mean duration of four years.

3.2.10 Other

Respondents were also given the opportunity to report undertaking any other activity than the ten outlined at the start of this chapter during their gaps in NI records. Less than one per cent of the male and female 2025 cohorts reported an activity that was not on this list. No further results are presented in this section because of the low number of respondents.

3.3 Comparison of 2010 and 2025 cohort activities

Paid work was the most common activity reported by both cohorts in those years that they were not accruing qualifying years towards a BSP (i.e. during a gap in their NI records). Around half of respondents reported undertaking paid work at some point during their gaps (paid work was the most common activity for men and the second most common activity for women). Females in the 2025 cohort were the least likely of the four groups to have reported undertaking some paid work (although 44 per cent still had).

The second most common activity reported for all cohorts was ‘looking after their children’, with the third most common being unemployed and not claiming benefits for the 2010 cohort, and studying for the 2025 cohort.

The five activities most commonly reported by men were the same in both cohorts (although the order differed). As may be expected due to the age differences between these groups, men in the 2010 cohort had a higher incidence of being unable to work due to illness, whilst men in the 2025 cohort had a higher incidence of studying.

Three of the five most common activities for women were the same between the two cohorts (‘looking after their children’, paid work, and unemployed and not claiming benefits). More women in the 2010 cohort reported being unable to work due to illness and caring for someone who was sick, ill or disabled than women in the 2025 cohort. By contrast, women in the 2025 cohort were more likely to report having studied or being abroad during a gap in NI accrual.

A lower proportion of the 2025 cohort reported doing paid work compared with the 2010 cohort. The nature of the paid work activity also differed between cohorts. Men in the 2025 cohort were less likely to report being self-employed than men in the 2010 cohort (22 per cent compared with 45 per cent). Sixty per cent of the paid work activity reported by women in the 2010 cohort was part-
time work as an employee, compared with less than half of the paid work activity (47 per cent) reported by women in the 2025 cohort.

A higher proportion of men and women in the 2025 cohort reported studying when they had a gap in their NI records compared to the 2010 cohort.

Women in the 2025 cohort reported more years of caring for their children than women in the 2010 cohort (the mean average number of years reported were 12 years and nine years respectively). In addition, more women in the 2025 cohort than the 2010 cohort, reported caring for their children at older age groups (between the ages of 35 and 44). More women in the 2010 cohort have HRP on their NI accounts compared with women in the much smaller 2025 cohort.

Caring for someone who was sick, ill or disabled was reported by more women in the 2010 cohort than the 2025 cohort – 23 per cent compared with 14 per cent. In addition, women in the 2010 cohort were likely to report caring for someone who was sick, ill or disabled for a longer period than women in the 2025 cohort, typically eight years compared with six years.

The highest incidence of reporting being unable to work due to ill-health was among men in the 2010 cohort. The average length of time reported being unable to work by all cohorts was similar, at around six or seven years.

Being unemployed and not claiming benefits is in the top four activities reported by men and women in both cohorts. Men and women in the 2010 cohort reported being unemployed and not claiming benefits, on average, for a longer period than men and women in the 2025 cohort.
4 Conclusion

The research has shown that there are more women than men in the group with large 'gaps' in their National Insurance (NI) records to date who are due to reach State Pension age (SPA) around 2010. However, these women are more likely to have accrued qualifying years for a greater proportion of their working lives to date than men. Half of women (48 per cent) in the 2010 cohort with the largest gaps in their records to date, have accrued qualifying years for at least 50 per cent of their working lives to date compared with nearly a third of men (31 per cent).

In contrast, there are more men than women in the 2025 cohort with the largest gaps in NI records to date (59 per cent men versus 41 per cent women). Amongst this group, women appear to have worse records than men to date. It is, nevertheless, important to note that these individuals still have at least 20 years left to accrue before they reach SPA.

Women in the 2010 and 2025 cohorts with the largest gaps in NI records to date, are disproportionately more likely to be in the two lowest social class groups and less likely to be in the managerial and technical social class group. Men in the 2010 cohort are more likely to be in the skilled non-manual, partly skilled and professional groups. However, when looking at the 2025 cohort, men are more likely to be in the professional and partly skilled social class groups than the national population.

For both men and women in both cohorts, the higher income groups are more likely to be under-represented and the lower income groups over-represented among those with the largest gaps in their NI records to date. Although women in the 2010 cohort report having a low individual income, a significant minority live in higher income households.

There is no single activity that explains why the majority of people have gaps in their NI records. Respondents often reported doing a combination of activities in any particular year and different activities over their life course.
Individuals can qualify for basic State Pension (BSP) by: paying; being treated as having paid; or being credited with NI contributions. It is important to note that the survey did not attempt to collect detailed information on the activities undertaken which could then be directly compared to the NI qualifying conditions – for example, in cases where paid work was reported, the survey does not collect data on payment levels and, therefore, individuals may have been earning below the Lower Earnings Limit (and thus, will not receive a qualifying year), and in cases where ‘looking after their children’ was reported, the individuals may not have been eligible for Home Responsibilities Protection (HRP).

Paid work was the most common activity reported by both cohorts in those years that they were not accruing qualifying years towards a BSP. Around half of respondents reported undertaking paid work at some point during their gaps (paid work was the most common activity for men and the second most common activity for women). The second most common activity reported for all cohorts was ‘looking after their children’, with the third most common being unemployed and not claiming benefits for the 2010 cohort, and studying for the 2025 cohort.

Whilst there is overlap between men and women with regard to the activities reported during gaps’, in both cohorts men were more likely than women to report being abroad, and women were more likely than men to report ‘looking after their children’, caring for someone who was sick, ill or disabled, or being unemployed and not claiming benefits.
Appendix A
Feasibility study
5 Feasibility stage overview

5.1 Research aims

Basic State Pension (BSP) is payable to individuals who have paid, been treated as having paid, or been credited with United Kingdom (UK) National Insurance (NI) contributions (these are known as qualifying years). The Pensions Act 2007 introduces a number of measures to increase the proportion of people qualifying for a full BSP. One of these measures is a reduction in the number of qualifying years required for entitlement to a full BSP from 44 years for men and 39 years for women to 30 years for both men and women from April 2010. The implementation of this measure will mean that an estimated 95 per cent of men and 75 per cent of women reaching State Pension age (SPA) in 2010 will be entitled to a full BSP, with over 90 per cent of men and women reaching SPA in 2025 projected to be entitled to a full BSP.

This research aims to understand what those individuals with the largest ‘gaps’ in their NI records to date, who are due to reach SPA around 2010 or 2025, were doing during their NI accrual gaps. This report also describes the demographic and socio-economic characteristics of these individuals and describes what these gaps in accrual look like.

For this study, a gap in an individual’s NI accruals record was defined as any period of time when an individual does not have (sufficient) credits or payments to qualify for a full financial year’s contribution towards the BSP. Only individuals who had the largest gaps in their NI records to date were selected for the research.

The Department for Work and Pensions (DWP), therefore, commissioned the National Centre for Social Research (NatCen) to undertake an initial feasibility study, which would provide evidence to help inform the decisions about:

1. whether such a study was feasible; and if so
2. what kinds of data could be collected (qualitative, quantitative); and
3. if a survey was deemed feasible what information could be collected, using what mode or modes of data collection, and to what level of detail?

This section of the report summarises the methodology and findings of this initial feasibility study and the recommendations made.
5.2 Methodology

The feasibility study was designed to explore a number of key issues, shown in Figure 5.1, utilising a number of different research methods. The aim was to provide answers to the three key research questions, shown above.

Figure 5.1 Key issues to be addressed by the feasibility study

<table>
<thead>
<tr>
<th>Issues</th>
<th>Mechanism</th>
<th>Output</th>
</tr>
</thead>
<tbody>
<tr>
<td>What information is needed?</td>
<td>Discussion with DWP research team/key stakeholders</td>
<td>Produce clear set of research objectives.</td>
</tr>
<tr>
<td>– To what level of accuracy?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– In how much detail?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the research ethical?</td>
<td>Desk research/discussion with colleagues in NatCen/scoping interviews</td>
<td>Recommend protocols for its conduct.</td>
</tr>
<tr>
<td>Is the research possible?</td>
<td></td>
<td>Recommend wording for opt out letter.</td>
</tr>
<tr>
<td>– Will respondents be willing to take part in the research at all?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Will they be able to provide information required?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Will they be willing to provide the information being sought?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How should the research be conducted?</td>
<td>Scoping interviews</td>
<td>Recommendations on what information could be collected, to what level of detail. Identification of quality issues (i.e. recall errors). Test out wording of opt out letter.</td>
</tr>
<tr>
<td>– Pros and cons of qualitative and quantitative methods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– If a survey, consider modes of data collection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the research practical?</td>
<td>Scoping interviews/desk research</td>
<td>Recommendations on methodology (quantitative/qualitative) and if quantitative, mode of data collection (taking into account information needs).</td>
</tr>
<tr>
<td>– Effective sample size needed to yield accuracy of data required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Costs of recommended research design</td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Timetable for later phases of work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Desk research</td>
<td></td>
<td>Recommendations for defining who should be eligible for the survey, sample size and design Indicative costs for recommended research designs.</td>
</tr>
</tbody>
</table>
5.3 Scoping interviews and piloting

To be able to assess the feasibility of conducting the study, we carried out 16 ‘scoping’ interviews: seven with 2010 cohort members and nine with 2025 cohort members. These qualitative interviews were designed to:

- examine economic/other activity histories in chronological detail;
- determine factors which were relevant to gaps in accrual of NI qualifying years;
- gather respondents’ reflections on their experience of being invited to participate in the research;
- find out how willing people were to discuss these issues and how easy it is for them to recall what they were doing; and
- explore concerns and questions that people’s involvement in this research raised.

Table 5.1 summarises the characteristics of those interviewed.

Table 5.1 Characteristics of scoping interview respondents

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>2010 cohort</th>
<th></th>
<th>2025 cohort</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Number of gaps</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>5</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>2-3</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4+</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Percentage accrued years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-24</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>25-49</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>50+</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Our aim had been to conduct ten interviews with each cohort, and an equal number with both men and women within each. However, the overall 2010 cohort sample contained a limited number of men, which constrained the numbers available to us to attempt to contact for the scoping interviews that in turn limited our success. The limited numbers of men contained in the 2010 sample and its implication for the main survey is discussed later in the report. Depending on the outcome of the scoping interviews a small-scale pilot of 150 cases would take place, in order to achieve around 50 productive interviews\(^\text{16}\), to further test and refine the proposed survey methodology, and in particular the questionnaire.

\(^{16}\) In practice only 31 pilot interviews were achieved, see Chapter 8.
6 Sampling and survey response

A primary constraint on the feasibility of conducting any survey of people due to reach State Pension age (SPA) in 2010 and 2025 who have large ‘gaps’ in their National Insurance (NI) records to date is the availability of a sufficiently large sample frame that would enable a representative sample to be drawn. NI records are held by HM Revenue & Customs (HMRC), who currently provide the Department for Work and Pensions (DWP) with a one per cent sample of records for analysis and research purposes. The size of this sample, therefore, limits the number of available cases for any survey of people with gaps in their NI accrual records who will be reaching SPA in 2010 and 2025. DWP were aware of this constraint at the outset of this project, and a key aim of the feasibility study was to assess whether a telephone survey would be feasible. If a survey was possible, then a telephone survey was thought to be the most likely mode of data collection, as the limited numbers of cases available would mean a very dispersed sample making face-to-face methods too expensive.

We, therefore, focused on three key issues:

- how to define the survey population (DWP took the lead on this);
- the extent to which telephone numbers could be obtained for sample members; and
- the representativeness of any telephone survey sample.

6.1 Defining the survey population

This section describes the process for selecting the sample of individuals who have the largest gaps in their NI records to date. The population selected was individuals who were due to reach SPA around 2010 and 2025\(^\text{17}\) who had accrued

\(^{17}\) Due to sample size restrictions, the sample was selected taking individuals, meeting the selection criteria, due to reach SPA in the ranges 2010-2012 (termed the 2010 cohort) and 2025-2030 (termed the 2025 cohort).
qualifying years for less than 60 per cent\textsuperscript{18} of their working lives to 2004/05 (the latest year’s NI data that were available). The sample selection was undertaken by research staff in DWP.

### 6.1.1 Men and women reaching SPA between 2010 and 2012

Women, who are due to reach SPA between 2010 and 2012\textsuperscript{19} at the age of 60, will have maximum working lives of 44 years (from ages 16 to 60). Therefore, these women need to have accrued for a minimum of 68 per cent of their working lives (30/44). Using a sample of one per cent of HMRC NI contributions records, women were selected who were born between 6 April 1950 and 5 April 1953 and who had accrued qualifying years for less than 68 per cent of their working lives to date.

The sample was selected according to the calculation below, with the selected women having accrued qualifying years in the range shown in Table 6.1.

\[
\frac{\text{Total Qualifying Years To Date}}{\text{Total Working Life To Date}} < 0.68
\]

#### Table 6.1 Qualifying years accrued by women due to retire between 2010 and 2012

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Age 2004/05</th>
<th>Working years to date</th>
<th>Range of qualifying years accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/4/50 to 5/4/51</td>
<td>54</td>
<td>38</td>
<td>0-26</td>
</tr>
<tr>
<td>6/4/51 to 5/4/52</td>
<td>53</td>
<td>37</td>
<td>0-25</td>
</tr>
<tr>
<td>6/4/52 to 5/4/53</td>
<td>52</td>
<td>36</td>
<td>0-24</td>
</tr>
</tbody>
</table>

This method used assumed that a woman continues accruing qualifying years until SPA at the same rate that she has accrued qualifying years to date (so those who have accrued less than x per cent of a BSP to date will continue to accrue BSP at this rate into the future). The same assumption is used for the sample selection process for all cohorts.

Men, who are due to reach SPA between 2010 and 2012 at the age of 65, will have maximum working lives of 49 years (from ages 16 to 65). Therefore, these

\textsuperscript{18} Sixty per cent was used for men and women due to reach SPA around 2025 and men due to reach SPA around 2010. For women due to reach SPA around 2010, 68 per cent was used.

\textsuperscript{19} The SPA is 60 for women due to retire in 2010, increasing to 60.5 for women due to retire in 2011 and 61 for women due to retire in 2012. For ease of selecting the sample it was assumed that for women retiring between 2010 and 2012 the SPA was 60.
men need to have accrued qualifying years for a minimum of 61 per cent of their working lives (30/49). Again, using a sample of one per cent of HMRC NI contributions records, men were selected who were born between 6 April 1945 and 5 April 1948 and who had accrued qualifying years for less than 60 per cent of their working lives to date. Since April 1983, NI credits, known as autocredits, have been available to men aged 60 to 64. Autocredits are due to be phased out between 2010 and 2020 with SPA equalisation\textsuperscript{20}.

The sample of men was selected according to the following calculation, with the selected men having accrued qualifying years in the range shown in Table 6.2.

\[
\frac{\text{TotalQualifyingYearsToDate} + 5}{\text{TotalWorkingLifeToDate} + 5} < 0.6
\]

\textbf{Table 6.2} Qualifying years accrued by men due to retire between 2010 and 2012

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Age 2004/05</th>
<th>Working years to date</th>
<th>Range of qualifying years accrued (taking autocredits into account)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/4/45 to 5/4/46</td>
<td>59</td>
<td>43</td>
<td>0-26</td>
</tr>
<tr>
<td>6/4/46 to 5/4/47</td>
<td>58</td>
<td>42</td>
<td>0-25</td>
</tr>
</tbody>
</table>

\textbf{6.1.2} Men and women reaching SPA between 2025 and 2030

Men and women, who are due to reach SPA at 65\textsuperscript{21} between 2025 and 2030, will have a maximum working life of 49 years (from ages 16 to 65). Therefore, they need to have accrued qualifying years for a minimum of 61 per cent of their working lives (30/49). From the one per cent sample of NI contributions supplied to DWP by HMRC, men and women were selected who were born between 6 April 1959 and 5 April 1964 and who had accrued qualifying years for less than 60 per cent of their working lives to date.

\textsuperscript{20} For ease of selecting the sample it was assumed that all men that are due to reach SPA between 2010 and 2012 will still all receive the five years of autocredits.

\textsuperscript{21} The SPA for men and women is due to increase from 65 to 66, phased in over two years starting in April 2024. For ease of selecting the sample the SPA for men and women retiring between 2025 and 2030 has been assumed to be 65.
The sample of men and women was selected according to the following calculation, with the selected cases having accrued qualifying years in the range shown in Table 6.3.

\[
\frac{\text{TotalQualifyingYearsToDate}}{\text{TotalWorkingLifeToDate}} < 0.6
\]

### Table 6.3 Qualifying years accrued to date by men and women due to retire between 2025 and 2030

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Age 2004/05</th>
<th>Working years to date</th>
<th>Range of qualifying years accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/4/59 to 5/4/60</td>
<td>45</td>
<td>29</td>
<td>0-17</td>
</tr>
<tr>
<td>6/4/60 to 5/4/61</td>
<td>44</td>
<td>28</td>
<td>0-17</td>
</tr>
<tr>
<td>6/4/61 to 5/4/62</td>
<td>43</td>
<td>27</td>
<td>0-16</td>
</tr>
<tr>
<td>6/4/62 to 5/4/63</td>
<td>42</td>
<td>26</td>
<td>0-16</td>
</tr>
<tr>
<td>6/4/63 to 5/4/64</td>
<td>41</td>
<td>25</td>
<td>0-15</td>
</tr>
</tbody>
</table>

1 Based on these dates of birth, the SPA of these individuals will be from 2024/25 onwards.

Table 6.4 shows the number of cases that were selected using the sample selection procedures described above. It is notable that the number of men due to retire in 2010-2012 identified as being eligible for the study was small, 518 cases, and this has implications for the likely numbers of such men who will participate in the proposed survey.

### Table 6.4 Number of men and women due to retire in 2010-12 or 2025-30 ‘eligible’ for the survey

<table>
<thead>
<tr>
<th></th>
<th>Retire in 2010-12</th>
<th>Retire in 2025-30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>Men</td>
<td>518</td>
<td>2,979</td>
</tr>
<tr>
<td>Women</td>
<td>2,231</td>
<td>2,002</td>
</tr>
<tr>
<td>Total</td>
<td>2,749</td>
<td>4,981</td>
</tr>
</tbody>
</table>

### 6.2 Obtaining telephone numbers

NI records do not contain telephone numbers so these had to be obtained for the eligible sample. This process involved the following stages:

1. Assessing the quality of address information. This was done using the Capscan Ltd. MatchCode application. This software uses a combination of postcode, house number or name, first name and surname, town name and county to verify or provide a more accurate address. This both checks the address details and ensures that the street names, house numbers and postcodes are correctly formatted and separated within the data file.
2. Looking up telephone numbers for addresses run through MatchCode, utilising the latest AFD telephone look-up software. This information is updated on a quarterly basis. For each address successfully matched from the MatchCode process outlined above, the AFD routine operates as follows:

- the routine extracts all names and addresses at that postcode from AFD;
- the routine then searches the postcode extract for the surname of the sample member;
- if the surname is found the associated telephone number, if present, is saved;
- if the surname is not found then the street number and street name are located and the phone number, if present, is saved.

One of the sources of names included in the AFD software is the electoral register.

3. For those cases where a telephone number is not matched using AFD, the address would be looked up using the latest Admar software. Similar to AFD in the way it searches for telephone numbers, this software is updated daily and includes a flag indicating that an ex-directory number has been found.

The AFD output indicates the success of the match and what, if any, information can be confirmed, for example, that a telephone number for the named individual living at that address has been found. This output was used to assess the quality of contact information, and helped us estimate what the size of the issued survey sample might be. The results of this process are discussed in Section 6.3.

6.3 Assessing the representativeness of a telephone survey

DWP provided us with two sample files: one for the 2010 cohort and one for the 2025 cohort. The 2010 cohort included men aged between 57 and 59 years, and women aged between 52 and 54 years. The 2025 cohort contained men and women aged between 41 and 45 years. As mentioned earlier, the two sample files were run through telephone number matching software – specifically AFD and Admar, to check and enhance the telephone numbers recorded for each sample member. The results in Table 6.5 show that the match rate was low: 36 per cent for the 2010 cohort and 25 per cent for the 2025 cohort.

The full sample was compared with the telephone-matched sample on three variables: cohort (2010/2025 males and females), average length of gap, and number of gaps in NI accruals, to assess how representative the matched sample was of the full sample.
Table 6.5  Telephone number match rates for 2010 and 2025 cohorts

<table>
<thead>
<tr>
<th>Success of identifying a telephone number</th>
<th>2010 cohort</th>
<th>2025 cohort</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Telephone match</td>
<td>979</td>
<td>36</td>
</tr>
<tr>
<td>Ex-directory</td>
<td>621</td>
<td>23</td>
</tr>
<tr>
<td>No match</td>
<td>1,149</td>
<td>42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,749</td>
<td>100</td>
</tr>
</tbody>
</table>

In the matched sample there were significantly more 2010 females than in the full sample (p<0.01), because they were more likely to have a matched phone number than the other groups. There were also significantly fewer 2025 males in the matched sample than in the full sample (p<0.05) because they were less likely to have a matched phone number than other groups (Figure 6.1 and Table 6.6).

Figure 6.1  Telephone number match rates by sex for 2010 and 2025 cohorts
Table 6.6  Proportion of sample in each cohort

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Full sample</th>
<th></th>
<th>Matched sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>2010 females</td>
<td>2,231</td>
<td>29</td>
<td>824</td>
<td>37</td>
</tr>
<tr>
<td>2010 males</td>
<td>518</td>
<td>7</td>
<td>155</td>
<td>7</td>
</tr>
<tr>
<td>2025 females</td>
<td>2,002</td>
<td>26</td>
<td>493</td>
<td>22</td>
</tr>
<tr>
<td>2025 males</td>
<td>2,979</td>
<td>39</td>
<td>755</td>
<td>34</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,730</strong></td>
<td></td>
<td><strong>2,227</strong></td>
<td></td>
</tr>
</tbody>
</table>

There were no significant differences between the mean number of gaps in their NI records for members of the full sample compared to the matched sample (Table 6.7).

Table 6.7  Mean number of gaps for full and matched sample

<table>
<thead>
<tr>
<th></th>
<th>Full sample</th>
<th></th>
<th>Matched sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean number of gaps</td>
<td>2.01</td>
<td></td>
<td>1.97</td>
<td></td>
</tr>
<tr>
<td>Standard deviation</td>
<td>1.138</td>
<td></td>
<td>1.065</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,730</strong></td>
<td></td>
<td><strong>2,227</strong></td>
<td></td>
</tr>
</tbody>
</table>

In the matched sample people tended to have a shorter average length of gap than in the full sample (Table 6.8). There were significantly (p<0.01) more sample members with an average length of gap of less than ten years in the matched sample (56 per cent), compared with the full sample (51 per cent).

Table 6.8  Average length of gaps

<table>
<thead>
<tr>
<th>Average length of gap</th>
<th>Full sample</th>
<th></th>
<th>Matched sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>5 years or less</td>
<td>1,333</td>
<td>17</td>
<td>395</td>
<td>18</td>
</tr>
<tr>
<td>5 to 10 years</td>
<td>2,599</td>
<td>34</td>
<td>838</td>
<td>38</td>
</tr>
<tr>
<td>10 to 15 years</td>
<td>2,244</td>
<td>29</td>
<td>589</td>
<td>26</td>
</tr>
<tr>
<td>More than 15 years</td>
<td>1,554</td>
<td>20</td>
<td>405</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,730</strong></td>
<td></td>
<td><strong>2,227</strong></td>
<td></td>
</tr>
</tbody>
</table>

In conclusion, the telephone matching process was found to have biased the issuable sample with regard to length of gap and representation of sample members in each of the cohorts.
6.4 Estimating response to the survey

Having assessed the number of cases where a telephone number was available, we then sought to assess the likely response rate to a telephone survey. Ideally, one would estimate this by means of a large(ish) pilot. However, this was not possible given the constraints of the available sample. Instead we used information from the scoping interviews to provide some, albeit rather crude, estimate of likely response.

Table 6.9 shows the outcome of attempts to contact 2010 and 2025 cohort members to take part in the scoping interviews. It shows that despite our efforts to obtain a telephone number using the telematching software, in seven out of thirty-one 2010 cohort cases (23 per cent) and nine out of thirty-one 2025 cohort cases (29 per cent), the telephone number turned out to be incorrect. Anecdotal evidence suggests that in some cases the address information held for an individual was out of date. Furthermore, the telematching software does not always provide a ‘perfect’ match: for example, it can provide a telephone number for another flat in the block.

Table 6.9 2010 and 2025 scoping interview outcomes

<table>
<thead>
<tr>
<th></th>
<th>2010 cohort</th>
<th></th>
<th>2025 cohort</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Interviewed</td>
<td>2</td>
<td>5</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Personal refusal</td>
<td>2</td>
<td>6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Proxy refusal</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Broken appointment</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Wrong number</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>No answer</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Not received letter</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Died</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total cases where contact attempted</strong></td>
<td><strong>9</strong></td>
<td><strong>22</strong></td>
<td><strong>11</strong></td>
<td><strong>20</strong></td>
</tr>
</tbody>
</table>

Table 6.10 provides estimates of the main survey response rate based on what we found when conducting the scoping interviews. Clearly the sample for the scoping interviews was very small, and the estimates of predicted numbers of respondents participating in the main stage interview are, therefore, subject to a wide confidence interval, but it provides some indication of what this might be.
### Table 6.10  Estimate of likely response to survey for 2010 and 2025 cohorts based on scoping interview recruitment

<table>
<thead>
<tr>
<th></th>
<th>2010 cohort</th>
<th>Estimation of yield in main survey*</th>
<th>2025 cohort</th>
<th>Estimated yield in main survey*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>2010 cohort</td>
<td>Number</td>
</tr>
<tr>
<td>Interviews</td>
<td>7</td>
<td>22.6</td>
<td>221</td>
<td>9</td>
</tr>
<tr>
<td>Refusals</td>
<td>10</td>
<td>32.3</td>
<td>316</td>
<td>1</td>
</tr>
<tr>
<td>Wrong numbers</td>
<td>7</td>
<td>22.6</td>
<td>221</td>
<td>9</td>
</tr>
<tr>
<td>No contacts</td>
<td>6</td>
<td>19.4</td>
<td>190</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>3.2</td>
<td>31</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>100</td>
<td>980#</td>
<td>31</td>
</tr>
</tbody>
</table>

* Estimate based on matched telephone number rates multiplied by % outcome from scoping interviews.

# Base affected by rounding.

### 6.5 Strategies to enhance the sample

So far we have discussed our success in obtaining telephone numbers, the representativeness of any telephone survey, and the likely response rate. The feasibility study also considered ways in which the sample could be enhanced to improve both the quality of telephone numbers obtained and the representativeness of the sample. In relation to the latter point, we looked at ways of including those for whom we did not obtain a telephone number using the telematching procedure.

#### 6.5.1 Improving the quality of telephone numbers

Two strategies were considered, which might improve the quality of telephone numbers further:

- process the entire sample through a further telematching software product, called Admar, after it has been run through AFD;
- contact all sampled cases, asking them to confirm their telephone number and contact details.

The latter might work as follows. Up to three requests to confirm contact details or provide more up-to-date information could be made to sampled cases. This information could be provided in one of three ways by:

1. post – completing a postcard and returning it in a pre-paid envelope;
2. telephone – calling a Freephone number; or
3. email – using a study-specific email address.
The first mailing would go out with the opt-out letter. Additional mailings would be sent out at intervals after the closing date for opting out of the study, to those who had not opted out and had not responded to earlier mailings.

6.5.2 Improving the representativeness of the sample

Asking sampled cases to confirm their contact details will not only potentially improve the quality of such information but may also help to improve the representativeness of the sample. This is because contact information would be sought from all sampled cases, not just those for whom we have a confirmed ‘matched’ telephone number. It is hoped that this strategy might yield telephone contact information for a proportion of ex-directory cases and those for whom no telephone number was matched.
7 Feasibility of the study

7.1 Is the research possible?

In determining the feasibility of the research we wanted to assess whether people would be willing to participate in it, and if so whether they would be able to provide the information being sought. In relation to the latter point, a key issue was whether people were able to recall what they were doing over the course of their (adult) life, and if so how reliably and to what level of detail? The scoping interviews explored these issues.

7.1.1 Willingness to take part

The scoping interviews suggested that getting people to take part in the survey per se would not pose any real problems. As discussed in Chapter 6, estimating response rates for the main survey based on the scoping interviews is difficult, but there was nothing to suggest that gaining respondent co-operation for this survey would be any more difficult than for any other. The topic of the survey was of interest to many. Reasons for refusals to participate in the scoping interviews were:

- circumstantial – respondents’ being ill or too busy;
- having an antipathy towards Government/Government-funded research; or
- related to cultural and/or language barriers. In particular, we were not able to convey the purpose of the research and the reasons for wanting to talk the respondent in a way that some groups of migrants, specifically those who had limited English, could understand. (It should be noted that recruitment for the scoping interviews, like the envisaged survey, took place over the telephone and that the reliance solely on verbal communication may have compounded some of these problems.)

These reasons for refusals reflect those given by respondents on many other Government-funded surveys.
There were some concerns expressed about the confidentiality of the interview and in particular about the bona fides of the research. Respondents were reassured about this by the interviewer (the initial opt-out letter not always being read or understood). Generally, respondents were happy to provide details about the activities they had undertaken during their adult lives: they could understand why the information was needed and they were happy to provide it. ‘I have nothing to hide’ was a recurrent statement. However, questions about income (how much they were earning in a particular job, or what sources of income they had if they were not in paid work and not claiming benefits) were very sensitive in one or two cases. In one case (a 2010 cohort member) the respondent was a migrant who was very reticent about providing any information about her or her husband’s income (either current or past). She did not outright refuse to give the information, rather she said she could not remember or was not ‘privy’ to the information (relating to her husband’s income, which meant she could not say how much her household’s income was). This reticence may be cultural or may reflect the respondent’s view that income is a private matter and not something to be discussed with a stranger. The reasons for her reticence were not explored during the scoping interview.

In another case, a respondent (also a 2010 cohort member) had an erratic work history, having spent time in prison and out of work. He too was uneasy about giving details of income, specifically for periods when he was not in paid work and not receiving benefits. He did admit to ‘thieving’ and ‘working on the side’ but was very vague about the amount of money he made from these activities. The reasons for this reticence were not explored in the interview but it is likely that social desirability (not wishing to talk to a stranger about activities that you know are illegal) and concerns about confidentiality and any potential adverse effects of disclosing such information may play a part. It should also be noted that the nature of the scoping interviews, the fact that they were conducted face-to-face and were qualitative in nature probably encouraged this respondent to divulge certain details, such as ‘working on the side’ and ‘thieving’ that he might not have done in a structured, telephone survey interview.

Those taking part in the scoping interviews were asked whether the mode of data collection made a difference to their willingness to take part in the research. Views were mixed. Concerns expressed about a telephone interview approach related to:

- worries that the recall task would be much more difficult because respondents would not be able to ‘look at’ their accruals record or a ‘calendar’;

- unease about how respondents would be able to assess the bona fides of the interviewer and the research. Talking to someone in person, and actually seeing them, could provide such reassurance, and made people feel the research was ‘important’.

A simple calendar was shown to 2010 respondents, if they struggled to recall events, which covered the years 1974 to 2006.
Whether such reservations, expressed at the end of a depth, face-to-face interview, about the viability and practicality of conducting the interview over the telephone would affect response to the actual survey is something that would need to be tested at the pilot stage (refer to Chapter 8).

7.1.2 Ability to recall activities

The scoping interviews were conducted in two phases: the first with 2010 cohort members, and the second with 2025 cohort members. This split resulted from the fact that information for the 2010 sample was available more quickly than for the 2025 cohort. The staggering of fieldwork allowed us to build upon earlier findings and try out different strategies for asking people about their activities. In the initial interviews conducted with the 2010 cohort we took a fairly cautious approach, as we were uncertain about the acceptability of us having access to people’s National Insurance (NI) accruals records and our knowing when they had ‘gaps’ in accruals. Our approach was to get people to tell us about the activities they had done since leaving school – about paid work, unpaid work, study, caring, child rearing, ill-health, unemployment, any activity they did. We were interested at this stage in the research at looking at how people constructed the narrative of their activities in adulthood, how well they recalled this information and what devices they used to help them in this task. We did not make explicit reference to the accruals record, rather we explored people’s reaction to us having this information later during the interview. These initial findings on reactions to our having information on people’s NI accruals fed into the 2025 interviews, when we explicitly made reference to the record and the need for us to collect information about what activities respondents were engaged in during these gaps.

Recall strategies

There were three main recall strategies employed by respondents:

- **Backward recall** – working back from the present sequentially to when they left school or arrived in the United Kingdom (UK).

- **Forwards recall** – working forwards sequentially from when they left school or arrived in the UK to present.

- **Key life events** – recalling key life events such as the birth of children, leaving home, getting married or divorced, the house burning down, and using these as anchor points to assist with recall. In this strategy respondents could work forwards or backwards: recall was not a sequential process.

Forwards recall was more commonplace among migrants, as arrival in the UK was often a very memorable event. However, other strategies could be employed. The key life events strategy was adopted by those who had fairly complex activity histories, involving numerous jobs and being engaged in activities simultaneously (i.e. part-time work, study and childcare).

Appendices – Feasibility of the study
Factors affecting recall

The ability of respondents to recall activities was related to a number of factors.

1. **How long ago it was** – in general the longer ago the activity took place the harder it was to recall. This was a particular problem for some of the 2010 cohort.

2. **How long the activity lasted for** – activities lasting for a few months could be forgotten.

3. **How permanent the activity was** – temporary jobs, such as being a supply nurse were sometimes overlooked.

4. **How unique the activity was** – those who moved jobs every few months (but where the work was fairly similar, such as being a chef or a cleaner) found it hard to recall each individual job – they merged together because they were similar.

5. **How many activities the respondent had been engaged in** (the complexity of their activity history) – those who had done lots of different activities (work, study, caring, etc) which overlapped (some activities being undertaken simultaneously) or had undertaken lots of different paid jobs for short periods of time often found it difficult to recall all of them. The latter point is related to point 4.

6. **Personal factors**, such as physiological problems with memory due to an illness or accident, alcohol or substance misuse; or a conscious decision to ‘forget’ a particular chapter in one’s life because the memories are painful, such as time spent living in a particular situation that the respondent has since felt they have moved on from (living with an ex-partner, having a breakdown).

7.1.3 What information could be recalled

Overall respondents were able to construct a chronology of activities they had undertaken since leaving school or arriving in the UK. However, the detail of these accounts varied, for the reasons described above. In particular, recalling dates was often problematic. With help, respondents were able to provide some date information – usually narrowing it down to a particular year or years, although sometimes they were able to recall the month as well.

Details about the amount of time spent doing particular activities, such as work were more difficult to recall. This was particularly difficult when the respondent had worked a long time ago, had had lots of different jobs or was self-employed. This also applied to the ability of respondents to recall details about their pay.

7.1.4 Reactions to our using NI accruals record information during the interview

The use of administrative data (details of gaps in NI contributions), when used, was helpful to respondents in recalling events, particularly the year or years in which
a particular activity took place. Overall, the scoping interviews indicated the use of these data within the interview was acceptable to respondents (respondents often assumed the interviewer knew this information anyway) and could help the recall process. However, in some cases respondents were surprised or confused by the fact the administrative data appeared to indicate they had a gap in their NI accruals record (which they interpreted as meaning they had not been making any NI payments) when they thought there should not have been. Such discrepancies often arose when respondents had indicated they had been in paid work (either as an employee or self-employed) during a gap. This indicated the need to develop a protocol for survey interviewers that set out how they should deal with such discrepancies should they arise, and what information should be given to respondents about who to contact if they felt their record was incorrect. These issues are discussed further in Chapter 8.

7.1.5 Reasons for gaps in accruals

There was a range of reasons for gaps in NI accruals provided by those who took part in the scoping interviews. The reasons for gaps identified are summarised in Figure 7.1. In some cases more than one activity was being undertaken during a gap and these could take place simultaneously, for example child rearing and working part-time.

**Figure 7.1 Reasons for gaps in accruals**

![Venn Diagram](image)

### 7.1.6 Recommendations

In light of the findings from the scoping interviews, the following recommendations were made about the design of the survey interview:

1. The use of administrative data about people’s NI accruals appears to be acceptable to respondents and can help with recall.
2. Use sampled cases’ NI accrual records as ‘feed-forward’ data in the interview, to define the start and end dates of gaps.

3. Respondents’ concerns about the survey can be overcome by explaining:
   - the purpose of the survey – to understand reasons for NI gaps because there are plans to reduce the number of years worth of NI contributions people need to make to qualify for a full basic State Pension (BSP);
   - how they were selected – name chosen at random from NI records; and
   - further information and advice – will be given helpline number to ring if they wanted further information, for example about their State Pension entitlement, or had any questions or queries about their NI contributions.

4. Interviewers need to be briefed about potential reasons for gaps, so that they understand, for example that those working in low paid jobs are at more risk of not reaching the contributions threshold for any given year.

5. Collect information on activities rather than individual jobs. Respondents struggled to recall details about hours worked and rates of pay for individual jobs but were able to recall when they were working and whether they were working full-time or part-time.

7.2 How should the survey be conducted?

There are four main modes of data collection available to survey researchers at present. Two involve interviewers (face-to-face and telephone) and two involve self-completion methods (postal and web). Sampling considerations, specifically the limited number of eligible cases available and cost, meant that face-to-face interviewing methods would not be possible. There are 9,215 postcode sectors in England, Scotland and Wales, which on average contain around 2,500 private households. Postcode sectors are often used as primary sampling units in surveys, as they are small enough (geographically) to make face-to-face interviewing cost effective. Typically between 20 and 30 addresses will be selected per postcode sector. The total number of eligible cases available for this survey was 7,730 (2,749 2010 cohort and 4,981 2025 cohort cases). This equates to less than one cohort member per postcode sector, which would make interviewing costs high because of the amount of travelling (or number of interviewers) needed.

Three alternative modes of data collection remain possible: telephone, postal and web-based methods. Postal and web based methods are similar in that the respondent receives the questionnaire, fills it in and returns it. There is no interviewer present to answer questions or explain anything that is not clear. The questionnaire has to be clear, containing all the information the respondent needs to be able to complete it. It also needs to be simple and straightforward to fill in. Postal and web-based surveys tend to ask fewer questions than interviewer-administered methods because unlike the latter the former relies on the respondent’s motivation to start and continue to complete it. For these reasons they tend to get lower response
rates. Reminders, sent at intervals after the initial questionnaire is mailed out or initial letter is sent, can boost response but add to the length of time data collection takes. In the context of this survey a web-based questionnaire does not seem feasible as the only data collection tool, as access to and ability to use computers among this target population is not universal (for example, findings from the 2006 Ofcom Communication Tracking Survey found that computer ownership was 76 per cent for those aged between 45 and 64 years, and that 67 per cent of this age group had home-access to the internet). Combining web with another mode like postal or telephone would be possible but costly (one has to develop two data collection instruments). It would also increase development time so affecting when findings would be available and there is the risk of mode effects. Postal would be the cheapest option, but the amount of information that could be collected would be limited and data quality would be a problem. Interviewers can encourage respondents to recall information that is not readily available and query inconsistencies. Given the amount and complexity of the information being sought, a postal methodology does not seem a viable option.

This leaves telephone as the most practical, affordable option. There are issues about the representativeness of a telephone survey (refer to Section 6.3) but as discussed in Section 6.5.2, there are strategies that could be employed to improve coverage. The quality and detail of information that it is possible to obtain from this mode, coupled with the higher response rate anticipated, means that any shortcomings in representativeness are, in our view, a compromise worth making.

7.3 Is the research practical?

Telephone interviews, by their nature, tend to be shorter than face-to-face survey interviews. As discussed in Section 7.2, collecting information by telephone has a number of strengths and limitations, however, it was felt to be the most appropriate method for this survey. The scoping interviews indicated that the survey interviewers would need training in survey-specific protocols. In particular, they would need to understand:

- the purpose of the research;
- how respondents were selected to take part in the research; and
- how apparent gaps in an individual’s NI contributions might have arisen.

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In addition they would need guidance on:

- the pace at which to conduct the interview, and particularly techniques for assisting respondents to recall activities undertaken during gaps;

- the circumstances in which another household (or family) member could be used as an interpreter (for example, when the named respondent does not have sufficient English to understand and participate in the survey interview themself); and

- how to deal with any queries or concerns respondents might have about their NI contributions record or any other aspect of the research.

It was recommended that the pilot test out these protocols.

7.4 Is the research ethical?

In considering the feasibility of this study we paid regard to scrutinising the ethical issues raised. In particular, we considered the following points, which we believe are minimum standards of practice:

- The proposed design is thorough and will not unnecessarily expose participants or researchers to risk or undue burden.

- Any risks to participants and researchers are reasonable in relation to anticipated benefits, and the importance of derived knowledge that may result from the research.

- The research is designed to enable maximum participation (i.e. sample design considers hard to reach groups).

- Informed consent is obtained from all participants or their legally authorised representatives.

- Participant privacy and confidentiality are maximised.

This research did not go through a formal National Centre for Social Research (NatCen) Research Ethics Committee, as these procedures were not fully finalised at that time. However, our conclusions were that the research was ethical. Table 7.1 indicates the issues that were considered.

In particular it was recognised that the initial ‘contact’ letter sent to respondents would need careful wording. Because the sample comes from administrative records, the initial letter would come from the Department for Work and Pensions (DWP) and would ask sampled individuals to contact them by a given date (either in writing or by telephone) if they did not wish to be contacted by a NatCen interviewer. This is known as an ‘opt-out’ procedure: cases opting out are removed from the sample that is made available to interviewers, being treated as refusals. The letter would need to provide information about the purpose of the research but without raising respondents’ concerns about their State Pension provision.
Table 7.1  Impact of ethical considerations on research design

<table>
<thead>
<tr>
<th>Ethical issues to be considered</th>
<th>Outcome of assessment</th>
<th>Action required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1: Does the research specifically involve or focus on participants who are particularly vulnerable or unable to give informed consent? (e.g. children and young people under age 16, vulnerable older people (aged 65 and over), people with learning difficulties or a cognitive impairment, individuals in a dependent or unequal relationship that does not favour the participant) NOTE: To be ticked 'yes', the power relationship must impact on the participant's engagement with the research.</td>
<td>Yes</td>
<td>High proportion of migrants mean English will not be a first language. This could make it potentially more difficult to explain the purpose of the study and obtain informed consent. Care will need to be taken to fully explain the purpose of the research. Procedures need to be agreed for the use of intermediaries as interpreters.</td>
</tr>
<tr>
<td>Q2: Will the research require the co-operation of a gatekeeper to either provide initial access to the groups/make available sensitive data, or introduce the study to potential participants for recruitment (e.g. residents of a nursing home, parents/guardians of children, human resources departments, schools)?</td>
<td>Yes</td>
<td>For those where English not a first language we will need to rely on interpreters. Need to develop a protocol for assisted interviews (i.e. rules for who can act as an interpreter).</td>
</tr>
<tr>
<td>Q3: Will the research involve discussion of sensitive issues (e.g. participants sexual behaviour; their illegal or political behaviour; their experience of violence; their abuse or exploitation; their mental health; their gender or ethnicity; discussion of unhappy circumstances or events)? NOTE: To be ticked 'yes', research should involve more than capturing basic demographics/ascertaining broad social context.</td>
<td>Yes</td>
<td>Possibly, if reason for gap is connected with a period of imprisonment, for example. Need to consider mode issues and impact on people's willingness to provide information.</td>
</tr>
<tr>
<td>Q4: Could the research cause psychological stress or anxiety or cause harm or negative consequences to participants beyond the risks encountered in everyday life?</td>
<td>Yes</td>
<td>Possibly, if respondent becomes worried will not get state pension or that NI records are incorrect. Need to ensure respondents are given information about who to contact if they have any queries or concerns about their pension entitlement or NI record.</td>
</tr>
</tbody>
</table>

Continued
Table 7.1  Continued

<table>
<thead>
<tr>
<th>Ethical issues to be considered</th>
<th>Outcome of assessment</th>
<th>Action required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q5: Will the study involve prolonged data collection, data collection that places an unusual burden on participants or more than one interview?</td>
<td>Yes</td>
<td>✓</td>
</tr>
<tr>
<td>Q6: Does the research design entail an ‘above normal’ level of psychological/physical risk to researchers?</td>
<td>No</td>
<td>✓</td>
</tr>
<tr>
<td>Q7: Will financial inducements (excluding our usual incentive payments) be offered to participants?</td>
<td>Yes</td>
<td>✓</td>
</tr>
<tr>
<td>Q8: Does the study involve sharing data outside NatCen that would potentially identify or identify participants? Does the study involve data linkage with administration sources?</td>
<td>Yes</td>
<td>Study involves data linkage with NI records. We will ask respondents about gaps in their NI records using date information from the administrative data. Respondent consent would need to be obtained prior to interview commencing. A protocol will need to be developed for obtaining this consent.</td>
</tr>
<tr>
<td>Q9: Will it be necessary for participants to take part in the study without their knowledge and consent at the time? (e.g. covert observation of people in public places)</td>
<td>No</td>
<td>✓</td>
</tr>
</tbody>
</table>
7.5 What information is needed?

In designing any research study it is important to be clear about what the data needs are. We worked closely with the DWP team to develop more detailed aims. In particular the following issues were considered:

- what kinds of data were needed (qualitative and/or quantitative);
- if quantitative data were required, to determine what level of accuracy of data were required (for example does every week of any NI gap need to be accounted for; do all NI gaps need to be accounted for, do we need to know exactly what people were doing during these gaps or would a more general categorisation be sufficient?);
- to develop priorities of data need, for example, to determine what were the minimum data requirements; and
- to be able to determine whether respondents were willing and able to provide the information required, or at least to provide the minimum requirements to make the research worthwhile.

This was an iterative process, with various strands of the feasibility study feeding into it.

7.5.1 Data required

The overarching need was for quantitative data, specifically providing an indication of which reasons for gaps in NI accruals were more common than others. It was recognised that any survey would be constrained by the sample available to DWP. The one per cent sample of NI records currently supplied by HM Revenue & Customs (HMRC) contains a finite number of eligible cases (refer to Section 6.1). The sample size is further constrained by the need to conduct the survey by telephone, because the sample size is small and highly dispersed. This limited sample size would, therefore, limit the precision of any estimates obtained.

7.5.2 Level of detail required

In an ideal world DWP would have liked as much information as possible about people’s circumstances – both current and past – and the activities they were doing during periods when the NI accruals administrative data suggested there was a gap. In particular there was interest in knowing details of people’s income during gaps (both sources and amount), as well as their current income and expectations of their income in retirement. In addition, details of individual jobs would have been desirable, particularly hours worked per week, whether the job was permanent or temporary, was in the UK or abroad. If the respondent had been caring for someone during a gap, then there was interest in knowing how much time was spent per week doing this and what State benefits the person being cared for received. However, findings from the scoping interviews indicated that much of the detail required would be difficult to collect because respondents:
• often had difficulty recalling it (accurately); or
• could be reluctant to provide the information (particularly about income).

In addition, the proposed mode of survey data collection – telephone – would mean that the interview itself would need to be quite short (around 20-30 minutes) to maintain respondent interest and data quality.

### 7.5.3 Agreeing what information to collect in the survey

Given the constraints mentioned above, the complexity of some respondents’ activity histories and the length and number of gaps in their NI accruals records, it was agreed that the survey should focus on collecting information about what activities people said they were doing during gaps. Specifically, the aim would be to account for each year of a gap, asking about activities undertaken during that time. Figure 7 2 indicates the data it was agreed should be collected in the interview.

The focus on respondents’ reports of what they thought they were doing during gaps meant that the survey should allow respondents to report on activities which might at first sight appear to be incompatible with their having a gap in their NI accruals record, for example being in full-time employment. This issue is discussed further in Chapter 8. The accuracy of the record (administrative data) itself was not being checked.
Figure 7.2 Data requirements of a survey of people with gaps in their NI accruals record

<table>
<thead>
<tr>
<th>Background information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current marital status</td>
</tr>
<tr>
<td>Household composition</td>
</tr>
<tr>
<td>Country of birth</td>
</tr>
<tr>
<td><strong>Non-UK born</strong> – date first arrived in UK</td>
</tr>
<tr>
<td>Current activity status (multi-coded)</td>
</tr>
<tr>
<td>Start year of current activity</td>
</tr>
<tr>
<td><strong>If in paid work or self-employed</strong>: details of current job to be collected to allow coding of NS-SEC, full-time/part-time, permanent/temporary</td>
</tr>
<tr>
<td>Current sources of income</td>
</tr>
<tr>
<td>Current individual and household gross income. To be asked as a banded income question, the bands being based on the Households Below Average Income quintiles(^{25})</td>
</tr>
<tr>
<td>Sources of income expected in retirement and main expected source</td>
</tr>
<tr>
<td><strong>2025 cohort</strong>: what they think their main activity will be between now and when they reach State Pension age</td>
</tr>
<tr>
<td><strong>Non-UK born respondents</strong>: whether they expect to be living in UK after reaching State Pension age</td>
</tr>
</tbody>
</table>

**Activity data relevant to understanding gaps in NI accruals**

The length of time spent in any activity (listed below) would be captured in years (i.e. start year and end year).

- Worked in paid employment as an employee or self-employed
- Casual/temporary work
- Not doing paid work and not receiving State benefits:
  - Looking after children
  - Looking after someone who was sick/disabled such as a husband/wife/partner/relative/friend
  - Unpaid work (e.g. voluntary work)
  - Health problem, illness or disability, not working and not claiming benefit
  - Student
  - Prison
  - Other non-work activity

\(^{25}\) Quintiles would be rounded to nearest £500.
Caring

For those who indicated they had been looking after someone who was sick or disabled such as a husband, wife, partner, relative or friend, the Department wanted to know something about the amount of time they spent ‘caring’. However, it was recognised that this was a difficult area to collect information on and that a telephone interview would limit the amount of time and, therefore, detail, that could be collected. Furthermore, respondents’ recall of this information was thought likely to deteriorate over time and so it was agreed to only collect this for those undertaking this activity since 2000 and to collect time spent, on average, per year. Respondents would be asked to consider two answer options: less than 20 hours per week or 20 or more hours per week.
8 Questionnaire development and piloting

Having conducted the scoping interviews, undertaken the desk research and reviewed the evidence from these activities, we recommended to the Department for Work and Pensions (DWP) that conducting a telephone survey was feasible and, therefore, we should move forward to the next stage of the project, which was to develop the questionnaire and test it, and the wider survey methodology being proposed, by means of a small-scale field pilot. DWP accepted these recommendations and this chapter contains details of these activities.

8.1 Questionnaire development

This section describes the questionnaire development process, indicating how the earlier stages of the feasibility study informed it. The questionnaire development process is one characterised by decision-making and problem-solving activities. It is, therefore, a creative and often an iterative process, involving the refinement of ideas and concepts until agreement is reached within the research team. Figure 8.1 shows the stages involved in the development of a survey questionnaire. These stages are discussed in more detail below. Note that the actual writing of the survey questions themselves is one of the last tasks to be undertaken.
8.1.1 Defining the research objectives

Critical to the questionnaire development process is the need to have a clear set of research objectives (or goals), as these will shape the decisions about its design. The earlier stages of the feasibility study helped to more clearly define the objectives. The main objective of the survey was to provide information on the activities respondents were engaged in during ‘gaps’ in their National Insurance (NI) accruals record so as to provide quantitative estimates on the relative proportions of people experiencing gaps in accrual because they were undertaking particular kinds of activity.
8.1.2 Agree data needs and define key concepts

DWP’s data needs were defined as part of the feasibility study, and shaped by the findings from the scoping interviews. The fundamental concept that needed to be defined was a gap. Gaps in the NI accruals record reflect periods of time when an individual does not have (sufficient) credits or payments to qualify for a full financial year’s contribution. It was agreed with the DWP research team that the survey was not concerned with verifying the accuracy of the administrative data. Having established the main objectives of the survey and determined the data requirements, the next step was to identify the factors that would affect the design of the questionnaire.

8.1.3 Key decisions driving questionnaire design

There were a number of factors that shaped the design of the questionnaire, which was subsequently field piloted. These were the:

• DWP’s data needs;

• proposed mode of data collection – a telephone survey using Computer Assisted Telephone Interviewing (CATI) methods;

• use of NI administrative data to determine the start and end dates of gaps in accruals. The scoping interviews had indicated that this was acceptable to respondents and could assist with recall; and

• difficulties respondents had in recalling details about the activities they were engaged in during gaps.

Table 8.1 indicates the implications each of these factors had on the questionnaire’s design.
Table 8.1  Factors affecting questionnaire design and their implications

<table>
<thead>
<tr>
<th>Factors affecting design</th>
<th>Implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>DWP data needs</td>
<td>• Content – specifically defining activities, need for dates, details of current circumstances and future plans</td>
</tr>
</tbody>
</table>
| Telephone survey        | • Keep interview length short – 25-30 minutes  
                           • Limit amount of information collected (e.g. do not ask about individual jobs but spells of working part-time, full-time, self-employment, etc.)  
                           • Only ask about three gaps in more detail, to reduce respondent burden and interview length  
                           • Answer categories to be read aloud to respondents: use of visual prompts, such as show cards not feasible |
| Use NI administrative data in interview | • Determine start and end dates for gaps in accruals  
                           • Need to decide how to deal with starting credits¹ |
| Recall difficulties     | • Limit the amount of detail collected about gaps. (The scoping interviews found the recall of details about individual jobs, or income posed the most difficulties)  
                           • Only ask for start and end dates for activities in years  
                           • Allow respondents to choose the order in which gaps are discussed |

¹ Starting credits were introduced on 6 April 1975 and applied to all individuals reaching the ages of 16, 17 and 18 years after that date irrespective of whether that individual was in the United Kingdom (UK) at those ages.

Having established the factors that would affect the design of the questionnaire and considered their implications, the next step was to consider its structure.

8.1.4  Questionnaire structure

The National Centre for Social Research (NatCen) team started by individually thinking about how the survey interview should be structured, specifically the collection of information about activities being undertaken by respondents during gaps in their NI accrual histories. These ideas were influenced by the factors discussed above. On reviewing these ideas collectively it became apparent that there were two potential models for how we could collect information about gaps.

1. **Activities Model.** In this approach, for each gap respondents are asked what activities they were doing, and then for the years in which they were doing each activity.

2. **Years Model.** In this approach, for each gap, respondents are asked about each year of that gap and the activities they were doing in that year.

The pros and cons of both models were deliberated upon, and Table 8.2 summarises these.
Table 8.2  Pros and cons of ‘activities’ and ‘years’ models

<table>
<thead>
<tr>
<th>Model</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activities</td>
<td>Covers all types of activity respondent engaged in during gap</td>
<td>Potential risk of there being years in a gap when no activity recorded</td>
</tr>
<tr>
<td></td>
<td>Can ask about more than one activity at a time</td>
<td>Risk that respondents focus on main activities engaged in during gap and not all activities</td>
</tr>
<tr>
<td></td>
<td>Allows for probing about any ‘missed’ activities</td>
<td>Might be difficult to programme, particularly to deal with the situation where the respondent is engaged in the same activity (e.g. part-time paid work at several points during gap)</td>
</tr>
<tr>
<td></td>
<td>Able to collect details about each activity, including dates</td>
<td></td>
</tr>
<tr>
<td>Years</td>
<td>Reduces risk of there being years in which no activity is recorded</td>
<td>Respondents can struggle to recall years. If they cannot remember what they were doing in a particular year what happens?</td>
</tr>
<tr>
<td>Systematic</td>
<td></td>
<td>Risk of respondents only mentioning the first activity they think of as having done during a particular year</td>
</tr>
<tr>
<td>Chronological</td>
<td></td>
<td>Could be very repetitive and so risk respondents getting bored and not wanting to continue with the interview</td>
</tr>
</tbody>
</table>

Out of this critique of these two models emerged a third, hybrid, model which was the one we adopted for the pilot. In this model, for each gap, respondents are asked about the activities they were engaged in during that period. Then, for each activity mentioned, details of the years in which they were engaged in that activity are collected, referred to as spells of activity. The model allows for multiple spells of the same activity within a gap. Once all activities mentioned have been dealt with the CATI programme would check to make sure there were no years in the gap that did not have an activity assigned to them. If there were, then the interviewer would seek to find out what the respondent was doing during those years.

Having agreed on the mechanism for asking about what respondents were doing during gaps in accrual, we then decided on the rest of the questionnaire structure. The questionnaire developed had three main sections: Section A would contain a scripted introduction that the interviewer would read to the respondent that explained the purpose of the survey. It would also contain questions that collected information on the respondent’s current circumstances. Section B would contain the questions dealing with the gap or gaps in the respondent’s NI contributions and the activity or activities the respondent was engaged in during this time. Section C would ask about future plans, if appropriate, and further background information. Finally, for the pilot, a fourth section was included (Section D) that contained a number of respondent debriefing questions, designed to evaluate the
success of the proposed strategy for obtaining information about the reasons for gaps in NI accrual. Figure 8.2 provides a diagrammatic representation of the pilot questionnaire structure.

**Figure 8.2 Questionnaire structure diagramme**

```
Section A:
  Introduction
  Current circumstances

Section B:
  Activities during gap(s)

Gap n
  Year start Year end

In UK or abroad?

Activities done in gap

Activity 1
  Year
  Year
  etc

Activity 2
  Year
  Year
  etc

Spells Abroad?
  Details of activity

Spells Abroad?
  Details of activity

Section C:
  Future plans
  Further background information

Section D:
  Assessment of survey
```
Rationale underpinning proposed questionnaire structure

The questionnaire would be designed to collect information on what the respondent was doing during gaps in their NI data held by DWP. The survey was not seeking to verify the accuracy of the administrative data. The questionnaire would use the NI administrative data to indicate to respondents the particular time periods in their life that the interview was going to focus on, and where we wanted them to tell us what they were doing at that time. Respondents would be given the choice about which gap, if they had more than one, they would like to talk about first (next). This was felt important because the scoping interviews indicated that respondents employed a variety of different recall strategies, and imposing an order may adversely affect recall (refer to Chapter 7 for further details).

For each gap respondents would then be asked a series of questions to ascertain what they were doing during that period, for example, whether they were in paid work, looking after someone who was sick, ill or disabled, bringing up children, etc. The questionnaire would allow for the possibility that respondents may have been doing a number of different activities during any one gap. Subsequently, respondents would be asked to provide further details on each activity mentioned (years spent doing the activity, whether doing it in the UK). If in paid work, a summary description of the nature of the work being undertaken would be collected, for example whether they were an employee or self employed, working full-time or part-time, etc. If caring for someone who was sick, ill or disabled since 2000, respondents would be asked how much time they spent caring for on average, per week. Students would be asked if they had been studying full-time or part-time.

Dealing with disputes

In developing the approach we considered what would happen if respondents disputed the accuracy of the administrative data (gaps in NI accruals). This could happen because respondents may:

a. have a different recollection of the timing of the gap, for example they may think it started earlier or later than the administrative data indicated;

b. recall the gap as being longer or shorter than the record indicated. This is different to a) as here it is the length of the gap that is in dispute, which may mean the start and or end dates are queried. At a) the length of the gap is not in dispute – rather the timing (year start and end) is queried; or

c. dispute the gap altogether, as they do not believe they have had a break in their NI accrual record. This could occur when respondents have been in low paid work and paying NI, or in cases where they fail to recall a spell when they were not in work or receiving State benefits.

In all of the above the dispute may arise because the respondent’s recall is erroneous, she has incomplete information (i.e. she was not aware that her employer failed to pay her NI contributions for a period of time), or the administrative data are
incorrect. Ascertaining the cause of the dispute would be complicated and time consuming, hence the decision being made by the DWP research team and ourselves to focus just on the gaps in NI records.

Irrespective of whether the respondent agrees with the administrative data or not about the number, timing and length of gaps, it is these periods of time that the interviewer would be seeking information about. So for example, if the administrative records indicate that a respondent, Fred Jones, had three gaps, one from 1979 to 1984, one from 1990 to 1995 and one from 2000 to the present, then we would ask Fred about the activities he was doing during these years (1979-84, 1990-95 and 2000 to present). If Fred disputes one or more of these gaps, for example he says that he was working abroad between 1980 and 1983 but was working in the UK in 1979 and 1984 we would still be asking about the period 1979 to 1984. This is because the dates of the gap being asked about are fed-forward from the administrative data for this individual. As we are assuming that the record is right, we ask about all activities done during this period. So in Fred’s case the survey data would record that he was in paid work during this gap from 1979 to 1984, and that one spell of paid work was outside the UK (between 1980 and 1983) and that two other spells of paid work were in the UK (one in 1979 the other in 1984). Whether Fred’s record is in error, he mis-remembers the dates he worked abroad or is unaware he paid insufficient NI contributions in 1979 and 1984 to get full qualifying years is unknown. What we can say is that Fred was in paid work during this time, some of which was outside the UK, and we will know a bit about the kind of work he was doing (whether he was self-employed or an employee, permanent or temporary, full-time or part-time). Likewise if Fred disputes that there should be a gap at all between 1990 and 1995 because, as far as he recalls he was self employed and paying NI, he would still be asked about what he was doing between 1990 and 1995 and the survey data would show him as being self employed (in paid work) during this time. Finally, if Fred said that he thought there was a time between 1997 and 1999 when he was in prison, that did not appear as a gap on our records, we would not ask about this period.

Of course the record might appear inaccurate because it is not the record for the individual we are speaking to. The initial part of the interview would confirm various unique pieces of information with the respondent to try to establish that he is the (Fred Jones) we wish to speak to, whose NI information we have. This is an approach used on many named person samples but it is not foolproof. The record may contain the correct personal details for the individual but have someone else’s NI contributions or visa versa; the two records having been transposed at some point. However, if the individual’s details as appear on the record were confirmed by the respondent then the interview would proceed. If the respondent’s details are not confirmed in full, the interviewer would be instructed to refer the case to the research team who would investigate and make a decision, in consultation with DWP, about how to treat the case.
8.1.5 Question content

Once the structure of the questionnaire had been confirmed the process of writing the individual survey questions commenced. In some cases new questions were written, in others questions asked on other surveys were used (with or without amendment). Rules about who should be asked each question were formulated, along with any edit checks, which were to be built into the CATI programme. Examples of the types of checks that could be included are checks on out-of-normal-range answers (checking with the respondent that an answer that appears out of range is actually correct, e.g. an income figure) or consistency checks (that answers do not appear contradictory). Below we provide further details on the content of each section.

Introduction and current circumstances (Section A)

This section of the questionnaire included the following:

• Introduction to the survey including an explanation of the research.
• Basic demographic information about respondents (age, sex, marital status) and details about any other people they lived with as part of their household.
• Whether the respondent was born in the UK, and if not when he or she moved here.
• Questions about main current activities and details about current work, if applicable.

Recording activities during gaps in NI records (Section B)

As discussed earlier in the chapter, this part of the questionnaire is concerned with collecting information on the activities respondents were engaged in during period(s) when their NI records indicated they had gaps in their accruals. Respondents would be told when the gaps were in their record, and would be asked to select the gap they would like to discuss first (next). At this point interviewers would be instructed to emphasise to respondents that even if they thought the gap was incorrect, we still want to know what they were doing during that time.

For each gap in NI accruals the following information was sought from respondents.

• Whether they were abroad during that time.
• Whether they were doing any of the pre-specified activities during that time, or something else.
• If they were in the UK during the gap, we would then ask for further information on when, during the gap, they were doing those activities. Each activity would be dealt with separately: the CATI programme allowing for overlap between activities at any one time by asking about ‘spells’ of activity. Spells are defined as continuous if there is less than 12 months between the end of one period of doing that activity and the start of the next.
• For any years during the gap when no activities have been recorded, being identified by the CATI programme, the respondent would then be asked what they were doing during this time.

Note that for those respondents who have more than three gaps in their NI records, the CATI programme would randomly select three of these, which would be asked about during the interview.

Some 2010 cohort respondents also have gaps in their NI records that are recorded as being before 1975: 1975 being the first year in which a year-by-year record of NI accrual began. Prior to 1975/76, for any individual, only the total number of qualifying years accrued is known. Those who have pre-1975 gaps in their NI records are asked whether they were doing any of the activities we are interested in during that time but not for details about those activities (for example, specific years).

Future plans and further background information (Section C)

This section of the questionnaire collected the following information.

• What 2025 cohort respondents thought they would be doing between now and when they are 65 (this is to gauge whether they are likely be entitled to basic State Pension (BSP) because they plan to work).

• Whether respondents plan to retire in the UK (asked only of migrants).

• Current sources of income.

• Anticipated sources of income in retirement.

Details about income were included in this section, as asking about income is known to be potentially sensitive, and asking for such information towards the end of the interview reduces the risks of respondents not wishing to continue and us not having asked the key survey questions.

Assessment of the survey (Section D)

This final section was included in the pilot to provide some feedback on the success of our strategy to collect information about the activities respondents were engaged in during periods when their NI accruals record indicate they had a gap. It specifically sought information on the following.

• How difficult respondents found it to recall what they were doing during gaps in their NI accruals, and if they found it difficult, why this was?

• How accurate respondents thought their NI records were, and if they thought they were inaccurate, why they thought this was?

• Any other comments on the questionnaire.
At the end of the interview respondents were to be thanked for taking part and provided with information on who to contact if they wanted further information about their NI record, had a query about the accuracy of their NI contributions record, or wanted to find out more about their State Pension entitlement (see above).

8.2 Piloting

8.2.1 Aims of pilot

As Figure 8.1 indicated, the final stage in the questionnaire design process is field piloting. This provides an opportunity to assess how the questionnaire performs under ‘real’ survey conditions. However, the pilot provided an opportunity to test other aspects of the survey too, not just the questionnaire. In particular the pilot would provide:

- an assessment of the sampling strategy, particularly to get some feel for any problems with making contact with respondents, explaining the purpose of the research or obtaining respondent co-operation;
- an estimate of the length of interview;
- feedback on the questionnaire strategy, particularly the structure and flow of interview;
- the usability of the questionnaire from an interviewer’s perspective; particularly in terms of collecting information on gap activities and going back to deal with missing years, where no activity had been recorded;
- an indication of any problems with data quality, particularly those related to respondents’ ability to recall information or think about the future; and
- evidence of the acceptability to respondents of being asked to provide the information being sought.

8.2.2 Pilot design

The pilot sample was purposively selected from cases where a ‘matched’ telephone number had been obtained (refer to Chapter 6 for details of the telephone matching process). The sample was designed to be representative of the full sample of NI records for the two cohorts held by DWP on the basis of three key variables:

- cohort members’ sex (see Table 8.3);
- number of gaps in NI accruals (see Table 8.4); and
- average length of gaps in NI accruals (see Table 8.5).

In total 150 pilot cases were selected.
Table 8.3  Proportion of male and female 2010 and 2025 cohort members in full and pilot samples

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Full sample</th>
<th></th>
<th>Pilot sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>2010 females</td>
<td>2,231</td>
<td>29</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>2010 males</td>
<td>518</td>
<td>7</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>2025 females</td>
<td>2,002</td>
<td>26</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>2025 males</td>
<td>2,979</td>
<td>39</td>
<td>45</td>
<td>37</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>7,730</strong></td>
<td><strong>100</strong></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 8.4  Mean number of gaps in NI accruals for full and pilot samples

<table>
<thead>
<tr>
<th></th>
<th>Full sample</th>
<th></th>
<th>Pilot sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean number gaps</td>
<td>2.01</td>
<td></td>
<td>1.90</td>
<td></td>
</tr>
<tr>
<td>Standard deviation</td>
<td>1.14</td>
<td></td>
<td>1.05</td>
<td></td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>7,730</strong></td>
<td><strong>150</strong></td>
<td></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 8.5  Average length of gaps in NI accruals for full and pilot samples

<table>
<thead>
<tr>
<th>Average length of gap</th>
<th>Full sample</th>
<th></th>
<th>Pilot sample</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Less than 5 years</td>
<td>1,333</td>
<td>17</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>5 but less than 10 years</td>
<td>2,599</td>
<td>34</td>
<td>50</td>
<td>33</td>
</tr>
<tr>
<td>10 but less than 15 years</td>
<td>2,244</td>
<td>29</td>
<td>42</td>
<td>28</td>
</tr>
<tr>
<td>15 years or more</td>
<td>1,554</td>
<td>20</td>
<td>32</td>
<td>21</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>7,730</strong></td>
<td><strong>100</strong></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

All pilot sample cases were sent an opt-out letter. All those cases that did not opt out were issued to NatCen’s telephone unit for them to attempt to contact. Pilot fieldwork took place between 22 March and 5 April 2007. Four interviewers worked on the pilot. They were briefed on the purpose of the survey, how the sample had been selected, the content and structure of the questionnaire and the aims of the pilot. Written instructions were also provided. A debriefing session with interviewers and members of the research team took place at the end of pilot fieldwork, where interviewers reported back on their impressions of how the interview had gone, any problems they had encountered and how these had been resolved.
Pilot interviewers were also asked to complete a pilot evaluation form in which they provide specific feedback on various aspects of the survey. These forms, along with information on the final outcome for each pilot case (i.e. no contact, refusal, full interview obtained, etc) and the pilot interview data were then reviewed and analysed by the research team.

### 8.2.3 Findings

This section summarises the main findings from the pilot. Specifically it provides information on the response rate to the pilot and on the questionnaire. In relation to the questionnaire, findings relate to the:

- average length of interview;
- success of the interviewing approach;
- ease of recall of information about activities being undertaken during gaps;
- perceived (by respondents) accuracy of NI contribution records data; and
- other general feedback about the questionnaire.

**Response rate**

Table 8.6 shows the final outcome for each pilot case. The response rate (number of productive interviews) was lower for the 2025 cohort than for the 2010 cohort, 18 per cent compared with 26 per cent. This is the result of a higher non-contact rate among the 2025 cohort: 39 per cent of the 2025 cohort were found to have moved compared with 27 per cent among the 2010 cohort. This is perhaps not that surprising, as the 2025 cohort are younger and, therefore, more likely to move (and more often) than the 2010 cohort.

**Table 8.6  Response to pilot for 2010 and 2025 cohorts**

<table>
<thead>
<tr>
<th>Outcome</th>
<th>2010</th>
<th>2025</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Productive interviews</td>
<td>14</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>Refusals</td>
<td>12</td>
<td>22</td>
<td>18</td>
</tr>
<tr>
<td>Non-contact: moved</td>
<td>15</td>
<td>27</td>
<td>37</td>
</tr>
<tr>
<td>Non-contact: unknown</td>
<td>9</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Other non-response</td>
<td>5</td>
<td>9</td>
<td>7</td>
</tr>
</tbody>
</table>

**Base**

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2025</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>55</td>
<td>100</td>
<td>95</td>
</tr>
</tbody>
</table>
In addition, when comparing the characteristics of those interviewed to the pilot sample as a whole, those that were interviewed at the pilot were:

- more likely to be members of the 2010 cohort and female, and less likely to be members of the 2025 cohort and male;
- less likely to have under 25 per cent NI contributions and more likely to have more than 50 per cent contributions; and
- more likely to have an average length of gap in NI contributions that was less than five years and less likely to have an average length of gap of 15 years or more.

These findings suggest response bias: certain groups (male 2025 cohort members, those with low levels of NI contributions and long gaps in accruals) are less likely to be interviewed. It is likely that these groups are more likely to be non-contacts and so efforts would need to be made for the main stage survey to try to ensure that non-contacts are reduced.

It should be noted that for the pilot the proposed system of contacting all sampled cases and asking them to confirm their telephone number and contact details, described in Chapter 6, was not implemented because of timetable pressures. Therefore, it is not known what impact this might have on reducing response bias. Our estimate is that it could be quite successful, and improve the overall response rate to the survey by around ten per cent.

Reasons for refusal

The pilot did not suggest that there was a survey-specific problem with gaining respondent co-operation. The pilot opt-out rate was low, five per cent, which suggested the wording of the opt-out letter was effective in communicating the purpose of the research. Personal refusal to the interviewer was the main way in which people declined to participate (eight per cent), with proxy refusals, primarily resulting from language difficulties, being three per cent. Reasons for personal refusals were as follows:

- not having received the opt-out letter;
- respondent does not believe in surveys;
- concerns over data-linkage;
- did not want to provide information about other household members (arose because some of the first interview questions collect information about other household members – their age, sex, martial status, relationship to cohort member); or
- language difficulties – the cohort member not having sufficient English language skills to be able to understand what the survey was about or why they were being asked to participate.
There was no evidence that the mode of interview – telephone – had an adverse affect on the response rate, despite the reservations expressed by some scoping interview respondents (refer to Chapter 7).

**Average length of interview**

The average length of interview was 24 minutes, with the maximum length being 45 minutes and the minimum length being six minutes. Length of interview did not vary widely by the number of gaps respondents had in their NI accruals record (see Table 8.7). At first this may seem counter-intuitive. However, even though respondents may have more than one gap this may not in-and-of-itself lead to a longer interview, because: 1) only summary information is collected for the fourth and subsequent gaps; and 2) it is the number of activities and spells within each gap that will have the biggest impact on the length of interview. In summary, the interview length was of the right order for a telephone survey and no cuts would be required to the questionnaire to reduce its length.

**Table 8.7** Average length of interview for cases with differing numbers of gaps in NI accruals

<table>
<thead>
<tr>
<th>Number of gaps</th>
<th>Average length of interview</th>
<th>Number of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>22</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>41</td>
<td>1</td>
</tr>
</tbody>
</table>

*Base 31*

**Ease of recall of information about activities being undertaken during gaps**

Respondents were asked about any difficulties they had in recalling what activities they were engaged in during gaps in their NI accruals record – see Table 8.8. These findings support the findings from the scoping interviews, which indicated that recalling activities being undertaken in particular years was difficult for some respondents (refer to Chapter 7). Despite these difficulties in recall, respondents were able to provide most, if not all, of the information being sought.
Table 8.8 Difficulty in recalling activities during gaps

<table>
<thead>
<tr>
<th>Recall difficulty</th>
<th>Number of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very difficult</td>
<td>6</td>
</tr>
<tr>
<td>Quite difficult</td>
<td>6</td>
</tr>
<tr>
<td>Not very difficult</td>
<td>10</td>
</tr>
<tr>
<td>Not at all difficult</td>
<td>9</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>31</strong></td>
</tr>
</tbody>
</table>

Perceived accuracy of NI contribution records data

Respondents were also asked about how accurate they thought that their NI contributions record was, see Table 8.9.

Table 8.9 Perceived accuracy of NI contributions records

<table>
<thead>
<tr>
<th>Perceived accuracy</th>
<th>Number of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very accurate</td>
<td>4</td>
</tr>
<tr>
<td>Quite accurate</td>
<td>16</td>
</tr>
<tr>
<td>Not very accurate</td>
<td>3</td>
</tr>
<tr>
<td>Not at all accurate</td>
<td>5</td>
</tr>
<tr>
<td>Refusal</td>
<td>2</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>31</strong></td>
</tr>
</tbody>
</table>

Other general feedback about the questionnaire

Feedback from interviewers suggested that the interview structure worked well and that respondents were generally able to provide the information required, although recalling activities could be difficult (see Table 8.8 above). There were few instances when respondents disputed gaps in their NI records and when these occurred interviewers were able to explain that the survey was concerned with what people were doing during periods when their records indicated they were not accruing (sufficient) NI credits. The NI contributions and pensions information numbers were particularly useful; interviewers reporting that many respondents asked for these at the end of the interview.

The pilot identified three specific questionnaire design issues that need further consideration.

- The amount of detail collected about other household members put one or two people off participating in the survey altogether. Interviewers questioned whether it was necessary to collect such ‘detailed’ information.
The issue of how to deal with starting credits for 16-19 year olds and the implications for migrants’ NI accruals records was raised. This caused some confusion during the interviews because respondents (and interviewers) did not understand why the record indicated several years of credits being paid when the respondent had not been living in the UK (and had not even arrived). In using the NI administrative data in the main survey interview a decision will have to be taken about how to deal with these starting credits, to avoid such confusion.

Interviewers reported that there was some confusion among respondents and themselves about what activity codes should be used for people living abroad. Specifically, in what circumstances should codes such as in ‘full-time paid work’ or ‘looking after children’ be used for people who were living abroad.
9 Summary of feasibility recommendations

This chapter summarises the key recommendations from the various stages of the feasibility study, and the key issues to be considered in implementing the main stage survey.

9.1 Recommendations resulting from completion of the feasibility study

The main recommendations resulting from completion of the feasibility study are as follows:

- A survey of people due to retire between 2010 and 2012 (termed the 2010 cohort) and 2025 and 2030 (termed the 2025 cohort) who have large ‘gaps’ in their National Insurance (NI) records to date is feasible.

- A telephone survey is the only viable mode of data collection, in our view, that will provide the amount and quality of information required and cost-effectively.

- The research is justifiable on ethical grounds.

- Respondents are willing and able to provide information on the activities they were engaged in during gaps in NI accrual.

9.1.1 Sample size and mode

- The number of possible cases that form the sample population for both cohorts is limited by the size of the sample of NI contributions records Department for Work and Pensions (DWP) receives from HM Revenue & Customs (HMRC) – currently a one per cent sample. This contains a total of 2,749 2010 cohort members and 4,981 2025 cohort members.
• The limited initial sample size is further exacerbated by the need to conduct a telephone survey. However, the number of matched telephone numbers reduces the sample sizes further: for the 2010 cohort the match rate was 36 per cent and for the 2025 cohort the match rate was 25 per cent. Furthermore, those cases where a telephone number was obtained were found to differ significantly from the sample as a whole. Any telephone survey would, therefore, under-represent 2025 cohort males and over-represent 2010 females and those with an average length of gap of less than ten years.

• To deal with this bias it was recommended that at the initial point of contact sample members are asked to confirm their telephone number and contact details (either by completing a postcard and returning it in a pre-paid envelope, calling a Freephone number or sending an email to a study-specific address). This could help improve the representativeness of the sample and boost survey response.

9.1.2 Questionnaire design

• Findings from the scoping interviews indicated that the use of administrative data about people’s NI accruals was acceptable to respondents and could help with recall. It was recommended that the survey interview use NI accrual record data as ‘feed-forward’ data, to define the start and end dates of gaps.

• Findings from the scoping interviews indicated that respondents’ initial concerns about the survey could be overcome by explaining:
  – the purpose of the survey – to understand reasons for NI gaps because there are plans to reduce the number of years worth of NI contributions people need to make to qualify for a full basic State Pension (BSP);
  – how they were selected – name chosen at random from NI records; and
  – further information and advice – will be given helpline number to ring if they wanted further information, for example, about their State Pension entitlement, or had any questions or queries about their NI contributions.

• Interviewers need to be briefed about the potential reasons for gaps, so that they understand, for example, that those working in low paid jobs are at more risk of not reaching the contributions threshold for any given year.

• Collect information on activities rather than individual jobs. Findings from the scoping interviews indicated that respondents struggled to recall details about hours worked and rates of pay for individual jobs but were able to recall when they were working and whether they were working full-time or part-time.

• The interview length should be limited to no more than 30 minutes to avoid respondent fatigue, which could affect data quality and the chances of respondents completing the whole interview.
To this end the following specific recommendations were made:

– limit the amount of information collected (e.g. do not ask about individual jobs but spells of working part-time, full-time, self-employed, etc.) The scoping interviews indicated that the recall of details about individual jobs, or income posed the most difficulties;

– only ask for details about a maximum of three gaps, which would be selected at random to reduce respondent burden and interview length. Collect summary information for other gaps;

– only ask for start and end dates for activities in years; and

– allow respondents to choose the order in which gaps are discussed.

The following model was recommended for the collection of information about the activities respondents were engaged in during gaps in their NI contributions record. For each gap, respondents are asked about the activities they were engaged in during that period. Then, for each activity mentioned, details of the years in which they were engaged in that activity are collected, referred to as spells of activity. The model allows for multiple spells of the same activity within a gap. Once all activities mentioned have been dealt with the Computer Assisted Telephone Interviewing (CATI) programme would check to make sure that there were no years in the gap that did not have an activity assigned to them. If there were, then the interviewer would seek to find out what the respondent was doing during those years.

The pilot indicated that the survey design was successful, the questionnaire structure worked well and that respondents were generally able to provide the information required, although recalling activities could be difficult. The length of interview was acceptable: the average being 25 minutes.

9.2 Recommendations for implementation of the main stage survey

The main stage survey should go ahead, using the methodology developed during the feasibility study. The questionnaire requires only minor amendment.

The following questionnaire design issues, identified at the pilot stage, need to be addressed as follows:

– the amount of detail collected about other household members resulted in a limited number of refusals. It is recommended that the amount of information collected be limited;

– there is an issue about how to deal with starting credits for 16-19 year olds, specifically for migrants who arrive in the UK at a later date. In using the NI administrative data in the main survey interview, a decision will have to be taken about how to deal with these starting credits when calculating the start date of a gap;
– there was some confusion among respondents and interviewers about the coding of activities for people living abroad. Clear guidance needs to be developed and effectively communicated to interviewers for the main stage.

- Careful consideration needs to be given to how the survey data are to be analysed, and work on producing summary variables should commence immediately to facilitate the early reporting of survey findings.

The next section of this report details the methodology used for the mainstage survey, including sampling, the questionnaire design, fieldwork procedures, data processing and weighting, as well as response to the survey and its representivity of the survey population.
Appendix B
Mainstage survey methodology
10 Survey sample design

In this chapter we report how the sample for the telephone survey was drawn. The survey population was defined by the Department for Work and Pensions (DWP) (as documented in Chapter 6), and delivered to National Centre for Social Research (NatCen). NatCen then performed a teleappending process attaching telephone numbers, where possible, to the addresses provided (see Chapter 6).

The way that the sample design performed in practice is covered in the analysis of survey response rates, in Chapter 13.

10.1 Obtaining telephone numbers

National Insurance (NI) records do not contain telephone numbers so these had to be obtained for the eligible sample. Firstly the addresses were put through a teleappending process (described in Chapter 6), then all sample members were written to in order to try and obtain further correct telephone numbers. The initial teleappending process involved the following stages:

1. Assessing the quality of address information. This was done using the Capscan Ltd. MatchCode application. This software uses a combination of postcode, house number or name, first name and surname, town name and county to verify or provide a more accurate address. This both checks the address details and ensures that the street names, house numbers and postcodes are correctly formatted and separated within the data file.

2. Looking up telephone numbers for addresses run through MatchCode, utilising the latest AFD telephone look-up software. This information is updated on a quarterly basis. For each address successfully matched from the MatchCode process outlined above, the AFD routine operates as follows:

   – the routine extracts all names and addresses at that postcode from AFD;
   – the routine then searches the postcode extract for the surname of the sample member;
– if the surname is found the associated telephone number, if present, is saved;
– if the surname is not found then the street number and street name are located and the phone number, if present, is saved.

One of the sources of names included in the AFD software is the electoral register.

3. For those cases where a telephone number is not matched using AFD, the address would be looked up using the latest Admar software. Similar to AFD in the way it searches for telephone numbers, this software is updated daily and includes a flag indicating that an ex-directory number has been found.

In addition to the above, DWP linked the sample with more up-to-date address information held on their Departmental Central Index (DCI), providing an additional 1,464 addresses which differed in some way to those held by HM Revenue & Customs (HMRC). These addresses were also put through the teleappending process described above. DWP also linked the sample with telephone contact information held on the GMSOne database. 1,246 additional numbers were provided which, if different from those numbers already generated, were also appended to the sample. As a result of this multi-stage teleappending process, some sample members had up to four telephone numbers appended to their record, all of which were used by the NatCen telephone unit to attempt contact.

The final results of the initial teleappending process are shown in Table 10.1 and Figure 10.1. One or more telephone numbers were obtained for 31 per cent of the full sample, with 27 per cent of the 2025 cohort and 37 per cent of the 2010 cohort having a telephone match.

Table 10.1  Telephone number match rates for 2010 and 2025 cohorts

<table>
<thead>
<tr>
<th>Success of identifying a telephone number</th>
<th>2010 cohort</th>
<th>2025 cohort</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Telephone match</td>
<td>1,122</td>
<td>37</td>
</tr>
<tr>
<td>Ex-directory</td>
<td>704</td>
<td>24</td>
</tr>
<tr>
<td>No match</td>
<td>1,171</td>
<td>39</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,997</td>
<td>100</td>
</tr>
</tbody>
</table>

A greater proportion of 2010 females (39 per cent) had a telephone match compared with 2010 males (32 per cent). Twenty-seven per cent of both males and females in the 2025 cohort obtained a telephone match. The lower rate of matching for the 2025 cohort is probably due to this being a younger and more mobile population with a higher proportion of migrant workers. The teleappending
process, therefore, biases the sample away from male sample members and the 2025 cohort.

Figure 10.1 Telephone number match rates by sex for 2010 and 2025 cohorts

10.2 The postal contact process

The postal contact process involved three mailouts at two-weekly intervals with the first of these coinciding with the mailing of the opt-out letter. The first mailout was sent two weeks before the start of fieldwork, providing a two-week opt-out period. The mailout was run by the external contractor, Formara, and was specified as follows:

10.2.1 First mailout

Sent to all sample members and including the following:

- opt-out and contact detail request letter;
- postcard on which to provide contact details;
- return paid C5 envelope.

10.2.2 Second mailout

Sent to all sample members without telephone numbers and who have not as yet responded to the first mailout, and including the following:

- reminder letter;
- postcard on which to provide contact details;
- return paid C5 envelope.
10.2.3 Third mailout

Sent to all sample members without telephone numbers and who have not as yet responded to the first or second mailout, and including the following:

- reminder letter;
- postcard on which to provide contact details;
- return paid C5 envelope.

In addition to the return paid postcard, sample members were able to telephone NatCen on a Freephone number to provide new contact details or to opt-out of the survey. This was an answering machine service, and checked on a regular basis by the NatCen Telephone Unit.

This approach was intended to improve or validate the data that was obtained for cases where we already have a telephone match as well as providing new information for cases where no telephone match had been made (thereby increasing the proportion of sample that could be issued to the NatCen Telephone Unit). It was also hoped that this approach would improve the representativeness of the sample, as it does not actively exclude those for whom we have no telephone number, however, we could not guarantee the extent to which this would be the case.

The research team managed the sample and new numbers received as a result of the postal process were provided to the Telephone Unit, some at the start of fieldwork, and also as two sample updates during the fieldwork period. A total of 3,133 cases were issued, with 2,546 issued at the start of fieldwork and 587 issued during fieldwork (see Chapter 16 on weighting). As a result of the postal contact process, a further 734 sample members became available to be issued to the Telephone Unit before the end of fieldwork. In addition, 89 respondents for whom we already had telephone numbers responded to the mailout confirming their telephone number or providing additional contact details. The results of the postal contact process are shown in Tables 10.2 and 10.3.

A higher proportion of the 2010 cohort responded with new telephone numbers to the mailout (19 per cent of females and 18 per cent of males), than the 2025 cohort (12 per cent of males and nine per cent of females). So, while the postal contact process increased the proportion of sample available to issue to the NatCen Telephone Unit, it did not increase representivity as it was also biased against the 2025 cohort. The representivity of the issued and achieved sample is reported in Chapter 14.
Table 10.2  Additional telephone numbers for issue obtained as a result of the postal contact process

<table>
<thead>
<tr>
<th>Cohort</th>
<th>No telephone match Number</th>
<th>New telephone numbers obtained and issued Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010 females</td>
<td>1,525</td>
<td>296</td>
<td>19</td>
</tr>
<tr>
<td>2010 males</td>
<td>350</td>
<td>62</td>
<td>18</td>
</tr>
<tr>
<td>2025 females</td>
<td>1,526</td>
<td>183</td>
<td>12</td>
</tr>
<tr>
<td>2025 males</td>
<td>2,173</td>
<td>193</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>5,574</td>
<td>734</td>
<td>13</td>
</tr>
</tbody>
</table>

Of the 3,133 cases issued to the Telephone Unit, 2,310 had telephone numbers that were obtained from the telephone matching process, 734 had telephone numbers that were obtained solely through response to the mailout, and 89 cases already had a matched telephone number but responded to confirm or provide additional information (see Table 10.3).

Table 10.3  Issued sample, by the method of achieving telephone number match

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Telephone match and no response to mailout Number</th>
<th>%</th>
<th>Telephone match and response to mailout Number</th>
<th>%</th>
<th>New telephone number obtained from mailout Number</th>
<th>%</th>
<th>All issued Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010 females</td>
<td>860</td>
<td>37</td>
<td>44</td>
<td>49</td>
<td>296</td>
<td>40</td>
<td>1,200</td>
<td>38</td>
</tr>
<tr>
<td>2010 males</td>
<td>155</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>62</td>
<td>8</td>
<td>225</td>
<td>7</td>
</tr>
<tr>
<td>2025 females</td>
<td>524</td>
<td>23</td>
<td>13</td>
<td>15</td>
<td>183</td>
<td>25</td>
<td>720</td>
<td>23</td>
</tr>
<tr>
<td>2025 males</td>
<td>771</td>
<td>33</td>
<td>24</td>
<td>27</td>
<td>193</td>
<td>26</td>
<td>988</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td>2,310</td>
<td>89</td>
<td>734</td>
<td>23</td>
<td>3,133</td>
<td>32</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
11 Mainstage questionnaire

11.1 Structure and coverage of the questionnaire

The questionnaire was administered using Computer Assisted Telephone Interviewing (CATI). National Centre for Social Research (NatCen) used Blaise software for the development of the questionnaire programme. Findings from the scoping interviews conducted during the feasibility study shaped the questionnaire development process. Some changes to the questionnaire also occurred as a result of the two-week pilot (see Chapter 8 for details).

As well as socio-demographic information, the data collection tool that was developed collects detailed year-by-year information on what activities the respondent was doing for up to three ‘gaps’ in their National Insurance (NI) records that started in 1975 or later. For those who have four or more gaps in their NI records (12 per cent of the full sample), three were randomly selected by the computer programme. For those gaps that were not selected, a summary of activities during the gap was recorded (not on a year-by-year basis). Similar basic information was also collected on pre-1975 gaps in NI records. Respondents were able to select which gaps in their NI records they wanted to talk about first.

For those respondents born outside the UK, only those gaps in the respondents’ NI records that occurred after the date that the respondent arrived in the UK were asked about. People from outside the UK are credited with contributions for the years in which they were 16. People born in or after 1959 are also credited for the years in which they were 17 and 18. This means that some sample members were recorded as having one long gap in their NI accrual records between the age of 19 and their arrival in the UK. The computer programme automatically appended and adjusted gaps so that we only asked about years after their arrival in the UK. This means that some sample members recorded as having one gap in their NI record are recorded as having no gaps in the final dataset.

See Appendix C for the full Word version of the questionnaire. The questionnaire structure is as follows:
First Block: Information about named respondent and his/her household

Data Items
- Respondent’s full name
- Date of birth
- Gender

Household information
- Non-UK born – date of arrival in UK

Current activity status (multi-coded)
If in paid work: details of current job (title, description, manager/supervisor, employee/self employed, ft/pt, and industry – so as to be able to derive NS-SEC)

Second Block: Gaps in accruals history – activities

Number of gaps
Dates of Gaps (years)
Gaps selection by respondent
If more than three gaps: three gaps selected for year-by-year detail

Activities during gaps
Activities during pre-1975 gaps
Third Block: Further information about individual named respondent

Future plans

Migrants: intention to stay in the UK for retirement

Current household sources of income

Current gross income banded

Future pension provision

11.2 Length of Interview

The mean length of interview for the mainstage was 18 minutes and ranged from one minute for the shortest interview to 140 minutes for the longest. The length of interview did not vary widely by length of gaps (see Table 11.1). This is because only summary information was collected of additional (over three) gaps, and because it is the number of activities and spells within each gap that have the biggest impact on the length of interview.

Table 11.1 Average length of interview for cases with differing numbers of gaps in NI accruals

<table>
<thead>
<tr>
<th>Number of gaps</th>
<th>Average length of interview</th>
<th>Number of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>1</td>
<td>17</td>
<td>444</td>
</tr>
<tr>
<td>2</td>
<td>18</td>
<td>339</td>
</tr>
<tr>
<td>3</td>
<td>19</td>
<td>194</td>
</tr>
<tr>
<td>4+</td>
<td>20</td>
<td>141</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>1,205</td>
</tr>
</tbody>
</table>
12 Fieldwork

This chapter documents the data collection processes.

12.1 Briefing of interviewers

Two three-hour briefings were conducted with the 28 interviewers working on the project, with a member of the research team and field staff, together with a representative from the Department for Work and Pensions (DWP). Each briefing included:

- policy background to the project and its use by DWP;
- information about sampling and the teleappending process;
- the opt-out letters and postal contact process;
- details of interview content;
- how to introduce the survey and how to deal with any sensitivities that may arise;
- procedures in the case of language difficulties;
- detailed practice interview scenarios.

Interviewers were also given a comprehensive set of interviewer instructions.

12.2 Dates of fieldwork

Fieldwork took place from 23 May and finished on 30 June 2007 when the quota of 1,200 interviews was reached.

12.3 Fieldwork procedures

All respondents were sent an opt-out letter (see Chapter 10 on the postal contact process). The letter outlined the policy background to the survey, giving further details as well as stressing the confidentiality of the survey responses. In addition the opt-out letter asked sample members to confirm or give their telephone number so that we could contact them. Those who National Centre for
Social Research (NatCen) did not have a telephone number for and who did not respond to the previous letter were sent two further letters requesting response (Chapter 10).

When introducing the survey, interviewers were asked to use all their usual skills to encourage respondents to take part. Survey interviewers emphasised that they worked for NatCen, an independent social research institute, and that they were carrying out the research on behalf of the DWP. Interviewers also explained that the research would enable DWP to understand how different circumstances and experiences affect the ways in which people build up State Pension entitlements and would provide valuable information for Government policy.

Interviewers also emphasised that we were interested in what respondents had to say whatever their circumstances, and that the research was completely confidential and would not affect any benefits that they claim or their pension entitlements.

Interviewers always interviewed the named respondent (no proxy interviews were allowed). Given the high proportion of migrants in the sample, it was decided to allow respondents to have assistance during the interview in some cases. It was acceptable to use any appropriate and convenient interpreter over the age of 14.

The aim of the survey was not to verify the accuracy of National Insurance (NI) records, but rather to record activity during periods when an individual has ‘gaps’ in their NI records. Given this, interviewers were given information to pass on to respondents if they had any concerns about their NI records. An HM Revenue & Customs (HMRC) helpline number was given to those respondents who wanted to find out more about their NI records, or dispute their gaps. The Pension Service Helpline number and website were given to those respondents who wanted to find out more about planning for retirement.

12.4 Ethical considerations

The MRS Code of Conduct (September 2005) makes it clear that the Code’s principles of honesty and transparency must be reflected when gaining respondents’ co-operation. Specific requirements include the following:

- respondents must not be misled when being asked for co-operation to participate in a research project (B.17);
- a respondent’s right to withdraw from a research project at any stage must be respected (B.18);
- respondents should be clearly informed of the purpose of the interview, the subject matter and the length of the interview (B.21).

Respondents were informed using a variety of means, including an opt-out letter and postal reminder. Interviewer briefings laid particular stress on the issue of informed consent and further information was given to respondents at the start of the questionnaire.
13 Survey response rates

This section of the report covers the response rates for the sample sub-groups.

Table 13.1 shows the final outcomes for the mainstage survey, broken down by 2010 and 2025 cohort. The final achieved response rate was 39 per cent, which was much higher than the 19 per cent predicted during the pilot (see Chapter 8 for details). A much higher response was achieved for the 2010 cohort (46 per cent), than for the 2025 cohort (32 per cent). Similarly a higher proportion of the 2025 cohort fell into the non-contact response category (18 per cent), compared to the 2010 cohort. This is likely to be due to the fact that the 2025 cohort is younger and, therefore, a more mobile population group, where address and telephone contact information is more likely to be outdated. Only seven per cent refused to be interviewed and three per cent fell into the other unproductive category.

There are a number of likely reasons why National Centre for Social Research (NatCen) exceeded expectations of response predicted by the pilot survey:

- Additional contact information from new sources – in particular the Department for Work and Pensions (DWP) Departmental Central Index (DCI) and GMSOne database – provided further more up to date telephone numbers facilitating contact with respondents.

- There was a high response to the three-stage mailout providing an additional 743 sample members with up to date telephone contact information to be issued to the Telephone Unit. Because these sample members had effectively consented to the research by responding with their telephone numbers, the rate of achieved interviews from this section of the sample was higher than that of the issued sample with telephone numbers obtained during the teleappending process.

- NatCen utilised the services of an interviewer who speaks Urdu, Punjabi and Hindi, meaning that NatCen could convert a proportion of the migrant sample members who would otherwise have been coded out due to ‘language difficulties’.

- A longer fieldwork period (six weeks) than that utilised during the pilot (two weeks) resulted in less respondents being away, ill, or unable to take part over the entire fieldwork period.
Table 13.1  Final survey response

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th></th>
<th>2025</th>
<th></th>
<th>All</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Total addresses issued</td>
<td>1,425</td>
<td>100</td>
<td>1,708</td>
<td>100</td>
<td>3,133</td>
<td>100</td>
</tr>
<tr>
<td>All productive outcomes</td>
<td>660</td>
<td>46</td>
<td>545</td>
<td>32</td>
<td>1,205</td>
<td>39</td>
</tr>
<tr>
<td>Full interview</td>
<td>660</td>
<td>46</td>
<td>544</td>
<td>32</td>
<td>1,204</td>
<td>38</td>
</tr>
<tr>
<td>Partial interview</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Refusals</td>
<td>119</td>
<td>8</td>
<td>113</td>
<td>7</td>
<td>232</td>
<td>7</td>
</tr>
<tr>
<td>Information refused</td>
<td>8</td>
<td>1</td>
<td>9</td>
<td>1</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Office refusal</td>
<td>13</td>
<td>1</td>
<td>5</td>
<td>-</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Proxy refusal</td>
<td>9</td>
<td>1</td>
<td>17</td>
<td>1</td>
<td>26</td>
<td>1</td>
</tr>
<tr>
<td>Personal refusal</td>
<td>86</td>
<td>6</td>
<td>76</td>
<td>4</td>
<td>162</td>
<td>5</td>
</tr>
<tr>
<td>Broken appointment</td>
<td>1</td>
<td>-</td>
<td>0</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Non-contact</td>
<td>145</td>
<td>10</td>
<td>313</td>
<td>18</td>
<td>458</td>
<td>15</td>
</tr>
<tr>
<td>Telecomms barrier/always</td>
<td>27</td>
<td>2</td>
<td>33</td>
<td>2</td>
<td>60</td>
<td>2</td>
</tr>
<tr>
<td>disconnected</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondent moved</td>
<td>37</td>
<td>3</td>
<td>86</td>
<td>5</td>
<td>123</td>
<td>4</td>
</tr>
<tr>
<td>Respondent not known at number</td>
<td>81</td>
<td>6</td>
<td>194</td>
<td>11</td>
<td>275</td>
<td>9</td>
</tr>
<tr>
<td>Other unproductive</td>
<td>43</td>
<td>3</td>
<td>63</td>
<td>4</td>
<td>106</td>
<td>3</td>
</tr>
<tr>
<td>Ill-health, incapable, absent</td>
<td>28</td>
<td>2</td>
<td>38</td>
<td>2</td>
<td>66</td>
<td>2</td>
</tr>
<tr>
<td>throughout survey</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language problem</td>
<td>11</td>
<td>1</td>
<td>17</td>
<td>1</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>Respondent died</td>
<td>3</td>
<td>-</td>
<td>4</td>
<td>-</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Other non-response</td>
<td>1</td>
<td>-</td>
<td>4</td>
<td>-</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Outstanding – quota achieved</td>
<td>458</td>
<td>32</td>
<td>674</td>
<td>40</td>
<td>1,132</td>
<td>36</td>
</tr>
</tbody>
</table>

It was decided to cap the number of achieved interviews at a quota of 1,200 (the NatCen Telephone Unit exceeded this threshold by five interviews) meaning that 36 per cent of the issued addresses were never assigned to a final outcome. Table 13.2 shows the best estimate of final response rate if it is assumed all these outstanding cases would have been distributed into the outcome categories in the same proportions as those non-outstanding cases. The best estimate of final achieved response is 60 per cent. However, it is likely that the actual final response, if all issued sample had been worked through, would have been lower than this. This is because the NatCen Telephone Unit will have worked to some extent to try and contact the outstanding sample already, and a higher proportion would have been assigned to the non-contact group.
### Table 13.2  Best estimate of survey response

<table>
<thead>
<tr>
<th>Category</th>
<th>Actual response</th>
<th>Best estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Total addresses issued</td>
<td>3,133</td>
<td>100</td>
</tr>
<tr>
<td>Productive interviews</td>
<td>1,205</td>
<td>39</td>
</tr>
<tr>
<td>Refusals</td>
<td>232</td>
<td>7</td>
</tr>
<tr>
<td>Non-contact</td>
<td>458</td>
<td>15</td>
</tr>
<tr>
<td>Other unproductive</td>
<td>106</td>
<td>3</td>
</tr>
<tr>
<td>Outstanding – quota achieved</td>
<td>1132</td>
<td>36</td>
</tr>
</tbody>
</table>
14 Representativeness of the survey

This chapter examines how representative the issued sample and achieved response was of the full sample.

In the issued sample there were significantly more 2010 females than in the full sample (p<0.01), because they were more likely to have a matched telephone number than in the other cohorts and were also more likely to respond to the mailout (Table 14.1). In the achieved sample there were significantly more 2010 females than in the issued sample and the full sample (p<0.01), presumably because this group of respondents were more likely to have correct telephone numbers, are older and, therefore, less likely to have moved than the other cohorts. There were no differences between the full, issued and achieved sample for the 2010 males.

There were also significantly less 2025 males in the achieved sample than in the full and the issued sample (p<0.05), presumably because they are a younger, more mobile population who are less likely to have achieved a matched telephone number and more likely to be out working and, therefore, more difficult to get hold of. There were no differences between the full, issued and achieved samples for the 2025 females.

The achieved and issued samples are, therefore, biased away from the 2025 male cohort and towards the 2010 female cohort.
Table 14.1  Representativity of the mainstage survey by cohort

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Full sample</th>
<th>Issued sample</th>
<th>Achieved sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>2010 females</td>
<td>2,479 31</td>
<td>1,200 38</td>
<td>577 48</td>
</tr>
<tr>
<td>2010 males</td>
<td>518 6</td>
<td>225 7</td>
<td>83 7</td>
</tr>
<tr>
<td>2025 females</td>
<td>2,076 26</td>
<td>720 23</td>
<td>272 23</td>
</tr>
<tr>
<td>2025 males</td>
<td>2,978 37</td>
<td>988 32</td>
<td>273 23</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,051</strong> 100</td>
<td><strong>3,133</strong> 100</td>
<td><strong>1,205</strong> 100</td>
</tr>
</tbody>
</table>

There are no significant differences between the mean number of ‘gaps’ in their National Insurance (NI) records for members of the achieved sample, compared to the issued and full samples (Table 14.2).

Table 14.2  Mean number of gaps for full, issued and achieved sample

<table>
<thead>
<tr>
<th></th>
<th>Full sample</th>
<th>Issued sample</th>
<th>Achieved sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean number of gaps</td>
<td>2.05</td>
<td>2.04</td>
<td>2.03</td>
</tr>
<tr>
<td>Standard deviation</td>
<td>1.150</td>
<td>1.129</td>
<td>1.169</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,051</strong></td>
<td><strong>3,133</strong></td>
<td><strong>1,205</strong></td>
</tr>
</tbody>
</table>

1  This is the mean number of gaps for the achieved sample as held in the original sample file provided by DWP, and before the computer programme appended or deleted those gaps which occurred before the respondent arrived in the country.

There are no significant differences between the average length of gaps in their NI records for the achieved sample, compared to the issued and full samples (Table 14.3). Therefore, despite there being bias by age and gender (cohort), this has not affected the representivity of the sample in terms of patterns of non-accrual. Chapter 16 provides details of the weighting strategy which was employed.

Table 14.3  Average length of gaps for the full, issued and achieved sample

<table>
<thead>
<tr>
<th>Average length of gap</th>
<th>Full sample</th>
<th>Issued sample</th>
<th>Achieved sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>5 years or less</td>
<td>1,569 20</td>
<td>655 21</td>
<td>284 24</td>
</tr>
<tr>
<td>5 to 10 years</td>
<td>2,197 27</td>
<td>917 29</td>
<td>337 28</td>
</tr>
<tr>
<td>10 to 15 years</td>
<td>1,812 23</td>
<td>642 21</td>
<td>230 19</td>
</tr>
<tr>
<td>More than 15 years</td>
<td>2,473 31</td>
<td>919 29</td>
<td>354 29</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,051</strong></td>
<td><strong>3,133</strong></td>
<td><strong>1,205</strong></td>
</tr>
</tbody>
</table>
15 Data preparation and data files

This section documents the data processing conducted when the mainstage fieldwork was finished and before the datasets were delivered to the Department for Work and Pensions (DWP), including:

- coding of open questions and ‘other answers’;
- editing where there were found to be discrepancies in the data;
- occupation coding for the respondent;
- additional derived variables included in the final data files.

15.1 Coding of other answers

There were no totally open questions at which the interviewer was asked to enter a written answer to the question. There were, however, four locations with a partly pre-coded question at which the interviewer could specify an ‘other’ answer, when the exact answer would be recorded in words. All ‘other’ answers were inspected by clerical staff to check whether they should be assigned to one or other of the pre-coded answers. In a small number of cases, certain topics recurred among the ‘other’ answers. In these cases additional codes were added to the code frames to simplify future analysis.

15.2 Editing

On the whole, the survey had limited scope for the answers recorded by interviewers to be checked and confirmed. However, clerical staff read through any comments made by interviewers to explain how a respondent had qualified their answer or about observations on responses. If any comments called into question the validity of a survey response these were referred to the research team for checking and editing.
15.3 Occupation coding

Where the respondent was currently in work, the occupation and industry details were coded. Details of job title and description of the job were coded to SOC 2000 and SIC 2003. From the SOC 2000 code was derived the NS-SEC code (National Statistics, Socio-Economic Class).

15.4 Data files

The survey data was provided to DWP in two files, comprising of two different formats. Firstly, there was an ‘individual level dataset’ with a record of each full and partial interview achieved with all respondents to the survey. This included all their responses to the survey questions, and activities during their ‘gaps’ at an individual level, as well as a series of derived variables (see below). This dataset enables analysis at an individual level.

The second data file provided was the ‘spell level dataset’. In this dataset, each record relates to a spell of a particular activity during a gap – where each gap may have more than one spell of an activity associated with it. This file was provided to enable analysis by type of activity. The file included the respondent’s serial number, as well as the gap number, spell years and further details of the activity done during that spell.

Names and contact information were removed from the datasets before they were provided to DWP, in order to preserve respondent anonymity and confidentiality.

15.5 Derived variables

The software package, Manipula, was used to produce a series of derived variables, to be used for analysis once the datasets had been delivered to DWP. The National Centre for Social Research (NatCen) research department worked with the programming team to achieve and test this before the start of fieldwork. All derived variable names begin with the prefix ‘DV’. The two sets of derived variables included in the individual level dataset are the following:

- Set of derived variables (DVPaid to DVUnBen) which indicate whether the respondent has ever done any of the specified activities at some point during the years of their gaps, or during their pre-1975 gaps. These are derived from the activities tables and multi-code variables.

- Set of derived variables (DV7501 to DV0410) which are binary year-on-year variables indicating what activities a respondent did in any one year from 1975 to 2004. The first two numeric digits of the variable name denote the year (75 to 04), and the second two numeric digits of the variable name denote the activity (1 to 10 in the order: paid work, unpaid work, study, caring for their children, looking after a sick or disabled person, unemployed, in prison, abroad, other). These variables are derived from the activities tables.
16 Weighting

This chapter reports the weighting strategy utilised for the analysis of the final datasets.

Information on this sample consisted of details on whether or not the individual had made a National Insurance (NI) contribution in each year since 1975, and on the number of contributing years pre-1975. This allowed us to derive further variables. Useful variables included:

- the number of ‘gaps’ in their contributions;
- the year of their last gap;
- the proportion of years (since the age of 16), that they had made an NI contribution; and
- their age at the time of their last contributions.

These variables were available on every member of the sample and so could be used for modelling non-response.

Phone numbers were available for some of these people (found from a teleappending process conducted before fieldwork started). All sample members were written to and asked to fill in a postcard giving or confirming their telephone number. A small proportion (about 12 per cent) of these replied. There were, therefore, three categories of people: those whose phone numbers were available from the look-up and those who had responded to the postcard before the start of fieldwork (and were issued at the start of fieldwork), those who had sent back the postcard during fieldwork (and could be issued during fieldwork), and those whose phone number was not available (who were not issued).
Although the intention had been to attempt to interview everyone whose phone number was known, once the achieved sample sizes were high enough a decision was made to stop issuing. This created a potential bias, as some groups were more likely to be worked on by the Telephone Unit before the quota of 1,200 interviews was reached. For example, of those who were issued at the start of fieldwork and whose phone numbers had been obtained from the lookup (and some from the postcard) only 61 per cent were used, but a higher percentage (76 per cent) were used of those whose phone number had been obtained from the postcard and issued during fieldwork. It is also worth noting that the ‘postcard only’ individuals issued during fieldwork had a higher response rate than those issued at the start of fieldwork who included ‘look-ups’ as well as some who had responded to the postcard.

16.1 Weighting strategy

For weighting purposes each group (2010 females, 2010 males, 2025 females and 2025 males) was treated separately.

The male 2010 group yielded only 83 productive interviews. This was deemed too small to allow accurate weighting so each respondent was given a weight of one.

For the other three groups weighting consisted of two components. First, a selection weight based on whether the respondent was issued at the start or during fieldwork was calculated. This would help reduce the potential bias noted above.

The three groups were then calibrated to two variables:
• the year at which the final gap in contributions ended; and
• the proportion of years in which the respondent had made a contribution.

In general, those who had not made a contribution in 2004 were under-represented in the unweighted sample. Thus, a ‘Year of final gap’ variable was created. (For the female 2025 and male 2025 groups this was a simple binary variable – did the

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### Table 16.1 Full sample by whether issued

<table>
<thead>
<tr>
<th>Group</th>
<th>Issued at start of fieldwork</th>
<th>Issued during fieldwork</th>
<th>No phone number</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010 females</td>
<td>974</td>
<td>226</td>
<td>1,279</td>
<td>2,479</td>
</tr>
<tr>
<td>2010 males</td>
<td>175</td>
<td>50</td>
<td>293</td>
<td>518</td>
</tr>
<tr>
<td>2025 females</td>
<td>569</td>
<td>151</td>
<td>1,356</td>
<td>2,076</td>
</tr>
<tr>
<td>2025 males</td>
<td>828</td>
<td>160</td>
<td>1,990</td>
<td>2,978</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,546</strong></td>
<td><strong>587</strong></td>
<td><strong>4,918</strong></td>
<td><strong>8,051</strong></td>
</tr>
</tbody>
</table>
final gap end before 2004? The female 2010 group was larger so this allowed the variable to be classed in three categories – did the last gap year end before 1996, between 1996 and 2003, or was 2004 a gap year? 

Similarly, those with a larger number of contributions tended to be over-represented in the unweighted sample, so a variable was created to measure the proportion of years in which the respondent had made an NI contribution. For the female 2025 and male 2025 groups this was a binary variable (more than the median, or less than the median); for the female 2010 groups a variable with three categories was used.

The data were calibrated to these two variables. The weights were then trimmed\textsuperscript{26} if necessary.

These weights were scaled in two different ways. The four groups are likely to be analysed separately so the weights have been scaled in proportion to the achieved sample size. A second set has been produced where they have been scaled to correspond to the population proportions.

\textsuperscript{26} The purpose of weighting is to eliminate bias in the estimates of population quantities. However, when the calculated weights are very variable the weighting process will increase the random error in the estimates, thus reducing their precision. Because of this it is common to ‘trim’ weights. This involves truncating very large or small weights. Trimming can reduce the amount of random error in population estimates, though it can result in a small amount of bias.
Appendix C
Survey questionnaire
Survey questionnaire

BLOCK 1: ABOUT RESPONDENT

INTRO
I work for the National Centre for Social Research, an independent research institute. We have been asked to carry out an important study about State Pensions on behalf of the Department for Work and Pensions.
You should have received a letter from us recently telling you about the research and asking to confirm your telephone number.
The letter explained that entitlement to the State Pension is based on National Insurance Contributions. We are interested in talking to people with varied levels of National Insurance contributions and your name was selected at random from DWP administrative records.
This study will enable DWP to understand how different circumstances and experiences affect the ways in which people build up State Pension entitlements throughout life, and will inform government policy. We would like to hear about your current circumstances and about your past experiences at home and at work.
The research is completely confidential and will not affect any benefits you claim or your entitlement to state pension.
ADD IF NECESSARY: We are interested in what you have to say whatever your circumstances
ADD IF NECESSARY: Although DWP have asked us to carry out this research, I work for a research institute that is completely separate from the Government

EAGE
First of all what was your age last birthday?
INTERVIEWER: IF AGE NOT GIVEN, PROBE FOR ESTIMATE
RANGE = 0…120

EDOB
Can you tell me your date of birth?

EMARITAL
It will help us to know a bit more about your living circumstances. Can I check, is your marital status…?

READ OUT AS FAR AS NECESSARY

1 Single
2 Married or living as married
3 Widowed
4 Divorced
5 Married but separated

ENumber
How many people live in your household including yourself?

RANGE = 1…20

ECHIHH
How many children aged under 16, if any, live regularly in your household?
INTERVIEWER: ‘REGULARLY’ MEANS MAJORITY OF DAYS OF LAST MONTH AND NEXT MONTH

RANGE = 0…20

CBIRTH
“What is your country of birth?
INTERVIEWER: PRESS <F9> FOR HOW EUROPE IS DEFINED.
(EUROPE IS DEFINED AS THE FOLLOWING COUNTRIES: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, United Kingdom, Iceland, Liechtenstein, Norway)”

1 UK (England, Scotland, Wales, Northern Ireland)
2 Europe
3 Other

{IF CBIRTH <> UK}
DARRIV
When did you first arrive in the UK?
ENTER THE YEAR “

RANGE = 1940…2005

CACTST
Which of the following best describes what you are currently doing?
You can choose more than one answer.
READ OUT EACH IN TURN AND CODE ALL THAT APPLY

1. Working in a full time job as an employee (30 hours or more per week)
2. Working in a part time job as an employee (less than 30 hours per week)
3. Self employed
4. Unemployed/looking for work
5. Long-term sick or disabled, for six months or more
6. Retired from paid work
7. Looking after the home and family
8. Full time student
9. Other

{IF CACTST=2}
WRK8
Can I check, in your part-time job, do you work under 16 hours per week, or 16 to 29 hours per week?

1. Under 16 hours per week
2. 16 to 29 hours per week

{IF CACTST = 1, 2 or 3}
WRK9B
What is your (main) job?
Enter job title.
IF HAS MORE THAN ONE JOB, THE MAIN JOB IS THE ONE THEY WORK IN THE MOST HOURS/IF WORK IN BOTH JOBS FOR THE SAME NUMBER OF HOURS THE MAIN JOB IS THE MOST RENUMERATIVE

{IF CACTST = 1, 2 or 3}
WRK9C
What do you mainly do in your job?
DESCRIBE FULLY – PROBE FOR DETAILS OF WHAT THEY DO. FOR EXAMPLE, IF A TEACHER, PROBE FOR WHETHER TEACH PRIMARY OR SECONDARY PUPILS. IF AN ENGINEER, PROBE FOR TYPE OF ENGINEER – ELECTRICAL, CHEMICAL, CIVIL ETC.
Enter description
WRK9A
What do you (or your business) mainly make or do? What does the firm or organisation you work for mainly make or do (at the place where you work)?
DESCRIBE FULLY – PROBE MANUFACTURING or PROCESSING or DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE or RETAIL ETC.
FOR HELP PRESS <F9> (The answer that you need to record should be an activity, not a title, name or a vague heading (e.g. leisure industry, health care, motor trade))

{IF CACTST = 1, 2 or 3}

WRK9D
What training or qualifications are needed for that job?
ENTER FULL DESCRIPTION, INCLUDING GRADE OR LEVEL WHERE APPROPRIATE.
QUALIFICATIONS NEEDED FOR JOB

{IF CACTST = 3}

WRK10
Do you have formal responsibility for supervising the work of other employees?
DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE – CHILDREN, E.G. TEACHERS, NANNIES, CHILDMINDERS/- ANIMALS – SECURITY OR BUILDINGS, E.G. CARETAKERS, SECURITY GUARDS

1 Yes
2 No

{IF WRK10 = Yes}

WRK10A
Please describe the type of responsibility you have/has/had for supervising the work of other employees.
INTERVIEWER: PROBE FOR WHO AND WHAT IS BEING SUPERVISED

{IF CACTST = 1 or 2}

WRK11
How many employees are there at the place where you work?
PRESS <F9> TO SEE HELP: (This is the total number of employees within the ‘local unit’ at which the respondent works (the location where their job is mainly carried out). Normally this is a single building, part of a building, or at the largest, a self-contained group of buildings)
RANGE = 1..9999997 (No ‘don’t know’ or ‘refusal’)

{IF CACTST = 3}
WRK12A
ASK OR CODE: Are you working on your own or do/did you have any employees?
1 On own/with partner(s), but no employees
2 With employees

{IF CACTST = 3 and WRK12A = 2}
WRK12B
How many people do you employ at the place where you work?
RANGE = 1..9999997 (No ‘don’t know’ or ‘refusal’)

Appendices – Survey questionnaire
BLOCK 2: ACTIVITIES DURING GAPS

FEED FORWARD DATA
^NOGAPS: Number of gaps in respondent’s NI records (admin data)
^STRGAP: Start year of gap (first year of the tax year taken as start of gap)
^ENDGAP: End year of gap (first year of the tax year taken as start of gap)

NOTE: If respondent is born outside the UK, the start of the first gap is appended to the year that they arrived in the UK (recorded at DARRIV in Block 1).

{IF ^NOGAPS>1 (some may have 0 gaps as their one gap is accounted for by their arrival in the UK)}

INTRO
Our records show that there ^NOGAPS gaps in your National Insurance records. We want to ask you about what you were doing during the time that gaps are recorded in you National Insurance records.
ADD IF NECESSARY: Even if you think the records are incorrect, we still want to know what you were doing during that time. The gaps we have recorded are:

1  GAP 1: ^STRGAP1 to ^ENDGAP1
2  GAP 2: ^STRGAP2 to ^ENDGAP2
3  GAP 3: ^STRGAP3 to ^ENDGAP3
4  GAP 4: ^STRGAP4 to ^ENDGAP4
5  GAP 5: ^STRGAP5 to ^ENDGAP5
6  GAP 6: ^STRGAP6 to ^ENDGAP6
7  GAP 7: ^STRGAP7 to ^ENDGAP7
8  GAP 8: ^STRGAP8 to ^ENDGAP8

GAPSEL
Which gap would you like to talk about first/second/third?
CODE FROM LIST OF GAPS

1  GAP 1: ^STRGAP1 to ^ENDGAP1
2  GAP 2: ^STRGAP2 to ^ENDGAP2
3  GAP 3: ^STRGAP3 to ^ENDGAP3
4  GAP 4: ^STRGAP4 to ^ENDGAP4
5  GAP 5: ^STRGAP5 to ^ENDGAP5
6  GAP 6: ^STRGAP6 to ^ENDGAP6
7  GAP 7: ^STRGAP7 to ^ENDGAP7
8  GAP 8: ^STRGAP8 to ^ENDGAP8
NOTE: If respondent has more than 3 gaps in their NI records the computer will randomly select three of these to ask about in detail.

A variable LongShort is derived for each gap.

If LongShort=Long, the gap is asked about in detail.
If LongShort=Short, the gap is not asked about in detail.

INTRO
Now I’m going to ask you about what you were doing during this time, from ^SRTGAP. I am going to ask you about a number of different activities and I would like you to tell me whether you were doing any of these activities during this time.

ABROAD
Firstly, during this time, from ^SRTGAP to ^ENDGAP were you living in the UK for all of the time, some of the time or none of the time?

1 All of the time
2 Some of the time
3 None of the time

{ASK IF LongShort=Short or if Abroad=3}

CHKWHA2
(During this time, from ^SRTGAP) were you doing any of the following activities during this time?
READ OUT AND CODE ALL THAT APPLY

1 Doing any paid work
2 Doing any unpaid work
3 Studying
4 At home looking after your child/children
5 Looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend
6 Unable to work because you had a health problem, illness or disability
7 Unemployed and not claiming state benefits
8 In prison
9 Doing something else

{IF CHKWHA2=9}

CHKOth2
What were you doing during this time?
**EMPLOY**
During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\) were you doing any kind of paid work?

1. Yes
2. No

**UNPAID**
During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\), were you doing any unpaid work, such as working for a family business or working as a volunteer for a charity?

1. Yes
2. No

**STUDENT**
During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\), were you a student, studying either full time or part time?

1. Yes
2. No

**CHILDCARE**
(During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\)) were you at home looking after your child(ren)?

1. Yes
2. No

**CARING**
During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\) were you looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend?

1. Yes
2. No

**ILL**
(During this time, from  \(^\text{STRGAP}\) to  \(^\text{ENDGAP}\)) did you have a health problem, illness or disability that meant you were unable to work?

1. Yes
2. No
{ASK IF LongShort=Long}
UNEMP
(During this time, from ^STRGAP to ^ENDGAP) were you unemployed and not claiming state benefits?
1 Yes
2 No

{ASK IF LongShort=Long}
PRISON
(During this time, from ^STRGAP1 to ^ENDGAP1) were you in prison?
1 Yes
2 No

NOTE: If respondent answers yes to any of the above questions Employ to Prison, a table asking for details of spells of that activity will be brought up. The table is slightly different for each activity type.

Employment Table:
{ASK IF Employ=Yes}
SPINTRO
During this time, from ^SRTGAP, you said you were in paid work. I want to know which years during this gap you were in paid work. I am going to ask you about broad spells of paid work, not individual jobs. If you changed jobs we only count this as a new spell of work if there is more than a year between jobs.

SPELLA
(During this spell) What year were you in paid work from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)

SPELLB
And when did this spell of paid work come to an end?
INTERVIEWER CODE END YEAR
NOTE: WE ARE INTERESTED IN BROAD SPELLS OF WORK, NOT INDIVIDUAL JOBS. COUNT EMPLOYMENT AS CONTINUOUS IF LESS THAN 12 MONTHS BETWEEN JOBS EVEN IF WITH DIFFERENT EMPLOYERS
RANGE = 1975..2004 (Only years of gap allowed here)

{ASK If ABROAD=2}
PWABRO
Were you in paid work in the UK or abroad during this time, from ^SPELLA to ^SPELLB?
1 UK
2 Abroad
3 Both the UK and abroad

{ASK IF PWABRO=2 or 3}

CNTRY
In which country or countries were you working during this time?

TEMP
And during this time, from \^SPELLA to \^SPELLB, when you were in paid work, were you mainly in permanent or temporary work? By temporary I mean a seasonal or casual job, or a job done under contract or for a fixed period of time.

1 Mainly permanent work
2 Mainly temporary work
3 Equal amounts of time in permanent and temporary work

EMPST
And during this time, from \^SPELLA to \^SPELLB, when you were in paid work, were you mainly working as an employee or were you self-employed?

1 Mainly as employee
2 Mainly as self-employed
3 Equal amounts of time as an employee and self-employed

FTPT
And during this time, from \^SPELLA to \^SPELLB, when you were in paid work, were you mainly working full time (30 hours or more) or part time (less than 30 hours)?

1 Mainly full-time
2 Mainly part-time
3 Equal amounts of time in full time and part time work

NICONT
And can you remember, during this time, from \^SPELLA to \^SPELLB, when you were in paid work, were you paying NI contributions?

1 Yes
2 No

{ASK IF SPELLB is a over a year earlier than \^ENDGAP1}

MORE
Did you do any more spells of paid work during this time, from \^SRTGAP?

1 Yes
2 No

{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No}
**Student Table:**

\{Ask if STUDENT=1\}

**SPINTRO**
During this time, from ^SRTGAP, you said you were a student, studying either full time or part time. I want to know which years during this gap you were doing this.

**SPELLA**
(During this spell) What year were you a student from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)

**SPELLB**
And when did this spell of being a student come to an end?
INTERVIEWER CODE END YEAR
NOTE: ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN THAT SPELL OF BEING A STUDENT AND THE NEXT
RANGE = 1975..2004 (Only years of gap allowed here)

\{ASK If ABROAD=2\}

**PWABRO**
Were you a student in the UK or abroad during this time, from ^SPELLA to ^SPELLB?

1. UK
2. Abroad
3. Both the UK and abroad

**STUPT**
And during this time, from ^SPELLA to ^SPELLB, when you were a student were you mostly full time or part time?

1. Full time
2. Part time

\{ASK IF SPELLB is a over a year earlier than ^ENDGAP1\}

**MORE**
Did you do any more spells of being a student during this time, from ^SRTGAP?

1. Yes
2. No

\{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No\}
Childcare Table:

{Ask if Childcare=1}

SPINTRO
During this time, from $^\text{SRTGAP}$, you said you were looking after your child(ren). I want to know which years during this gap you were doing this.

SPELLA
(During this spell) What year were you at home looking after your child(ren) from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)

SPELLB
And when did this spell of being at home looking after your child(ren) come to an end?
INTERVIEWER CODE END YEAR
NOTE: WE ARE INTERESTED IN BROAD SPELLS OF BEING AT HOME LOOKING AFTER YOUR CHILDREN. ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN THAT SPELL OF BEING AT HOME LOOKING AFTER YOUR CHILD(REN) AND THE NEXT
RANGE = 1975..2004 (Only years of gap allowed here)

{ASK If ABROAD=2}

PWABRO
Were you at home looking after your children in the UK or abroad during this time, from $^\text{SPELLA}$ to $^\text{SPELLB}$?

1. UK
2. Abroad
3. Both the UK and abroad

{ASK IF SPELLB is a over a year earlier than $^\text{ENDGAP1}$}

MORE
Did you do any more spells of being at home looking after your child(ren) during this time, from $^\text{SRTGAP}$?

1. Yes
2. No

{IF MORE=Yes return SPPELLA and repeat questions. Continue until MORE=No}

Caring Table:

{Ask if Caring=1}

SPINTRO
During this time, from $^\text{SRTGAP}$, you said you were looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend. I want to know which years during this gap you were doing this.
SPELLA
(During this spell) What year were you looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)

SPELLB
And when did this spell of looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend come to an end?
INTERVIEWER CODE END YEAR
NOTE: WE ARE INTERESTED IN BROAD SPELLS.
ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN THAT SPELL OF LOOKING AFTER SOMEONE WHO WAS SICK, ILL OR DISABLED AND THE NEXT
RANGE = 1975..2004 (Only years of gap allowed here)

{ASK if ABROAD=2}

PWABRO
Were you looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend in the UK or abroad during this time, from ^SPELLA to ^SPELLB?
1 UK
2 Abroad
3 Both the UK and abroad

{ASK if SPELLA>=2000}

TIMCAR
And during this time, on average from ^SPELLA to ^SPELLB, how much time have you spent looking after this person? Would you say it was less than 20 hours per week, or more than 20 hours per week?
1 Less than 20 hours per week
2 20 or more hours per week
3 DO NOT READ OUT: Can’t say
4 DO NOT READ OUT: Don’t know

{ASK IF SPELLB is a over a year earlier than ^ENDGAP1}

MORE
Did you do any more spells of looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend during this time, during this time from ^SRTGAP?
1 Yes
2 No

{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No}
### Illness Table:

**{Ask if Ill=1}**

**SPINTRO**
During this time, from ^SRTGAP, you said you had a health problem. I want to know which years during this gap you had this health problem.

**SPELLA**
(During this spell) What year did you have a health problem, illness or disability that meant you were unable to work from?

INTERVIEWER CODE START YEAR

RANGE = 1975..2004 (Only years of gap allowed here)

**SPELLB**
And when did this spell of having a health problem, illness or disability that meant you were unable to work come to an end?

INTERVIEWER CODE END YEAR

NOTE: WE ARE INTERESTED IN BROAD.

ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN THAT SPELL OF HAVING A HEALTH PROBLEM, ILLNESS OR DISABILITY AND THE NEXT

RANGE = 1975..2004 (Only years of gap allowed here)

**{ASK If ABROAD=2}**

**PWABRO**
Was this period of having a health problem, illness or disability that meant you were unable to work, in the UK or abroad during this time, from ^SPELLA to ^SPELLB?

1. UK
2. Abroad
3. Both the UK and abroad

**{ASK IF SPELLB is a over a year earlier than ^ENDGAP1}**

**MORE**
Did you do any more spells of having a health problem, illness or disability that meant you were unable to work, during this time from ^SRTGAP?

1. Yes
2. No

**{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No}**

### Unemployed Table:

**{Ask if Unemp=1}**

**SPINTRO**
During this time, from ^SRTGAP, you said you were unemployed and not claiming benefits. I want to know which years during this gap you were doing this.
SPELLA
(During this spell) What year were you unemployed and not claiming benefits from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)

SPELLB
And when did this spell of being unemployed and not claiming benefits come to an end?
INTERVIEWER CODE END YEAR
NOTE: WE ARE INTERESTED IN BROAD SPELLS. ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN THAT SPELL OF BEING UNEMPLOYED AND NOT CLAIMING BENEFITS AND THE NEXT
RANGE = 1975..2004 (Only years of gap allowed here)

{ASK IF ABROAD=2}
PWABRO
Were you unemployed and not claiming benefits in the UK or abroad during this time, from ^SPELLA to ^SPELLB?

1  UK
2  Abroad
3  Both the UK and abroad

{ASK IF SPELLB is a over a year earlier than ^ENDGAP1}
MORE
Did you do any more spells of being unemployed and not claiming benefits during this time, from ^SRTGAP?

1  Yes
2  No

{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No}

Prison Table:

{Ask if PRISON=1}
SPINTRO
During this time, from ^SRTGAP, you said you were in prison. I want to know which years during this gap you were doing this.

SPELLA
(During this spell) What year were you in prison from?
INTERVIEWER CODE START YEAR
RANGE = 1975..2004 (Only years of gap allowed here)
SPELLB
And when did this spell of being in prison come to an end?
INTERVIEWER CODE END YEAR
NOTE: ONLY CODE AN END YEAR IF THERE IS MORE THAN A YEAR BETWEEN
THAT SPELL OF BEING IN PRISON AND THE NEXT
RANGE = 1975..2004 (Only years of gap allowed here)

{ASK If ABROAD=2}
PWABRO
Were you in prison in the UK or abroad during this time, from ^SPELLA to
^SPELLB?
1 UK
2 Abroad
3 Both the UK and abroad

{ASK IF SPELLB is a over a year earlier than ^ENDGAP1}
MORE
Did you do any more spells of being in prison during this time, from ^SRTGAP?
1 Yes
2 No

{IF MORE=Yes return SPELLA and repeat questions. Continue until MORE=No}

--------

{For each gap}
DISPGAP
I have recorded that during this gap from ^STRGAP to ^ENDGAP in your National
Insurance Records you were doing the following:
INTERVIEWER READ OUT WHAT THE RESPONDENT WAS DOING DURING THE
GAP AND YEARS.

{For each blank spell}
CHKGAP
However, during a time from ^blankyear to ^blankyear we have you recorded as
doing none of the activities we have asked about. Can your remember what you
were doing then?
1 Yes
2 No
{IF CHKGAP=Yes}

CHKWHA
Were you doing any of the following activities during this time?
READ OUT AND CODE ALL THAT APPLY

1  Doing any paid work
2  Doing any unpaid work
3  Studying
4  At home looking after your child/children
5  Looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend
6  Unable to work because you had a health problem, illness or disability
7  Unemployed and not claiming state benefits
8  In prison
9  Doing something else

NOTE: If Chkwha=1 to 8 the respondent is then routed back to the appropriate table to fill in the details of this spell of activity.

{IF CHKWHA=9}

What were you doing during this time?

{ASK IF (group=2010 males and PRE1975>=4) OR (group=2010f and PRE1975>=3)}

PRE1975CHK
Our records show that before 1975 there were ^PRE1975 years in which you did not accrue National Insurance Contributions. What do you think you were doing during those years in which there are gaps in your National Insurance records? Do you think you were doing any of the following activities during that time?
IF RESPONDENT IS FINDING IT VERY DIFFICULT CODE ‘CAN’T REMEMBER’.
READ OUT AND CODE ALL THAT APPLY

1  Doing any paid work
2  Doing any unpaid work
3  Studying
4  At home looking after your child/children
5  Looking after someone who was sick, ill or disabled, such as a husband, wife, partner, relative or friend
6  Unable to work because you had a health problem, illness or disability
7  Unemployed and not claiming state benefits
8  In prison
9  Doing something else

{IF PRE1975CHK=9}

1975OTH
What were you doing during this time?
BLOCK 3: FUTURE PLANS

{If ^NOGAPS>0}
INTROB
Thank you, we have now finished asking you about your gaps in your NI records. I would now like to ask you about your current circumstances and plans for the future.

{If ^NOGAPS=0}
INTRONOOGAP
The gap we have recorded in your National Insurance records is explained by your arrival in the UK in ^DARRIV. There are no gaps in your records after this year. I would now like to ask you some questions about your current circumstances and plans for the future.

FUTURE
Thinking about the future, which of the following best describes what you will be doing between now and when your reach the age of 65?
READ OUT, SELECT ONE ONLY

1 I think I will spent most of my time in full time work as an employee or self-employed
2 I think I will spend most of my time out of work due to an illness, injury or disability
3 I think I will spend more of my time unemployed than in work
4 I think I will spend most of my time looking after the home and family
5 None of these

{IF Future = 5}
FUTURO
What do you think you will spend most of your time doing between now and when you are 65?

{ASK IF CBIRTH = Europe or other (not UK)}
FUTUK
Thinking about the future, how long do you think you will remain in the UK?
INTERVIEWER FIT INTO CODE FRAME BELOW.
NOTE: IF RESPONDENT SAYS ‘INDEFINITELY’ OR ‘FOR THE FORSEEABLE FUTURE’, PROBE TO FIT INTO THE CATEGORIES: Do you think that will be before or after 65?

1 Up until I am 65
2 Beyond the age of 65
3 Don’t know
SOURCE
Do you currently receive any money from any of the following sources?
READ OUT AND CODE ALL THAT APPLY

1  Wages or salary from a paid job
2  Shares, savings or investments
3  State benefits and tax credits
4  Private Pension
5  Rent from property
6  Other sources

INDINC
Which of the following best describes your individual gross income, that is money you receive before tax, national insurance, pension payments and so on?
READ OUT

1  Less than £7000
2  £7000 but less than £10,000
3  £10,000 but less than £12,500
4  £12,500 but less than £17,500
5  £17,500 or more

{If ENUMBER>1}

HHLDINC
And which of the following best describes your household’s gross income, that is money received before tax, national insurance, pension payments and so on?
READ OUT

1  Less than £7000
2  £7000 but less than £10,000
3  £10,000 but less than £12,500
4  £12,500 but less than £17,500
5  £17,500 or more

RETINC
What do you expect to be your main sources of income in retirement?
READ EACH IN TURN AND CODE ALL THAT APPLY

1  Your own state pension
2  Your spouse or partner’s state pension
3  Your own private, company or occupational pension
4  Your spouse or partner’s private, company or occupational pension
5  Social security benefits
6  Your own earnings from paid work
7  Your spouse or partner’s own earnings from paid work
8  Savings, stocks and share, unit trusts
9  Property
10 Insurance policies, such as endowments and life assurance
11 Other
{If coded more than one answer at RETINC}
MRETINC
And which one of the sources you mentioned (SHOW SOURCES MENTIONED) do you think will provide you with the most money in your retirement?
CODE FROM LIST OF SOURCES MENTIONED AT RETINC

BEND
This is the end of the main part of the interview, thank you very much for taking part.

BCOMMEN
“Is there any aspect of the interview that you would like to comment on?“: OPEN, EMPTY

EFUTURE
The Department for Work and Pensions may want to conduct a further stage to this research. If this is the case would you be willing for us to contact you again?

1 Yes
2 No
3 It depends

{IF EFuture=3}
EFUTDEP
INTERVIEWER: Record what respondent says it would depend on

{IF EFuture =1 or 3}
EADDCHK
Can I check the address we have for you is correct? We have: READ OUT address.

1 Yes, address correct
2 No, address incorrect (No don’t know or refusal)

{Ask if EaddChk=2}
EAADD1
PLEASE CORRECT THE ADDRESS
FIRST LINE

EAADD2
PLEASE CORRECT THE ADDRESS
SECOND LINE

EAADD3
PLEASE CORRECT THE ADDRESS
THIRD LINE
EAADD4
PLEASE CORRECT THE ADDRESS
FOURTH LINE

EAADDPC
PLEASE CORRECT THE ADDRESS
POSTCODE

CONADD
PLEASE READ THE ADDRESS BELOW, AND CONFIRM IT IS CORRECT
GO BACK AND CHANGE IF NOT CORRECT

1  Address correct
2  Address not correct (No don’t know or refusal)

ETELCHK
And could I confirm, what is the best telephone number to reach you on?
INCLUDE STANDARD CODE

CONPHONE
INTERVIEWER: This telephone number is ^EtelChk
Is this correct?
GO BACK AND CHANGE IF NOT CORRECT

1  Number correct
2  Number not correct
3  Number NOT Obtained (No don’t know or refusal)

INFO
This is the end of the interview, thank you for taking part. If you would like I can
give you some contact numbers for people to speak to regarding your NI records
or pensions entitlements.