

# Prior Year Basis (PYB) Tax Reform Public Survey Report

**September 2020**

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# 1 Introduction

This report presents the results of the PYB Tax Reform Survey, run between 3 August and 2 September 2020.

The survey collected answers to two key questions; whether the Amendment should be passed, and whether PYB taxpayers should be asked to pay their 2019 PYB tax liability over a 5 to 10 year period, starting in 2023. It also asked respondents to indicate payment term preferences and invited further comment on payment of the PYB tax liability.

The survey was designed, run and reported on jointly by Revenue Jersey and Customer and Local Services, and data analysis completed with guidance from the Statistics Unit. Of 66,000 active taxpayers invited to take part in the survey, 2,387 islanders completed it, a response rate of 3.6%.

To enable the public to give feedback within a short timeframe and to maximise participation in the survey, respondents were self-selecting rather than being a demographically selected and built sample. Conclusions drawn from this report must therefore be acknowledged to relate only to survey participants and cannot be relied upon to be representative of the wider population. 14.41% of respondents identified themselves as CYB taxpayers; 83.62% as PYB; and 2.05% were unsure. As this distribution of respondents is not reflective of the taxpayer base (30% CYB; 70% PYB), we present the results for CYB and PYB taxpayers separately throughout.

The survey was promoted as follows.

- In a letter sent to all taxpayers
- In a leaflet sent to all PYB taxpayers and available at Parish Halls, Citizens Advice Jersey and the Public Library
- Via 28 social media posts between 30 July and 2 September 2020
- In a radio advert broadcast between 28 August and 2 September 2020
- Via widespread media coverage of the PYB Tax Reform Proposals within which the survey was mentioned.

Respondents were able to complete the survey online or on paper versions available from Parish Halls, Citizens Advice and the Public Library. Hard copies of the survey and the leaflet were also available in Polish, Portuguese and Romanian.

The Minister for Treasury and Resources thanks everyone who took the time to complete this survey.

## 2 High level results summary

52% of respondents supported the Law Amendment being passed, with 38% against the Amendment.

Coronavirus had negatively financially impacted 34% of survey respondents who indicated they were Prior Year Basis taxpayers. Among PYB respondents against the Amendment being passed, the proportion who said that they had been negatively financially impacted dropped to 28%, while among PYB respondents in favour of the Amendment it rose to 40%.

Half (50%) of respondents did not support asking PYB taxpayers to commit to paying their 'arrears' of tax (the 2019 frozen PYB bill) over 5 to 10 years while 42% did.

Among PYB respondents in favour of the Amendment:

- 62% of respondents also support PYB taxpayers being asked to commit to making payment over 5-10 years with 30% against

Within PYB respondents against the Amendment:

- There is 8.84% support for asking PYB taxpayers to commit to paying over 5 to 10 years; with 87.65% against that payment term being imposed.

Respondents were asked to rank a number of payment term options in order of preference. Options included an affordability test.

A 10-year monthly payment period was the most popular preferred payment term. The affordability test option was placed as the preferred option by just over a quarter of respondents.

61% of all respondents support PYB taxpayers being offered a financial incentive for paying in a lump sum in 2023 and 34% did not support that.

28% of respondents support the charging of late payment interest on people who take longer than 10 years to pay the 2019 tax liability.

## 3 Question by question analysis

### 3.1 Understanding the proposals

Respondents were asked to indicate whether they were familiar with the PYB Tax Reform Proposals and where they indicated they were not, they were directed to further information.

96.94% answered Yes  
3.06% answered No and were directed to further information.

### 3.2 Prior Year or Current Year taxpayer status

Respondents were asked to select their taxpayer status. (All 66,000 taxpayers were sent a letter to their home address confirming whether they were Prior or Current Year Basis status.)

81.57% said they were Prior Year Basis taxpayers  
16.37% said they were Current Year Basis taxpayers  
2.05% said they were Unsure

### 3.3 Covid-19 financial impact

Respondents were asked whether they had experienced a reduction in their income this year, as a result of Coronavirus or other circumstances.

32.66% answered Yes  
 57.87% answered No  
 9.46% preferred not to say

#### 3.3.1 Respondents in favour of the Amendment

Looking just at those respondents who were in favour of the Amendment, 37% of them had been adversely affected financially by Covid-19. Within PYB-only respondents those affected rose to 40%.

Covid-19 financial impact (respondents in favour of the Amendment)			
All respondents (1240)	PYB respondents (965)	CYB respondents (254)	Unsure of PYB/CYB status (21)
37% Yes 55% No 7% preferred not to say	40% Yes 52.95% No 7.04% preferred not to say	26.77% Yes 67.32% No 5.90% preferred not to say	33.33% Yes 47.62% No 19.04% preferred not to say

#### 3.3.2 Respondents against the amendment

Looking just at those respondents who were against of the Amendment, 27% of them had been adversely affected financially by Covid-19. Within PYB-only respondents those affected stayed at 27%.

Covid-19 financial impact (respondents against the Amendment)			
All respondents (900)	PYB respondents (826)	CYB respondents (58)	Unsure of PYB/CYB status (16)
27.55% Yes 60.11% No 12.33% preferred not to say	27.97% Yes 60.29% No 11.74% preferred not to say	20.68% Yes 65.51% No 13.79% preferred not to say	31.25% Yes 31.25% No 37.5% preferred not to say

### 3.4 The Amendment

Respondents were reminded of the key changes the Amendment, if passed, would make:

- Suspend all PYB taxpayer 2019 tax bills until January 2023
- Move all PYB taxpayers' 2020 payments to count towards their 2020 rather than 2019 tax bill.
- From January 2021, all Islanders would pay tax on a CYB.

They were then asked to indicate whether they believed the Amendment should be passed:

52.04% answered Yes  
 37.81% answered No  
 10.16% answered Unsure

### 3.4.1 Breakdown of PYB and CYB taxpayer voting

Should the Amendment be passed? (2387)		
PYB respondents (1997)	CYB respondents (344)	Unsure of PYB/CYB status (46)
48.35% Yes	74.49% Yes	46.67% Yes
41.38% No	17.01% No	35.56% No
10.27% Unsure / don't mind	8.5% Unsure / don't mind	17.78% Unsure / don't mind

### 3.4.2 Respondents in favour of the amendment

PYB / CYB breakdown who are voting in favour of the amendment

Respondents In favour of the Amendment (1240)		
PYB respondents (965)	CYB respondents (254)	Unsure of PYB/CYB status (21)
77.82%	20.48%	1.69%

### 3.4.3 Respondents against the amendment

PYB / CYB breakdown who are voting against the amendment

Respondents Against the Amendment (900)		
PYB respondents only (826)	CYB respondents only (58)	Unsure of PYB/CYB status (16)
91.78%	6.44%	1.78%

## 3.5 The payment terms

Respondents were reminded of the terms the Regulations would cover and current options for payment terms being considered:

- In 2022, all former PYB taxpayers would choose from a range of payment plan options to begin paying their 2019 tax bill from 2023.
- They would then begin paying their 2019 bill from January 2023 over 5 to 10 years.
- If the monthly amount payable over 10 years is unaffordable, then subject to an affordability test and regular reviews, smaller repayments equivalent to a long payment period would be permitted.

They were asked if they believe that PYB taxpayers should be asked to commit to paying their 'arrears' tax over 5 to 10 years?

42.26% were in favour  
 49.69% were against  
 8.06% were unsure / don't mind

### 3.5.1 Respondents in favour of the amendment

5 to 10 year payment commitment (respondents in favour of the Amendment)			
All respondents (1240)	PYB respondents (965)	CYB respondents (254)	Unsure of PYB/CYB status (21)
67.1% Yes 25.81% No 7.1% Unsure / don't mind	62.18% Yes 30.16% No 7.67% Unsure / don't mind	87.01% Yes 8.27% No 4.72% Unsure / don't mind	52.38% Yes 38.1% No 9.52% Unsure / don't mind

### 3.5.2 Respondents against the amendment

5 to 10 year payment commitment (respondents against the Amendment)			
All respondents (900)	PYB respondents (826)	CYB respondents (58)	Unsure of PYB/CYB status (16)
10.56% Yes 86% No 3.44% Unsure / don't mind	8.84% Yes 87.65% No 3.51% Unsure / don't mind	32.76% Yes 65.52% No 1.72% Unsure / don't mind	18.75% Yes 75% No 6.25% Unsure / don't mind

## 3.6 Payment period and regularity options

Respondents were asked to rank a list of payment period / regularity options in order of preference. Review and analysis of the survey data by our Statistics Unit found drawbacks to having included the affordability test as an option in the payment period choices. The affordability test data is therefore dealt with separately in section 4.6.4, to provide clarity on the rankings of actual payment period results. A full data table is included in the Appendix.

The following scores were attributed to the ranking the respondents gave, taking into account all the options in the question:

- 1<sup>st</sup> choice 6 points
- 2<sup>nd</sup> choice 5 points
- 3<sup>rd</sup> choice 4 points
- 4<sup>th</sup> choice 3 points
- 5<sup>th</sup> choice 2 points
- 6<sup>th</sup> choice 1 point



### 3.6.1 Respondents in favour of the amendment

Payment options by weighted ranking (respondents in favour of the Amendment)			
All respondents (1240) (26,040 points)	PYB respondents (965) (20,265 points)	CYB respondents (254) (5,334 points)	Unsure of PYB/CYB status (21) (441 points)
5,761 - 10 year monthly 5,610 - 5 year monthly 4,082 - 10 year quarterly 4,058 - 5 year quarterly 3,186 - Lump sum	4,579 -10 year monthly 4,329 - 5 year monthly 3,268 -10 year quarterly 3,119 - 5 year quarterly 2,451 - Lump sum	1,201 - 5 year monthly 1,088 -10 year monthly 878 - 5 year quarterly 746 - 10 year quarterly 680 - Lump sum	94 -10 year monthly 80 - 5 year monthly 68 -10 year quarterly 61 - 5 year quarterly 55 - Lump sum

### 3.6.2 Respondents against the amendment

Payment options by weighted ranking (respondents against the Amendment)			
All respondents (900) (18,900 points)	PYB respondents (826) (17,346 points)	CYB respondents (58) (1,218 points)	Unsure of PYB/CYB status (16) (336 points)
4,327 - 10 year monthly 3,570 - 5 year monthly 3,267 - 10 year quarterly 2,629 - 5 year quarterly 2,177 - Lump sum	4,013 -10 year monthly 3,271 - 5 year monthly 3,038 -10 year quarterly 2,401 - 5 year quarterly 1,960 - Lump sum	238 - 10 year monthly 233 - 5 year monthly 181 - 5 year quarterly 178 -10 year quarterly 168 - Lump sum	76 - 10 year monthly 66 - 5 year monthly 51 - 10 year quarterly 49 - Lump sum 47 - 5 year quarterly

### 3.6.3 Top voted options (non-weighted)

The 10 years monthly option also received the most points for first choice.

Payment options - how all 2,384 respondents voted (50,064 points)							
Payment option	1st	2nd	3rd	4th	5th	6th	Total
10 years of monthly payments	5124	3050	1820	873	282	33	11,182
One lump sum payment	2412	820	464	270	854	1185	6,005
5 years of monthly payments	2142	3615	2928	1314	236	16	10,251
10 years of quarterly payments	228	1125	1660	3237	1154	50	8,122
5 years of quarterly payments	228	1125	1660	3237	1154	50	7,454

- Respondents preferred the option of monthly payments (51%) over quarterly payments (6%)
- The lump sum payment option produced a polarised response. Almost half (49%) of respondents selected it as their least favoured option, however one fifth (17%) selected it as their preferred option.

### 3.6.4 Affordability test

The affordability test option included in the payment period question, was selected by a significant number of respondents as their preferred choice but was also the last choice for a significant number of respondents. In total it received 7,050 weighted ranking points, and was the second most popular choice for 1<sup>st</sup> choice placement in the rankings:

10 years monthly 36%  
 Affordability test 26%  
 One lump sum payment 17%  
 5 years monthly 15%  
 10 years quarterly 4%  
 5 years quarterly 2%

### 3.7 Financial Incentives

Respondents were asked whether they believed taxpayers should be offered a **financial incentive** for paying in a lump sum:

60.94% answered Yes  
 33.6% answered No  
 5.46% answered Unsure

#### 3.7.1 Respondents in favour of the Amendment

Financial incentives (respondents in favour of the Amendment)			
All respondents (1240)	PYB respondents (965)	CYB respondents (254)	Unsure of PYB/CYB status (21)
63.92% Yes	71.3% Yes	35.97% Yes	61.9% Yes
31.4% No	24.25% No	58.5% No	33.33% No
4.68% Unsure	4.46% Unsure	5.53% Unsure	4.76% Unsure

#### 3.7.2 Respondents against the amendment

Financial incentives (respondents against the Amendment)			
All respondents (900)	PYB respondents only (826)	CYB respondents only (58)	Unsure of PYB/CYB status (16)
55.67% Yes	56.78% Yes	41.38% Yes	50% Yes
38.89% No	37.53% No	55.17% No	50% No
5.44% Unsure	5.69% Unsure	3.45% Unsure	0% Unsure

### 3.8 Interest

Respondents were asked if people who take longer than 10 years to pay should **pay interest**:

27.68% answered Yes  
 65.6% answered No  
 6.72% answered Unsure

### 3.8.1 Respondents in favour of the amendment

Paying interest (respondents in favour of the Amendment)			
All respondents (1240)	PYB respondents only (965)	CYB respondents only (254)	Unsure of PYB/CYB status (21)
36.56% Yes	31.61% Yes	56.52% Yes	23.81% Yes
55.21% No	60.52% No	34.39% No	61.9% No
8.23% Unsure	7.88% Unsure	9.09% Unsure	14.29% Unsure

### 3.8.2 Respondents against the amendment

Paying interest (respondents against the Amendment)			
All respondents (900)	PYB respondents only (826)	CYB respondents only (58)	Unsure of PYB/CYB status (16)
15.33% Yes	13.08% Yes	44.83% Yes	25% Yes
81.22% No	83.41% No	53.45% No	68.75% No
3.44% Unsure	3.51% Unsure	1.72% Unsure	6.25% Unsure

## 4 Free text comments

### 4.1 Coding Frame

Over 1,400 free text comments were submitted.

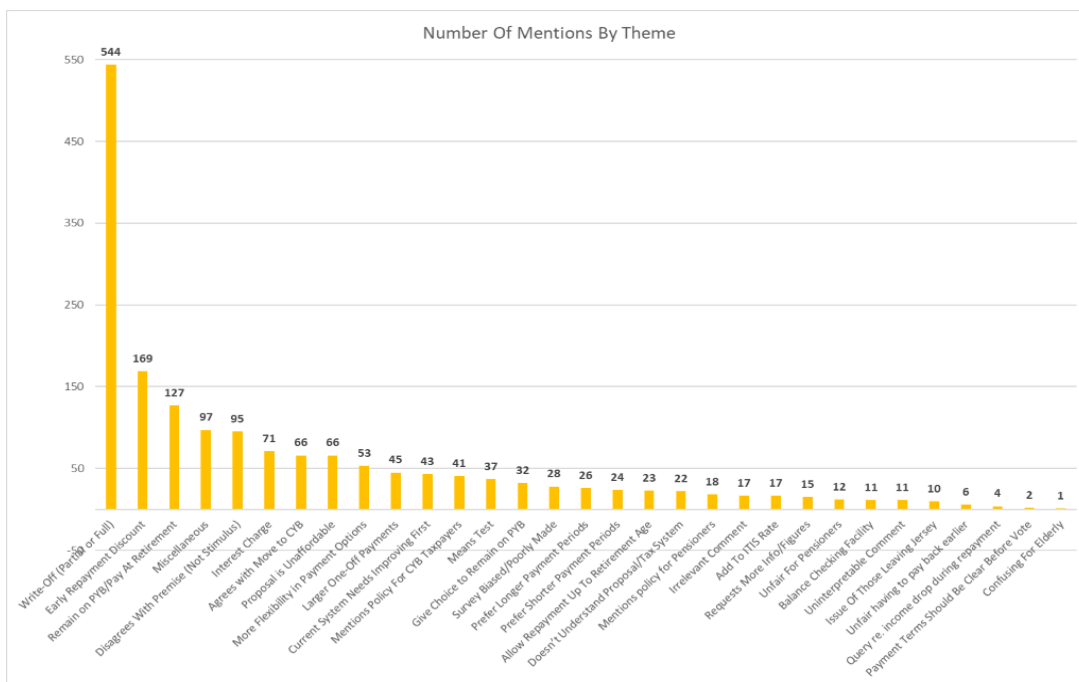
These were analysed using a 32-category coding frame which identified mentions of the following themes:

Coding Frame Categories	
Add To ITIS Rate	Miscellaneous
Agrees with Move to CYB	More Flexibility in Payment Options
Allow Repayment Up To Retirement Age	N/A
Balance Checking Facility	No Comment
Confusing For Elderly	Payment Period Too Long
Current System Needs Improving First	Payment Period Too Short
Disagrees With Premise (Not Stimulus)	Payment Terms Should Be Clear Before Vote
Doesn't Understand Proposal/Tax System	Proposal is Unaffordable
Early Repayment Discount	Query re. income drop during repayment
Give Choice to Remain on PYB	Remain on PYB/Pay At Retirement
Interest Charge	Requests More Info/Figures
Irrelevant Comment	Survey Biased/Poorly Made
Issue Of Those Leaving Jersey	Unfair For Pensioners
Larger One-Off Payments	Unfair having to pay back earlier
Means Test	Uninterpretable Comment
Mentions Policy For CYB Taxpayers	Write-Off (Partial or Full)
Mentions policy for Pensioners	

The analysis of the free text comments was also audited to ensure that the comment mentions were correctly categorised. 400 comments were re-checked for accurate coding against the coding frame.

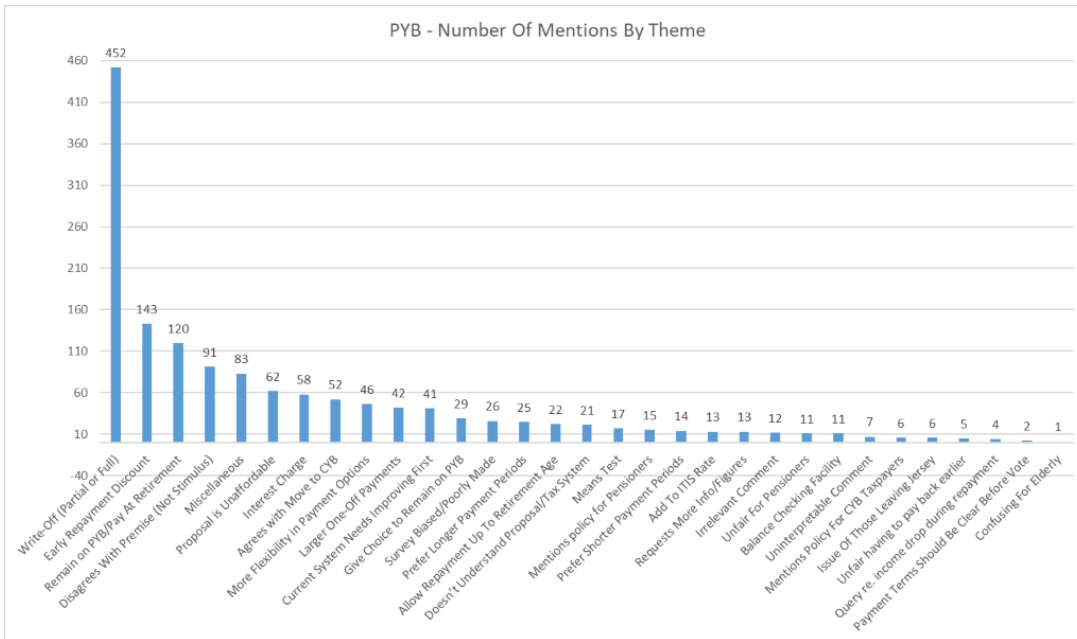
The below records the incidence of mentions of a given theme in Q12 of the survey, not accounting for sentiment towards the theme. The five most mentioned topics were:

Write-Off (partial or Full) - 544 mentions  
 Early Repayment Discount - 169 mentions  
 Remain on PYB/Pay at Retirement - 127 mentions  
 Miscellaneous comments - 97 mentions  
 Disagrees with Premise (Not Stimulus) - 95 mentions



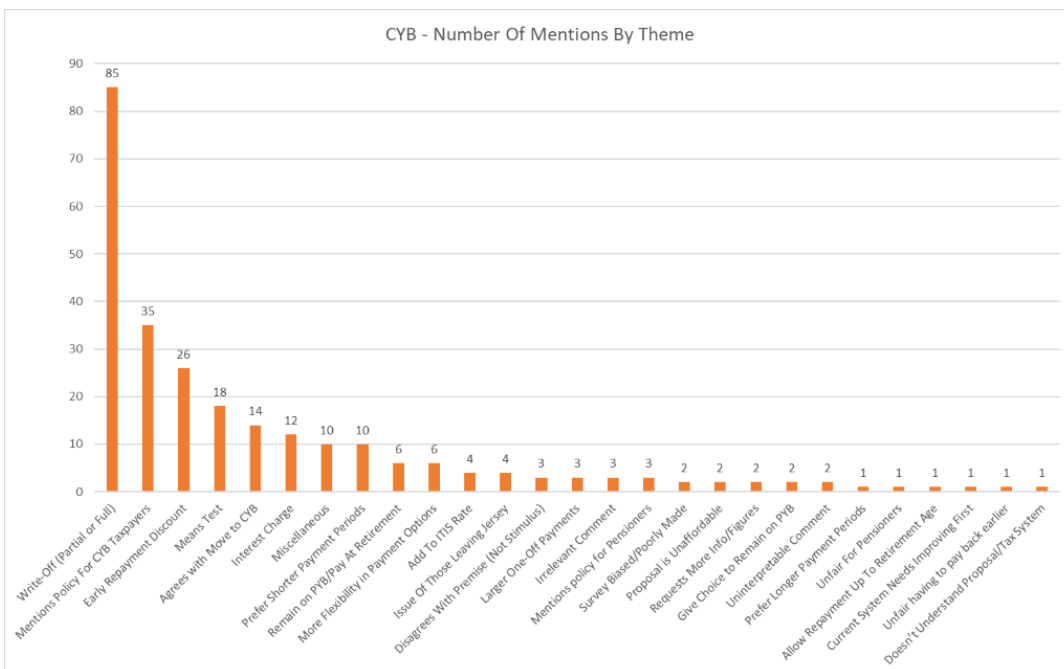
Below is the same analysis using the data for PYB taxpayers only. This time the five most mentioned topics were:

Write-Off (Partial or Full) - 452 mentions  
 Early Repayment Discount - 143 mentions  
 Remain on PYB/Pay at Retirement - 120 mentions  
 More Flexibility in Payment Options - 91 mentions  
 Miscellaneous - 83 mentions



Below is the same analysis using the data for CYB taxpayers only. This time the five most mentioned topics were:

- Write-Off (Partial or Full) - 85 mentions
- Requests More Info/Figures - 35 mentions
- Mentions Policy For CYB Taxpayers - 26 mentions
- Agrees with Move to CYB - 18 mentions
- Miscellaneous - 14 mentions



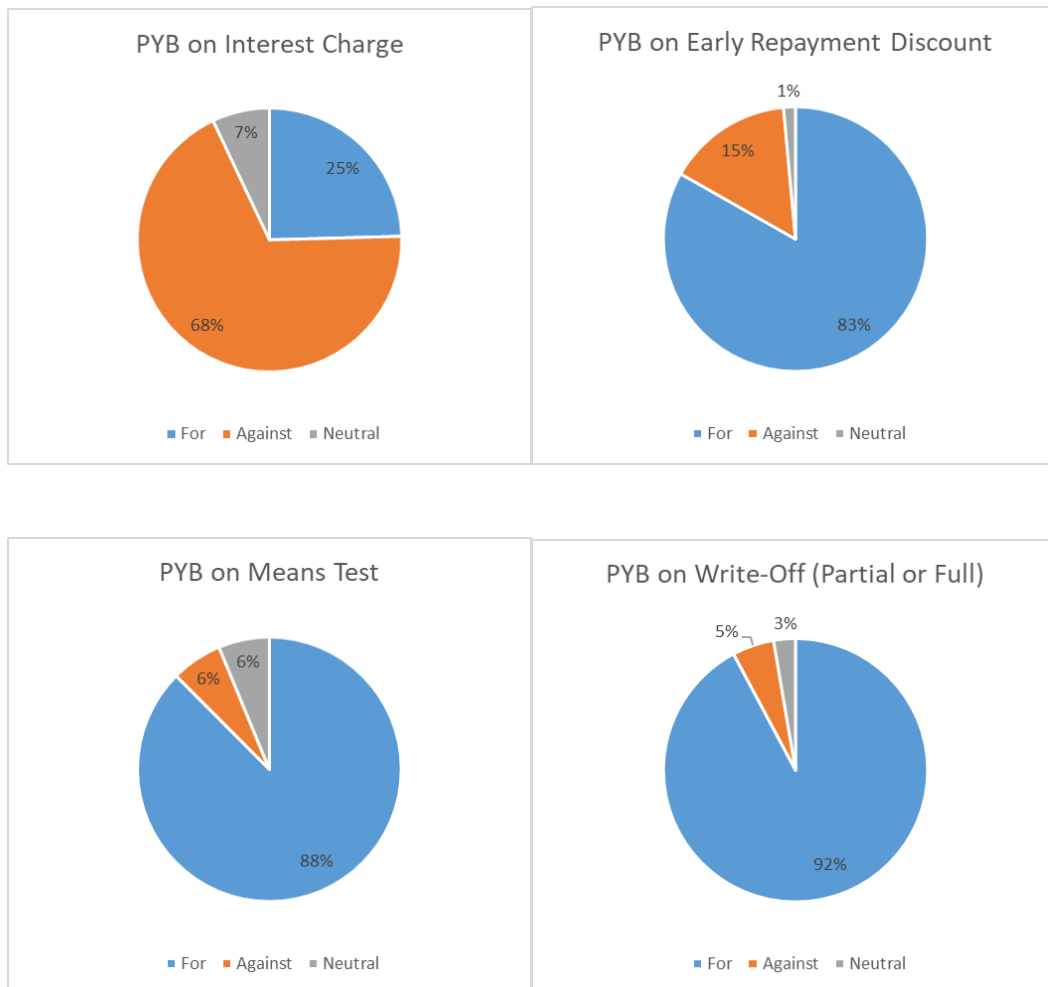
## 4.2 Themes with a sentiment split

The majority of themes had a clear sentiment associated with them, such as 'remain on PYB', whereby only those supporting the theme mentioned it. However, four themes in particular had a clear split in the sentiment of the comments, with some being clearly 'in favour of' and others 'opposed to' the theme (a small number of comments were also neutral, i.e. no clear sentiment expressed).

These themes are examined below, accompanied by breakdowns of the sentiments expressed for both CYB and PYB respondents. The segmentation into PYB and CYB confirms that CYB taxpayers would be opposed to PYB taxpayers enjoying benefits of the change, (such as a reduction in tax, or discount incentives for early payment), that CYB taxpayers would not be able to take advantage of.

### 4.2.1 PYB Sentiment

Early Repayment Discount	- majority support (83% for)
Interest Charge	- majority oppose (68% against)
Write-Off (Partial or Full)	- near unanimous support (92%)
Means Test	- vast majority support (88% for)



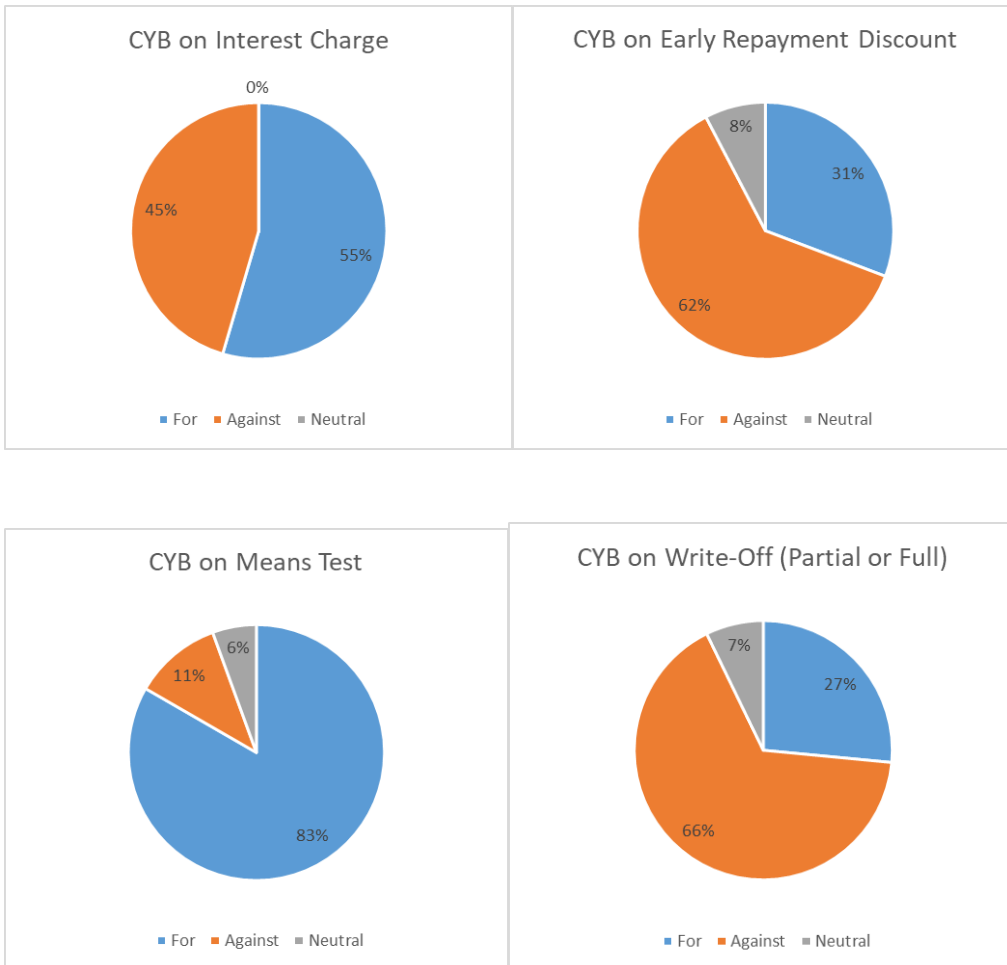
#### 4.2.2 CYB Sentiment

Early Repayment Discount - majority oppose (62% against)

Interest Charge – 55% for, 45% against

Write-Off (Partial or Full) - majority oppose (66% against)

Means test - vast majority oppose (83% against)



### 4.3 Examples of Questions/Topics/Misconceptions Raised:

#### 4.3.1 Means Test

*"I agree that people who wish to take longer than 10 years should be required to meet affordability criteria."*

*"I believe this should be based on the current year income affordability test."*

*"There needs to be some working examples on how the affordability test would be worked out."*

#### 4.3.2 Income drop during repayment

*"If people retire or have no job in 2023 how are they expected to pay their 2019 tax bill?"*

- 4.3.3 Remain on PYB/Pay At Retirement  
*"This is entirely the wrong time to introduce such a radical restructure of the tax system."  
"Why not let PYB die a natural death?"  
"I totally oppose this suggestion to change the Tax system. it has worked perfectly well previously and see no benefit for the tax payer in these changes."*
- 4.3.4 Give Choice to Remain on PYB  
*"There must be an opt out option and allow those who have planned their futures based on how the currently work to continue to do so."*
- 4.3.5 Larger One-Off Payments  
*"I would like to be able to pay more now and then if i could afford it, to get it paid off quicker."*
- 4.3.6 Unfair having to pay back earlier  
*"I think it's very unfair that those on PYB are expected to pay back a year's tax bill before they would normally need to."*
- 4.3.7 Requests More Info/Figures  
*"Insufficient information provided in order for decision to be made."*
- 4.3.8 Proposal is Unaffordable  
*"Financially will be very hard to meet these criteria as already paying over 12k a year.  
People has commitments and on my case I support my mother in Madeira and every month is around 400 to 500 pounds. She is 78 and with a lot of health problems."  
"I'm on income support and this money can be the difference between eating or not. I cannot afford to pay anymore out. I physically don't have the money to stretch anymore on bills. We already going without."*
- 4.3.9 Disagrees with Premise (Not Stimulus)  
*"This is being sold as a way of freeing up cash now to help with the burden of the current pandemic, when in reality you are putting more financial pressure on islanders to pay off a significant amount of money in a short period."  
"Government are issuing a £100 voucher to boost the economy next month.  
What effect on the economy will having each tax payer paying an extra £?? Per month for 5 to 10 years, meaning each individual will have less spare income in their picket"*
- 4.3.10 Add to ITIS Rate  
*"Would like it repaid through my ITIS payments so it's taken off of me before I even see the money."  
"Increase a person's ITIS rate by between 1 to 5% a year in order to repay the tax over an agreed number of years (up to 10)"*
- 4.3.11 Mentions Policy for CYB Taxpayers  
*"If you have switched to CY from PY then you should have the option to reverse this and take the 10 year options if you want,"  
"As a CYB, |I am finding it very unfair that PYB are being allowed any relief. What is going to be done for CYB? I have paid mine, and is currently up to date. Why should I suffer and others don't?"*



#### 4.3.12 Mentions policy for Pensioners

*“What about the people who are retiring before 2023 when payment is due for 2023, how do you expect pensioners to pay the current tax and outstanding tax for 2023!”*

*“Retired people with no income other than pension / property should be allowed to have the balance cleared from their estate, rather than have the pressure in their final years to pay this amount over which they have no control.”*

#### 4.3.13 Issue of Those Leaving Jersey

*“During the period of payback, a substantial number of taxpayers will be leaving the island as part of the normal churn of people coming to live here. What steps will Revenue be taking to ensure that their PYB and CYB tax bills are paid in full before they leave? At present a substantial number default each year.*

### 4.4 Write off the tax (partial or full)

In view of the Petition calling for the 2019 Tax liability to be written off, and the volume of comments on this topic, we have further examined the sentiments and points raised.

97% of PYB respondents making a comment on this topic advocated for the tax to be written off. 3% were neutral, none were against. While some comments simply asked the Government to ‘do as Guernsey did’ with no consideration for the wider economic context, some did give more detailed arguments in support of writing off:

*“I believe it is a good idea to change the tax system to a pay as you earn / same year system, however I feel that the 2019 liability should be written off. It is unfair to ask people to find this additional money which is a substantial portion of their income. People have financial commitments based on their earnings, whether it be mortgages, car payments, loan payments etc. The 2019 liabilities should be written off in the same way that Guernsey did when changing their system.” RESID 146039752*

Other considered rationales supporting a write-off included:

- Administration of payments costly and will reduce real value of the tax collected
- Covid-19 impacts will take years to get over, the short-term benefit will not be worth the long-term hit
- 2020 should be wiped because it's not going to be a high tax year
- Don't want to have a long-term debt
- It'll restrict our spending and shrink the economy
- It will cause worry and financial hardship
- It won't make any difference because it's a rolling income
- I do not trust the tax department to administer it properly
- It's not our fault the Government has historically had such a bizarre and antiquated process of collecting income tax
- 2019 should be written off for families low earners under 100k household income
- I believe low earners & middle earners should have the bill scrapped, with high earners only having to pay tax on amount above the figure capped figure
- A discount should be made for those who wish to pay off a lump sum.

66% of CYB respondents commenting on this topic were opposed to the suggestion that the tax be written off, 30% were for it and 4% neutral.

*“PYB payers had the "benefit" of not paying any tax during their 1st year of earning. Also, when paying in arrears they are actually paying less in real terms when inflation is taken into consideration. It would be totally wrong to write-off 2019 liabilities - unfair to CYB payers. We, as a community, cannot afford to lose that money.”* RESID 146655319

*“Everyone knows that they have a one-year tax liability outstanding - at some point they know that it will have to be repaid. It must not be written off, as so unfair and discriminatory to all people still alive in Jersey who have paid their taxes in full. A 10 year repayment period is very generous and should be viewed as a small personal loan that needs to be paid off monthly.”* RESID 146231753

Other considered rationales not supporting write off included:

- PYB taxpayers benefitted from a tax-free year so it would be unfair to write it off
- As a CYB taxpayer I am extremely concerned that PYB people will get away with not paying or paying a reduced 2019 tax bill
- It should be paid over 10 years but with no interest
- This tax should not be written off - why should some people get away with a year's income tax free when others have paid in full
- To be fair to people who paid their tax (without any extended period) it is only right everyone should. If not we are not being treated fairly and should have a right to be re-imbursed
- Everyone should be given flexibility to repay based on their circumstances
- This 'enforced loan' could affect credit ratings for other loans, mortgages etc.
- Should not offer a financial incentive for a lump sum as you are effectively a tax break for the rich and the burden again is placed on poorer families who may have to pay interest
- It's not legal to force people to pay double tax (legal contract mentioned).

## 5 Appendix

### 5.1 Payment option rankings inclusive of affordability test data

#### 5.1.1 Respondents in favour of the amendment

Payment options by ranking % (respondents in favour of the Amendment)			
All respondents (1240)	PYB respondents (965)	CYB respondents (254)	Unsure of PYB/CYB status (21)
22.12% 10 year monthly 21.54% 5 year monthly 15.68% 10 year quarterly 15.58% 5 year quarterly 12.84% Affordability test 12.24% Lump sum	22.6% 10 year monthly 21.36% 5 year monthly 16.13% 10 year quarterly 15.39% 5 year quarterly 12.43% Affordability test 12.09% Lump sum	22.52% 5 year monthly 20.4% 10 year monthly 16.46% 5 year quarterly 13.99% 10 year quarterly 13.89% Affordability test 12.75% Lump sum	21.32% 10 year monthly 18.82% Affordability test 18.14% 5 year monthly 15.42% 10 year quarterly 13.83% 5 year quarterly 12.47% Lump sum

#### 5.1.2 Respondents against the amendment

Payment options by ranking % (respondents against the Amendment)			
All respondents (900)	PYB respondents (826)	CYB respondents (58)	Unsure of PYB/CYB status (16)
22.89% 10 year monthly 18.89% 5 year monthly 17.29% 10 year quarterly 15.5% Affordability test 13.91% 5 year quarterly 11.52% Lump sum	23.14% 10 year monthly 18.86% 5 year monthly 17.51% 10 year quarterly 15.35% Lump sum 13.84% 5 year quarterly 11.3% Affordability test	19.54% 10 year monthly 19.13% 5 year monthly 18.06% Affordability test 14.86% 5 year quarterly 14.61% 10 year quarterly 13.79% Lump sum	22.62% 10 year monthly 19.64% 5 year monthly 15.18% 10 year quarterly 14.58% Lump sum 13.99% 5 year quarterly 13.99% Affordability test

#### 5.1.3 Top voted options (non-weighted)

Payment options - how respondents voted (all 2384)						
Payment option	1st	2nd	3rd	4th	5th	6th
10 years of monthly payments	36%	26%	19%	12%	6%	1%
Require an affordability test	26%	4%	7%	3%	22%	38%
One lump sum payment	17%	7%	5%	4%	18%	49%
5 years of monthly payments	15%	30%	31%	18%	5%	1%
10 years of quarterly payments	4%	24%	21%	18%	25%	8%
5 years of quarterly payments	2%	10%	17%	45%	24%	2%