Factors affecting the labour market participation of older workers

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The authors take responsibility for any errors or omissions in this report.
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Introduction

In the past three decades, the labour market participation of people aged 50 and over has decreased, in particular among older men. In recent years employment rates have risen again, although they have not reached 1970s levels. One objective of the Government is to improve the position of those aged over 50 in the labour market. The Department for Work and Pensions (DWP) therefore, commissioned the National Centre for Social Research to conduct a survey among people aged 50-69, to identify what factors encourage labour market participation and influence labour market withdrawal among this age group.

The sample was selected from two different sources, (i) respondents previously interviewed on the Family Resources Survey (FRS) and (ii) a boost sample of people in receipt of Incapacity Benefit and/or Income Support, selected from benefit records. This was to ensure that the sample contained sufficient numbers in receipt of benefits for separate analyses. The data from these two samples were combined, and re-weighted to be representative of the general population aged 50 to 69. A total of 2,808 face-to-face interviews were carried out between May and August 2002.

Characteristics of the sample

Two main activity measures were used in this survey:

- Questions about respondents’ current situation, and activities in the last month, were used to define ‘working’ respondents.
- In a separate question respondents were asked whether they were ‘fully retired’, ‘semi-retired’ or ‘not yet retired’. The aim here was to identify people who considered themselves to be retired.

According to these definitions, 47 per cent of the sample were ‘working’; in parallel, 50 per cent described themselves as ‘not yet retired’, nine per cent as ‘semi-retired’ and 41 per cent as ‘fully retired’. (Sections 2.1.2 and 2.1.3)
People currently in work

The proportion of people in work decreased with age. Self-employed people left the labour market at a slower rate than employees; overall, around one in seven working people were self-employed, but more than a quarter (29 per cent) of those working beyond state pension age were self-employed. People with better qualifications were more likely to be in work. Among couples, working people were more likely to have a working partner. (Section 3.1)

In any given five-year age-band, men were more likely to be in work than women. However, women were more likely than men to be working past their – currently lower – state pension age: one in five women aged 60-64 were working, compared with one in eight men aged 65-69. Around a quarter (28 per cent) of those working beyond state pension age were doing so in elementary occupations. (Sections 3.1 – 3.9)

Three-quarters of employees had been offered at least some encouragement to undertake training in the last three years. However, in the light of the Government’s Code of Practice on Age Diversity in Employment, which includes standards for non-ageist approaches to training, it should be noted that the proportion being encouraged to undertake training declines with age. (Section 3.7)

Self-employed people had more flexibility in their working arrangements than employees. Around a half of each group had access to one or more forms of flexible working arrangement; however, the take-up rate was much higher among the self-employed, at around three-quarters (compared with around half for employees). This is likely to be partly due to differences between age groups (take-up of flexible working arrangements was higher among older age groups and the self-employed were, on average, older than employees). (Section 3.5)

Only 56 per cent of the self-employed had any form of private pension provision (either current or deferred), compared with 72 per cent of employees. Moreover, current membership of a private pension scheme was much lower among the self-employed, meaning that more of them were solely reliant on deferred rights from previous schemes or other sources of income in retirement. (Section 3.8)

Retirement plans of those in work

The research examined the age at which all those who were in work expected to retire. ‘Early retirement’ is defined as retirement before state pension age, and ‘late retirement’ as retirement after state pension age. People’s intentions, in terms of early and late retirement, are important in the context of the move to bring women’s state pension age into line with that of men, and of initiatives to extend working life more generally.

Overall, 40 per cent expected to retire at state pension age, with broadly similar proportions expecting to retire earlier (25 per cent) and later (20 per cent)\(^1\). Men were much more likely than women to be expecting to retire early: a third expected to retire before state pension age (65), whereas only 13 per cent of women were expecting to retire before their state pension age of 60. Given that women’s state pension age is due to rise to 65, it is important to note that one-third of working women approaching their current state pension age were expecting to work beyond it. (Sections 4.1.1 and 4.1.2)

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\(^1\) The remaining fifteen per cent did not yet know when they expected to retire.
Expectations of early retirement were particularly prevalent among (i) people with degrees, (ii) people in managerial, professional or associate professional occupations, and (iii) those with private pensions. There is considerable overlap between these groups. Of all those in work, 19 per cent had all three characteristics and, among such people, the proportion expecting to retire early rose to 47 per cent. People expecting to retire early also had higher-than-average incomes. (Section 4.1.2)

Expectations of early retirement were also more widespread among those with a spouse or partner than among single people. Their partners also tended to be working, ‘wanting to spend more time with family’ was a widely cited reason for wanting to retire early, and couples tended to take joint decisions about when to retire. (Sections 2.1.2, 4.2.1 and 5.3.2)

Among the self-employed there was more uncertainty about retirement, with a third not knowing when they might retire compared with only an eighth of employees; the remainder were more likely to be expecting to retire after state pension age. These same points also apply to the semi-retired, in relation to full retirement. (Sections 4.1.2 – 4.1.4)

In the light of proposals to make employers’ fixed retirement ages unlawful, the research investigated the relationship between fixed retirement ages and state pension age. Only a small proportion (11 per cent) of employees who were expecting to retire ‘early’ (in relation to state pension age) were expecting to do so at their employer’s fixed retirement age. However, 27 per cent of employees who reported that their employer did not have a fixed retirement age expected to work beyond state pension age, compared with only 13 per cent of those with a fixed retirement age. This suggests that employers’ fixed retirement ages were influencing decisions not to work beyond state pension age rather than having a significant impact before this age. (Section 4.1.3)

The research also looked at the notion of ‘gradual retirement’, defined as ‘gradually reducing the amount of hours you work’. Thirty-one per cent of current workers (excluding the semi-retired) were planning to retire gradually, with more intending to start before state pension age than after it. Almost two-thirds of the self-employed were planning to retire gradually, compared with only a quarter of employees. (Section 4.5)

The fully retired

The research examined influences on labour market departure for all those who described themselves as ‘fully retired’, - once again ‘early retirement’ is defined as retirement before state pension age, and ‘late retirement’ as retirement after state pension age.

Among those fully retired, over half (59 per cent) had retired before state pension age, with a further 26 per cent having retired at state pension age. Men were much more likely than women to have retired early: three-quarters of men had retired before their state pension age of 65, whereas only a half of women had retired before their state pension age of 60. Given that women’s state pension age is due to rise to 65, it is important to note that 14 per cent of retired women in this study had retired after 60. (Section 5.1.2)

Among working people, there was an association between expectations of early retirement and occupation, private pension provision and qualifications. We found a similar association for retired people: among those with a degree and a private pension income, and previously employed as managers, professionals or associate professionals, the proportion retiring before state pension age rose to 72 per cent, compared with 59 per cent of the retired sample as a whole. (Section 5.1.2)
There were two main reasons given by those who had retired at state pension age, each given by around half of those doing so: (a) it was what they had always expected to do, and (b) it represented the first opportunity to draw a state pension. A similar pattern was observed in Chapter 4. It supports the suggestion made in that chapter, that there are two main elements associated with retirement at state pension age. The first is that it is a set age, defined by the Government, and therefore there is a cultural expectation of retiring at that particular age. The second is related to the arrival, at this set age, of an additional or alternative source of income, thus giving people the financial means to stop working. (Sections 5.2.3)

In the context of proposals to make employers’ fixed retirement ages unlawful, the research found that among ex-employees who had retired before state pension age, only two per cent had done so at their employer’s fixed retirement age. The research thus provides no hard evidence that employers’ fixed retirement ages exerted a widespread influence on decisions to retire before state pension age, although it is possible that this happens in more subtle ways. However, there is evidence that employers’ fixed retirement ages may have prevented some people from continuing in work beyond state pension age. Among ex-employees who had retired late, 60 per cent had previously been working for an employer with no fixed retirement age; looked at the other way around, 18 per cent of those whose previous employer had no fixed retirement age, had retired after state pension age, compared with only seven per cent of those whose previous employer had a fixed age. This echoes the findings in Chapter 4, and suggests that the impact of fixed retirement ages was more about hindering people from retiring ‘late’ (that is, after state pension age) than about forcing them to retire ‘early’ (that is, before state pension age). (Section 5.1.3)

Almost two in five people (39 per cent) felt that retirement had been forced upon them, ranging from nearly a half of those retiring early to only one in five of those retiring late. Those forced into early retirement were much more likely than others retiring early to suffer poor health, and to cite it as a reason for retiring (74 per cent compared with 24 per cent), while nearly a third said they had been made redundant. (Sections 5.3.1)

Four groups – those forced to retire early, those retiring early on a voluntary basis, those retiring at state pension age, and those retiring late – were compared on a range of measures. On average, late retirees had the lowest post-retirement incomes of all, and voluntary early retirees had the highest. The late retirees and the forced early retirees had suffered the largest drops in post-retirement income, but for the latter group this had been less expected. Those retiring early on a voluntary basis were by far the most satisfied with their post-retirement situation, while those forced to retire early were by far the least satisfied. Late retirees were relatively satisfied with their post-retirement situation, despite their modest incomes. (Sections 5.4 and 5.5)

The research also looked at the notion of ‘gradual retirement’, defined as gradually reducing the number of hours worked, and examined the extent to which those already retired had made use of gradual retirement. In contrast to the intentions of those not yet retired, only seven per cent had actually done so. This might be because gradual retirement is becoming more prevalent among successive cohorts of people, or – more probable – because people’s expectations of retiring gradually are not always realised; for example, nearly two in five had been forced into retirement, a situation that they may not have anticipated. Gradual retirement was more likely to be planned, or to have taken place, before state pension age than after it. (Section 5.6)
Transitions towards retirement

When asked about their retirement status, nine per cent of the sample described themselves as ‘semi-retired’. Two-thirds of this group were working. Semi-retired workers were more likely to be self-employed (30 per cent) than other workers in this study (13 per cent), although the self-employed were still in a minority. Semi-retired employees were much less likely than other employees to have a permanent contract (55 per cent compared with 94 per cent), tending to be employed on a fixed-term or temporary/casual basis instead. (Section 6.1.6)

Most semi-retired workers were working part-time (89 per cent), and also worked less overtime. As a result, their average hours were much lower than those of other workers (18 hours per week, compared with 39 for other workers). They expressed greater satisfaction with their hours, and with their jobs in general. (Sections 6.1.6 and 6.1.7)

Those moving into semi-retirement generally did so before reaching state pension age. Two-thirds of semi-retired men reported that they had become semi-retired by the age of 60, and 88 per cent by the state pension age of 65. Sixty-one per cent of semi-retired women had become so by their (currently lower) state pension age of 60. (Section 6.1.2)

For most people, the transition to semi-retirement had been voluntary, but a third felt they had been forced into it. For a large minority, it was also associated with a change of occupation: among semi-retired workers, 32 per cent were currently working outside their previous line of work. (Sections 6.2 and 6.3)

People of working age who were not in work

The research explored the 38 per cent of sample members below state pension age who were not working\(^2\) at the time of interview. This group consisted disproportionately of people close to state pension age, as progressively more people move out of employment as they approach that age. It included disproportionately more people with lower qualification levels and with health problems; people with a spouse or partner were less likely to be in this group. (Section 7.1)

Many did not expect to return to work again. This is important in the context of policy interest in re-engaging this population in the labour market. Three-quarters said that they did not expect to work again, and nearly two-thirds (64 per cent) said that they were not looking for work and did not want work. These proportions increased with age. Women were more likely than men to expect to work again. (Section 7.2)

The three main reasons for not looking for work, given by different groups of people, were health problems (50 per cent), because they were retired or financially secure (22 per cent) or because they were looking after the home or family (12 per cent). Overall, some 60 per cent of those not working could be classified as ‘involuntarily out of work’. (Section 7.3.3)

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\(^2\) This includes people who did not describe their current situation as employed or self-employed, and who had not worked (either as an employee or as self-employed) in the previous month.
The markedly different characteristics of the three groups identified – none of whom were actively seeking work – are summarised here:

- The largest group – those not seeking for work for health reasons – was predominantly male. They were more likely than the second group to have no qualifications; they were also younger, and more likely to be single. They had much lower levels of income and were heavily reliant on benefits. The ages at which they had last worked covered a wide spectrum, with an average of 46.5.

- The second largest group consisted of people who were retired, were financially secure or did not want work. They had clearly had more choice in their decision and had typically stopped work more recently, at an average age of 50.7. Men outnumbered women, but to a lesser extent than in the first group. They had above-average incomes, derived principally from private pensions and assets.

- The third largest group was not seeking work because they were looking after the home or family. This group was predominantly female, on average younger than the other two groups, had been away from the labour market for longer and had left their last job at an average age of 34.5. More than half were looking after, or caring for, someone else. Fifteen per cent had never had a paid job. Nearly all had a partner, half of whom were working. Their average income was similar to that of the second group but came from different sources, predominantly from partners’ earnings and benefits in equal proportion. (Sections 7.3.3, 7.4)

The Government is to pilot measures aimed at helping those on Incapacity Benefit back into work. Among this group, 13 per cent expected to work again in the future, while 29 per cent said they would like to work but had no expectation of doing so. Almost all were not looking for work due to health reasons, but almost two-thirds said that they would consider looking for work if their health improved. Those not expecting to work again had significantly more health problems than those seeking work or expecting to work again. (Section 7.2, 7.3.3 and 7.5)

Two-fifths (39 per cent) of those below state pension age and not working were aware of the New Deal 50 Plus and 28 per cent were aware of the New Deal for Disabled People. However, much smaller numbers had actually participated in these schemes (five per cent and one per cent respectively), highlighting the potential for the extension of support available through New Deal 50 Plus proposed by the Government. (Section 7.5.1)

**Income and assets**

The research examined people’s income and assets, concentrating on differences between individuals who differed in their attachment to the labour market.

Among those who were working below state pension age, there were interesting differences between those who classed themselves as semi-retired and those who did not. Although the two groups did not differ much in terms of their levels of current income, the semi-retired had around twice as much total (non-pension) wealth as those who were not retired. More than 80 per cent of both groups have a private pension that they are currently drawing or will be able to draw in the future. (Sections 8.3.1, 8.6.1 and 8.7.2)

Non-workers below state pension age were very diverse in terms of their income and assets. On average, those who classed themselves as retired (or semi-retired) were only slightly better off than the non-retired in terms of their current income; however the sources of that income were very different, with the non-retired tending to rely more on state benefits and the retired tending to rely
more on private pension income. The retired group also had far greater wealth, on average, than their non-retired counterparts. Private pension coverage among the non-retired group was also much lower. (Sections 8.3.2, 8.6.1 and 8.7.2)

We did not find evidence to suggest that the few people who continued to work past state pension age were doing so to achieve a comparable income to those who were not working. They tended to be better off in terms of current income than their retired contemporaries and had higher total wealth on average, and comparable pension coverage. (Sections 8.3.3, 8.6.2 and 8.7.2)

Health and caring

The research looked at the health of the sample overall, the specific types of health problems they experienced, and the relationship between health problems and labour market participation.

The majority of people in this study (60 per cent) described their general health as either ‘good’ or ‘very good’. People’s view of their general health did not decline significantly with age, despite an increasing incidence of reported health problems and disabilities. This suggests that older people take increasing health problems for granted, and assess their general state of health in this context. (Section 9.1.1)

The average number of health problems and disabilities among the sample as a whole increased with age. However, this was largely because higher proportions of older people reported problems; among those with problems, the average number of problems did not vary greatly with age. (Section 9.1.2)

There were larger differences between working and retired people, both in how they described their general health and in the proportions reporting health problems and disabilities, than can be explained by differences in age. Recipients of Incapacity Benefit were the most likely of all to report a poor state of general health. (Section 9.1.1)

The most widely reported problems were heart, blood pressure or circulation problems (23 per cent), and problems or disabilities connected with the back or neck (21 per cent), legs or feet (21 per cent) and arms or hands (17 per cent). Psychological problems were less widely reported: eight per cent reported suffering from depression, bad nerves or anxiety, and three per cent reported suffering from mental illness or other nervous disorders. For all types of problem, the proportion was highest among recipients of Incapacity Benefit, and lowest among people in work. (Section 9.1.2)

Over a third (37 per cent) of people reporting a health problem said they had at some stage been forced to retire or leave a job because of such problems. People with psychological problems (depression, bad nerves or anxiety, and mental illness or other nervous disorders) were more likely to report this (63 per cent). However, the majority of people with a health problem reported more than one, and most people with a psychological problem also reported physical problems, so it is difficult to establish which particular problems were most likely to cause people to leave work. (Section 9.1.3)

The likelihood of having retired or left a job did, however, increase with the number of health problems reported. Other measures of labour market attachment were also directly correlated with the number of health problems: the likelihood of being in work, being fully retired, being in receipt of Incapacity Benefit, and – among those below state pension age – of being out of work and not seeking work. (Section 9.1.3)

Overall, 35 per cent of people had a partner with health problems or disabilities. Sixteen per cent of these people had, at some stage, been forced to retire or leave a job because of their partner’s health problem. The likelihood of this happening increased if the person and their partner both had health problems. (Section 9.1.6)
Overall, 23 per cent of respondents were currently caring for someone who was sick, disabled or elderly. Half were caring for a parent or parent-in-law, and a quarter were caring for a partner, with the remainder caring for a child or for someone else. Forty-six per cent of carers were currently working – in line with the figure for the sample as a whole – but around one in five carers reported that their caring role had had some impact on their ability to work. (Section 9.2)

Volunteering

The research also examined the extent and nature of any voluntary work carried out by respondents and the characteristics of such respondents. About a quarter of respondents (23 per cent) had undertaken some voluntary work in the previous year, and around one in eight (12 per cent) did voluntary work every week. For the majority of volunteers (about four in five), the voluntary activity was not related to their current or previous job. However, regular volunteers were most likely to come from a professional or managerial background. Those in work were more likely to be involved in voluntary work in order to make use of their skills and to take part in the community, whereas the fully retired were more likely to be doing so in order to remain active.

Conclusions

For many people, the current state pension age is seen as the ‘natural’ time to retire. Two influences are likely to be important here. First, the state pension age is a set age, and there is a cultural expectation of retiring at that age. Second, at this set age, an additional or alternative source of income becomes available, giving people greater financial scope to stop working. If the Government wish to change perceptions of state pension age, it should be noted that policies such as more attractive terms for deferring the state pension – address the second of these elements but not necessarily the first. There may also be a need to portray state pension age itself as a more flexible concept – a date from which one can begin to draw a state pension.

Employers’ fixed retirement ages appear to be more of a barrier to working beyond state pension age, than a factor forcing people to retire early. Current proposals to make fixed retirement ages unlawful seem appropriate as part of a package of measures to extend working life, but also need to address the widespread view of state pension age itself as a ‘fixed’ age.

Although the state pension age for women is not due to start changing until 2010; there is evidence that women are already attuned to extending their working life beyond the current state pension age of 60. In particular, women were more likely than men to be working beyond their current state pension age, to be expecting to retire after state pension age, or to have delayed their retirement until after state pension age.

The notion of ‘semi-retirement’ can be seen as a way of easing the transition from work to full retirement. Semi-retirement is associated with self-employment, with employees moving from permanent to fixed- or short-term contracts, with a reduction in working hours and with a move away from people’s main line of work. Semi-retired workers were generally less certain than others about when they would retire fully, with a tendency to carry on working beyond state pension age. However, many had embarked on the process before state pension age, so any policies aimed at encouraging semi-retirement need to be considered carefully if the net effect is to be an overall increase in the length of working life.
The vast majority of people below state pension age and not working fell into four main categories, each of which have different implications for policy:

• One in 12 were actively seeking work.

• One in five considered themselves retired or financially secure, typically having above-average incomes, derived principally from private pensions and other assets; these are largely people who have chosen to retire early.

• One in eight, predominantly women, were looking after home or family and had typically been away from the labour market for a long time or had never had a paid job; around half were looking after, or caring for, someone else, which may have contributed to their decision not to look for work, but fewer than average had any health problems.

• The largest group, one in two, were not seeking work for health reasons and, on average, had more health problems than anyone other than those on Incapacity Benefit.

Specifically among recipients of Incapacity Benefit, nearly all were not looking for work for reasons of ill-health, although 13 per cent were expecting to work in the future. Three per cent of recipients were actively looking for work at the time of interview; a further 39 per cent said they would like to work, but most of these had no expectation of doing so. Those not expecting to work again had significantly more health problems than those seeking work or expecting to work again.
1 Introduction

This report presents the findings of a study of the factors which affect the labour market participation of older workers. The National Centre for Social Research, in conjunction with the Institute for Fiscal Studies, was commissioned to undertake this study by the Department for Work and Pensions. This chapter describes the background to the study, outlines the aims of the research and briefly summarises the survey method, before describing how the remainder of the report is structured.

1.1 Background

The labour market participation of older men and women in Britain has changed dramatically over the past 20 years. The proportion of British males aged 55-64 who were in employment has fallen from 80 per cent in 1979 to 62 per cent in 2002\(^3\). Among those who are still working, there has been a shift away from full-time employment to part-time employment and self-employment. Among older women, the proportion who were working has actually increased, from 52 per cent in 1979 to 57 per cent in 2002.

A recent National Statistics feature\(^4\) highlighted these changes and showed how inactivity among men aged 50 to 64 has increased from 22.6 per cent in 1984 to 26.9 per cent in 2001 (having peaked at 28.5 per cent in 1995). It also suggested the possibility that there are two groups of inactive older men, those who have retired voluntarily from professional occupations and those who have moved into inactivity through unemployment and may now be long-term sick or disabled. It is also important to note that the proportion of those aged between 50 and state pension age who are classed as unemployed, at 2.5 per cent, is much lower than the proportion who are economically inactive, which is 28.5 per cent.

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\(^3\) Source: LFS. Note that the 1979 ‘Employed’ category does not include those on Government training schemes or unpaid family workers although the 2002 ‘Employed’ category does.

Older people are also more likely to experience long-term unemployment. Thirty-seven per cent of those unemployed and aged over 50 had been out of work for more than a year, compared with 23 per cent of those unemployed aged 25-49. In their analyses of data from the Labour Force Survey, The Family Resources Survey and British Household Panel Study, Smeaton and McKay (2003) also highlighted the difficulty of returning to work once people had left the labour force.

Campbell carried out further analyses of FRS, LFS and BHPS data to explore the decline in labour market participation among older men. He then proposed five possible explanations for this decline:

- More people making a voluntary choice to retire early.
- Labour supply reductions that are involuntary or the result of constrained choices or distorted incentives.
- The effects of occupational pensions.
- A shift in labour demand away from older men.
- Increasing age discrimination.

In particular, the report highlighted the impact of both voluntary and involuntary decisions to withdraw from the labour market, and concluded that voluntary decisions (unconstrained choices) were, at best, a limited description of the story.

In addition to changes in activity rates, life expectancy is increasing. This, combined with increasing inactivity rates, means that people can expect to spend a greater amount of time in retirement. There has also been a decline in birth rates, together with increasing numbers of younger people staying on in education and hence delaying the onset of work. This will result in an increasingly smaller workforce, thus putting a greater burden on public spending in terms of increasing benefits and lost tax revenues.

A key objective of the Government is to improve the position of those aged over 50 in the labour market. In particular, as part of the Welfare to Work programme, the Government has set a Public Service Agreement target to increase the labour market participation of those aged between 50 and state pension age and to reduce the gap between the employment rate of older workers and the working age employment rate. Various measures have been introduced in order to support people aged over 50, including:

- the launch of New Deal 50 Plus;
- the extension of the New Deal for Disabled People to include those on Incapacity Benefit;
- increasing access to those aged over 50 to educational and training opportunities;
- as part of the ‘Age Positive’ campaign, the introduction of a non-statutory ‘Code of Practice on Age Diversity in Employment’;
- setting up a Cabinet Committee on Older People in October 2001.

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7 Campbell, N. The decline of employment among older people in Britain. LSE (1999).
Smeaton & McKay highlighted the importance of increasing participation among those below state pension age, in terms of the impact on future employment rates of those aged above state pension age. The best predictor of whether people were working beyond state pension age was whether they were doing so in the period before they reached state pension age.

There has been much recent coverage of changes in retirement behaviour and in population trends (increasing longevity) as well as current problems in the pension industry, culminating in the publication of the recent Government Green Paper. The changes proposed in the Green Paper are aimed at helping people make better-informed choices about retirement, improving saving through the workplace, encouraging simple and flexible savings products, and introducing measures to extend working lives. With regard to extending working lives, the Green Paper made the following proposals:

- Providing extra back-to-work help for those aged 50 and over, and piloting measures to help recipients of Incapacity Benefit return to work.
- Treating men and women between 60 and women’s state pension age as active labour market participants when women’s state pension age rises from 2010.
- Bringing forward more generous increases for deferring state pensions and maintaining state pension age at 65.
- Implementing age legislation by December 2006, covering employment and vocational training in which compulsory retirement ages are likely to be unlawful unless employers can show that they are objectively justified.
- Allowing people to continue to work for the sponsoring employer while drawing their occupational pension, raising the earliest age from which a pension may be taken from age 50 to age 55 by 2010, and consulting on best practice to ensure that occupational pension rules do not discourage flexible retirement.
- Changing public service pension scheme rules, for all new members initially, to make an unreduced pension payable from 65 rather than 60.

The present study investigated the likelihood of people delaying their retirement beyond the current state pension age, and also covers those who were working beyond state pension age.

There has been much research that has considered these issues in detail. The 2000 study, Factors Affecting Retirement, reviewed literature from the previous 10 years with regard to labour market participation and retirement. This highlighted the decline in labour market participation of older people and, in particular, older men. It also highlighted the fact that policy is now being geared toward the retention of older workers, whereas previously it had actually been geared toward early exit.

The study highlighted a number of areas where current research literature was lacking. In particular, it was noted that much of the current UK literature on retirement behaviour had become somewhat dated and hence of limited use. For example, Disney et al (1997) reviewed data from the Retirement Surveys from 1988/9 and 1994. This included an assessment of retirement age, early and late.

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retirement, and the reasons for these. The survey also covered other key issues including health and caring. However, given the timing of these surveys, there was a clear need for the data to be updated.

Furthermore, much of the previous research had relied on secondary analysis of data from other sources not collected for this purpose. This survey was therefore designed to address this gap in knowledge and further understanding of retirement, the factors affecting people’s decisions to retire, and the labour market participation of older people. The literature review also identified a need to differentiate by age, rather than considering people aged 50 to state pension age as a single group, gender and current or previous occupation. Many of the analyses presented in the report, therefore, highlight relevant differences between subgroups.

Also highlighted by the Factors Affecting Retirement study was the need to investigate the role played by part-time work and self-employment in the process of gradual retirement. The prevalence of semi-retirement, the types of jobs undertaken by the semi-retired, and gradual retirement were all investigated as part of this survey.

### 1.2 Aims of the research

In broad terms, the aim of the study was to identify what factors encourage labour market participation and influence labour market withdrawal.

Specifically, key research objectives were identified for separate groups of interest:

- **For older workers in employment** – analysis of factors that are likely to influence the decision to retire or remain in the labour market.

- **For those in receipt of income replacement benefits (particularly Incapacity Benefit)** – analysis of factors that might influence people to return to some kind of employment or activity, or move more permanently into inactivity.

- **For those who consider themselves to be retired** – examining, where applicable, the reasons for early retirement, whether they would consider working again and/or engage in voluntary activity, satisfaction with retirement and retirement income, and comparisons with pre-retirement expectations.

The research was also designed to examine factors such as financial situations, reasons why people work beyond state pension age, and barriers to economic activity.

### 1.3 Survey method

#### 1.3.1 Sample

The population of interest was defined as adults aged 50 to 69. Within this, three key groups of interest were identified:

- those currently in employment;
- those in receipt of income replacement benefits (Income Support and Incapacity Benefit);
- those who consider themselves to be retired.
In addition, respondents in the following age bands were of interest:

- 50 to 54;
- 55 to 59;
- 60 to 64;
- 65 to 69.

The sample frame for this study was respondents who had taken part in the Family Resources Survey (April 2001 to March 2002). However, relying solely on the FRS as a sample frame would have resulted in a relatively small number of respondents reliant on income replacement benefits. This group was the focus of the second of the three key research objectives identified above, and a large sample of respondents in this group was, therefore, necessary. For this reason the sample was boosted using benefit records supplied by the Department for Work and Pensions.

In total, a sample of 4,647 individuals was issued and a gross response rate of 60 per cent was achieved. This was higher (64 per cent) among the FRS follow-up sample and lower (49 per cent) among the sample selected from benefit records. This difference was mainly due to the benefit sample being given the opportunity to opt-out in advance of fieldwork (all FRS respondents selected had already agreed to take part in further research as part of the FRS interview).

1.3.2 Data collection

The interviews were administered using computer-assisted personal interviewing (CAPI) and took place during summer 2002. The questionnaire was developed by NatCen in conjunction with DWP. The questionnaire development process drew on a number of other survey questionnaires including the following:

- The Family Resources Survey (FRS);
- The 1994 Retirement Survey;
- The English Longitudinal Survey of Ageing (ELSA);
- National Adult Learning Survey (NALS) 2001;
- New Deal for Lone Parents Evaluation;
- Workplace Employee Relations Survey (WERS);
- ‘Disabled for Life?’ Attitudes towards, and experiences of, disability in Britain.

Some questions were taken directly from these surveys and others developed from questions used on them. In addition, questions were developed specifically for use as part of this study.

The questionnaire was piloted in February 2002 and a number of modifications were made as a result.
The final questionnaire was structured as follows:

<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household &amp; family</td>
<td>Household and demographic information.</td>
</tr>
<tr>
<td>Current status</td>
<td>Activity status of respondent and partner.</td>
</tr>
<tr>
<td>Employment history</td>
<td>Information on respondent’s job, changes in hours. Details for most recent job if not working, brief working history, changes in working patterns in the three years before the survey/before retirement.</td>
</tr>
<tr>
<td>Partner’s employment</td>
<td>Partner’s job details.</td>
</tr>
<tr>
<td>Work-related issues</td>
<td>Job satisfaction, impact of new technologies at work, use of internet.</td>
</tr>
<tr>
<td>Education/qualifications</td>
<td>Qualifications achieved, any recent work-related and non-work-related training undertaken.</td>
</tr>
<tr>
<td>Attachment to work</td>
<td>Recent job search activity undertaken, barriers to finding work, experience of New Deal programmes.</td>
</tr>
<tr>
<td>Retirement age</td>
<td>Age at which plan to or did retire, reasons for early/late retirement.</td>
</tr>
<tr>
<td>The retirement decision</td>
<td>Factors considered, whom consulted, satisfaction with retirement.</td>
</tr>
<tr>
<td>Future expectations</td>
<td>Expectations of working in the future/retirement.</td>
</tr>
<tr>
<td>Income from employment</td>
<td>Income received from employment/self-employment.</td>
</tr>
<tr>
<td>Tax credits and benefits</td>
<td>Income received from tax credits and benefits.</td>
</tr>
<tr>
<td>Pension and other income</td>
<td>Details of pension and other income such as allowances from family members.</td>
</tr>
<tr>
<td>Assets</td>
<td>Savings/investments held.</td>
</tr>
<tr>
<td>Pensions</td>
<td>Pensions contributed to – type of pension, amount of contributions, details of employer schemes.</td>
</tr>
<tr>
<td>Changes in income</td>
<td>How income in retirement compared with previously, expectations of retirement income, spending patterns and how they are managing financially.</td>
</tr>
<tr>
<td>Health</td>
<td>Respondent’s and partner’s current/past health – details of any illness/disabilities, and the impact of these on work and working status.</td>
</tr>
<tr>
<td>Caring</td>
<td>Details of any help given or received both inside and outside the household, type of help, impact on work and working status.</td>
</tr>
<tr>
<td>Voluntary activities</td>
<td>Voluntary activities undertaken, plans for retirement, changes since retired.</td>
</tr>
<tr>
<td>Housing</td>
<td>Tenure, details of housing, plans to move post-retirement or stopping work.</td>
</tr>
</tbody>
</table>
Data were weighted to correct for differential probabilities of selection, and post-stratification weights were applied, based on working status and receipt of relevant benefits within age and gender. More detail on the survey method can be found in the appendix to this report.

1.4 Structure of the report

Chapter 2 considers the characteristics of the sample. This gives a brief summary of the demographic breakdown of the sample including age, gender, household characteristics, employment and retirement status, health and disability.

Chapter 3 is based on those who were working. This looks at the characteristics of those in work, including those above state pension age. Also covered are people’s pension contributions, including the type of pensions contributed to as well as other pensions held. Work-related training and flexible working arrangements are also covered here.

Chapter 4 is also based on all those in work, including those aged above state pension age. It examines at what age they expected to retire, whether this constitutes early (pre-state pension age) or late (post-state pension age) retirement, and the reasons why this might be. It also looks at the nature of the retirement decision and whether it was forced or voluntary as well as whether people were planning to retire gradually.

Chapter 5 is based on all those who were fully retired. This looks at people’s age at retirement and again considers early and late retirement and the reasons for this. The retirement decision is also explored, including whether it was forced or voluntary and what issues were considered when making the decision. The chapter also covers whether or not people had retired gradually. The final sections look at income sources and levels in retirement as well as satisfaction with retirement.

Chapter 6 considers transitions towards retirement. Respondents were asked whether they described themselves as fully retired, semi-retired or not yet retired and in this chapter, those that reported they were semi-retired are examined in detail. This includes analysis of the characteristics of this group, the sort of work they are (or were) doing, and comparisons with the fully retired.

Chapter 7 focuses on all those of working age who were not in work. This chapter looks firstly at the characteristics of those who were not working compared with those who were, and then focuses on reasons why people were not in work. It also covers expectations of future employment and what might make people start looking for work again.

Chapter 8 looks in some detail at the income levels, sources of income and assets and the extent to which people’s incomes were dependent on state benefits. It also covers pension wealth, and knowledge about pensions. These are considered for the sample as a whole, and among key breakdowns such as those above or below state pension age, those in and out of work, and the fully retired, semi-retired and not yet retired.

Chapter 9 looks at health issues, and specifically at those with a long-term health problem or disability. This includes the nature of people’s health problems, whether their partners had health problems, and the impact of these on labour market participation. It also covers those who were caring for someone, and what impact this may have had on employment.

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10 Data were weighted to match the FRS in terms of the proportion in employment. It is known that the FRS identifies a higher proportion of inactive older men than the LFS.
Chapter 10 considers voluntary activities, including what sort of people were involved in these, and their reasons for doing so.

Chapter 11 draws together the findings under thematic headings to highlight what we see as the most important conclusions of the study. The chapter also includes suggestions for areas of further investigation.

1.5 Reporting conventions

All figures shown in the tables and quoted in the text are based on weighted data. The bases in tables indicate the (unweighted) sample size. More detail on the weighting can be found in the appendix. By convention, a 0 is used where there are no cases at all and an asterisk used (*) to signify less than 0.5 per cent. Figures in tables enclosed in [ ] indicate those which are based on an unweighted sample of less than 50 and should, therefore, be treated with caution.

Differences are only commented on if they are statistically significant.
2 Characteristics of the sample

This chapter encompasses all survey respondents, describes the basic characteristics of the sample and the proportions in each of the main activity groups. It considers the overlap between various groups, that is, the extent to which respondents fall into more than one category (for example, working and retired). Where appropriate, comparisons are made with data from other sources. The chapter also identifies some of the key groups that will be investigated in more detail in later chapters.

In the course of their interview, respondents were asked two key questions that are described in this chapter and used to classify the sample in subsequent chapters of the report. The first of these related to their current status in terms of economic activity, using standard categories; the second question asked people whether they considered themselves to be fully retired, semi-retired or not yet retired, and is thus a subjective description of their status in relation to the labour market.

2.1 Demographic profile of the sample

2.1.1 Age, gender and marital status

The data from the survey were weighted to match population estimates on a range of criteria, including age and gender, to ensure the sample was representative of the general population aged between 50 and 69 in these respects. The resultant sample was evenly split between men and women. There were slightly more respondents in their fifties than in their sixties (Table 2.1).

Nearly three-quarters (72 per cent) of the sample were married and living with a spouse, and around one in eight (12 per cent) were divorced. This is very similar to the profile of FRS respondents in the same age category (74 per cent married and 11 per cent divorced). It was less common to be widowed (seven per cent) or never married (six per cent), although obviously the prevalence of widowhood increased with age. Two per cent of respondents had been married but were now separated (Table 2.1).

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11 Full details of the weighting procedures are contained in the appendix.

12 FRS 2001/02 Weighted data.
For those who were not living with a spouse, only a small minority were cohabiting with a partner. Divorcees were most likely to cohabit (18 per cent) and the widowed were least likely to do so (eight per cent). In total, 76 per cent of respondents had a spouse or partner.

**Table 2.1 Age, gender and marital status of the sample**

<table>
<thead>
<tr>
<th>Age within gender</th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men aged:</td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>16</td>
</tr>
<tr>
<td>55-59</td>
<td>13</td>
</tr>
<tr>
<td>60-64</td>
<td>11</td>
</tr>
<tr>
<td>65-69</td>
<td>10</td>
</tr>
<tr>
<td>Women aged:</td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>16</td>
</tr>
<tr>
<td>55-59</td>
<td>13</td>
</tr>
<tr>
<td>60-64</td>
<td>11</td>
</tr>
<tr>
<td>65-69</td>
<td>11</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
</tr>
<tr>
<td>Married and living with spouse</td>
<td>72</td>
</tr>
<tr>
<td>Divorced</td>
<td>12</td>
</tr>
<tr>
<td>Widowed</td>
<td>7</td>
</tr>
<tr>
<td>Single (never married)</td>
<td>6</td>
</tr>
<tr>
<td>Married and separated</td>
<td>2</td>
</tr>
<tr>
<td>Base: All</td>
<td>2808</td>
</tr>
</tbody>
</table>

A minority (nine per cent) of respondents had dependent children (aged under 18) living with them. This varied considerably with age, so that 22 per cent of 50-54 year olds had such dependants, compared with fewer than one per cent of 65-69 year olds. Only a small proportion (five per cent) had paid any fees or maintenance for educational courses for their children in the previous three months. A quarter (23 per cent) were responsible for providing help for, or looking after, another adult; this is considered further in Chapter 9.

### 2.1.2 Economic activity status

Respondents were asked to describe their current situation in terms of a list of standard categories used to measure economic activity. The first column of Table 2.2 shows the results in relation to the sample as a whole. A little under a half (44 per cent), of the sample were in employment, either as employees (38 per cent) or as self-employed (six per cent). A third (34 per cent) described themselves as ‘retired’. Most of the remainder saw themselves as ‘long-term sick or disabled’ (12 per cent). A few (five per cent) were looking after the home and family, or were unemployed and available for work (two per cent).
Table 2.2  Respondents' and partners' current activity status

<table>
<thead>
<tr>
<th></th>
<th>All respondents</th>
<th>Respondents with partners</th>
<th>Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>38</td>
<td>40</td>
<td>44</td>
</tr>
<tr>
<td>Self-employed</td>
<td>6</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>On Government training/employment scheme</td>
<td>*</td>
<td>*</td>
<td>0</td>
</tr>
<tr>
<td>Unemployed and available for work</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Waiting to take up a paid job</td>
<td>*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retired</td>
<td>34</td>
<td>33</td>
<td>31</td>
</tr>
<tr>
<td>Long-term sick or disabled</td>
<td>12</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Looking after the home or family</td>
<td>5</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Doing voluntary work</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Caring for child/sick/disabled adult</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>In full-time education</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Other</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
</tbody>
</table>

Base: All 2808 1894 1894

The second and third columns of Table 2.2 show, respectively, the activity status of respondents with partners, and the status of the partners themselves, and are broadly similar. Nearly three-quarters (70 per cent) of those with a retired partner also claimed to be retired; this relationship strengthened with age, ranging from 31 per cent of respondents aged 55-59 to 93 per cent among 65-69 year olds. A third (34 per cent) of those with a partner who was sick or disabled also put themselves in this category (in this instance the sample size is too small to permit analysis by age). The relationship between the working status of respondents and their partners is explored in more detail later in this chapter.

As would be expected, respondents’ current activity varied according to age. Men were more likely to be in work than women, overall and in each age group. However, the proportions in work (as employees or self-employed) declined with age; three-quarters of men and two-thirds of women aged 50-54 were in work, but this declined sharply by age 60-64 to only two-fifths of men and 16 per cent of women. By 65-69, very few were either employed or self-employed.13 Conversely, the proportion describing themselves as retired increased sharply at state pension age, although somewhat fewer women were retired at their state pension age than men. By age 65-69, nearly nine in ten were retired, regardless of gender (Table 2.3).

There was a sudden drop after state pension age, for both men and women, in the proportion who considered themselves to be long-term sick or disabled (27 per cent to one per cent for men; 16 per cent to four per cent for women). This must represent a personal re-definition of status rather than any real improvement in health (it will be seen later in this section that health problems and disabilities became more prevalent with age). Reaching state pension age may give respondents who were long-term sick/disabled an alternative way to describe themselves (i.e. as retired). It may also be that the move from sickness-related benefits to retirement pension (and possibly Minimum Income Guarantee) that occurs at state pension age, also causes people to view their status differently.

The proportion of women looking after the home or family also declined with age; very few men saw this as their primary activity at any age.

13 The proportions describing their current status as either employed or self-employed in this survey are likely to be lower than some other sources such as the Labour Force Survey. This survey was weighted to the proportions of men and women in work as measured by the Family Resources Survey, and it is generally recognised that the FRS shows lower economic activity rates than the LFS.
Table 2.3  Current activity status, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>65-69</td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>65-69</td>
</tr>
<tr>
<td>Employed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>64</td>
<td>50</td>
<td>33</td>
<td>6</td>
<td>62</td>
<td>44</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Self-employed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>12</td>
<td>8</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Unemployed and available for work</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>*</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retired</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>13</td>
<td>26</td>
<td>90</td>
<td>5</td>
<td>13</td>
<td>73</td>
<td>87</td>
</tr>
<tr>
<td>Long-term sick/disabled</td>
<td>14</td>
<td>19</td>
<td>27</td>
<td>1</td>
<td>10</td>
<td>16</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Looking after home/family</td>
<td>1</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>11</td>
<td>17</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Voluntary work</td>
<td>0</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>*</td>
<td>0</td>
</tr>
<tr>
<td>Caring for a child/adult</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>*</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Waiting to take up a paid job</td>
<td>1</td>
<td>*</td>
<td>0</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Government training scheme</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Full-time education</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other activity</td>
<td>1</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Base: All</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>422</td>
<td>420</td>
<td>310</td>
<td>271</td>
</tr>
</tbody>
</table>

In addition to being asked their current status, respondents were also asked whether they had done any of these things in the last month. There was considerable overlap between the different activities; this can be seen in Table 2.4, which shows the activities of the most common current status groups. About a third of those whose main activity was employed, self-employed, unemployed or sick/disabled had combined this status with looking after the home/family in the last month, and around one in ten had combined it with caring for someone. Among those primarily looking after the home or family, the proportion also caring for someone was particularly high, at 24 per cent.

While very few employees were also working in a self-employed capacity, it was quite common for the self-employed to also engage in paid work (21 per cent). Paid employment or self-employment was rare in any of the other groups.

Almost no-one viewed their current activity as being voluntary work, but this belies the fact that around one in ten respondents did engage in such work. Those who reported that they were retired and those looking after the home/family were particularly likely to do so (15 per cent and 17 per cent respectively).
Table 2.4 Activities in the last month, by current activity status

<table>
<thead>
<tr>
<th></th>
<th>Employed</th>
<th>Self-employed</th>
<th>Unemployed</th>
<th>Retired</th>
<th>Long-term sick/disabled</th>
<th>Looking after home/family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid work</td>
<td>98</td>
<td>21</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Self-employment</td>
<td>2</td>
<td>88</td>
<td>0</td>
<td>1</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>Education or training</td>
<td>6</td>
<td>5</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Looking after the home or family</td>
<td>30</td>
<td>27</td>
<td>38</td>
<td>51</td>
<td>32</td>
<td>91</td>
</tr>
<tr>
<td>Voluntary work</td>
<td>6</td>
<td>8</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Caring for someone (adult or child)</td>
<td>11</td>
<td>9</td>
<td>15</td>
<td>12</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Other activity</td>
<td>4</td>
<td>4</td>
<td>10</td>
<td>5</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>None of these</td>
<td>1</td>
<td>1</td>
<td>40</td>
<td>35</td>
<td>56</td>
<td>8</td>
</tr>
<tr>
<td><strong>Base: All</strong></td>
<td><strong>891</strong></td>
<td><strong>139</strong></td>
<td><strong>58</strong></td>
<td><strong>948</strong></td>
<td><strong>593</strong></td>
<td><strong>118</strong></td>
</tr>
</tbody>
</table>

Overall, 47 per cent of respondents were either (a) currently working, either as an employee or as self-employed, or (b) had done so in the last month. For the purposes of this report, this group is referred to as ‘those in work’, and is considered in more detail in Chapters 3 and 4.

Among those in work, men and women differed in the types of jobs they were doing. Table 2.5 shows the profile of men’s and women’s jobs using the Standard Occupational Classification (SOC 2000). For women, the largest single category was administrative and secretarial work, accounting for 23 per cent. At all ages, women were more likely than men to be doing administrative and secretarial work, and sales/customer services. For men, the largest single category was skilled trades, accounting for 21 per cent, and men of all ages were more likely than women to be engaged in both skilled trades and plant and machinery operation.

Among those aged under 60, women were more likely than men to be employed in personal service jobs and men were more likely to be managers or senior officials. The sample sizes in work after the age of 60 are small, but it appears that after that age, men and women were equally likely to be managers/senior officials or working in personal service occupations.

For both men and women, the proportion in elementary occupations increased sharply after age 60. There are several possible reasons for this. Perhaps those in such jobs were disproportionately likely to stay working in them; alternatively, respondents might have transferred into such jobs as they got older; or the difference could be a cohort effect, with those born later less likely to have entered these jobs in the first place. However the limited sample size makes it impossible to investigate this further.

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14 This is probably lower than some other sources. For example, we have compared this survey with the Labour Force Survey figures for the proportion of men and women in employment between the age of 55 and state pension age (Spring 2002). According to LFS, 62 per cent of men aged 55 to 64 were in employment, compared with 55 per cent identified in this survey; the figures for women aged 55 to 59 were 57 per cent and 51 per cent respectively. However, this survey was weighted to the proportions of men and women in work as measured by the Family Resources Survey, and it is generally recognised that the FRS shows lower economic activity rates than the LFS.
Table 2.5  Occupation, by gender

<table>
<thead>
<tr>
<th>SOC 2000 categories</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>21</td>
<td>3</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td><strong>Base: All working</strong></td>
<td>534</td>
<td>562</td>
</tr>
</tbody>
</table>

As well as age and gender, the likelihood of being in work was also associated with the respondent's household composition (Table 2.6). Those with a partner and dependants were much more likely to be working (75 per cent) than those with neither (37 per cent). The difference is most marked among those aged under 60; above that age, because the proportion in work is so much lower, the sample sizes become too small to draw reliable conclusions.

Table 2.6   Any work in last month, by age and household composition

<table>
<thead>
<tr>
<th></th>
<th>Has partner &amp; dependants</th>
<th>Has partner only</th>
<th>Has neither</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-54 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked in last month</td>
<td>78</td>
<td>75</td>
<td>63</td>
<td>72</td>
</tr>
<tr>
<td>Base</td>
<td>130</td>
<td>409</td>
<td>216</td>
<td>785</td>
</tr>
<tr>
<td>55-59 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked in last month</td>
<td>[70]</td>
<td>60</td>
<td>47</td>
<td>58</td>
</tr>
<tr>
<td>Base</td>
<td>39</td>
<td>517</td>
<td>206</td>
<td>770</td>
</tr>
<tr>
<td>60-64 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked in last month</td>
<td>[49]</td>
<td>33</td>
<td>27</td>
<td>32</td>
</tr>
<tr>
<td>Base</td>
<td>13</td>
<td>465</td>
<td>231</td>
<td>710</td>
</tr>
<tr>
<td>65-69 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked in last month</td>
<td>[0]</td>
<td>10</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Base</td>
<td>2</td>
<td>343</td>
<td>198</td>
<td>543</td>
</tr>
<tr>
<td><strong>All</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked in last month</td>
<td>75</td>
<td>47</td>
<td>37</td>
<td>47</td>
</tr>
<tr>
<td>Base: All</td>
<td>184</td>
<td>1734</td>
<td>851</td>
<td>2808</td>
</tr>
</tbody>
</table>

* Those with dependants but no partner are not shown as a separate column, as the sample sizes are too small. However they are included in the total column.
Table 2.7 shows the association between a partner's working status and that of the respondent. In all age groups, people were much more likely to be in work if they also had a working partner.

### Table 2.7  Any work in last month, by age and working status of partner

<table>
<thead>
<tr>
<th></th>
<th>Has working partner</th>
<th>Has non-working partner</th>
<th>Has no partner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54 years</td>
<td>55-59 years</td>
<td>60-64 years</td>
<td>65-69 years</td>
</tr>
<tr>
<td>Worked in last month</td>
<td>84</td>
<td>73</td>
<td>57</td>
<td>[32]</td>
</tr>
<tr>
<td>Base</td>
<td>401</td>
<td>341</td>
<td>153</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>47</td>
<td>36</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>62</td>
<td>48</td>
<td>27</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>72</td>
<td>58</td>
<td>32</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>785</td>
<td>770</td>
<td>710</td>
<td>543</td>
</tr>
</tbody>
</table>

This overlap is summarised in Table 2.8, based on everyone with a partner. In two-fifths of such cases both partners were working, in a quarter of cases only one of them was working, and for the remainder neither of them was working.

### Table 2.8  Respondents’ and partners’ working status

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both partners working</td>
<td>39</td>
</tr>
<tr>
<td>One partner working</td>
<td>25</td>
</tr>
<tr>
<td>Neither partner working</td>
<td>36</td>
</tr>
<tr>
<td>Base: All living with a partner</td>
<td>1894</td>
</tr>
</tbody>
</table>

2.1.3  Self-reported retirement status

So far, we have described the sample in terms of their economic activity status, and the association between being in work and other variables, principally age and gender. In a separate question, respondents were asked whether they were fully retired, semi-retired or not yet retired.

As shown in Table 2.9, two-fifths (41 per cent) of the sample described themselves ‘fully retired’, one in ten (nine per cent) as ‘semi-retired’, and 50 per cent as ‘not yet retired’. Older people were progressively more likely to describe themselves as ‘fully retired’, and less likely to say that they were ‘not yet retired’. This is true separately for men and women, with the largest changes occurring at their respective state pension ages (65 for men and 60 for women.) People in the middle age groups were more likely than the oldest and youngest respondents to describe themselves as ‘semi-retired’.
Table 2.9  Self-reported retirement status, by age

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th></th>
<th></th>
<th>Women</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>65-69</td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Fully retired</td>
<td>8</td>
<td>20</td>
<td>39</td>
<td>87</td>
<td>14</td>
<td>27</td>
<td>78</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>7</td>
<td>13</td>
<td>17</td>
<td>9</td>
<td>3</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Not yet retired</td>
<td>85</td>
<td>68</td>
<td>43</td>
<td>4</td>
<td>83</td>
<td>63</td>
<td>12</td>
</tr>
<tr>
<td>Base: All</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>421</td>
<td>416</td>
<td>310</td>
</tr>
</tbody>
</table>

1. Five people did not answer the question, so the bases fall slightly short of the total sample.

In the interview there were a small number of discrepancies between the answers to this question and people’s economic activity status: a few respondents said they were ‘fully retired’, but also that they were currently working or had done some paid work in the last month. These people were grouped with the ‘semi-retired’ respondents for the remainder of the interview, and are treated as ‘semi-retired’ for analysis purposes. Further details of how the two questions relate to each other are covered in other chapters.

The fully retired are considered as a group in Chapter 5. The characteristics of the 261 semi-retired respondents are explored in more detail in Chapter 6. In particular, the research shows that people moved into semi-retirement at a relatively young age: for most, (88 per cent of men and 61 per cent of women) this was before state pension age, and the average age at which people moved into semi-retirement was 56.2.

2.1.4  Educational qualifications

Respondents were asked about their highest educational qualifications. A third (34 per cent) of respondents had obtained no formal qualifications (Table 2.10). A further quarter had reached O level/CSE or equivalent, and 10 per cent had reached A level. Just over one in ten had a degree-level qualification, and a similar number had achieved some other kind of higher education, below degree-level.

Table 2.10  Highest educational qualification, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th></th>
<th></th>
<th>Women</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>65-69</td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Degree* or equivalent</td>
<td>19</td>
<td>15</td>
<td>13</td>
<td>12</td>
<td>15</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Higher Education below degree</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>6</td>
<td>18</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>A level or equivalent</td>
<td>17</td>
<td>12</td>
<td>13</td>
<td>11</td>
<td>11</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>O level/CSE or equivalent</td>
<td>26</td>
<td>29</td>
<td>26</td>
<td>25</td>
<td>21</td>
<td>25</td>
<td>20</td>
</tr>
<tr>
<td>Other qualification</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>8</td>
<td>7</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>No qualifications</td>
<td>20</td>
<td>25</td>
<td>31</td>
<td>28</td>
<td>36</td>
<td>51</td>
<td>52</td>
</tr>
<tr>
<td>Base</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>422</td>
<td>420</td>
<td>310</td>
</tr>
</tbody>
</table>

* Including higher degrees such as Phd., MSc

On average, men were better qualified than women. In every age-group they were more likely to have reached O level or A level, and to have obtained a degree; women were more likely than men to have reached a higher education qualification below degree-level, or to have no formal qualifications at all,
again in every age-group. Older people generally, whether men or women, were less likely to have progressed beyond O level, and more likely to have no formal qualifications.

This profile is very similar to that of the FRS, where 13 per cent of respondents in this age group had a degree and 37 per cent had no qualifications. The breakdown by age and gender shown here is also very similar to the FRS.

2.2 Health and disability

When asked about their health in general, almost two-thirds of the sample reported that their health was ‘good’ (35 per cent) or ‘very good’ (25 per cent), with younger people being more likely to report good health than older people (Table 2.11). However, 53 per cent reported some kind of health problem or disability, the proportion increasing with age for both men and women. One explanation for this is that health deteriorates with age, although it is also possible that there are differences in the standard of health between age-cohorts; however, longitudinal data would be needed to investigate this latter reason.

The FRS reports a slightly lower proportion of respondents with a long-standing illness or disability among this age-group (41 per cent)\(^{15}\). There are two possible explanations for this. Firstly, there were differences in the wording of the questions across the two surveys. The FRS question was worded as follows:

‘Do you have any long-standing physical illness, health problem or disability? By long-standing, I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time? Please include problems that are due to old age.’

The question used on this survey incorporated the Disability Discrimination Act classification of illness or disability and read as follows:

‘Do you have any health problems or disabilities, which you expect to last for more than a year? These may be continuous or effect you intermittently?’

It is possible that the stipulation that the problem could be ‘continuous or intermittent’ which was not included in the FRS question may have accounted for the higher level recorded in this survey.

The second possible explanation might be the different contexts in which the questions were asked. In the FRS, the majority of the questions concern household finances; however, as part of this survey, respondents were specifically prompted as to the impact of health on their labour market participation and as such were alerted to the link between the two. This may have contributed to the higher proportion reporting a health problem.

More detail about the definition is included in Chapter 9.

---

\(^{15}\) FRS 2001/02 Weighted data.
Table 2.11  Health status and disability, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men 50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>Women 50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good</td>
<td>28</td>
<td>27</td>
<td>20</td>
<td>23</td>
<td>31</td>
<td>25</td>
<td>23</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>Good</td>
<td>43</td>
<td>35</td>
<td>29</td>
<td>34</td>
<td>35</td>
<td>34</td>
<td>35</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>Fair</td>
<td>19</td>
<td>24</td>
<td>30</td>
<td>30</td>
<td>21</td>
<td>27</td>
<td>29</td>
<td>30</td>
<td>26</td>
</tr>
<tr>
<td>Bad</td>
<td>7</td>
<td>8</td>
<td>15</td>
<td>8</td>
<td>10</td>
<td>11</td>
<td>10</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Very bad</td>
<td>3</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Any health problems/disability</td>
<td>41</td>
<td>51</td>
<td>62</td>
<td>58</td>
<td>47</td>
<td>55</td>
<td>61</td>
<td>62</td>
<td>53</td>
</tr>
<tr>
<td>Base: All</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>420</td>
<td>420</td>
<td>310</td>
<td>271</td>
<td>2808</td>
</tr>
</tbody>
</table>

The impact of health on working status is considered further in Chapters 5 and 7. More detail on the types of health problems experienced by respondents, and in particular by those not working for health reasons, is covered in Chapter 9.

Among respondents of all ages, there was a link between their health status and that of their partners. Overall, 46 per cent of partners had a health problem or disability. However, among respondents with a health problem or disability, 56 per cent of their partners also had one, compared with only 34 per cent of partners in other cases.

2.2.1 People on Incapacity Benefit

As was detailed in Chapter 1, the Government is proposing initiatives to help those on Incapacity Benefit return to work. Overall, seven per cent of the sample was in receipt of Incapacity Benefit, the same proportion as found in this age group in the FRS16. Men were more likely than women to be receiving it (11 per cent compared with four per cent) and receipt was highest among men aged 60 to 64, at 20 per cent.

Table 2.12  Receipt of Incapacity Benefit, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men 50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>Women 50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receives Incapacity Benefit</td>
<td>8</td>
<td>13</td>
<td>20</td>
<td>*</td>
<td>5</td>
<td>8</td>
<td>1</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Base: All</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>420</td>
<td>420</td>
<td>310</td>
<td>271</td>
<td>2808</td>
</tr>
</tbody>
</table>

Chapter 7 examines people’s expectations of further employment, including reasons why respondents were not looking for work at present and their employment aspirations for the future, where analyses are presented separately for those in receipt of Incapacity Benefit.

16 FRS 2001/02 Weighted data.
3 People currently in work

This chapter focuses on all those who were currently working. This includes people who described their current situation as employed or self-employed, as well as those who did not describe themselves in this way but who had worked (either as an employee or as self-employed) in the previous month. It should be noted that some respondents who had described themselves as ‘semi-retired’ are included in the analysis in this chapter because they were undertaking paid work. Full analysis of this subgroup can be found in Chapter 6.

The chapter begins by looking at the characteristics of those respondents who were working, in order to identify the main factors associated with being in work. The next sections cover the characteristics of people’s work, measures of satisfaction related to work and changes to people’s work. The chapter also covers flexible working arrangements, use of new technology, and access to training. The penultimate section looks at the pension arrangements of people in work, including both pensions they are currently accruing and deferred pensions from previous employers. Chapter 1 outlined the proposals included in the Government Green Paper aimed at extending working life. In the light of this, respondents in the sample who were above state pension age and were still working were of interest and are covered in the final section.

3.1 Characteristics of working people

Nearly half (47 per cent) of respondents were in work at the time of the study, with 40 per cent working as employees in their main or only job, and seven per cent being self-employed. Men were more likely than women to be working in either capacity.

The great majority of people in work had only one job, as shown in Table 3.1. Those who were self-employed (in their main job) were more likely than employees to have other jobs. Generally speaking, such people had only one additional job; the proportion of workers with a total of three or more jobs was very small (one per cent). For the rest of this chapter, people are described in terms of the characteristics of their only or main job, unless otherwise stated.
Table 3.1 Number of jobs held

<table>
<thead>
<tr>
<th>Number of jobs:</th>
<th>Employed:</th>
<th>Employed:</th>
<th>Employed:</th>
<th>Self-employed:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>All</td>
<td>All</td>
</tr>
<tr>
<td>One</td>
<td>96</td>
<td>94</td>
<td>95</td>
<td>91</td>
</tr>
<tr>
<td>Two</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Three or more</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Bases: All working</td>
<td>428</td>
<td>508</td>
<td>936</td>
<td>159</td>
</tr>
</tbody>
</table>

For both men and women the proportion of people employed and self-employed decreased with age (Table 3.2), although the rate of decrease was much greater for the employed than the self-employed. As a result, the proportion of all working people who were self-employed actually increased with age. This is discussed further in Section 6.1.1.

The table shows that a small proportion of both men and women above state pension age remained in work – this group is considered further in Section 3.9.

Table 3.2 Employment status, by age and gender

<table>
<thead>
<tr>
<th>Working as:</th>
<th>Working</th>
<th>Employed</th>
<th>Self-employed</th>
<th>Base: All</th>
</tr>
</thead>
<tbody>
<tr>
<td>All:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>72</td>
<td>64</td>
<td>9</td>
<td>785</td>
</tr>
<tr>
<td>55 to 59</td>
<td>58</td>
<td>49</td>
<td>9</td>
<td>770</td>
</tr>
<tr>
<td>60 to 64</td>
<td>32</td>
<td>26</td>
<td>5</td>
<td>710</td>
</tr>
<tr>
<td>65 to 69</td>
<td>10</td>
<td>5</td>
<td>5</td>
<td>543</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>40</td>
<td>7</td>
<td>2808</td>
</tr>
<tr>
<td>Men:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>78</td>
<td>65</td>
<td>13</td>
<td>363</td>
</tr>
<tr>
<td>55 to 59</td>
<td>65</td>
<td>52</td>
<td>14</td>
<td>350</td>
</tr>
<tr>
<td>60 to 64</td>
<td>44</td>
<td>35</td>
<td>9</td>
<td>400</td>
</tr>
<tr>
<td>65 to 69</td>
<td>13</td>
<td>7</td>
<td>6</td>
<td>272</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>43</td>
<td>10</td>
<td>1385</td>
</tr>
<tr>
<td>Women:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>67</td>
<td>63</td>
<td>5</td>
<td>422</td>
</tr>
<tr>
<td>55 to 59</td>
<td>51</td>
<td>46</td>
<td>5</td>
<td>420</td>
</tr>
<tr>
<td>60 to 64</td>
<td>21</td>
<td>18</td>
<td>3</td>
<td>310</td>
</tr>
<tr>
<td>65 to 69</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>271</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>36</td>
<td>4</td>
<td>1423</td>
</tr>
</tbody>
</table>

Whether respondents were in work was strongly associated with their highest qualification level. Respondents were more likely to be working if they had a degree (72 per cent) or an A level (61 per cent) and less likely if they had no qualifications (30 per cent) (Table 3.3).
Table 3.3  Employment status, by highest educational qualification

<table>
<thead>
<tr>
<th>Highest qualification:</th>
<th>Working</th>
<th>Employed</th>
<th>Self-employed</th>
<th>Base: All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Degree or equivalent</td>
<td>72</td>
<td>58</td>
<td>14</td>
<td>302</td>
</tr>
<tr>
<td>HE below degree</td>
<td>52</td>
<td>46</td>
<td>6</td>
<td>310</td>
</tr>
<tr>
<td>A level or equivalent</td>
<td>61</td>
<td>51</td>
<td>10</td>
<td>269</td>
</tr>
<tr>
<td>O level/CSE or equivalent</td>
<td>52</td>
<td>43</td>
<td>9</td>
<td>641</td>
</tr>
<tr>
<td>Other qualification</td>
<td>42</td>
<td>37</td>
<td>4</td>
<td>259</td>
</tr>
<tr>
<td>No qualifications</td>
<td>30</td>
<td>26</td>
<td>4</td>
<td>1026</td>
</tr>
<tr>
<td>All</td>
<td>47</td>
<td>40</td>
<td>7</td>
<td>2808</td>
</tr>
</tbody>
</table>

There was also a strong relationship between a respondent’s working status and that of his or her partner. Table 3.4 compares the proportion of partners who were working, separately among respondents who were working and those who were not, within gender and age groups. This shows that the partners of working respondents were far more likely to be working than those of non-working respondents in all gender and age categories. As an example, 92 per cent of the partners of working female respondents aged 50 to 54 were working, compared with 52 per cent of the partners of non-working female respondents aged 50 to 54. The association between respondents’ and their partners’ working status was also considered in Section 2.1.2.

Table 3.4  Whether partner is working, by age, gender and working status of respondent

<table>
<thead>
<tr>
<th>Whether partner is working</th>
<th>Working respondents</th>
<th>Non-working respondents</th>
<th>Base: Those with a partner and...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male respondents, aged:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>82</td>
<td>50</td>
<td>192</td>
</tr>
<tr>
<td>55 to 59</td>
<td>81</td>
<td>33</td>
<td>142</td>
</tr>
<tr>
<td>60 to 64</td>
<td>62</td>
<td>24</td>
<td>69</td>
</tr>
<tr>
<td>65 to 69</td>
<td>[39]</td>
<td>[13]</td>
<td>[23]</td>
</tr>
<tr>
<td>Female respondents, aged:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>92</td>
<td>52</td>
<td>181</td>
</tr>
<tr>
<td>55 to 59</td>
<td>77</td>
<td>53</td>
<td>159</td>
</tr>
<tr>
<td>60 to 64</td>
<td>65</td>
<td>24</td>
<td>39</td>
</tr>
<tr>
<td>65 to 69</td>
<td>[56]</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

3.2  Characteristics of people’s work

Table 3.5 shows the proportion of workers in each occupational category, using the Standard Occupational Classification (SOC 2000). The proportions in each occupation differed between employees and the self-employed. The latter were more likely to be working in skilled trades and associate professional and technical jobs than employees, and less likely to be working in administrative and secretarial jobs or in elementary occupations.
Among employees, there were big differences between men and women. Men were more likely than women to work in skilled trade occupations, as process, plant and machine operatives, and as managers and senior officials. Women, on the other hand, were more likely than men to be working in administrative and secretarial occupations, in sales and customer services, and in personal service occupations.

### Table 3.5 Occupation by employment status

<table>
<thead>
<tr>
<th>SOC 2000 categories</th>
<th>Employed: Men</th>
<th>Employed: Women</th>
<th>Employed: All</th>
<th>Self-employed: All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>16</td>
<td>7</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>12</td>
<td>13</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>12</td>
<td>10</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>4</td>
<td>24</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>18</td>
<td>2</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>4</td>
<td>12</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>2</td>
<td>11</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>17</td>
<td>3</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>15</td>
<td>17</td>
<td>16</td>
<td>6</td>
</tr>
<tr>
<td><strong>Base: All working</strong></td>
<td><strong>428</strong></td>
<td><strong>508</strong></td>
<td><strong>936</strong></td>
<td><strong>159</strong></td>
</tr>
</tbody>
</table>

Table 3.6 shows the size of the establishments where people worked. A third of employees were working in small establishments (those with fewer than 25 people), a half in medium-sized establishments and a sixth in large establishments (500 people or more). There was a slight tendency for women to be working in smaller establishments than men. This is in marked contrast to the self-employed, where more than 60 per cent were working in small establishments.

### Table 3.6 Number of people working at workplace

<table>
<thead>
<tr>
<th></th>
<th>Employed: Men</th>
<th>Employed: Women</th>
<th>Employed: All</th>
<th>Self-employed: All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fewer than 25</td>
<td>30</td>
<td>37</td>
<td>34</td>
<td>62</td>
</tr>
<tr>
<td>25 to 499</td>
<td>53</td>
<td>48</td>
<td>51</td>
<td>29</td>
</tr>
<tr>
<td>500 or more</td>
<td>17</td>
<td>14</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td><strong>Base: All working</strong></td>
<td><strong>428</strong></td>
<td><strong>508</strong></td>
<td><strong>936</strong></td>
<td><strong>159</strong></td>
</tr>
</tbody>
</table>

Table 3.7 shows the division between full-time and part-time work, separately for employees and the self-employed. Twenty-nine per cent of employees were working part-time, compared with 37 per cent of the self-employed. Among employees, there were large differences between men and women; for women there was a roughly equal split between full- and part-time workers, but only a small minority (13 per cent) of men were in part-time work.

17 The self-employed column is not split by gender, as the base for women would be too small for meaningful interpretation.
### Table 3.7  Whether working full-time or part-time

<table>
<thead>
<tr>
<th></th>
<th>Employed:</th>
<th>Employed:</th>
<th>Employed:</th>
<th>Self-employed:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>All</td>
<td>All</td>
</tr>
<tr>
<td><strong>Current/main job:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time</td>
<td>87</td>
<td>52</td>
<td>71</td>
<td>63</td>
</tr>
<tr>
<td>Part-time</td>
<td>13</td>
<td>48</td>
<td>29</td>
<td>37</td>
</tr>
<tr>
<td><strong>Base: All working</strong></td>
<td>428</td>
<td>508</td>
<td>936</td>
<td>159</td>
</tr>
</tbody>
</table>

Considering the hours worked in all jobs (i.e. not just their main job), most working respondents (71 per cent) worked more than 30 hours per week in total, with 16 per cent working between 16 and 29 hours and 13 per cent working under 16 hours. As illustrated in Table 3.8, the full-time self-employed worked longer hours than full-time employees; however, the opposite was the case for part-timers – the self-employed worked fewer hours than the employees. Among employees, full-time men tended to work longer hours than full-time women, but for part-timers there was no appreciable difference.

### Table 3.8  Number of hours worked

<table>
<thead>
<tr>
<th></th>
<th>Employed:</th>
<th>Employed:</th>
<th>Employed:</th>
<th>Self-employed:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>All</td>
<td>All</td>
</tr>
<tr>
<td><strong>Average number of hours worked:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time</td>
<td>44.6</td>
<td>39.8</td>
<td>43.0</td>
<td>46.4</td>
</tr>
<tr>
<td>Part-time</td>
<td>18.9</td>
<td>18.3</td>
<td>18.4</td>
<td>15.8</td>
</tr>
<tr>
<td>All</td>
<td>41.3</td>
<td>29.6</td>
<td>35.9</td>
<td>35.0</td>
</tr>
<tr>
<td><strong>Bases:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time</td>
<td>364</td>
<td>263</td>
<td>627</td>
<td>90</td>
</tr>
<tr>
<td>Part-time</td>
<td>58</td>
<td>232</td>
<td>290</td>
<td>63</td>
</tr>
<tr>
<td>All working</td>
<td>422</td>
<td>495</td>
<td>917</td>
<td>153</td>
</tr>
</tbody>
</table>

### 3.3  Satisfaction with work

This section looks at three measures of satisfaction:

- people’s overall satisfaction with their job;
- satisfaction with the sense of achievement from working; and
- satisfaction with the amount of pay.

The impact of satisfaction with work on people’s retirement plans is considered in Chapter 4.

The majority of workers (80 per cent) stated that they were ‘satisfied’ or ‘very satisfied’ with their job overall (Table 3.9). Self-employed people tended to be more satisfied than employees – 90 per cent were ‘satisfied’ or ‘very satisfied’ compared with 78 per cent of employees.
Self-employed workers were also more likely to be ‘satisfied’ or ‘very satisfied’ with the sense of achievement they got from their current job (91 per cent) compared with employees (76 per cent) (Table 3.10). There was relatively little variation in the average level of satisfaction between different types of occupation, except among people working in personal service occupations where the satisfaction level was higher than the average.

The proportions of employees who were ‘dissatisfied’ or ‘very dissatisfied’ with their job overall or with their sense of achievement were both relatively low – 10 per cent and 11 per cent respectively. However, the proportion who were ‘dissatisfied’ or ‘very dissatisfied’ with their pay was considerably higher at 34 per cent (Table 3.11). Only nine per cent of employees were ‘very satisfied’ with their pay – considerably lower than the proportions ‘very satisfied’ with their job overall (29 per cent) and their sense of achievement (31 per cent).

Although not asked in terms of satisfaction, working respondents were asked if they were happy with the number of hours they worked. Most reported that they were (65 per cent). However, about a third...
(30 per cent) would have preferred to work fewer hours and five per cent would have preferred to work more hours. This varied with the number of hours currently being worked, as shown in Table 3.12. On balance, part-timers were in favour of working more, rather than fewer hours, while the balance among those already working full-time (over 30 hours a week) was very much towards wanting fewer hours.

Table 3.12  Satisfaction with hours worked

<table>
<thead>
<tr>
<th></th>
<th>0-15 hours</th>
<th>16 to 29 hours</th>
<th>30 hours or more</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would like more hours</td>
<td>11</td>
<td>11</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Happy with current hours</td>
<td>85</td>
<td>77</td>
<td>58</td>
<td>65</td>
</tr>
<tr>
<td>Prefer fewer hours</td>
<td>4</td>
<td>12</td>
<td>39</td>
<td>30</td>
</tr>
<tr>
<td>Base: All working</td>
<td>151</td>
<td>186</td>
<td>734</td>
<td>1096</td>
</tr>
</tbody>
</table>

3.4 Changes to work

Respondents were asked whether there had been any changes in the last three years (a) to the number of hours they worked and (b) to their level of responsibility at work.

Table 3.13 shows the changes to the number of hours worked in the previous three years. The self-employed were more likely to have decreased the number of hours they worked (29 per cent) than increased them (15 per cent); while the opposite was the case for employees, who were marginally more likely to have increased their hours (22 per cent) than decreased them (19 per cent). The proportions for whom there was no change in the number of hours worked were similar for employees (59 per cent) and the self-employed (56 per cent).

Table 3.13  Changes to working hours in last three years

<table>
<thead>
<tr>
<th></th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours have:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased a lot</td>
<td>8</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Increased slightly</td>
<td>15</td>
<td>11</td>
<td>14</td>
</tr>
<tr>
<td>Stayed the same</td>
<td>59</td>
<td>56</td>
<td>59</td>
</tr>
<tr>
<td>Decreased slightly</td>
<td>11</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Decreased a lot</td>
<td>8</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Base: All working</td>
<td>936</td>
<td>159</td>
<td>1096</td>
</tr>
</tbody>
</table>

Thirty-nine per cent of employed workers and 24 per cent of self-employed workers reported an increase in their responsibility at work in the previous three years (Table 3.14). For employees, the most widely reported increases in responsibility were being ‘responsible for more tasks, projects or a larger area of work’ (26 per cent), ‘taking more decisions myself’ (15 per cent) and ‘work more independently of my manager’ (13 per cent).
Table 3.14 Increases in responsibility in last three years

<table>
<thead>
<tr>
<th>Multiple responses (percentages)</th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have started managing staff</td>
<td>5</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>I now manage more staff</td>
<td>7</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>I work more independently of my manager</td>
<td>13</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>I take more decisions myself</td>
<td>15</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>I am now responsible for more tasks etc.</td>
<td>26</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>Any of the above responsibilities</td>
<td>39</td>
<td>24</td>
<td>36</td>
</tr>
<tr>
<td>Base: All working</td>
<td>936</td>
<td>159</td>
<td>1096</td>
</tr>
</tbody>
</table>

The proportion of respondents reporting decreases in responsibilities in the previous three years was much smaller (Table 3.15). Only 12 per cent of employees and 11 per cent of self-employed people reported a decrease in responsibilities, compared with 39 per cent and 24 per cent reporting an increase. In a quarter (26 per cent) of the cases where an employed person had reported a decrease in responsibility, the decrease had been solely initiated by their employer.

Table 3.15 Decreases in responsibility in last three years

<table>
<thead>
<tr>
<th>Multiple responses (percentages)</th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have stopped managing any staff</td>
<td>5</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>I now manage fewer staff</td>
<td>2</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>I work less independently of my manager</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>I take fewer decisions myself</td>
<td>4</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>I am now responsible for fewer tasks etc</td>
<td>6</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Any of the above responsibilities</td>
<td>12</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Base: All working</td>
<td>936</td>
<td>159</td>
<td>1096</td>
</tr>
</tbody>
</table>

Full-time workers were more likely to have increased their responsibilities (40 per cent compared with 27 per cent among part-time workers). Part-time workers were more likely to have decreased their responsibilities (14 per cent compared with 10 per cent among those working full-time).

3.5 Flexible working arrangements

The Government is introducing proposals aimed at reducing the ‘cliff-edge’ between work and retirement. Specifically, these include changing tax rules to allow people to continue working for their sponsoring employer whilst at the same time drawing their occupational pension. This might prevent people from stopping work altogether and allow them to take ‘flexible retirement’ such as reducing their hours or their responsibilities.

This section examines the extent to which a number of flexible working arrangements already exist for older workers, and the degree to which people had taken advantage of them. People were asked whether any of a specified list of flexible arrangements had been made available to them, and whether they had taken them up.
Overall, 46 per cent of employees and 55 per cent of self-employed workers had access to one or more of these forms of flexible working arrangement (Table 3.16). The types of arrangement most likely to be available were ‘part-time work’ (21 per cent), ‘reduced hours’ (13 per cent) and ‘flexitime’ (13 per cent). Compared with employees, a higher proportion of self-employed people were able to work reduced hours (21 per cent compared with 12 per cent) and to work from home (29 per cent compared with seven per cent).

Table 3.16  Flexible working arrangements available

<table>
<thead>
<tr>
<th>Flexible Working Arrangement</th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time work (less than 30 hours a week)</td>
<td>21</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>Reduced hours (but still work 30 or more hours a week)</td>
<td>12</td>
<td>21</td>
<td>13</td>
</tr>
<tr>
<td>Job sharing</td>
<td>7</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Flexitime</td>
<td>13</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Compressed hours (same hours per week over fewer days)</td>
<td>4</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Annualised hours (work same hours but counted over the year rather than a week)</td>
<td>1</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Term-time only work</td>
<td>4</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Taking more unpaid leave</td>
<td>4</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Working from home some or all of the time</td>
<td>7</td>
<td>29</td>
<td>11</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Any flexible working arrangement</td>
<td>46</td>
<td>55</td>
<td>47</td>
</tr>
<tr>
<td>Base: All working</td>
<td>936</td>
<td>159</td>
<td>1096</td>
</tr>
</tbody>
</table>

Table 3.17 shows the proportion who had taken up each form of flexible working arrangement as a proportion of those to whom they were available. Overall, just over half (53 per cent) of people had taken up one or more of the arrangements available to them. Although not shown in the table, this was higher among the self-employed at around three-quarters compared with around half of employees.\(^{18}\) The flexible options most likely to be taken up were ‘working from home’ (50 per cent) and ‘reduced hours’ (57 per cent).\(^ {19}\)

\(^{18}\) Table 3.17 does not include figures for the self-employed as the numbers of respondents with each individual types of flexible working arrangements available to them were too small.

\(^{19}\) However, some care needs to be taken when interpreting these analyses, as they do not differentiate between cases where flexible options were only made available because they were specifically requested, and cases where they were generally available to all.
### Table 3.17  Take-up of flexible working arrangements

<table>
<thead>
<tr>
<th></th>
<th>Employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time work (less than 30 hours a week)</td>
<td>33</td>
<td>34</td>
</tr>
<tr>
<td>Reduced hours (but still work 30 or more hours a week)</td>
<td>55</td>
<td>57</td>
</tr>
<tr>
<td>Job sharing</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Flexitime</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>Term-time only work</td>
<td>[19]</td>
<td>20</td>
</tr>
<tr>
<td>Taking more unpaid leave</td>
<td>[5]</td>
<td>18</td>
</tr>
<tr>
<td>Working from home some or all of the time</td>
<td>41</td>
<td>50</td>
</tr>
<tr>
<td>Any flexible working arrangement</td>
<td>49</td>
<td>53</td>
</tr>
</tbody>
</table>

**Bases:** All flexible working arrangements available

- Part-time work: 212 (248)
- Reduced hours: 110 (143)
- Job sharing: 64 (70)
- Flexitime: 119 (140)
- Term-time only work: 46 (55)
- Taking more unpaid leave: 39 (55)
- Working from home: 68 (116)
- Any flexible working arrangement: 438 (528)

* *Arrangements with a base of less than 50 have not been included in the table*

In terms of all working people (i.e. not just those to whom arrangements were available), a quarter had taken up a flexible working arrangement – 23 per cent of employees and 39 per cent of the self-employed.

Among employees, flexible working arrangements were most likely to have been available to people working in ‘professional occupations’ (58 per cent), ‘administrative and secretarial’ occupations (58 per cent), ‘associate professional and technical’ occupations (51 per cent) and ‘sales and customer services’ (52 per cent) (Table 3.18). They were least likely to have been available to ‘skilled trades occupations’ (29 per cent) and ‘process, plant and machine operatives’ (25 per cent).

Flexible working arrangements were also more widely available to those working in larger establishments (ranging from 51 per cent of employees in large establishments to 43 per cent for those in small ones). However, although a higher proportion were offered flexible working arrangements in the larger workplaces, the proportion adopting them was similar in all cases – 25 per cent in large establishments and 23 per cent in the remainder.

Of the different occupation categories, employees in ‘administrative and secretarial’ jobs were the most likely to have taken up a flexible working arrangement (30 per cent) and those in ‘personal service occupations’ the least likely (17 per cent).
Table 3.18 Flexible working arrangements by occupation

<table>
<thead>
<tr>
<th>SOC 2000 categories:</th>
<th>Working arrangement available</th>
<th>Working arrangement taken up</th>
<th>Base: All employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>48</td>
<td>24</td>
<td>103</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>58</td>
<td>25</td>
<td>126</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>51</td>
<td>21</td>
<td>102</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>58</td>
<td>30</td>
<td>141</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>29</td>
<td>19</td>
<td>90</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>42</td>
<td>17</td>
<td>78</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>52</td>
<td>22</td>
<td>66</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>25</td>
<td>21</td>
<td>89</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>44</td>
<td>20</td>
<td>141</td>
</tr>
</tbody>
</table>

3.6 Use of new technology at work

Over half (57 per cent) of the people who were working had had to learn to use new technology for their work in the previous three years (Table 3.19). These included a computer (22 per cent), new software or a new technique using a computer (29 per cent), a new computerised system (21 per cent), new machinery (13 per cent) and a mobile phone (18 per cent). Of those who had to learn a new technology, nearly half (48 per cent) had had to learn more than one of the categories listed.

Table 3.19 Learning new technologies

<table>
<thead>
<tr>
<th>Multiple responses (percentages)</th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>A computer</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>New software etc.</td>
<td>31</td>
<td>20</td>
<td>29</td>
</tr>
<tr>
<td>Computerised system</td>
<td>22</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>Machinery</td>
<td>13</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>16</td>
<td>27</td>
<td>18</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Any new technology</td>
<td>57</td>
<td>54</td>
<td>57</td>
</tr>
<tr>
<td>Base: All working</td>
<td>936</td>
<td>159</td>
<td>1096</td>
</tr>
</tbody>
</table>

The proportion of employees who were required to learn new technologies varied considerably between the different occupations (Table 3.20). People employed as ‘managers and senior officials’ (77 per cent) and ‘administrative and secretarial’ (74 per cent) were most likely to be required to learn new technologies, and those in ‘elementary occupations’ (33 per cent) the least likely.
Table 3.20  New technologies by occupation

<table>
<thead>
<tr>
<th>SOC 2000 categories</th>
<th>Percentage</th>
<th>Base: All employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>77</td>
<td>103</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>69</td>
<td>126</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>69</td>
<td>102</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>74</td>
<td>141</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>51</td>
<td>90</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>44</td>
<td>78</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>58</td>
<td>66</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>42</td>
<td>89</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>33</td>
<td>141</td>
</tr>
</tbody>
</table>

The majority of workers who had to learn a new technology found it ‘very easy’ (19 per cent) or ‘fairly easy’ (43 per cent) (Table 3.21). However, 10 per cent found it ‘fairly difficult’ and three per cent ‘very difficult’. Most employees (94 per cent) were given training to help them learn to use the new technology. However, self-employed people were much less likely to have undertaken such training (31 per cent).

Table 3.21  Ease of learning new technologies

<table>
<thead>
<tr>
<th></th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>19</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Fairly easy</td>
<td>43</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>Some easy/some difficult</td>
<td>26</td>
<td>24</td>
<td>26</td>
</tr>
<tr>
<td>Fairly difficult</td>
<td>10</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Very difficult</td>
<td>3</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Any training undertaken</td>
<td>94</td>
<td>31</td>
<td>82</td>
</tr>
</tbody>
</table>

Base: All working who had had to learn new technology 537 85 622

3.7  Training

Employees were much more likely to have undertaken a training or education course related to employment in the previous three years (50 per cent), compared with the self-employed (27 per cent) (Table 3.22). This training was most likely to be for ‘skills related to a specific job’ (27 per cent) and/or ‘learning new technology’ (13 per cent).
Most employees reported that their employer had given them some degree of encouragement to learn more job-related skills, but 27 per cent said they had not received any such encouragement. The level of encouragement varied by age and gender (Table 3.23). On average those aged 50-54, whether men or women, received the most encouragement. The level of encouragement tailed off after that, but more rapidly for men than for women, such that women aged 55-59, on average, received more encouragement than men of the same age, but women aged 60 or over received the least encouragement of all. The Government’s Code of Practice on Age Diversity in Employment includes standards for non-ageist approaches to training; however, it seems that there are still some differences in levels of encouragement given between different age groups. Of course, these differences might equally be explained by different underlying skill levels, necessitating different amounts of training to reach the same standard. This might be an area for further research.

The level of encouragement also varied between full- and part-time employees. A third of part-time employees were offered no encouragement to learn more job-related skills, compared with a quarter of full-time employees.

Table 3.23 Encouragement to learn more job-related skills, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A great deal</td>
<td>24</td>
<td>11</td>
<td>17</td>
<td>[6]</td>
</tr>
<tr>
<td>A fair amount</td>
<td>34</td>
<td>31</td>
<td>24</td>
<td>[29]</td>
</tr>
<tr>
<td>A little</td>
<td>23</td>
<td>20</td>
<td>23</td>
<td>[18]</td>
</tr>
<tr>
<td>None</td>
<td>21</td>
<td>36</td>
<td>36</td>
<td>[47]</td>
</tr>
<tr>
<td><strong>Women:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A great deal</td>
<td>26</td>
<td>23</td>
<td>16</td>
<td>[*]</td>
</tr>
<tr>
<td>A fair amount</td>
<td>37</td>
<td>32</td>
<td>24</td>
<td>[5]</td>
</tr>
<tr>
<td>A little</td>
<td>20</td>
<td>15</td>
<td>12</td>
<td>[34]</td>
</tr>
<tr>
<td>None</td>
<td>17</td>
<td>29</td>
<td>45</td>
<td>[61]</td>
</tr>
<tr>
<td><strong>Bases:</strong></td>
<td>203</td>
<td>140</td>
<td>70</td>
<td>15</td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>244</td>
<td>199</td>
<td>56</td>
<td>9</td>
</tr>
</tbody>
</table>
Table 3.24 shows the extent to which employees in different occupations were encouraged to learn more job-related skills. There was considerable diversity here; the proportions were highest for managerial, professional, and personal service occupations, and lowest for skilled trades occupations and process, plant and machine operatives.

**Table 3.24 Encouragement to learn more job-related skills, by occupation**

<table>
<thead>
<tr>
<th>SOC 2000 categories</th>
<th>Percentage</th>
<th>Base: All employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>67</td>
<td>103</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>71</td>
<td>126</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>63</td>
<td>102</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>57</td>
<td>141</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>37</td>
<td>90</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>59</td>
<td>78</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>50</td>
<td>66</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>29</td>
<td>89</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>36</td>
<td>141</td>
</tr>
</tbody>
</table>

### 3.8 Membership of pension schemes

The questionnaire identified whether respondents were currently members of any private (i.e. non-state) pension scheme and, additionally, whether people had any deferred rights in schemes to which contributions were not currently being made, such as those from previous employment. The following tables are included to illustrate these two situations:

- **Table 3.25** shows the proportions of those in work who were current members of a non-state pension scheme (i.e. they were contributing to an occupational or private pension, or were current members of a non-contributory scheme).

- **Table 3.26** shows the total coverage of non-state pension schemes among those in work, where coverage is defined as including deferred rights in previous schemes, in addition to current scheme membership. Both of these tables show breakdowns by age and gender. Table 3.25 is included mainly for reference, and detailed analysis will focus on Table 3.26.

- **Table 3.27** compares (a) current membership and (b) the total cover of non-state pension schemes, separately for employees and the self-employed.

---

20 As measured by the proportions receiving ‘a great deal’ or ‘a fair amount’ of encouragement.
Table 3.25  Current private pensions, by age and gender

<table>
<thead>
<tr>
<th>Has any current pension (including non-contributory)</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-54</td>
<td>75</td>
<td>64</td>
<td>56</td>
<td>[7]</td>
<td>65</td>
<td>50</td>
</tr>
<tr>
<td>60-64</td>
<td>56</td>
<td>51</td>
<td>51</td>
<td>[4]</td>
<td>42</td>
<td>32</td>
</tr>
<tr>
<td>65-69</td>
<td>51</td>
<td>41</td>
<td>41</td>
<td>32</td>
<td>29</td>
<td>14</td>
</tr>
<tr>
<td>65-69</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Private personal pension</td>
<td>22</td>
<td>23</td>
<td>23</td>
<td>[3]</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>Group personal pension</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>[0]**</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Self-employed pension</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>[0]</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Stakeholder pension</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>[0]</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Base: All working</td>
<td>241</td>
<td>176</td>
<td>87</td>
<td>30</td>
<td>534</td>
<td>262</td>
</tr>
</tbody>
</table>

The first row of Table 3.25 shows the proportion of those in work with any current pension i.e. the proportion who were either currently contributing to a private pension or who were a member of a non-contributory scheme. Overall, 59 per cent of working respondents had a current private pension. This figure rises to 70 per cent when deferred pensions are also taken into account, as shown in the first row of Table 3.26. More than a third (38 per cent) were covered by a defined benefit scheme, 18 per cent by a defined contribution scheme, and a quarter (24 per cent) by a personal private pension.

As detailed above, Table 3.26 shows total private pension coverage, which includes those with either a current pension or a deferred pension. Coverage was higher for men than for women overall, and was higher among those in younger age groups. There are several possible explanations for this, including: (a) possible differences in the prevalence of pension cover in different age cohorts, and (b) the likelihood that, in successive age-groups, larger numbers of people with private pensions were able to retire, thus reducing the incidence of private pensions among those who remained working.

There were also differences between different types of employees. Eighty-one per cent of those in professional occupations and 82 per cent of managers or senior officials were covered by a private pension scheme compared with only 46 per cent of those working in sales or customer services and 52 per cent of those in elementary occupations.

Among those with a degree or other higher education qualification, 78 per cent were covered by a private pension compared with only 56 per cent of those with no qualifications.

There was a substantial degree of overlap between those in professional and managerial occupations and those educated to degree level; among those professionals and managers who also had a degree (accounting for 24 per cent of those in work), private pension coverage rose to 81 per cent.
Table 3.26  Private pension coverage and type, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th></th>
<th>Women</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>65-69</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Has any private pension</td>
<td>88</td>
<td>76</td>
<td>66</td>
<td>22</td>
<td>77</td>
<td>73</td>
</tr>
<tr>
<td>Employer – DB</td>
<td>49</td>
<td>34</td>
<td>28</td>
<td>7</td>
<td>39</td>
<td>47</td>
</tr>
<tr>
<td>Employer – DC</td>
<td>25</td>
<td>20</td>
<td>21</td>
<td>6</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>Personal private pension</td>
<td>34</td>
<td>32</td>
<td>24</td>
<td>13</td>
<td>31</td>
<td>19</td>
</tr>
<tr>
<td>Group personal pension</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Self-employed pension</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Stakeholder pension</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All working 241 176 87 30 534 262 220 64 16 562 1096

As can be seen in Table 3.27, employees were more likely than those self-employed to have a current private pension (64 per cent compared with 35 per cent). A quarter of the self-employed had a current private personal pension compared with 14 per cent of employees and nine per cent had a self-employed pension.

When deferred pension rights are also taken into account, 72 per cent of employees were covered by a private pension. Fifty-six per cent of the self-employed were also covered but, as only 35 per cent had a current scheme, the remainder were relying on other private pensions that they had ceased contributing to.

Table 3.27  Current private pensions, by employment status

<table>
<thead>
<tr>
<th></th>
<th>Current membership</th>
<th></th>
<th>Self-employed</th>
<th></th>
<th>Total cover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employees</td>
<td></td>
<td>Employees</td>
<td></td>
<td>Self-employed</td>
</tr>
<tr>
<td>Any private pension (including non-contributory)</td>
<td>64</td>
<td>35</td>
<td>72</td>
<td>56</td>
<td></td>
</tr>
<tr>
<td>Defined benefit</td>
<td>38</td>
<td>0</td>
<td>44</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Defined contribution</td>
<td>13</td>
<td>0</td>
<td>18</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Private personal pension</td>
<td>14</td>
<td>26</td>
<td>23</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>Group personal pension</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Self-employed pension</td>
<td>*</td>
<td>9</td>
<td>*</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Stakeholder pension</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Base: All working 936 159 936 159

Respondents’ pension wealth and pensions knowledge are considered in more detail in Chapter 8.
3.9 Workers above state pension age

As was detailed in Chapter 1, the Government is introducing measures aimed at extending working life. These measures include allowing people to continue working for the sponsoring employer whilst at the same time drawing their occupational pension, introducing age legislation covering employment in 2006 and allowing more generous incentives for deferring a state retirement pension. The aim is to move to a point where state pension age is the age at which people can start drawing their state pension, not the point at which they necessarily should. There is therefore considerable interest in people who are working past state pension age (currently 65 for men and 60 for women).

Up to this point, this chapter has focused on the entire working population aged 50-69, whether or not they had worked beyond their state pension age. In practice, 13 per cent of men and 14 per cent of women above state pension age were still working (Table 3.28), and this section briefly describes some of the main characteristics of these people. The subject of retirement after state pension age is explored in more depth in Chapters 4 and 5.

Most of the women still working beyond their state pension age (75 per cent) were aged 60-64, which is below the state pension age for men. Twenty-three per cent of these worked at an organisation that had a fixed retirement age of 65 or more. Over a quarter (29 per cent) of people working above state pension age were self-employed, compared with 14 per cent below state pension age.

Table 3.28 Proportions still working above state pension age

<table>
<thead>
<tr>
<th>Working as:</th>
<th>Base:</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Working</td>
<td>Employed</td>
<td>Self-employed</td>
<td>All</td>
</tr>
<tr>
<td>Men:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65 to 69</td>
<td>13</td>
<td>7</td>
<td>6</td>
<td>272</td>
</tr>
<tr>
<td>Women:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60 to 64</td>
<td>21</td>
<td>18</td>
<td>3</td>
<td>310</td>
</tr>
<tr>
<td>65 to 69</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>271</td>
</tr>
<tr>
<td>All women above SPA</td>
<td>14</td>
<td>11</td>
<td>3</td>
<td>581</td>
</tr>
<tr>
<td>All above SPA</td>
<td>14</td>
<td>10</td>
<td>4</td>
<td>853</td>
</tr>
</tbody>
</table>

Table 3.29 shows the proportions of those above, and below, state pension age who were working in each of the SOC 2000 occupational categories. The most notable differences were that (i) relatively more workers above state pension age worked in ‘elementary occupations’ (28 per cent, compared with 13 per cent for those below state pension age), and (ii) relatively fewer workers above state pension age worked in ‘skilled trade occupations’ and as ‘process, plant and machine operatives’.
Table 3.29  Occupations of workers above/below state pension age

<table>
<thead>
<tr>
<th>SOC 2000 categories:</th>
<th>Working above SPA</th>
<th>Working below SPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>9</td>
<td>13</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>28</td>
<td>13</td>
</tr>
</tbody>
</table>

Bases: All working above state pension age 110 986

3.10 Summary

This chapter focused on all those who were working (defined as currently working, or having done so in the last month), in order to investigate some of the factors associated with being in work, and to examine certain characteristics of the people and various aspects of their work.

About a half of the people in the study were working and, of those, around one in seven were self-employed. Those with better qualifications were more likely to be in work. For people with a spouse or partner, their own working status was strongly correlated with that of their partner. The proportions in work decreased with age. Self-employed people left the labour market at slower rate than employees, such that more than a quarter (29 per cent) of people working above state pension age were self-employed compared with one in seven below state pension age. (Section 3.1)

The Government has a range of policies aimed at extending working life, including moves towards equalising the state pension age for men and women at 65, starting in 2010. This study found that women were more likely than men to be working past their – currently lower – state pension age of 60. One in five women aged 60-64 were working (and one in eight men aged 65-69). Around a quarter (28 per cent) of those working beyond state pension age were doing so in elementary occupations. Twenty-nine per cent were self-employed. (Sections 3.1 and 3.9)

Among employees in this study, three-quarters had been offered at least some encouragement by their employers to undertake training in the last three years. However in the light of the Government’s Code of Practice on Age Diversity in Employment, which includes standards for non-ageist approaches to training, it should be noted that the proportion being offered encouragement to undertake training declined with age. (Section 3.7)

Given the interest in encouraging flexible retirement and reducing the ‘cliff-edge’ between work and retirement, we examined the extent to which a number of flexible working arrangements already existed for older workers, and the degree to which people had taken advantage of them. It seems evident that self-employed people had more flexibility than employees. Over half of the self-employed had access to one or more forms of flexible working arrangement, compared with 46 per cent of employees; however, the difference in take-up rates was much higher, at around three-quarters for the self-employed compared with around half for employees. This is likely to be partly due...
to differences between age groups (take-up of flexible working arrangements was higher among older age groups and the self-employed were, on average, older than employees). (Section 3.5)

There were some important differences in the incidence of private pension cover (those with either a current or a deferred pension) between employees and the self-employed, around an average figure of 70 per cent. Only 56 per cent of the self-employed had any form of private pension provision, compared with 72 per cent of employees. Moreover, current membership of any private pension scheme was much lower for the self-employed than for employees, meaning that more of them were solely reliant on deferred rights from a previous scheme or schemes to which contributions were no longer being made. (Section 3.8)
4 Retirement plans of those in work

Economic activity levels among older people have decreased over the past 30 years, although there has been an upturn in recent years (see Chapter 1). The Government now has a target to increase the employment rate among people aged 50 to state pension age and the recent Green Paper outlined a number of proposals aimed at extending working life; these were detailed in Chapter 1. This chapter focuses on the retirement expectations of those still in work and, in particular, the age at which people expect to retire – and, therefore, exit the labour market. It therefore covers the same subgroup as the previous chapter - those in work. Actual retirement among those already retired is covered in Chapter 5.

The chapter starts by considering at what age people expect to retire and goes on to look at their reasons, their sources of income and, lastly, the nature of the retirement decision itself, in particular, whether it is a forced or voluntary decision.

4.1 Expectations of retirement age

This section looks at the age at which those in work plan to retire, in relation to actual age (Section 4.1.1) and to state pension ages (Section 4.1.2), currently 65 for men and 60 for women. In 2010, the state pension age for women will begin to move to be in line with that for men, although this will affect only a very small proportion of the age-group covered by this survey.

4.1.1 Expected retirement age

Working respondents were asked at what age they expected to retire. Tables 4.1 and 4.2 show the planned retirement ages for men and women separately. Overall, three-quarters (77 per cent) of working respondents said they planned to retire before the age of 65, and the average planned retirement age was 62.8; only a small minority (eight per cent) intended to go on working past the age of 65. On average, women were planning to retire at a younger age than men, with an average intended retirement age of 61.7 compared with 63.6 among men.

The age at which people planned to retire was related to their age, with higher proportions of younger respondents planning to retire before 60 than their older counterparts. This may be because people’s intentions change as they move towards retirement, or there may be differences in retirement plans between different cohorts. In part, it results from the samples of respondents in each age group only including those who are still working. By definition, therefore, those who had already retired at a younger age were excluded.

Table 4.1  Expected retirement age, by age and gender (men)

<table>
<thead>
<tr>
<th>Age</th>
<th>50 to 54</th>
<th>55 to 59</th>
<th>60 to 64</th>
<th>65 to 69</th>
<th>Total (Cumulative)</th>
<th>All respondents (Cumulative)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 to 54</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>[0]</td>
<td>1 (1)</td>
<td>1 (1)</td>
</tr>
<tr>
<td>55</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>[0]</td>
<td>3 (4)</td>
<td>4 (5)</td>
</tr>
<tr>
<td>56 to 59</td>
<td>10</td>
<td>5</td>
<td>0</td>
<td>[0]</td>
<td>6 (11)</td>
<td>6 (11)</td>
</tr>
<tr>
<td>60</td>
<td>23</td>
<td>19</td>
<td>0</td>
<td>[0]</td>
<td>17 (26)</td>
<td>26 (37)</td>
</tr>
<tr>
<td>61 to 64</td>
<td>5</td>
<td>8</td>
<td>16</td>
<td>[0]</td>
<td>8 (45)</td>
<td>9 (45)</td>
</tr>
<tr>
<td>65</td>
<td>39</td>
<td>45</td>
<td>56</td>
<td>[4]</td>
<td>42 (77)</td>
<td>31 (77)</td>
</tr>
<tr>
<td>66 to 69</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>[6]</td>
<td>1 (78)</td>
<td>1 (78)</td>
</tr>
<tr>
<td>70 or over</td>
<td>4</td>
<td>8</td>
<td>11</td>
<td>[48]</td>
<td>9 (85)</td>
<td>7 (85)</td>
</tr>
<tr>
<td>Don’t know</td>
<td>10</td>
<td>13</td>
<td>14</td>
<td>[42]</td>
<td>13 (100)</td>
<td>15 (100)</td>
</tr>
<tr>
<td>Average</td>
<td>62.1</td>
<td>64.0</td>
<td>65.6</td>
<td>[71.4]</td>
<td>63.6 (62.8)</td>
<td>62.8 (62.8)</td>
</tr>
</tbody>
</table>

Base: All working 241 176 87 30 534 1096

Table 4.2  Expected retirement age, by age and gender (women)

<table>
<thead>
<tr>
<th>Age</th>
<th>50 to 54</th>
<th>55 to 59</th>
<th>60 to 64</th>
<th>65 to 69</th>
<th>Total (Cumulative)</th>
<th>All respondents (Cumulative)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 to 54</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>[0]</td>
<td>1 (1)</td>
<td>1 (1)</td>
</tr>
<tr>
<td>55</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td>[0]</td>
<td>5 (5)</td>
<td>4 (5)</td>
</tr>
<tr>
<td>56 to 59</td>
<td>8</td>
<td>5</td>
<td>0</td>
<td>[0]</td>
<td>6 (11)</td>
<td>6 (11)</td>
</tr>
<tr>
<td>60</td>
<td>43</td>
<td>46</td>
<td>0</td>
<td>[0]</td>
<td>37 (37)</td>
<td>26 (37)</td>
</tr>
<tr>
<td>61 to 64</td>
<td>7</td>
<td>8</td>
<td>29</td>
<td>[0]</td>
<td>10 (45)</td>
<td>9 (45)</td>
</tr>
<tr>
<td>65</td>
<td>14</td>
<td>20</td>
<td>30</td>
<td>[7]</td>
<td>17 (77)</td>
<td>31 (77)</td>
</tr>
<tr>
<td>66 to 69</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>[2]</td>
<td>1 (78)</td>
<td>1 (78)</td>
</tr>
<tr>
<td>70 or over</td>
<td>2</td>
<td>3</td>
<td>12</td>
<td>[29]</td>
<td>5 (85)</td>
<td>7 (85)</td>
</tr>
<tr>
<td>Don’t know</td>
<td>13</td>
<td>16</td>
<td>26</td>
<td>[61]</td>
<td>17 (100)</td>
<td>15 (100)</td>
</tr>
<tr>
<td>Average</td>
<td>60.2</td>
<td>61.9</td>
<td>66.2</td>
<td>[78.4]</td>
<td>61.7 (62.8)</td>
<td>62.8 (62.8)</td>
</tr>
</tbody>
</table>

Base: All working 262 220 64 16 562 1096

4.1.2  Early and late retirement

This section examines whether people were planning to retire early (defined as before state pension age) or late (defined as after state pension age). Table 4.3 shows the proportions of respondents who were planning to retire before, at, or after the current state pension ages of 65 for men and 60 for women. Overall, 25 per cent were expecting to retire before their state pension age, with a similar proportion (20 per cent) expecting to retire after it. Two-fifths (40 per cent) were expecting to retire at state pension age.
Women were much more likely than men to be expecting to carry on working past their current – lower – state pension age (33 per cent, compared with 10 per cent for men). This is an important finding, given that state pension age is due to start increasing for women from 2010 onwards, to bring it into line with that of men, as it indicates that many of the women included in this research were already attuned to the notion of working beyond their current state pension age. Conversely, men were much more likely than women to be expecting to retire before their state pension age (34 per cent compared with 13 per cent).

Table 4.3 Whether expect to retire before, at, or after state pension age

<table>
<thead>
<tr>
<th>Row percentages</th>
<th>Before SPA</th>
<th>At SPA</th>
<th>After SPA</th>
<th>Don’t know</th>
<th>Base*</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>25</td>
<td>40</td>
<td>20</td>
<td>15</td>
<td>1096</td>
</tr>
<tr>
<td>Men</td>
<td>34</td>
<td>42</td>
<td>10</td>
<td>13</td>
<td>534</td>
</tr>
<tr>
<td>Women</td>
<td>13</td>
<td>37</td>
<td>33</td>
<td>17</td>
<td>562</td>
</tr>
<tr>
<td>Men 50-54</td>
<td>47</td>
<td>39</td>
<td>5</td>
<td>10</td>
<td>241</td>
</tr>
<tr>
<td>Men 55-59</td>
<td>32</td>
<td>45</td>
<td>10</td>
<td>13</td>
<td>176</td>
</tr>
<tr>
<td>Men 60-64</td>
<td>16</td>
<td>56</td>
<td>13</td>
<td>14</td>
<td>87</td>
</tr>
<tr>
<td>Men 65-69</td>
<td>[0]</td>
<td>[4]</td>
<td>[54]</td>
<td>[42]</td>
<td>30</td>
</tr>
<tr>
<td>Women 50-54</td>
<td>21</td>
<td>43</td>
<td>23</td>
<td>13</td>
<td>262</td>
</tr>
<tr>
<td>Women 55-59</td>
<td>6</td>
<td>46</td>
<td>32</td>
<td>16</td>
<td>220</td>
</tr>
<tr>
<td>Women 60-64</td>
<td>0</td>
<td>0</td>
<td>74</td>
<td>26</td>
<td>64</td>
</tr>
<tr>
<td>Women 65-69</td>
<td>[0]</td>
<td>[0]</td>
<td>[39]</td>
<td>[61]</td>
<td>16</td>
</tr>
</tbody>
</table>

| Job type         | 31        | 36     | 21        | 12         | 409   |
| Sedentary        | 23        | 36     | 23        | 18         | 317   |
| Standing         | 20        | 46     | 18        | 16         | 334   |
| Physical         | [17]      | [64]   | [9]       | [11]       | 31    |
| Heavy manual     | 12        | 42     | 25        | 22         | 240   |

| Highest education| 37        | 33     | 18        | 12         | 341   |
| Degree/other HE  | 23        | 44     | 19        | 14         | 514   |
| Other non-degree | 12        | 42     | 25        | 22         | 240   |

| Job classification| 35       | 31     | 20        | 14         | 130   |
| Managers/senior officials | 40       | 34     | 14        | 11         | 143   |
| Professionals      | 36       | 32     | 18        | 14         | 130   |
| Associate professionals | 17       | 41     | 29        | 12         | 151   |
| Administrative/secretarial | 23       | 52     | 11        | 13         | 130   |
| Skilled trades     | 8        | 49     | 25        | 18         | 87    |
| Personal service   | 15       | 37     | 32        | 17         | 71    |
| Sales/customer services | 27       | 44     | 17        | 12         | 103   |
| Process/plant machinery | 12       | 42     | 23        | 23         | 151   |
| Elementary occupations | 27       | 43     | 18        | 12         | 936   |
| Employed           | 14       | 25     | 29        | 32         | 159   |
| Self-employed      | 31       | 44     | 15        | 10         | 749   |
| Has private pension (current or deferred) | 11       | 32     | 31        | 25         | 347   |
| Doesn’t have private pension | 28       | 41     | 17        | 14         | 827   |
| Married/cohabiting | 14       | 36     | 31        | 19         | 268   |

*Base: All working
The lower half of Table 4.3 shows how expectations of early or late retirement varied with a range of factors – job type, level of education, job classification, employment status, private pension provision, and marital status. Taking these individually, early retirement intentions were most prevalent among:

- those educated to degree-level;
- those in managerial, professional or associate professional occupations;
- those with some form of private pension provision (either current membership of a scheme, or a deferred entitlement from a previous scheme)\(^{22}\); and
- those in sedentary jobs.

People with a spouse or partner were more likely to be aiming for early retirement than single people, and employees were more likely to be doing so than the self-employed.

There was a considerable degree of overlap between some of these groups. Taken individually, 70 per cent had a current or deferred private pension, 31 per cent had a degree or equivalent, and 37 per cent were in managerial, professional or associate professional occupations. However, of all those in work, 19 per cent fell into all three of these categories. Among this group, the proportion who expected to retire before state pension age rose to 47 per cent compared with only a quarter of all those in work.

The majority of working respondents had said that they were satisfied with their job. However, those who were dissatisfied were more likely to be expecting to retire before state pension age (36 per cent compared with 23 per cent among those who were satisfied). There was little difference in retirement expectations between those in work with a long-term health problem and those without.

### 4.1.3 Employers’ fixed retirement ages

As was noted at the start of this chapter, the Government Green Paper detailed a number of proposals aimed at extending working life, and in 2006 age legislation will be implemented which will make compulsory retirement ages unlawful except in those cases where employers can show they are objectively justified. It is possible that such fixed retirement ages cause people to stop working earlier than they might otherwise have done. Employees were asked whether their employer had a fixed retirement age and, if so, what that was. This is shown in Table 4.4. Overall, over half (58 per cent) worked for employers that had a fixed retirement age, for the vast majority, this age was either 60 (29 per cent) or 65 (67 per cent). For men who worked for an employer with a fixed retirement age, this was mostly (79 per cent) the same as men’s state pension age of 65. For women however, fixed retirement ages were more evenly split between 65 (48 per cent) and their state pension age of 60 (46 per cent).

\(^{22}\) Although not shown in the table, those with a defined-benefit pension scheme were the most likely to be expecting to retire early (40 per cent) compared with 25 per cent of those with a defined-contribution scheme and 27 per cent among those with other types of private pension (mainly personal pensions).
Table 4.4  
Employers’ fixed retirement ages

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
</tr>
<tr>
<td>Employer has fixed retirement age</td>
<td>68</td>
</tr>
<tr>
<td>Base: All employees</td>
<td>428</td>
</tr>
<tr>
<td>Fixed retirement age:</td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>1</td>
</tr>
<tr>
<td>57</td>
<td>*</td>
</tr>
<tr>
<td>60</td>
<td>18</td>
</tr>
<tr>
<td>62</td>
<td>*</td>
</tr>
<tr>
<td>63</td>
<td>1</td>
</tr>
<tr>
<td>65</td>
<td>79</td>
</tr>
<tr>
<td>66 or over</td>
<td>1</td>
</tr>
<tr>
<td>Don’t know</td>
<td>0</td>
</tr>
<tr>
<td>Base: All employees with a fixed retirement age</td>
<td>285</td>
</tr>
</tbody>
</table>

Table 4.5 shows whether those who worked for an employer with a fixed retirement age expected to retire at this age, before it, or after it. Overall, just under half expected to retire at the employer’s fixed retirement age, with 36 per cent expecting to do so beforehand. Nine per cent expected to retire after the fixed retirement age, presumably meaning that they intended to switch jobs. Women were more likely to expect to retire before their employer’s fixed retirement age than men (42 per cent compared with 32 per cent of men), probably related to the fact that a half of these women had a fixed retirement age that was higher than their state pension age.

Table 4.5  
Whether expect to retire before, at, or after employers’ fixed retirement age

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
</tr>
<tr>
<td>Retire below fixed age</td>
<td>32</td>
</tr>
<tr>
<td>Retire at fixed age</td>
<td>53</td>
</tr>
<tr>
<td>Retire above fixed age</td>
<td>10</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
</tr>
<tr>
<td>Base: All employees with a fixed retirement age</td>
<td>285</td>
</tr>
</tbody>
</table>

It is also possible to investigate the impact of employers’ fixed retirement ages on early retirement. For instance it is important to know what proportion of those expecting to retire before state pension age were doing so at their employer’s fixed retirement age.

Among employees who were expecting to retire before state pension age, only a relatively small proportion (11 per cent) were expecting to retire at their employer’s fixed retirement age (Table 4.6). As a proportion of all who were working, therefore, it can be shown that only two per cent were expecting to retire at an employer’s fixed age that was lower than state pension age. All of this group were men (because hardly any employers had a fixed retirement age that was lower than women’s state pension age of 60).
This at first suggests that employers’ fixed retirement ages exert very little constraint on people in terms of making them retire earlier than they would have wished. However, it remains possible that the approach of a fixed retirement age may still act as an indirect constraint; for example, people may weigh up the number of years they perceive they have left in work and, taken in conjunction with other factors such as the cost of seeking employment beyond that point, or their spouse’s retirement plans, may opt for early retirement rather than aim to continue working.

As Table 4.6 shows, of those employees expecting to retire at state pension age, half (52 per cent) were also expecting to do so at their employer’s fixed retirement age - in other words, for these people the state pension age and their employer’s fixed retirement age coincided. Of those employees who expected to retire after state pension age, 54 per cent worked for an employer that did not have a fixed retirement age, suggesting that the absence of a fixed retirement age may be linked to working beyond state pension age.

### Table 4.6 Expected retirement age: relationship between state pension age and employers’ fixed retirement ages

<table>
<thead>
<tr>
<th>Expected retirement age:</th>
<th>Expect to retire before SPA</th>
<th>Expect to retire at SPA</th>
<th>Expect to retire after SPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retire below fixed age</td>
<td>58</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Retire at fixed age</td>
<td>11</td>
<td>52</td>
<td>20</td>
</tr>
<tr>
<td>Retire above fixed age</td>
<td>3</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>No fixed age</td>
<td>27</td>
<td>28</td>
<td>54</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td><strong>Base:</strong> All employees</td>
<td><strong>230</strong></td>
<td><strong>393</strong></td>
<td><strong>197</strong></td>
</tr>
</tbody>
</table>

Looking at the figures the other way around, among those who worked for an employer that did not have a fixed retirement age, 27 per cent were planning to retire after state pension age, compared with 13 per cent of those who worked for an employer with a fixed retirement age (figures not shown in table). This suggests that the impact of fixed retirement ages was more about preventing people retiring late than about forcing them to retire early.

#### 4.1.4 Expectations among those already semi-retired

A small proportion of those in work described themselves as semi-retired. For this group, the questions on expected retirement age referred to full-retirement. Around a third of them (34 per cent) did not know at what age they expected to retire fully, showing that, for this group, there was much less certainty as to when they will finally stop working. Over a quarter (28 per cent) were expecting to retire after state pension age, with only 17 per cent expecting to retire before state pension age. Men were more likely than women to be expecting to retire fully before state pension age.
Table 4.7  Expected retirement age of the semi-retired

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expect to retire before SPA</td>
<td>29</td>
<td>2</td>
<td>17</td>
</tr>
<tr>
<td>Expect to retire at SPA</td>
<td>25</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>Expect to retire after SPA</td>
<td>16</td>
<td>44</td>
<td>28</td>
</tr>
<tr>
<td>Don’t know</td>
<td>30</td>
<td>39</td>
<td>34</td>
</tr>
<tr>
<td><strong>Base: All semi-retired who were working</strong></td>
<td>80</td>
<td>72</td>
<td>152</td>
</tr>
</tbody>
</table>

The semi-retired are dealt with more extensively in Chapter 6.

4.2 Reasons for early or late retirement

4.2.1 Reasons for expected early retirement

It is likely that some people are ‘pushed’ into early retirement, for example, due to ill-health or caring responsibilities, whereas others are ‘pulled’ toward early retirement by the attractiveness of more leisure time. Those identified as expecting to retire before state pension age were asked what reasons contributed to their intention to retire early. As Table 4.8 shows, the most frequently mentioned reason was to enjoy life whilst still young and fit enough, mentioned by over four-fifths (83 per cent) of respondents. Around half (50 per cent) gave spending more time with a partner or family as a reason; this is consistent with the fact that married or cohabiting respondents were more likely to retire before state pension age, as was shown in the previous section. Nearly half (45 per cent) said they could afford to, and 27 per cent said they were offered financial terms to retire early. Smaller proportions of respondents gave more ‘negative’ reasons for their intention to retire early, with 17 per cent saying their job was too stressful, 12 per cent saying work was too demanding, 10 per cent saying they were fed up with their job and 10 per cent giving ill-health as a reason. Women were slightly more likely to mention spending time with partner/family, and to retire at the same time as a partner, whilst men were slightly more likely to say they had been offered financial terms.

This shows that, among those who were working, the ‘pull’ factors were clearly more important than the ‘push’ factors in determining the decision to retire early.
Table 4.8 Reasons for expected early retirement, by gender

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enjoy life while still young and fit enough</td>
<td>80</td>
<td>92</td>
<td>83</td>
</tr>
<tr>
<td>Spend more time with partner/family</td>
<td>46</td>
<td>65</td>
<td>50</td>
</tr>
<tr>
<td>Could/can afford to retire</td>
<td>45</td>
<td>46</td>
<td>45</td>
</tr>
<tr>
<td>Offered financial terms to retire early or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>take voluntary redundancy</td>
<td>32</td>
<td>10</td>
<td>27</td>
</tr>
<tr>
<td>To retire at the same time as husband/wife/partner</td>
<td>20</td>
<td>32</td>
<td>22</td>
</tr>
<tr>
<td>My job is too stressful</td>
<td>15</td>
<td>26</td>
<td>17</td>
</tr>
<tr>
<td>Work is too demanding in other ways</td>
<td>9</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>Fed up with my job and wanted a change</td>
<td>10</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Ill-health</td>
<td>8</td>
<td>17</td>
<td>10</td>
</tr>
<tr>
<td>To spend more time doing voluntary work</td>
<td>8</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Work is too physically demanding</td>
<td>9</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>My skills are not valued</td>
<td>7</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Dislike job</td>
<td>8</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Made redundant/dismissed/had no choice</td>
<td>8</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Want to work part-time and couldn't in career</td>
<td>3</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>To care for an adult</td>
<td>1</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Ill-health of relative/friend</td>
<td>1</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Couldn’t find another job</td>
<td>3</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>There are no opportunities for promotion or progress</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To provide childcare</td>
<td>*</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>To retire at different time as husband/wife/partner</td>
<td>0</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Because of new technology or machinery being used at work</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Some other reason</td>
<td>8</td>
<td>10</td>
<td>9</td>
</tr>
</tbody>
</table>

Base: All expecting to retire before SPA 185 67 252

4.2.2 Reasons for expected late retirement

Given the interest in extending working life, the reasons for expected late retirement are particularly relevant (Table 4.9). Of those who reported that they expected to retire after state pension age, half said that this was in order to improve their financial position and 43 per cent said this was because they enjoyed working. Around a third said to keep fit and active, while a quarter said it was because they could not afford to retire any earlier. These, together with the remaining answers, suggest a mixture of voluntary reasons and others related to people’s financial circumstances.
Table 4.9 Reasons for expected late retirement, by gender

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>To improve my financial position</td>
<td>40</td>
<td>54</td>
<td>50</td>
</tr>
<tr>
<td>Enjoy my job/working</td>
<td>46</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>To keep fit and active</td>
<td>46</td>
<td>30</td>
<td>35</td>
</tr>
<tr>
<td>Could not afford to retire earlier</td>
<td>28</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td>To improve my pension</td>
<td>6</td>
<td>23</td>
<td>18</td>
</tr>
<tr>
<td>Didn't know what to do after stopping work</td>
<td>13</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>To retire at the same time as my husband/wife/partner</td>
<td>3</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Persuaded by my employer to stay on</td>
<td>3</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>To care for an adult</td>
<td>5</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>To provide childcare</td>
<td>2</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Because of new technology being used at work</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>To retire at a different time as my husband/wife/partner</td>
<td>2</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Some other reason</td>
<td>1</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All expecting to retire after SPA 57 188 245

4.2.3 Reasons for expecting to retire at state pension age

Of those currently working, 40 per cent said that they expected to retire at state pension age and of this group, over half, (57 per cent), said it was because they always expected to do so and 39 per cent said it was because that represented the first opportunity to draw a state retirement pension. Around a sixth (16 per cent) mentioned both of these reasons. Men were slightly more likely than women to give these two reasons.

This suggests that there are two main elements to the expectation of retiring at state pension age. The first is associated with the fact that state pension age is a set age, defined by the Government, and therefore there is a culture of expectation of retiring at that particular age. The second is related to the arrival, at this set age, of an additional or alternative source of income, thus giving people the financial means to stop working.

Table 4.10 Reasons why expect to retire at state pension age, by gender

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is the first opportunity to draw a state retirement pension</td>
<td>42</td>
<td>35</td>
<td>39</td>
</tr>
<tr>
<td>I always expected to</td>
<td>60</td>
<td>53</td>
<td>57</td>
</tr>
<tr>
<td>I couldn’t get another job after that age</td>
<td>8</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>I could afford to retire then</td>
<td>27</td>
<td>29</td>
<td>28</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>13</td>
<td>9</td>
</tr>
</tbody>
</table>

Base: All who expect to retire at SPA 220 210 430
4.3 Income and sources of income

Table 4.11 shows the mean weekly income levels for those expecting to retire at different stages. The income figures represent total current income for the respondents’ Benefit Unit adjusted for household size (equivalised income)\(^{23}\). Overall, those in work had an average weekly income of £343, 83 per cent of which came from earnings. Those expecting to retire early had a higher income of £391, whilst those expecting to retire at state pension age had a lower income of only £315. This suggests that those expecting to retire early were more likely to have had the financial resources to enable them to do this. As was noted earlier, 45 per cent of those expecting to retire early said that this was because they could afford to do so.

In Section 4.1, we identified a group with high qualification levels, with private pensions and working as managers, professionals or associate professionals, who were more likely to be expecting to retire early. This group also had a higher average income - of £491 - which further serves to highlight the relationship between these factors and retirement age.

Table 4.11 Income and income levels

<table>
<thead>
<tr>
<th></th>
<th>Early retiners</th>
<th>Expect to retire at SPA</th>
<th>Late retiners</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean weekly benefit unit income</td>
<td>£391</td>
<td>£315</td>
<td>£344</td>
<td>£343</td>
</tr>
<tr>
<td>Percentage from earnings</td>
<td>88</td>
<td>87</td>
<td>77</td>
<td>83</td>
</tr>
<tr>
<td>Percentage from benefits (excl. state pension)</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Percentage from state pension</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Percentage from private pension</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Percentage from other</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Base: All working</td>
<td>251</td>
<td>429</td>
<td>245</td>
<td>1094</td>
</tr>
</tbody>
</table>

4.4 The retirement decision

This section considers the nature of the retirement decision itself. Those who were not yet retired (i.e. those who were working but not describing themselves as semi-retired) were asked if they had thought about the decision of when to retire. Table 4.12 shows responses to this question among all those in work. The totals of those working above state pension age are not shown separately as the sample sizes are too small, but they are included in the ‘total’ columns. Around a quarter had definitely decided when they would retire, whereas 22 per cent had said they had not even thought about it. Retirement expectations became more definite the closer to state pension age respondents were, with higher proportions of men and women in older age groups saying they had definitely decided. However, even among those closest to state pension age, a significant minority had not even thought about it (15 per cent of men aged 60-64 and 19 per cent of women aged 55-59).

---

\(^{23}\) Equivalising income takes into account differing consumption needs of different household members (for example children versus adults) and also allows for some economies of scale in household consumption (i.e. the idea that two adults do not need twice as much as one adult to be as well off). The equivalence scale used here is the OECD equivalence scale.
Table 4.12 Whether have thought about retirement, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men 50-54</th>
<th>Men 55-59</th>
<th>Men 60-64</th>
<th>Total</th>
<th>Women 50-54</th>
<th>Women 55-59</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely decided</td>
<td>21</td>
<td>29</td>
<td>39</td>
<td>26</td>
<td>21</td>
<td>31</td>
<td>25</td>
</tr>
<tr>
<td>Have thought about it but are not really sure</td>
<td>51</td>
<td>44</td>
<td>40</td>
<td>47</td>
<td>50</td>
<td>43</td>
<td>47</td>
</tr>
<tr>
<td>Have not even thought about it</td>
<td>23</td>
<td>24</td>
<td>15</td>
<td>22</td>
<td>26</td>
<td>19</td>
<td>23</td>
</tr>
<tr>
<td>Have thought about it and do not plan to retire*</td>
<td>5</td>
<td>3</td>
<td>6</td>
<td>5</td>
<td>3</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Base: All not yet retired</td>
<td>225</td>
<td>153</td>
<td>65</td>
<td>453</td>
<td>258</td>
<td>194</td>
<td>489</td>
</tr>
</tbody>
</table>

* This option was not read out to respondents

4.4.1 Forced or voluntary retirement

Respondents who had thought about when to retire were asked whether the decision was something they were being forced into, or something they wanted to do. The results are shown in Table 4.13. Again, those working above state pension age are not shown as separate subgroups due to small sample sizes, however, they are included as part of the total columns. For most working respondents (81 per cent), retirement was something they wanted to do as opposed to something they felt they were being forced into. This is consistent with the findings presented earlier in this section, which showed that the main reasons given for planning to retire either early or late were voluntary ones.

There was little difference between men and women or between respondents in different age-groups.

Table 4.13 Whether retirement is forced or voluntary, by age and gender

<table>
<thead>
<tr>
<th></th>
<th>Men 50-54</th>
<th>Men 55-59</th>
<th>Men 60-64</th>
<th>Total</th>
<th>Women 50-54</th>
<th>Women 55-59</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Want to do</td>
<td>83</td>
<td>81</td>
<td>77</td>
<td>80</td>
<td>85</td>
<td>81</td>
<td>82</td>
</tr>
<tr>
<td>Forced into</td>
<td>11</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Part want, part forced</td>
<td>6</td>
<td>6</td>
<td>8</td>
<td>6</td>
<td>5</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>Base: All who have thought about when to retire</td>
<td>188</td>
<td>134</td>
<td>72</td>
<td>415</td>
<td>193</td>
<td>178</td>
<td>429</td>
</tr>
</tbody>
</table>

Those intending to retire before state pension age were more likely than others to say that they wanted to retire (Table 4.14). However, even among those expecting to retire after state pension age, just under three-quarters said that this was something that they wanted to do. This supports the findings for reasons given for planned late retirement where the top three reasons given were all voluntary.
Table 4.14 Whether retirement is forced or voluntary, by when people plan to retire

<table>
<thead>
<tr>
<th></th>
<th>Retire before SPA</th>
<th>Retire at SPA</th>
<th>Retire after SPA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Want to do</td>
<td>89</td>
<td>84</td>
<td>71</td>
<td>81</td>
</tr>
<tr>
<td>Forced into</td>
<td>6</td>
<td>9</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Part want, part forced</td>
<td>5</td>
<td>6</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td><strong>Base: All who have thought about when to retire</strong></td>
<td><strong>241</strong></td>
<td><strong>348</strong></td>
<td><strong>177</strong></td>
<td><strong>844</strong></td>
</tr>
</tbody>
</table>

Among the 16 per cent of those intending to retire after state pension age who said they felt they had been forced into late retirement, half of them said they planned to retire late because they could not afford to retire any earlier.  

4.5 Plans for gradual retirement

This section concerns all those who were working and did not already class themselves as semi-retired. Nearly a third (31 per cent) of this group said that they planned to retire gradually, that is, by gradually reducing the amount of hours they worked. There was little difference between the various subgroups, except that the self-employed were much more likely to be planning to retire gradually: 65 per cent of the self-employed were planning to do so, compared with only 25 per cent of employees. These differences are probably because self-employment offers more scope for this kind of flexibility than employment. This interpretation is supported by the fact that self-employed respondents (whatever their retirement status) were more likely than employees to have taken advantage of a range of flexible working options in the last three years (for example, reduced hours, taking unpaid leave, and working from home – see Section 3.6).

Among those planning to retire gradually, well over half (58 per cent) of men intended to start before their state pension age of 65 (Table 4.15). For women the figure – in relation to a state pension age of 60 – was much lower (36 percent). For both men and women, a further quarter (24 per cent) expected to start reducing their hours at their current state pension age. A substantial minority of the women (23 per cent) were not planning to do so until after their state pension age.

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24 However, these results must be treated with caution as the sample size was small, n=29.
Table 4.15  Age at which plan to start retiring gradually

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 or lower</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>51 to 54</td>
<td>3</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>55</td>
<td>4</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>56 to 59</td>
<td>13</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>60</td>
<td>19</td>
<td>25</td>
<td>22</td>
</tr>
<tr>
<td>61 to 64</td>
<td>18</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>65</td>
<td>23</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>66 or over</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know</td>
<td>14</td>
<td>16</td>
<td>15</td>
</tr>
</tbody>
</table>

Base: All working and not semi-retired who plan to retire gradually

Those planning to retire gradually were asked why this was. Thirty-four per cent of men and 44 per cent of women gave the same reason, variously expressed as to ease the transition into retirement, to avoid giving up work suddenly, to get used to retirement or because they were not ready to retire fully.

4.6 Summary

This chapter covered all those who were working – the same group as Chapter 3 – and focused on the age at which they intend to retire. This is mainly analysed in relation to state pension age: thus ‘early retirement’ is defined as retirement before state pension age, and ‘late retirement’ as retirement after state pension age. People’s intentions, in terms of early and late retirement, are important in the context of the move to bring women’s state pension age into line with that of men, and of initiatives to extend working life more generally.

Overall, 40 per cent expected to retire at their current state pension age, with broadly similar proportions expecting to retire earlier (25 per cent) and later (20 per cent).25 Men were much more likely than women to be expecting to retire early: a third expected to retire before their state pension age of 65, whereas only 13 per cent of women were expecting to retire before their state pension age of 60. Given that women’s state pension age is due to rise to 65, it is important to note that one-third of working women approaching their current state pension age were expecting to work beyond it. (Sections 4.1.1 and 4.1.2)

Expectations of early retirement were particularly prevalent among (i) people with degrees, (ii) people in managerial, professional or associate professional occupations, and (iii) those with private pensions. There is considerable overlap between these groups. Of all those in work, 19 per cent had all three characteristics and, among such people, the proportion expecting to retire early rose to 47 per cent. People expecting to retire early also had higher-than-average incomes. (Sections 4.1.2 and 4.3)

25 The remaining 15 per cent did not yet know when they expected to retire.
Expectations of early retirement were also more widespread among those with a spouse or partner than among single people. Their partners also tended to be working, ‘wanting to spend more time with family’ was a widely-cited reason for wanting to retire early, and couples tended to take joint decisions about when to retire. (Sections 2.1.2, 4.2.1 and 7.3.2)

Among the self-employed there was more uncertainty about retirement, with a third not knowing when they might retire compared with 12 per cent of employees; the remainder were more likely to be expecting to retire after state pension age. These same points also apply to the semi-retired, in relation to full retirement. (Sections 4.1.2 and 4.1.4)

In the light of proposals to make employers’ fixed retirement ages unlawful, this chapter also investigated the relationship between fixed retirement ages and state pension age. Only a small proportion (11 per cent) of employees who were expecting to retire ‘early’ (in relation to state pension age) were expecting to do so at their employer’s fixed retirement age. However, 27 per cent of employees who reported no fixed retirement age, expected to work beyond state pension age, compared with only 13 per cent of those with a fixed retirement age. This suggests that employers’ fixed retirement ages were hindering people from working beyond state pension age rather than having a significant impact before this age. (Section 4.1.3)

This chapter also looked at the notion of ‘gradual retirement’ – defined here as gradually reducing working hours prior to retiring. A third of those in work (excluding those who reported they were semi-retired) were planning to retire gradually – with self-employed people much more likely to be planning to do so than employees. Men were more likely than women to be planning to start retiring gradually prior to state pension age but this is largely due to differences in state pension age, as significant proportions of women intended to begin retiring gradually between the ages of 60 and 65.
5 The fully retired

The analysis presented in this chapter is based on the sample of respondents who described themselves as fully retired. By considering this group and looking back at their transition to retirement, we can begin to develop an understanding of what factors influenced their exit from the labour market.

The chapter starts by looking at how retirement status varied by age and gender. It then moves on to consider at what age respondents had retired, and the relationship with state pension age and employers’ fixed retirement ages. The next section describes the reasons respondents gave for retiring before, at or after state pension age. The following section investigates the retirement decision itself and what kinds of issues were considered when planning when to retire. The final sections look at income in retirement and satisfaction with retirement.

As was shown in Chapter 2, Section 2.2, 41 per cent of respondents described themselves as ‘fully retired’. Table 5.1 shows that this self-reported retirement status was clearly related to age, with both older men and older women progressively more likely to describe themselves in this way.

Table 5.1 Self-reported retirement status, by age within gender

<table>
<thead>
<tr>
<th>Column percentages</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Fully retired</td>
<td>8</td>
<td>20</td>
<td>39</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>7</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Not yet retired</td>
<td>85</td>
<td>68</td>
<td>43</td>
</tr>
<tr>
<td>Base: All answering</td>
<td>363</td>
<td>350</td>
<td>400</td>
</tr>
</tbody>
</table>

It is clear however, that full retirement was not exclusive to the older age groups, with eight per cent of men and 14 per cent of women in the 50 to 54 age group describing themselves as fully retired. In fact, 34 per cent of the fully retired were below state pension age. This chapter considers the 41 per cent of respondents who described themselves as fully retired, regardless of their age or of their activity status. Thus, this is a sample of people whose self-assessed retirement status is ‘fully retired’. This differs from the sample of retired people in other surveys26, where retirement is treated as the

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26 Such as the GHS.
residual after excluding those working, seeking work or other non-retirement reasons for not working. So, for example, the sample of fully retired in this survey includes those who described their main activity status as long-term sick or disabled but, when specifically asked about their retirement status, said they were fully retired.27

5.1 Retirement age

This section focuses on the age at which those already fully retired considered themselves to have retired. This is presented firstly in terms of actual age (Section 5.1.1) and secondly in relation to state pension age (Section 5.1.2). State pension age is currently 65 for men and 60 for women; in 2010, women’s state pension age will begin to move to be in line with that for men.

5.1.1 Retirement age

Tables 5.2 and 5.3 show retirement ages for men and women separately. The retirement age for all respondents (men and women) is included in both tables, for reference. In total, around a quarter had retired before the age of 55, and 72 per cent had done so by the age of 60. It is important to note that the sample consisted solely of people between the ages of 50 and 69. It is, therefore, likely that it included nearly all of those retiring before state pension age, but not all those retiring after state pension age (because those aged 70 or over were excluded). Hence the proportion of those who retired before state pension age in this sample is likely to be higher than if data had been collected from a sample of ‘all retired people’.

Women were more likely to have retired by the age of 60 than men (80 per cent compared with 60 per cent). This is likely to be due to the difference in state pension ages, currently 60 for women and 65 for men. As would be expected, men and women in the younger age groups were more likely to have retired at younger ages than their older counterparts.

Table 5.2 Retirement age – men

<table>
<thead>
<tr>
<th></th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>54 or less</td>
<td>96</td>
<td>17</td>
<td>0</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>55</td>
<td>0</td>
<td>12</td>
<td>4</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>56 to 59</td>
<td>0</td>
<td>24</td>
<td>9</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>60</td>
<td>0</td>
<td>23</td>
<td>9</td>
<td>11</td>
<td>23</td>
</tr>
<tr>
<td>61 to 64</td>
<td>0</td>
<td>17</td>
<td>20</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>65</td>
<td>0</td>
<td>0</td>
<td>35</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>66 to 69</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Don’t know</td>
<td>4</td>
<td>13</td>
<td>6</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>46</td>
<td>101</td>
<td>208</td>
<td>240</td>
<td>595</td>
</tr>
</tbody>
</table>

Column percentages

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>All respondents</td>
<td>1263</td>
<td></td>
</tr>
</tbody>
</table>

27 See Chapter 2, Section 2.1.3, for a full explanation of the question used.
Table 5.3  Retirement age – women

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th>All respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
</tr>
<tr>
<td>54 or less</td>
<td>83</td>
<td>56</td>
</tr>
<tr>
<td>55</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>56 to 59</td>
<td>0</td>
<td>17</td>
</tr>
<tr>
<td>60</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>61 to 64</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>65</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>66 to 69</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Don’t know</td>
<td>17</td>
<td>15</td>
</tr>
</tbody>
</table>

Base: All fully retired 71 105 241 251 668 1263

5.1.2 Early and late retirement

This section examines whether people had retired early (defined as before state pension age) or late (defined as after state pension age). The upper half of Table 5.4 shows the proportion of respondents who retired before, at, or after state pension age, in total and separately for men and women in different age groups. Overall, the majority (59 per cent) had retired before state pension age, with around a quarter (26 per cent) having done so at state pension age; only nine per cent had retired after state pension age. More men than women had retired before state pension age (75 per cent compared with 49 per cent).

In order to compare men and women and control for the difference in state pension age, it is of most interest to consider men and women at the same distance from state pension age (i.e. men aged 65-69 and women aged 60-64). Among the men, 59 per cent had retired before state pension age. However, among the women, only 45 per cent had done so.

These differences are consistent with the pattern noted among those currently in work, where the proportion of women expecting to retire before state pension age was smaller than for men. They are also consistent with results from the two Retirement Surveys28, which also reported that the proportion of women retiring early was lower than for men.29

The proportion of working people expecting to retire early was much lower than the proportion of retired people who had actually done so. The reasons for this are not clear, but could include some combination of (a) people being forced unexpectedly into early retirement, and (b) a genuine difference in retirement expectations among the cohort of working people now approaching state pension age. It seems unlikely that the possible over-statement of early retirement rates due to the survey’s age cut-off at 70, referred to in Section 5.1.1, could account for the whole difference.


29 The Retirement Surveys also reported lower overall proportions of men and women retiring early but this may be due, at least in part, to differences in sample definition.
Table 5.4  Whether retired before, at, or after state pension age

<table>
<thead>
<tr>
<th></th>
<th>Before SPA</th>
<th>At SPA</th>
<th>After SPA</th>
<th>Don’t know</th>
<th>Base*</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>59</td>
<td>26</td>
<td>9</td>
<td>6</td>
<td>1263</td>
</tr>
<tr>
<td>Men</td>
<td>75</td>
<td>18</td>
<td>3</td>
<td>4</td>
<td>595</td>
</tr>
<tr>
<td>Women</td>
<td>49</td>
<td>31</td>
<td>14</td>
<td>7</td>
<td>668</td>
</tr>
<tr>
<td>Men 50-54</td>
<td>[96]</td>
<td>[0]</td>
<td>[0]</td>
<td>[4]</td>
<td>46</td>
</tr>
<tr>
<td>Men 55-59</td>
<td>87</td>
<td>0</td>
<td>0</td>
<td>13</td>
<td>101</td>
</tr>
<tr>
<td>Men 60-64</td>
<td>94</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>208</td>
</tr>
<tr>
<td>Men 65-69</td>
<td>59</td>
<td>35</td>
<td>5</td>
<td>1</td>
<td>240</td>
</tr>
<tr>
<td>Women 50-54</td>
<td>83</td>
<td>0</td>
<td>0</td>
<td>17</td>
<td>71</td>
</tr>
<tr>
<td>Women 55-59</td>
<td>85</td>
<td>0</td>
<td>0</td>
<td>15</td>
<td>105</td>
</tr>
<tr>
<td>Women 60-64</td>
<td>45</td>
<td>43</td>
<td>10</td>
<td>2</td>
<td>241</td>
</tr>
<tr>
<td>Women 65-69</td>
<td>31</td>
<td>38</td>
<td>25</td>
<td>6</td>
<td>251</td>
</tr>
<tr>
<td>Highest education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree/Other HE</td>
<td>64</td>
<td>22</td>
<td>7</td>
<td>7</td>
<td>210</td>
</tr>
<tr>
<td>Other non-degree</td>
<td>65</td>
<td>21</td>
<td>10</td>
<td>4</td>
<td>466</td>
</tr>
<tr>
<td>No qualifications</td>
<td>53</td>
<td>30</td>
<td>9</td>
<td>7</td>
<td>587</td>
</tr>
<tr>
<td>Receives private pension income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>63</td>
<td>24</td>
<td>9</td>
<td>3</td>
<td>652</td>
</tr>
<tr>
<td>No</td>
<td>55</td>
<td>27</td>
<td>9</td>
<td>9</td>
<td>611</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/cohabiting</td>
<td>63</td>
<td>23</td>
<td>8</td>
<td>6</td>
<td>829</td>
</tr>
<tr>
<td>Single</td>
<td>49</td>
<td>34</td>
<td>11</td>
<td>6</td>
<td>434</td>
</tr>
<tr>
<td>Has health problem</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>63</td>
<td>22</td>
<td>8</td>
<td>7</td>
<td>942</td>
</tr>
<tr>
<td>No</td>
<td>52</td>
<td>33</td>
<td>12</td>
<td>4</td>
<td>317</td>
</tr>
</tbody>
</table>

*Base: All fully retired

The lower half of Table 5.4 shows how ‘early’ and ‘late’ retirement (in relation to state pension age) varied with a number of factors – level of education, private pension income, marital status, and health and disability status. Taking these individually, the likelihood of having retired before state pension age was highest among:

- those with any educational qualifications;
- people in receipt of any private pension income;
- those with a spouse or partner; and
- people with a health problem or disability.

In Chapter 4 we showed the association between occupation, private pension provision and qualifications, and how they related to expectations of early retirement. We can carry out a similar exercise for the retired, although it is restricted to those for whom we have occupational details. A

---

30 Questions on their most recent occupation were only asked of those who had been in work since the age of 50, or since 1997, so we do not have occupational details for the sample of retired people as a whole.
A subgroup was identified who were in receipt of private pension income, had a degree, and had been employed as managers, professionals or associate professionals. Among this group, the proportion who had retired before state pension age rose to 72 per cent, compared with 59 per cent of the retired sample as a whole.

### 5.1.3 Employers’ fixed retirement ages

As was noted at the start of this chapter, the recent Government Green Paper detailed a number of proposals aimed at extending working life. In particular, it proposed legislation in which compulsory retirement ages would be made unlawful except in those cases where employers can show they are objectively justified. It is possible that such fixed retirement ages cause people to stop working earlier than they might otherwise have done.

Around three-quarters (73 per cent) of the retired had been in paid employment immediately before retiring and most of these had worked as employees. This group was asked whether their employer had had a fixed retirement age and, if so, what this was. As is shown in Table 5.5, over half (59 per cent) had been working for employers that had a fixed retirement age. Men were more likely to have had a fixed retirement age than women (69 per cent compared with 52 per cent).

Most fixed retirement ages had been at either 60 (37 per cent) or 65 (56 per cent). For three-quarters of men who had previously worked for an employer with a fixed retirement age, it had been the same as their state pension age of 65. However, for women, it was more evenly divided between 65 (36 per cent) and women’s state pension age of 60 (58 per cent). This shows a broadly similar pattern to the fixed retirement ages of those currently in work (Section 4.1.3), although for retired women the proportion with a fixed retirement age of 60 was higher.

<table>
<thead>
<tr>
<th>Table 5.5 Employers’ fixed retirement ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Column percentages</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Employer had fixed retirement age</td>
</tr>
<tr>
<td>69</td>
</tr>
</tbody>
</table>

| Base: All who were working as employees immediately before retiring | 400 | 389 | 789 |

<table>
<thead>
<tr>
<th>Fixed retirement age:</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>55</td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>60</td>
<td>17</td>
<td>58</td>
<td>37</td>
</tr>
<tr>
<td>62</td>
<td>2</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>63</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>64</td>
<td>1</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>65</td>
<td>75</td>
<td>36</td>
<td>56</td>
</tr>
<tr>
<td>66 or over</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Don’t know</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

| Base: All working as employees before retiring who had a fixed retirement age | 266 | 208 | 474 |

31 Those who were not working immediately prior to retirement are considered in Section 7.2.4.
Table 5.6 shows whether those with a fixed retirement age had retired at that age, before it, or after it. Overall, one in five (19 per cent) had retired at the fixed retirement age, but three-quarters (74 per cent) had done so beforehand, with little difference between men and women. This is a much higher figure than we found among current employees, where only 36 per cent were expecting to retire ahead of their employer’s fixed retirement age. As discussed earlier in relation to state pension age, this may reflect some combination of (a) people being forced unexpectedly into early retirement, and (b) a genuine difference in retirement expectations among the cohort of working people now approaching retirement.

Table 5.6  Whether retired before, at, or after employers’ fixed retirement age

<table>
<thead>
<tr>
<th></th>
<th>Before SPA</th>
<th>At SPA</th>
<th>After SPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired below fixed age</td>
<td>76</td>
<td>72</td>
<td>74</td>
</tr>
<tr>
<td>Retired at fixed age</td>
<td>20</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>Retired above fixed age</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All working as employees before retiring who had a fixed retirement age 266 208 474

It is important to understand the impact that fixed retirement ages may have on retirement and, in particular, whether (a) people were being forced into ‘early’ retirement – i.e. before state pension age – by their employers’ fixed retirement ages, or (b) were being prevented from working beyond state pension age when they might otherwise have done so.

As is shown in Table 5.7, among ex-employees who had retired before state pension age, only two per cent had done so at their employer’s fixed retirement age. This at first suggests that employers’ fixed retirement ages exerted very little constraint on people in terms of making them retire earlier than the state pension age (in much the same way as was found in Chapter 4 when looking at the retirement plans of current employees). However, as was also noted in Chapter 4, it remains possible that the approach of a fixed retirement age may still act as an indirect constraint; for example, people may weigh up the number of years they perceive they have left in work and, taken in conjunction with other factors such as the cost of seeking employment beyond that point, or their spouse’s retirement plans, may opt for early retirement rather than aim to continue working.
Table 5.7  Relationship between state pension age and employers’ fixed retirement ages

<table>
<thead>
<tr>
<th></th>
<th>Before SPA</th>
<th>At SPA</th>
<th>After SPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired below fixed age</td>
<td>63</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>Retired at fixed age</td>
<td>2</td>
<td>35</td>
<td>15</td>
</tr>
<tr>
<td>Retired above fixed age</td>
<td>1</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>No fixed age</td>
<td>30</td>
<td>45</td>
<td>60</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All who were working as employees immediately before retiring

Among ex-employees who had retired at state pension age, 35 per cent had also done so at their employer’s fixed retirement age: thus, for these people the state pension age and their employer’s fixed retirement age had coincided. Among ex-employees who had retired ‘late’ – i.e. after state pension age – 60 per cent had worked for employers that had no fixed retirement age, which suggests that the absence of a fixed retirement age may be linked to working beyond state pension age. In fact looking at the data the other way around, of those who had worked for an employer who did not have a fixed retirement age, 18 per cent had retired after state pension age, compared with only seven per cent among those who had worked for employers that had had a fixed retirement age (figures not shown in table). This supports the findings in Chapter 4 and suggests that the impact of employers’ fixed retirement ages was more about preventing people retiring ‘late’ (that is, after state pension age) than about forcing them to retire ‘early’ (that is, before state pension age).

5.2 Reasons for retirement

5.2.1 Reasons for having retired early

It is likely that some people are ‘pushed’ into early retirement, for example, due to ill-health or caring responsibilities, whereas others are ‘pulled’ toward early retirement by the attractiveness of more leisure time. All those identified as retiring early (i.e. before state pension age) were asked to give reasons why this was, chosen from a list of options (see Table 5.8). It is clear that early retirement was due to a mix of both ‘push’ and ‘pull’ factors. As was noted in the previous section, early retirement was linked to the presence of a health problem and nearly half (49 per cent) of those who had retired early had done so because of their ill-health. This is consistent with the findings noted in the previous chapter – where the majority of those not working were not looking for work for health reasons – and further illustrates the impact of health on the labour market participation of older people. Men were more likely than women to mention ill-health (53 per cent compared with 44 per cent). Nearly a quarter (23 per cent) mentioned wanting to enjoy life whilst still young and fit enough, whilst 18 per cent said that they could afford to retire. Eighteen per cent had also been made redundant and this was higher among men (22 per cent) than among women (14 per cent).

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32 The retirement surveys reported that 30 per cent of early retirement was due to ill-health but also noted that this had increased across the two waves of the survey.
Table 5.8 Reasons for early retirement

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ill-health</td>
<td>53</td>
<td>44</td>
<td>49</td>
</tr>
<tr>
<td>Enjoy life while still young and fit enough</td>
<td>26</td>
<td>19</td>
<td>23</td>
</tr>
<tr>
<td>Offered financial terms to retire early or take voluntary redundancy</td>
<td>27</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Could/can afford to retire</td>
<td>21</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Made redundant/dismissed/had no choice</td>
<td>22</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Spend more time with partner/family</td>
<td>13</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td>Work is too physically demanding</td>
<td>11</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>Ill-health of relative/friend</td>
<td>4</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>My job is too stressful</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>To retire at the same time as husband/wife/partner</td>
<td>3</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>To care for an adult</td>
<td>3</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Work is too demanding in other ways</td>
<td>5</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>To provide childcare</td>
<td>1</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Fed up with my job and wanted a change</td>
<td>2</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Couldn’t find another job</td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>My skills are not valued</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Dislike job</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>To spend more time doing voluntary work</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Because of new technology or machinery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>being used at work</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>There are no opportunities for promotion</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or progression</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Want to work part-time and couldn’t in career</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>To retire at different time as husband/wife/partner</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>To retire at state pension age</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Some other reason</td>
<td>9</td>
<td>11</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All who retired before SPA 464 330 794

Multiple responses (percentages)

59 per cent gave more than one reason.

It was noted earlier that those in receipt of private pension income were more likely to have retired early. Among those who had done so, only 42 per cent mentioned ill-health as a reason (compared with 49 per cent of early retirers as a whole) and 32 per cent mentioned wanting to enjoy life whilst they were still young and fit enough (compared with 23 per cent). A quarter (25 per cent) said that they had retired early because they could afford to (compared with 18 per cent).

Table 5.9 shows the top six reasons given by early retirers as a whole, and shows how these reasons differed among men and women who had retired at different ages. This shows that for both men and women, the younger they had retired, the more likely ill-health was to be a reason. In particular, among men who had retired at 54 or less, 69 per cent said that ill-health was a reason for their early retirement. One explanation might be that early retirement for reasons other than ill-health (such as having sufficient financial resources) may become increasingly easy – and hence prevalent – as state pension age approaches, whereas ill-health might occur at any time.
Table 5.9 Reasons for early retirement, by age of retirement

<table>
<thead>
<tr>
<th>Retirement age</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>54 or less</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Ill-health</td>
<td>69</td>
<td>52</td>
</tr>
<tr>
<td>Enjoy life while still young and fit enough</td>
<td>15</td>
<td>27</td>
</tr>
<tr>
<td>Offered financial terms to retire early or take voluntary redundancy</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Could/can afford to retire</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>Made redundant/dismissed/had no choice</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Spend more time with partner/family</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Base: All who retired below SPA</td>
<td>166</td>
<td>158</td>
</tr>
</tbody>
</table>

Table 5.10 shows the relationship between retirement age and (a) long-term illness or disability, and (b) income from a private pension. The lower a person’s retirement age, the more likely they were to have an illness or disability and, broadly speaking, the less likely they were to have an income from a private pension. This tends to suggest that, the earlier the retirement, the more it is driven by considerations of health rather than money.

Table 5.10 Retirement age, illness and private pensions

<table>
<thead>
<tr>
<th>Retirement age</th>
<th>54 or less</th>
<th>55-59</th>
<th>60-64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term illness or disability</td>
<td>76</td>
<td>71</td>
<td>61</td>
</tr>
<tr>
<td>Income from private pension</td>
<td>46</td>
<td>63</td>
<td>56</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>374</td>
<td>280</td>
<td>404</td>
</tr>
</tbody>
</table>

5.2.2 Reasons for having retired late

Given the interest in extending working life following the recent Government Green Paper, it is of interest to examine why people who had carried on working past state pension age had done so. However, the sample of respondents who had retired late (i.e. after state pension age) was quite small (92), so it is only possible to consider this group as a whole (Table 5.11). Over a third (37 per cent) had retired late because they enjoyed their job, while 22 per cent had done so to improve their financial position. These, together with the remaining answers, suggest a mixture of voluntary reasons and others more concerned to address people’s financial circumstances, along the same lines as found in Chapter 4.
Table 5.11  Reasons for late retirement

<table>
<thead>
<tr>
<th>Reason</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enjoy my job/working</td>
<td>37</td>
</tr>
<tr>
<td>To improve my financial position</td>
<td>22</td>
</tr>
<tr>
<td>To keep fit and active</td>
<td>13</td>
</tr>
<tr>
<td>To retire at the same time as my husband/wife/partner</td>
<td>8</td>
</tr>
<tr>
<td>Could not afford to retire earlier</td>
<td>7</td>
</tr>
<tr>
<td>To improve my pension</td>
<td>5</td>
</tr>
<tr>
<td>To retire at a different time from my husband/wife/partner</td>
<td>3</td>
</tr>
<tr>
<td>Didn’t know what to do after stopping work</td>
<td>2</td>
</tr>
<tr>
<td>Persuaded by my employer to stay on</td>
<td>1</td>
</tr>
<tr>
<td>To provide childcare</td>
<td>1</td>
</tr>
<tr>
<td>Some other reason</td>
<td>11</td>
</tr>
<tr>
<td>None of these</td>
<td>23</td>
</tr>
</tbody>
</table>

Base: All who retired after SPA 92

5.2.3  Reasons for having retired at state pension age

Just over a quarter (26 per cent) of retired respondents had retired at state pension age. A half (49 per cent) said it was because it represented the first opportunity to draw a state retirement pension, and a similar number (48 per cent) said it was because they had always expected to. Men were slightly more likely than women to give these two reasons.

This is a very similar pattern of answers to those given by those people in work who were expecting to retire at state pension age, as shown in Chapter 4. It supports the suggestion made in that chapter, that there are two main elements associated with retirement at state pension age. The first is that it is a set age, defined by the Government, and therefore there is a culture of expectation of retiring at that particular age. The second is related to the arrival, at this set age, of an additional or alternative source of income, thus giving people the financial means to stop working.

Table 5.12  Reasons for retiring at state pension age

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is the first opportunity to draw a state retirement pension</td>
<td>57</td>
<td>45</td>
<td>49</td>
</tr>
<tr>
<td>I always expected to</td>
<td>56</td>
<td>45</td>
<td>48</td>
</tr>
<tr>
<td>I couldn’t get another job after that age</td>
<td>11</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>I could afford to retire then</td>
<td>11</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>16</td>
<td>13</td>
</tr>
</tbody>
</table>

Base: All who retired at state pension age 88 209 297

5.2.4  Those who were not working before retirement

Of all those who considered themselves to be fully retired, around a quarter (27 per cent) were not in employment prior to retiring. Of this group, three-quarters were women, just under half had previously been long-term sick or disabled, and 30 per cent had been looking after the home or family.
There were some significant gender differences; just under three-quarters (73 per cent) of the men had previously been long-term sick or disabled, whereas 48 per cent of the women had been looking after the home or family or caring for an adult or child and 39 per cent had been long-term sick or disabled.

5.3 The retirement decision

5.3.1 Forced and voluntary retirement

In order to understand the nature of the decision to retire and how easy or difficult it might be for changes in policy to influence such decisions, it is of interest to know to what extent the decision is forced upon people or is made of their own free choice. A question was asked to ascertain whether retirement was forced or something respondents wanted to do (see Table 5.13). Overall, a half (50 per cent) of those who were fully retired said that retiring was something they had wanted to do. However, 39 per cent said that they were forced into it. A higher proportion of men (47 per cent) than women (33 per cent) said they had been forced to retire.

Table 5.13 Whether retirement was forced or voluntary

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before SPA</td>
<td>At SPA</td>
<td>After SPA</td>
</tr>
<tr>
<td>Desired to do</td>
<td>48</td>
<td>63</td>
<td>55</td>
</tr>
<tr>
<td>Forced into</td>
<td>47</td>
<td>40</td>
<td>33</td>
</tr>
<tr>
<td>Partially wanted, partially forced</td>
<td>9</td>
<td>11</td>
<td>9</td>
</tr>
</tbody>
</table>

The younger people were when they retired, the more likely they were to report that the decision had been forced. In particular, among those who had retired before state pension age, a half (50 per cent) of men said the decision had been forced, compared with 40 per cent for women. Among those people (predominantly women) who had retired after state pension age, 70 per cent said it was something they had wanted to do, which is consistent with the mainly voluntary reasons given for late retirement.

Among those who were forced into retirement before state pension age, around three-quarters (74 per cent) gave ill-health as a reason for their early retirement, while 30 per cent said they had been made redundant. Among those who had voluntarily retired early, the most frequently stated reasons were to enjoy life whilst still young and fit enough (44 per cent), and being able to afford to (35 per cent), with only 24 per cent giving ill-health as a reason.

Table 5.14 shows the profile of early retirers, distinguishing between forced and voluntary retirement. (Those for whom retirement was part forced and part voluntary are not shown separately, but are included in the total column). Relative to those who had retired voluntarily, those forced into early retirement were much more likely to have a health problem, and to have no formal qualifications, and were much less likely to have an income from a private pension.
### Table 5.14 Characteristics of early retirers

<table>
<thead>
<tr>
<th></th>
<th>Forced</th>
<th>Voluntary</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td>57</td>
<td>46</td>
<td>51</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>43</td>
<td>54</td>
<td>49</td>
</tr>
<tr>
<td><strong>Single</strong></td>
<td>24</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td><strong>Married/cohabiting</strong></td>
<td>76</td>
<td>81</td>
<td>78</td>
</tr>
<tr>
<td>Receives private pension income</td>
<td>42</td>
<td>73</td>
<td>58</td>
</tr>
<tr>
<td>Respondent receives IB</td>
<td>27</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>No qualifications</td>
<td>51</td>
<td>30</td>
<td>40</td>
</tr>
<tr>
<td>Has health problem</td>
<td>86</td>
<td>57</td>
<td>72</td>
</tr>
</tbody>
</table>

Base: All who retired before SPA 437 277 794

### 5.3.2 Issues considered

Those who were not forced into retirement were asked what issues they had considered when deciding when to retire. Just under a third (31 per cent) considered the immediate financial implications and a similar proportion the longer-term financial implications. A third (34 per cent) also mentioned that they considered their own health. Men were much more likely to mention the financial implications than women. Women were more likely than men to consider when their partner was planning to retire.

### Table 5.15 Issues considered when decided when to retire

<table>
<thead>
<tr>
<th>Issue</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate financial implications</td>
<td>49</td>
<td>21</td>
<td>31</td>
</tr>
<tr>
<td>Longer-term financial implications</td>
<td>52</td>
<td>19</td>
<td>31</td>
</tr>
<tr>
<td>Your own health</td>
<td>40</td>
<td>31</td>
<td>34</td>
</tr>
<tr>
<td>Your partner’s health</td>
<td>12</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>The health of another relative</td>
<td>4</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>What you would do instead</td>
<td>10</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>When your partner is/was planning to retire</td>
<td>8</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>None of these</td>
<td>15</td>
<td>25</td>
<td>22</td>
</tr>
</tbody>
</table>

Base: All fully retired and decision not forced 254 411 665

Those in receipt of private pension income, and people with higher qualifications, were more likely to consider both the immediate and longer-term financial implications. Those with both a private pension income and a degree – a group accounting for around 13 per cent of the retired sample – were particularly likely to do so, with 48 per cent considering the immediate financial implications and 55 per cent considering the long-term implications.

Table 5.16 shows the extent to which people involved their partners in the decision on when to retire. Nearly two-thirds (64 per cent) of those with a partner had made the decision jointly, men being slightly more likely to say the decision was made jointly than women (68 per cent compared with 61 per cent).
Table 5.16  Whether retirement decision was sole or joint

<table>
<thead>
<tr>
<th>Purely on your own</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30</td>
<td>37</td>
<td>35</td>
</tr>
<tr>
<td>Jointly with a partner</td>
<td>68</td>
<td>61</td>
<td>64</td>
</tr>
</tbody>
</table>

Base: All fully retired people with partners, and decision not forced 202 247 449

5.4 Income in retirement

Table 5.17 compares income levels among those who retired early and those who retired late.

The average income among retired respondents was £206 per week, but there were large differences between early and late retirers and, among early retirers, between people whose retirement had been voluntary and those who had been forced to retire.

- Those who had retired voluntarily before state pension age had the largest average incomes - £256 - with private pension income as the largest single component, accounting for more than a third of the total.
- In contrast, those who had been forced to retire early had an average income £186, with state benefits (excluding the state pension) making up almost half of this (44 per cent).
- Those retiring at state pension age had an average income of £195, with more than half of this coming from the state pension.
- Late retirers had the lowest average incomes of all - £158 - and were heavily reliant on the state pension, which provided 61 per cent of this income.

This pattern is generally consistent with the reasons for early and late retirement discussed in the previous sections of this chapter.

Table 5.17  Income and sources of income among early/late retirers

<table>
<thead>
<tr>
<th>Mean weekly benefit unit income (Voluntary)</th>
<th>Retired Voluntary</th>
<th>Retired Forced</th>
<th>Total</th>
<th>Retired at SPA</th>
<th>Total</th>
<th>Retired late</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage from earnings</td>
<td>9</td>
<td>13</td>
<td>12</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Percentage from benefits (excl. state pension)</td>
<td>11</td>
<td>44</td>
<td>27</td>
<td>15</td>
<td>9</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Percentage from state pension</td>
<td>30</td>
<td>22</td>
<td>26</td>
<td>55</td>
<td>61</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Percentage from private pension</td>
<td>36</td>
<td>16</td>
<td>26</td>
<td>18</td>
<td>20</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Percentage from other</td>
<td>14</td>
<td>5</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>275</td>
<td>432</td>
<td>786</td>
<td>293</td>
<td>91</td>
<td>1247</td>
<td></td>
</tr>
</tbody>
</table>

33 This analysis uses equivalised income. Equivalising income takes into account differing consumption needs of different household members (for example children versus adults) and also allows for some economies of scale in household consumption (i.e. the idea that two adults do not need twice as much as one adult to be as well off). The equivalence scale used here is the OECD equivalence scale.
Respondents were asked how their income had changed in comparison with their pre-retirement income (Table 5.18). It is important to note that the question refers to what happened to joint income when the respondent retired; for some respondents, therefore, their partner may have remained working and so this element of joint income will have remained unchanged.

The sample divided into four virtually equal-sized groups saying, respectively, that their current income was:

- up to a third of;
- about a half of;
- two-thirds to three-quarters of; and
- the same or more than;

their previous income.

Those who had retired at state pension age were more likely than others to say their income had stayed the same, or even increased. People who had been forced into early retirement were most likely to have suffered the largest drop in income – almost one in three found that their income had dropped to a third of its previous level, or even less.

Table 5.18 Change in joint income on retirement

<table>
<thead>
<tr>
<th></th>
<th>Retired early</th>
<th>Retired at SPA</th>
<th>Retired late</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary</td>
<td>Forced</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Less than a quarter</td>
<td>7</td>
<td>12</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>About a quarter</td>
<td>3</td>
<td>9</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>About a third</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>About a half</td>
<td>23</td>
<td>21</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>About two-thirds</td>
<td>15</td>
<td>10</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>About three-quarters</td>
<td>15</td>
<td>11</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>About the same as previous income</td>
<td>18</td>
<td>13</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>More than previous income</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>DK/Ref</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All fully retired 277 437 794 297 92 1261

For three-quarters (76 per cent) of respondents, the change in income was what they had expected it to be; among the remainder, a third had found that their income was higher than expected, but two-thirds had found it to be lower (see Table 5.19). The more people’s income had reduced on retirement, the less likely they were to say this was expected. Those who had considered the short- or long-term financial implications of retirement, and people in receipt of a private pension, were more likely to say the change had been something they expected.

Among those who were in receipt of Incapacity Benefit, only 64 per cent said that their income had matched their expectations. Of the remainder, two-thirds said that their post-retirement income was lower than they had expected.
Table 5.19 again illustrates the disadvantaged position of people forced to retire early, with their post-retirement income failing to match their expectations in a much higher proportion of cases than for any of the other groups.

### Table 5.19  Whether post-retirement income matched expectations

<table>
<thead>
<tr>
<th></th>
<th>Retired early</th>
<th></th>
<th>Retired at SPA</th>
<th>Retired late</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary</td>
<td>Forced</td>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>87</td>
<td>66</td>
<td>76</td>
<td>77</td>
<td>76</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>26</td>
<td>19</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Of whom:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Much higher</td>
<td>1</td>
<td>*</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Slightly higher</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Slightly lower</td>
<td>1</td>
<td>7</td>
<td>5</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Much lower</td>
<td>2</td>
<td>12</td>
<td>7</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know/refused</td>
<td>2</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>277</td>
<td>437</td>
<td>794</td>
<td>297</td>
<td>92</td>
</tr>
</tbody>
</table>

Respondents were also asked whether they were financially better off, worse off or about the same, when compared (a) with what they had expected and (b) with the years just before they retired. The results are shown in Table 5.20. Forty-four per cent said that they were about as well off as they had expected, 17 per cent said they were better-off and two-fifths (38 per cent) said that they were worse off. Over half (56 per cent) said that they were worse off when compared with the years before they retired, reflecting the pattern noted earlier where people’s incomes were more likely to have fallen than risen on retirement.

Those who had retired voluntarily before state pension age were financially the best placed in retirement. As we have seen, they had the highest average income; they were also less likely than any other group to have become worse off financially since retirement, and much less likely to be worse off than they had expected. Again, those forced into early retirement were the most likely – along with late retirers – to be worse off than before they retired. However they differ from the late retirers in that more of them were worse off than they had expected.
Table 5.20  Whether financially better or worse off in retirement

<table>
<thead>
<tr>
<th></th>
<th>Retired early</th>
<th>Retired at SPA</th>
<th>Retired late</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary</td>
<td>Forced</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Overall, would you say you are financially better off, worse off or about the same in retirement compared to what you expected?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Better off</td>
<td>25</td>
<td>11</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>Worse off</td>
<td>20</td>
<td>56</td>
<td>39</td>
<td>34</td>
</tr>
<tr>
<td>About the same</td>
<td>53</td>
<td>32</td>
<td>42</td>
<td>48</td>
</tr>
<tr>
<td>Overall, would you say you are financially better off, worse off or about the same in retirement compared to the years just before you retired?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Better off</td>
<td>20</td>
<td>9</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>Worse off</td>
<td>46</td>
<td>68</td>
<td>58</td>
<td>48</td>
</tr>
<tr>
<td>About the same</td>
<td>33</td>
<td>23</td>
<td>28</td>
<td>36</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>277</td>
<td>437</td>
<td>794</td>
<td>297</td>
</tr>
</tbody>
</table>

5.5 Satisfaction with retirement

People were asked how satisfying their retirement had turned out to be. Overall, almost half (46 per cent) said it had turned out to be very satisfying, while 15 per cent said that it had been not at all satisfying. As shown in Table 5.21, there were wide variations between those retiring in different circumstances. Those retiring voluntarily before state pension age were the most likely to be finding their retirement satisfying, followed by those who had retired late. However those forced to retire early were – by a large margin – finding their retirement the least satisfying.

Table 5.21  Satisfaction in retirement

<table>
<thead>
<tr>
<th></th>
<th>Retired early</th>
<th>Retired at SPA</th>
<th>Retired late</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary</td>
<td>Forced</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Very satisfying</td>
<td>74</td>
<td>20</td>
<td>47</td>
<td>46</td>
</tr>
<tr>
<td>Moderately satisfying</td>
<td>22</td>
<td>49</td>
<td>36</td>
<td>42</td>
</tr>
<tr>
<td>Not at all satisfying</td>
<td>4</td>
<td>30</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>277</td>
<td>437</td>
<td>794</td>
<td>297</td>
</tr>
</tbody>
</table>

5.6 Gradual retirement

Among those now fully retired, seven per cent said that they had retired gradually, that is, by gradually reducing the number of hours they worked (Table 5.22).
Table 5.22 Whether retired gradually, by gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>No</td>
<td>45</td>
<td>60</td>
<td>54</td>
</tr>
<tr>
<td>Forced to retire</td>
<td>47</td>
<td>33</td>
<td>39</td>
</tr>
<tr>
<td>Base: All fully retired</td>
<td>595</td>
<td>668</td>
<td>1263</td>
</tr>
</tbody>
</table>

This is much less than the 31 per cent of those in work who said that they planned to retire gradually, as seen in Chapter 4. This might be because gradual retirement is becoming more prevalent among successive cohorts of people. However, it may also be due to the fact that the proportion among those working is based on their reported future intentions, which may or may not be realised; in some cases, for instance, a retired person might have been forced into retirement – a situation which a person still working would not necessarily anticipate.

5.7 Summary

This chapter focused on those who described themselves as ‘fully retired’, looking back at when and why they retired to examine factors that influenced their exit from the labour market. This is mainly analysed in relation to state pension age: thus – as in Chapter 5 – ‘early retirement’ is defined as retirement before state pension age, and ‘late retirement’ as retirement after state pension age.

Among those who considered themselves to be fully retired, over half (59 per cent) had retired before state pension age, with a further 26 per cent having retired at state pension age. Men were much more likely than women to have retired early: three-quarters of men had retired before their state pension age of 65, whereas only a half of women had retired before their state pension age of 60. Given that women’s state pension age is due to rise to 65, it is important to note that 14 per cent of retired women in this study had retired after their current state pension age of 60. (Section 5.1.2)

In Chapter 4, which explored the retirement aspirations of those in work, there was an association between plans to retire early and occupation, private pension provision and qualifications. We found a similar association for retired people: among those with a degree, private pension income, and who had previously been employed as managers, professionals or associate professionals, the proportion retiring before state pension age rose to 72 per cent, compared with 59 per cent of the retired sample as a whole. (Section 5.1.2)

There were two main reasons given by those who had retired at state pension age when asked about why they had retired then, each was mentioned by around half of this group: (a) that it represented the first opportunity to draw a state pension, and (b) that it was what they had always expected to do. A similar pattern was observed in Chapter 4. It supports the suggestion made in that chapter, that there are two main elements associated with retirement at state pension age. The first is that it is a set age, defined by the Government, and therefore there is a cultural expectation of retiring at this age. The second is related to the arrival, at this set age, of an additional or alternative source of income, thus giving people the financial means to stop working. (Section 5.2.3)

In the context of proposals to make employers’ fixed retirement ages unlawful, the research found that among ex-employees who had retired before state pension age, only two per cent had done so at their employer’s fixed retirement age. The research thus provides no hard evidence that employers’
fixed retirement ages exerted a widespread influence on decisions to retire before state pension age, although it is possible that this happens in more subtle ways. However, there is evidence to suggest that employers’ fixed retirement ages may have prevented some people from continuing in work beyond state pension age. Among ex-employees retiring late in relation to state pension age, 60 per cent had worked for an employer that did not have a fixed retirement age: looked at the other way around, 18 per cent of those whose employer did not have a fixed retirement age had retired after state pension age, compared with only seven per cent of those whose employer did have a fixed retirement age. This echoes the findings in Chapter 4, and suggests that the impact of fixed retirement ages was more about hindering people retiring ‘late’ (that is, after state pension age) than about forcing them to retire ‘early’ (that is, before state pension age). (Section 5.1.3)

Almost two in five people (39 per cent) felt that retirement had been forced upon them, ranging from nearly a half of those retiring early to only one in five of those retiring late. Those forced into early retirement were much more likely than others retiring early to suffer poor health, and to cite it as a reason for retiring (74 per cent compared with 24 per cent), while nearly a third said they had been made redundant. (Section 5.3.1)

Four groups – those forced to retire early, those retiring early on a voluntary basis, those retiring at state pension age, and those retiring late - were compared on a range of measures. On average, late retirees had the lowest post-retirement incomes of all, and voluntary early retirees had the highest. The late retirees and the forced early retirees had suffered the largest drops in post-retirement income, but for the latter group this had been less expected. Those retiring early on a voluntary basis were by far the most satisfied with their post-retirement situation, whole those forced to retire early were by far the least satisfied. Late retirees were relatively satisfied with their post-retirement situation, despite their modest incomes. (Sections 5.4, 5.5)

This chapter also looked at the extent to which people had retired gradually, that is by gradually reducing their hours. Only seven per cent had actually done so – a much lower figure than the proportion of current workers planning to do so. This might be because gradual retirement is becoming more prevalent among successive cohorts of people, or – more probably – because people’s expectations of retiring gradually are not always realised; for example, nearly two in five had been forced into retirement, a situation that they may not have anticipated. (Section 5.6)
6 Transitions towards retirement

The recent Green Paper\(^\text{34}\) highlighted the need to tackle barriers to flexible retirement, for example to enable people to move from full-time to part-time work, or to less responsible positions, thus allowing them to make a more gradual transition from work to retirement. In particular, it was proposed that people should be allowed to continue working for an employer whilst at the same time drawing an occupational pension from that employer. Additionally, the Government proposes to introduce more generous increases in the state pension for people who defer taking it, in order to encourage people to work beyond state pension age.

In this context, this chapter focuses on the process of transition from work to retirement and, in particular, on the concept of ‘semi-retirement’. In the course of their interview respondents were asked to classify themselves as ‘not yet retired’, ‘semi-retired’, or ‘fully-retired’ and the first part of the chapter examines the characteristics of all those who described themselves as semi-retired.

The last section of the chapter looks at an additional group who worked part-time or had recently reduced their hours, but who did not consider themselves to be semi-retired. Specifically, it looks at whether they are best considered along with the semi-retired, or whether they form a distinct group.

6.1 Characteristics of the semi-retired

As was shown in Section 2.2, nine per cent of the sample, or 261 respondents, described themselves as semi-retired\(^\text{35}\). As was noted in that section, the balance between the fully retired and those who were not retired varied markedly by age group; however, the proportions describing themselves as semi-retired were much less variable. This section looks in detail at the demographic, social, economic and occupational characteristics of the semi-retired. To put these in context, they will be compared where appropriate with the following two groups:

---

\(^{34}\) Simplicity, security and choice: Working and saving for retirement, HM Treasury/DWP 2002.

\(^{35}\) A small number of respondents who classed themselves as fully retired, but who also said they were currently working or who had done some paid work in the last month, have been re-classified and are also included in the ‘semi-retired’ group.
Transitions towards retirement

- those who described themselves as ‘not yet retired’ and were still working, generally referred to here as ‘working and not retired’; and
- those who considered themselves ‘fully retired’.

6.1.1 Current activity status of the semi-retired

Table 6.1 shows respondents’ current activity status. This was a separate question from the one on self-reported retirement status; for example, when given the choice between fully retired, semi-retired or not yet retired, a respondent might describe themselves as semi-retired. However, when asked about their current status, they might then say they were long-term sick or disabled. The ways in which semi-retired respondents described their current status were more diverse than for the fully retired, or for those who were still working and did not yet consider themselves to be retired. Whilst a third of the semi-retired described their current status as retired, another third described it as employed and one in eight as self-employed. One in seven described themselves as long-term sick or disabled.

Most semi-retired respondents (68 per cent) were either currently in work or had worked in the past month. This compares with less than one per cent of those who described themselves as fully retired (Table 6.1).

<table>
<thead>
<tr>
<th>Current activity status</th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>87</td>
<td>32</td>
<td>0</td>
<td>38</td>
</tr>
<tr>
<td>Self-employed</td>
<td>13</td>
<td>13</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>Unemployed and available for work</td>
<td>*</td>
<td>4</td>
<td>*</td>
<td>2</td>
</tr>
<tr>
<td>Retired</td>
<td>0</td>
<td>32</td>
<td>77</td>
<td>34</td>
</tr>
<tr>
<td>Long-term sick or disabled</td>
<td>*</td>
<td>11</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>Looking after the home or family</td>
<td>*</td>
<td>4</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Doing voluntary work</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Caring for child/sick/disabled adult</td>
<td>*</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Waiting to take up a paid job</td>
<td>*</td>
<td>0</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>On Government training/employment scheme</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>In full-time education</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Other</td>
<td>*</td>
<td>2</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Work in last month</td>
<td>100</td>
<td>68</td>
<td>*</td>
<td>47</td>
</tr>
<tr>
<td>No work in last month</td>
<td>0</td>
<td>32</td>
<td>100</td>
<td>53</td>
</tr>
<tr>
<td>Base: All</td>
<td>942</td>
<td>261</td>
<td>1263</td>
<td>2808</td>
</tr>
</tbody>
</table>

Table 6.1 also shows that, of those in work either as employees or self-employed, the semi-retired were much more likely to be self-employed than those who were not yet retired. This ties in with the findings in Chapter 3, where it was shown that the proportion of people working as employees declines with age much more rapidly than for self-employment. It suggests either that it is easier for the self-employed to continue into semi-retirement than it is for employees, or that some employees may switch into being self-employed as a way of semi-retiring. This particular survey cannot shed light on the relative importance of these factors, but other work has suggested that it is due to later
transitions towards retirement among the self-employed, rather than the movement of employees into self-employment around state pension age.36

6.1.2 Age at which people became semi-retired

The average age at which respondents had become semi-retired was 56.5. There was no difference between men and women in this average (Table 6.2) although the distributions were slightly different. Two-thirds of the men had become semi-retired by the age of 60, and 88 per cent had done so by their state pension age of 65, whereas only 61 per cent of the women had become semi-retired by their state pension age of 60.

Table 6.2 Age at which became semi-retired, by gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 50</td>
<td>8</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>50-54</td>
<td>26</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>55-59</td>
<td>33</td>
<td>23</td>
<td>29</td>
</tr>
<tr>
<td>60-64</td>
<td>20</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>65-69</td>
<td>10</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Mean age</td>
<td>56.3</td>
<td>56.2</td>
<td>56.2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Base: All semi-retired</td>
<td>156</td>
<td>105</td>
<td>261</td>
</tr>
</tbody>
</table>

6.1.3 Household characteristics

The semi-retired, and those who were working and not retired, were slightly more likely to have a partner (79 per cent and 81 per cent respectively) than those who were fully retired (73 per cent). They were also slightly less likely to be widowed than the fully retired (12 per cent). This is likely to be due to the differing age profile of the different groups.

Those who were working and not retired were more likely to have dependants (15 per cent) than the fully retired (two per cent), with the semi-retired in-between (seven per cent). This is likely to be due to the fact that those in work were, on average, younger and those fully retired older, than the semi-retired (see Section 2.1.3).

Among those who were living with a spouse or partner, there was an association between the respondent’s retirement status and partner’s activity status. The proportion of partners of semi-retired respondents who were working (either employed or self-employed) was lower (53 per cent) than that of partners of those working and not retired (78 per cent), but higher than for partners of the fully retired (20 per cent). Partners of fully retired respondents were the most likely to be retired themselves (59 per cent), compared with only 32 per cent of partners of the semi-retired and eight per cent of partners of those working and not retired. This effect is likely to be due, at least in part, to the correlation in age between respondents and partners.

Table 6.3  Partner’s activity status, by respondent’s retirement status

<table>
<thead>
<tr>
<th>Partner’s activity status</th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>70</td>
<td>42</td>
<td>17</td>
<td>44</td>
</tr>
<tr>
<td>Self-employed</td>
<td>9</td>
<td>11</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Unemployed and available for work</td>
<td>*</td>
<td>*</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Retired</td>
<td>8</td>
<td>32</td>
<td>59</td>
<td>31</td>
</tr>
<tr>
<td>Long-term sick or disabled</td>
<td>4</td>
<td>5</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Looking after the home or family</td>
<td>7</td>
<td>8</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Doing voluntary work</td>
<td>*</td>
<td>0</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Caring for child/sick/disabled adult</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Full-time education</td>
<td>*</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Other activity</td>
<td>*</td>
<td>1</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Base: All living with partner</td>
<td>694</td>
<td>186</td>
<td>819</td>
<td>1894</td>
</tr>
</tbody>
</table>

6.1.4 Education and occupation

Semi-retired respondents were similar to those working and not retired in terms of their educational attainments. Both groups were more likely to have a degree (19 per cent, 17 per cent) than the fully retired (six per cent). More than two-fifths (45 per cent) of those who were fully retired did not have any qualifications at all, compared with only around a quarter of the other two groups (Table 6.4). These differences remain even when age is controlled for.

Table 6.4  Highest qualification, by retirement status

<table>
<thead>
<tr>
<th></th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Degree or equivalent</td>
<td>17</td>
<td>19</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Higher Education below degree</td>
<td>13</td>
<td>11</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>A level or equivalent</td>
<td>14</td>
<td>9</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>O level/CSE or equivalent</td>
<td>27</td>
<td>24</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Other qualification</td>
<td>8</td>
<td>6</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>No qualifications</td>
<td>21</td>
<td>29</td>
<td>45</td>
<td>34</td>
</tr>
<tr>
<td>Base: All</td>
<td>942</td>
<td>261</td>
<td>1263</td>
<td>2808</td>
</tr>
</tbody>
</table>

The semi-retired differed from the fully retired in terms of their current (or recent) occupation (Table 6.5). They were more likely to be (or have been) in professional occupations (15 per cent) than the fully retired (eight per cent). The semi-retired were also less likely than the fully retired to be in administrative and secretarial occupations (nine per cent, 14 per cent).

It is important to note that the semi-retired who were working may not necessarily have been in their ‘main line of work’, that is they may have semi-retired to a different occupation from their main one. This is considered further in Section 6.5. It is, therefore, difficult to draw firm conclusions about any differences in occupation that exist.
Table 6.5  Current or most recent job, by retirement status

<table>
<thead>
<tr>
<th>SOC 2000 categories:</th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>13</td>
<td>11</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>12</td>
<td>15</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>11</td>
<td>11</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>12</td>
<td>9</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>14</td>
<td>10</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>11</td>
<td>13</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>14</td>
<td>16</td>
<td>20</td>
<td>17</td>
</tr>
</tbody>
</table>

Base: All working, or having worked since 1997 or the age of 50  
942  235  855  2210

6.1.5  Financial situation

About half (52 per cent) of semi-retired respondents felt that their decision to become semi-retired had left them worse off financially, a third (33 per cent) felt that there was no change in their financial situation and 16 per cent actually felt they were better off. The effect of retirement on the financial situation of the fully retired was very similar (Table 6.6).

The semi-retired, and those who were working and not retired, claimed to be managing on their money better than the fully retired did. More than a quarter of both groups said they were managing ‘very well’ compared with only 20 per cent of the fully retired. Another quarter were ‘just getting by’ whereas this was 37 per cent among the fully retired.

Table 6.6  Financial situation, by retirement status

<table>
<thead>
<tr>
<th>In (semi) retirement, are you financially…</th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>better off</td>
<td>-</td>
<td>16</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>worse off</td>
<td>-</td>
<td>52</td>
<td>56</td>
<td>55</td>
</tr>
<tr>
<td>about the same</td>
<td>-</td>
<td>33</td>
<td>29</td>
<td>30</td>
</tr>
</tbody>
</table>

How are you managing on your money at the moment?

| Very well                                  | 28                      | 29           | 20           | 24    |
| Quite well                                | 46                      | 39           | 39           | 40    |
| Just getting by                            | 24                      | 27           | 37           | 32    |
| Getting into difficulties                  | 2                       | 5            | 3            | 4     |

Base: All  
942  261  1263  2808

Another important aspect of people’s financial situation is the tenure of their home, and whether they have a mortgage. Table 6.7 illustrates people’s tenure, broken down by retirement status and age-group and – for owner-occupiers – distinguishes between those with a mortgage and those owning their property outright.
In terms of owners versus renters, the fully retired were more likely to be renting than the semi-retired or those not yet retired. This is broadly true for all age-groups, albeit at different levels, with older people generally more likely to be renters than younger people. However, among owner-occupiers it was also true that the fully-retired, and in this instance also the semi-retired, were more likely than others to own their home outright, and – even though older homeowners are generally more likely to be outright owners – this is again broadly true across all age-groups.

This tends to suggest that the absence of a mortgage is the aspect of tenure most closely associated with retirement. The presence of mortgage repayments may, therefore, be an important reason to remain in work, or – to look at it from another perspective – paying off one’s mortgage may provide an opportunity to take early retirement or move into semi-retirement. However, this survey did not explore the detailed dynamics of such situations, so it could equally be true that financial settlements associated with early retirement enabled people to pay off their mortgage. This is a potential area for further research.

Table 6.7  Tenure, by retirement status and age

<table>
<thead>
<tr>
<th>Category</th>
<th>Working and not retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-54 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own outright</td>
<td>22 (41)</td>
<td>45</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Buying with mortgage</td>
<td>63 (41)</td>
<td>24</td>
<td>54</td>
<td></td>
</tr>
<tr>
<td>Renting</td>
<td>13 (16)</td>
<td>30</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Base</td>
<td>477</td>
<td>44</td>
<td>117</td>
<td>775</td>
</tr>
<tr>
<td>55-59 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own outright</td>
<td>36</td>
<td>61</td>
<td>53</td>
<td>42</td>
</tr>
<tr>
<td>Buying with mortgage</td>
<td>50</td>
<td>26</td>
<td>25</td>
<td>37</td>
</tr>
<tr>
<td>Renting</td>
<td>13</td>
<td>13</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Base</td>
<td>338</td>
<td>80</td>
<td>205</td>
<td>758</td>
</tr>
<tr>
<td>60-64 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own outright</td>
<td>46</td>
<td>62</td>
<td>58</td>
<td>55</td>
</tr>
<tr>
<td>Buying with mortgage</td>
<td>30</td>
<td>17</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Renting</td>
<td>20</td>
<td>21</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>Base</td>
<td>96</td>
<td>93</td>
<td>431</td>
<td>683</td>
</tr>
<tr>
<td>65-69 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own outright</td>
<td>[29]</td>
<td>[68]</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Buying with mortgage</td>
<td>[14]</td>
<td>[9]</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Renting</td>
<td>[50]</td>
<td>[21]</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Base</td>
<td>12</td>
<td>38</td>
<td>478</td>
<td>530</td>
</tr>
<tr>
<td>All ages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own outright</td>
<td>29</td>
<td>59</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Buying with mortgage</td>
<td>54</td>
<td>22</td>
<td>15</td>
<td>33</td>
</tr>
<tr>
<td>Renting</td>
<td>15</td>
<td>17</td>
<td>27</td>
<td>22</td>
</tr>
<tr>
<td>Base: All</td>
<td>923</td>
<td>255</td>
<td>1231</td>
<td>2746</td>
</tr>
</tbody>
</table>

* Percentages may not add to 100% as some minor tenure categories are not shown. Base numbers may differ slightly from other tables, as a small number of people did not answer the question and are excluded.
6.1.6 Type of work

This section focuses on those semi-retired respondents who were currently in work, and examines the number and type of jobs being done. Most semi-retired respondents who were working were only doing one job (93 per cent), five per cent were doing two, and two per cent had three jobs. This was very similar to the number of jobs held by those who had not yet retired.

Respondents doing more than one job were asked about their main job. One very clear difference in the types of job being done by the semi-retired was that they were much more likely to be self-employed (30 per cent) than those who had not yet retired (13 per cent). Among those who were employees, semi- and non-retired respondents held very different contracts of employment (Table 6.8). Semi-retired employees were much less likely to have a permanent contract (55 per cent) than employees who reported that they were not retired (94 per cent). Rather, the semi-retired tended to be employed on a fixed-term (14 per cent) or temporary/casual basis (32 per cent).

<table>
<thead>
<tr>
<th>Table 6.8 Type of contract, by retirement status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Column percentages</strong></td>
</tr>
<tr>
<td><strong>Not retired</strong></td>
</tr>
<tr>
<td>Permanent</td>
</tr>
<tr>
<td>Fixed for at least two years</td>
</tr>
<tr>
<td>Fixed for more than one but less than two years</td>
</tr>
<tr>
<td>Fixed for one year or less</td>
</tr>
<tr>
<td>On a temporary or casual basis</td>
</tr>
<tr>
<td><strong>Semi-retired</strong></td>
</tr>
<tr>
<td>Permanent</td>
</tr>
<tr>
<td>Fixed for at least two years</td>
</tr>
<tr>
<td>Fixed for more than one but less than two years</td>
</tr>
<tr>
<td>Fixed for one year or less</td>
</tr>
<tr>
<td>On a temporary or casual basis</td>
</tr>
<tr>
<td><strong>Base: All employees</strong></td>
</tr>
<tr>
<td><strong>Semi-retired</strong></td>
</tr>
</tbody>
</table>

Among those currently in work, job satisfaction was higher among the semi-retired (45 per cent were very satisfied compared with 29 per cent of those not retired).

6.1.7 Hours worked

Most (89 per cent) semi-retired respondents in work were working part-time (in their main job). This is a very different profile from those who were working and not yet retired, of whom 79 per cent were working full-time. The semi-retired were also much less likely to work overtime in their (main) job, whether paid or unpaid; only 17 per cent ever did so, compared with 45 per cent of those not retired.

Reflecting this, on average, the semi-retired worked far fewer hours per week than the non-retired, as shown in Table 6.9, with means of 18 and 39 hours respectively. Nearly half of the semi-retired worked fewer than 16 hours per week, with 38 per cent working between 16 and 29 hours. In contrast, nearly three-fifths (59 per cent) of those who had not retired worked 30-48 hours, and 19 per cent worked 49 hours or more per week; such a long working week was rare among the semi-retired (one per cent).
Table 6.9  Hours worked in main job, by retirement status

<table>
<thead>
<tr>
<th>Hours per week:</th>
<th>Not yet retired</th>
<th>Semi-retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-15</td>
<td>7</td>
<td>48</td>
<td>12</td>
</tr>
<tr>
<td>16-29</td>
<td>13</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>30-48</td>
<td>59</td>
<td>12</td>
<td>53</td>
</tr>
<tr>
<td>49 or more</td>
<td>19</td>
<td>1</td>
<td>17</td>
</tr>
<tr>
<td>Mean</td>
<td>39</td>
<td>18</td>
<td>36</td>
</tr>
</tbody>
</table>

Base: All working 942 152 1096

The semi-retired were more satisfied with the number of hours they were working; 78 per cent said they were happy with their current hours, nine per cent would have liked more hours and 13 per cent fewer hours compared with those who were not yet retired who were much more likely to say that they would like fewer hours (33 per cent). Satisfaction with working hours decreased as actual working hours increased.

Nearly half of the semi-retired respondents who were in work had reduced their hours within the last three years, 32 per cent by ‘a lot’ and 12 per cent ‘slightly’. This was much less common among those who were not retired, with only five per cent decreasing their hours a lot and 12 per cent slightly. It was more common for the non-retired to have increased their hours (22 per cent), although some of the semi-retired had done this too (13 per cent).

The main reasons given by semi-retired respondents for reducing their hours suggest that, for most, this was a voluntary decision: 31 per cent said that they wanted to cut their hours prior to retiring, and 28 per cent mentioned wanting more time for themselves or to pursue other interests. Around a quarter (24 per cent) had reduced hours as a result of changing employer (although this may not have been voluntary) and 12 per cent said they did not need the money. Only four per cent were forced to reduce their hours by their employer, nine per cent by their deteriorating health and six per cent by increased family responsibilities (Table 6.10).

By contrast, among those who were not retired but had reduced their hours, over a quarter (26 per cent) said this was a decision taken by their employer, suggesting much less freedom of choice among this group. Very few said it was because they wanted to cut their hours before retiring (six per cent).

Table 6.10  Reasons for reduced hours, by retirement status

<table>
<thead>
<tr>
<th></th>
<th>Not yet retired</th>
<th>Semi-retired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wanted to cut hours prior to retiring</td>
<td>6</td>
<td>31</td>
</tr>
<tr>
<td>Want more time for myself</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>Changed employer</td>
<td>25</td>
<td>24</td>
</tr>
<tr>
<td>Don’t need the money</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>Have decreased my responsibilities at work</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Health has deteriorated</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Family responsibilities have increased</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Employer decreased my hours</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>Too old to work the hours I used to</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Don’t enjoy my work</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Other reason</td>
<td>18</td>
<td>32</td>
</tr>
</tbody>
</table>

Base: All semi-retired/not yet retired, in work and having decreased hours in last 3 years 152 68
6.2 Reasons for semi-retirement

Respondents who were semi- or fully retired were asked whether retiring had been something they had wanted to do, or something they had been forced into. As shown in Table 6.11, for the semi-retired the decision had been voluntary in almost three-fifths of cases (57 per cent); however, nearly a third (31 per cent) felt it was something they had been forced into. For 11 per cent, it was a mixture of the two. The fully retired were slightly less likely to say it was what they had wanted to do (50 per cent) and more likely to feel that it was a decision they had been forced into (39 per cent).

Table 6.11 Whether retirement was forced or voluntary, by retirement status

<table>
<thead>
<tr>
<th></th>
<th>Semi-retired</th>
<th>Fully retired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wanted</td>
<td>57</td>
<td>50</td>
</tr>
<tr>
<td>Forced into</td>
<td>31</td>
<td>39</td>
</tr>
<tr>
<td>Part wanted, part forced</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Base: All</td>
<td>261</td>
<td>1263</td>
</tr>
</tbody>
</table>

For those who were semi-retired and working, the reasons given for retiring gradually are shown in Table 6.12. The most common reasons were that they saw it as a way of easing the transition from work to retirement (17 per cent), and that they wanted to carry on working or enjoyed their job (16 per cent). One in eight felt it would help to keep them fit and active and a similar proportion said that they wanted to keep involved in work and use their skills for the sense of achievement it gave them. One in ten were compelled to continue working due to financial pressures, and six per cent gave other financial reasons. Eight per cent were retiring gradually as they wanted more time for themselves or to do other things. Seven per cent mentioned health reasons. A range of other reasons were mentioned by up to four per cent, and a third gave a wide range of other specific reasons.

Table 6.12 Reasons for retiring gradually among semi-retired respondents

<table>
<thead>
<tr>
<th>Reason</th>
<th>Multiple responses (percentages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease transition/get used to retirement/not stop work too suddenly</td>
<td>17</td>
</tr>
<tr>
<td>Wanted to carry on working/enjoy job</td>
<td>16</td>
</tr>
<tr>
<td>Keep fit and active</td>
<td>12</td>
</tr>
<tr>
<td>Keep involved/use skills/sense of achievement</td>
<td>10</td>
</tr>
<tr>
<td>Need the money/can't afford to stop totally</td>
<td>10</td>
</tr>
<tr>
<td>Have more time for myself/other activities</td>
<td>8</td>
</tr>
<tr>
<td>Health reasons</td>
<td>7</td>
</tr>
<tr>
<td>Other financial reasons</td>
<td>6</td>
</tr>
<tr>
<td>Job too demanding/avoid stress/getting too old</td>
<td>4</td>
</tr>
<tr>
<td>Don't want to carry on working full time/as many hours</td>
<td>3</td>
</tr>
<tr>
<td>Contract allowed early retirement/was possible</td>
<td>3</td>
</tr>
<tr>
<td>Can afford to</td>
<td>3</td>
</tr>
<tr>
<td>Spend more time with partner/family</td>
<td>3</td>
</tr>
<tr>
<td>Not enough work/lost previous job/can't get full-time work</td>
<td>2</td>
</tr>
<tr>
<td>Look after/care for family</td>
<td>1</td>
</tr>
<tr>
<td>Other answer</td>
<td>35</td>
</tr>
<tr>
<td>Base: All semi-retired and in work</td>
<td>148</td>
</tr>
</tbody>
</table>
6.3 Departures from main line of work

As well as reducing their hours of work, another route into semi-retirement is for people to retire from their main job and take up a different line of work. Overall, the current or most recent job of semi-retired respondents was less likely to be part of their ‘main line of work’ than for the fully retired or those not yet retired. Nearly a third (30 per cent) said it was not, compared with only eight per cent of those who had not retired and 17 per cent of the fully retired.

Comparing the semi-retired who were working with those who do not see themselves as retired (Table 6.13), shows that only four per cent of the latter group were currently working outside their normal line of work, compared with 32 per cent of the semi-retired. It seems clear, therefore, that semi-retirement is associated with a rate of departure from people’s main line of work far in excess of the norm for the general working population.

Table 6.13 Departures from main line of work, by retirement status

<table>
<thead>
<tr>
<th></th>
<th>Semi-retired</th>
<th>Not yet retired</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not Working</td>
<td>Working</td>
</tr>
<tr>
<td>In main line of work</td>
<td>67</td>
<td>75</td>
</tr>
<tr>
<td>Not in main line of work</td>
<td>32</td>
<td>25</td>
</tr>
<tr>
<td>Not sure</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Base: All who have ever worked</td>
<td>152</td>
<td>109</td>
</tr>
</tbody>
</table>

People’s reasons for leaving their most recent job in their main line of work can broadly be classified into ‘voluntary’ and ‘involuntary’ reasons, along with other – more circumstantial – reasons. Among semi-retired respondents, voluntary and involuntary reasons were each mentioned, with about the same frequency. The most common voluntary reasons were being offered early retirement (30 per cent), and to enjoy life while they were still young and fit enough (27 per cent). The most common involuntary reasons were being dismissed or made redundant (26 per cent), ill-health (17 per cent) and reaching their employer’s normal retirement age (12 per cent).37

6.4 Other part-time workers

As was shown in Table 6.1, 68 per cent of the semi-retired had worked in the last month. Almost all of them worked part-time or had reduced their hours in recent years, which raises the question of why a larger group of people - also working part-time or with reduced hours - did not consider themselves to be semi-retired. The characteristics of these two groups are very different, as Table 6.14 shows. Part-timers and those with reduced hours who did not consider themselves retired were more likely to be female and younger than the semi-retired group. Almost all of the former group (92 per cent) were below state pension age and all saw their primary activity as work, whereas nearly a third of the semi-retired gave their current activity as retired when asked about their current activity status.

37 This represented less than one per cent of the sample as a whole.
Table 6.14 Characteristics of those working part-time/reduced hours, by retirement status

<table>
<thead>
<tr>
<th></th>
<th>Not retired</th>
<th>Semi-retired</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age within gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men aged...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>55-59</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>60-64</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>65-69</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Women aged...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>33</td>
<td>3</td>
</tr>
<tr>
<td>55-59</td>
<td>25</td>
<td>13</td>
</tr>
<tr>
<td>60-64</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>65-69</td>
<td>*</td>
<td>11</td>
</tr>
</tbody>
</table>

**Current activity** (selected categories - for full list see Table 6.1)

Employed                  84          47
Self-employed             14          19
Retired                   0           29

Base: All semi-retired/not yet retired, and working part-time or reduced hours in last 3 years 329 144

The most likely explanation for this is that for those who described themselves as semi-retired, their status as part-time workers was relatively recent and represented a transitional stage between full-time work and full retirement. For part-timers who felt that they were not yet retired, their part-time status was a continuation of working arrangements that had existed for some time and therefore not part of a transition to retirement.

There is strong evidence for this hypothesis. Firstly, comparing the two groups, nearly half (44 per cent) of the semi-retired in work had reduced their hours over the last three years, whereas only 16 per cent of workers who did not consider themselves to be semi-retired had done so. Secondly, looking at people now working part-time, 44 per cent of semi-retired part-timers had reduced their hours recently, suggesting that part-time work was a relatively new arrangement for a large proportion of them; however, only 21 per cent of the part-timers who did not consider themselves to be semi-retired had reduced their hours. Thirdly, and reinforcing the previous point, non-retired part-timers were much more likely to have been in part-time work three years ago (76 per cent) than semi-retired part-timers (38 per cent).

Taken together, these findings support the hypothesis that the two groups are different, beyond simply how they chose to define their current state. For those who considered themselves to be semi-retired, part-time work was part of a transition from work to retirement. For the part-time workers, it was simply the working pattern they had chosen.

For these reasons, this chapter restricted its analysis of semi-retirement to those respondents who classified themselves in this way, rather than including everyone who was working part-time or had reduced their hours in recent years.
6.5 Summary

This chapter explored what, in the context of this research, has been labelled ‘semi-retirement’ – a transitional stage between work and full retirement. When asked whether they saw themselves as not yet retired, semi-retired or fully retired, nine per cent of the sample chose to describe themselves as semi-retired. Of this group, two-thirds were working and were more likely to be self-employed than other workers in this study, although the self-employed were still in a minority (30 per cent of semi-retired workers compared with 13 per cent of other workers). Semi-retired employees were much less likely than other employees to have a permanent contract (55 per cent compared with 94 per cent), tending to be employed on a fixed-term or temporary/casual basis instead. (Section 6.1.6)

Most semi-retired workers were working part-time (89 per cent), and worked less overtime. As a result, their average hours were much lower than for other workers (18 hours per week, compared with 39 for other workers). They expressed greater satisfaction with their hours, and with their jobs in general. (Sections 6.1.6 and 6.1.7)

Those who considered themselves to be semi-retired had generally moved into this prior to reaching state pension age. Two-thirds of semi-retired men had reported that they had become semi-retired by the age of 60, and 88 per cent by their state pension age of 65. Sixty-one per cent of semi-retired women had become so by their state pension age of 60. (Section 6.1.2)

For the majority, the move into semi-retirement had been voluntary, however, a third felt that it was something they had been forced into. For a third of this group, the move into semi-retirement was associated with a change of occupation; 32 per cent were currently working outside what they considered to be their normal line of work. (Sections 6.2 and 6.3)
Those below state pension age not in work

The decline in labour market participation of people aged over 50 was highlighted in Chapter 1. The implications of this decrease have been well documented and the Government is concerned with reversing the decline. The recent Green Paper\textsuperscript{38}, therefore, highlighted the need to extend opportunities for older workers. One of the key proposals outlined in the paper was providing extra back-to-work help for those aged 50 or more. Within this, there are various initiatives:

- Introducing more intensive back-to-work help for people aged 50 or over.
- Extending the support available through New Deal 50 Plus.
- For people aged 50 to 59 who have been claiming Jobseekers Allowance for 18 months, piloting the idea of making their participation in New Deal 25 Plus Intensive Activity Period mandatory.
- Piloting work aimed at extending information available to the voluntary sector about back-to-work help.
- Piloting measures aimed at raising awareness in the business community of the benefits of employing older workers.

Given the range of proposals for increasing older people’s participation in the labour market, this chapter concentrates on the labour market attachment of those who were not in work.

The interview included questions about whether people were looking for work, and the reasons why they were – or were not – doing so. It was felt inappropriate to ask these questions of non-working people over state pension age, if they did not expect to work again; only a very small proportion (three per cent) expected to do so, and the analysis in this chapter is therefore focused on those people below state pension age who were not working.

The chapter begins by comparing the characteristics of those who were not working with those who were. The next section looks at respondents’ expectations of working in the future, and whether they would like to work again. A further section investigates the reasons why respondents were not looking for work, and develops a summary classification of why people were not looking for work.

\textsuperscript{38} Simplicity, security and choice: Working and saving for retirement, HM Treasury/DWP 2002.
which is then used throughout the remainder of the chapter. The next section looks at transitions from work, and considers the age at which respondents stopped working and why they did so.

The Green Paper proposed piloting measures to get people on Incapacity Benefit to return to work, and the Government also published a separate Green Paper on measures to help achieve this. The last section of the chapter looks at what might make respondents look for work in the future, and what sort of work they would consider; this section presents data separately for those who were on Incapacity Benefit.

7.1 Characteristics of those not in employment

This section focuses on the 38 per cent of the sample below state pension age who were not working. Table 7.1 shows the proportions who were working – and not working – in different subgroups, and therefore shows the factors that were associated with being in or out of work. Among those below state pension age:

- the proportions not working were similar for men and women. However, it is worth noting that, on average, the men were likely to have been further away from state pension age than the women (because men in the sample could be up to 15 years away from state pension age, compared with 10 years for the women);

- employment status was understandably related to age, for both men and women, as the move from employment (whether enforced or by choice) is likely to increase as individuals approach pensionable age;

- respondents’ working status was also associated with the presence or absence of a partner: those living alone were less likely to be working than those living with a partner, especially if there were also dependent children, or if the partners themselves were working. However this is, in part, also a function of age;

- those with fewer academic qualifications were less likely to be working;

- those with a health problem or disability were much less likely to be working (only 45 per cent were working, compared with 80 per cent of those without such problems).

---

39 Pathways to work – helping people into employment, HM Treasury/DWP 2002.
Table 7.1 Whether in employment, by demographic characteristics

<table>
<thead>
<tr>
<th></th>
<th>Working</th>
<th>Not working</th>
<th>Base*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>64</td>
<td>36</td>
<td>1113</td>
</tr>
<tr>
<td>Female</td>
<td>60</td>
<td>40</td>
<td>842</td>
</tr>
<tr>
<td>Age group (males)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54 years</td>
<td>78</td>
<td>22</td>
<td>363</td>
</tr>
<tr>
<td>55-59 years</td>
<td>65</td>
<td>35</td>
<td>350</td>
</tr>
<tr>
<td>60-64 years</td>
<td>44</td>
<td>56</td>
<td>400</td>
</tr>
<tr>
<td>Age group (females)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54 years</td>
<td>67</td>
<td>33</td>
<td>422</td>
</tr>
<tr>
<td>55-59 years</td>
<td>51</td>
<td>49</td>
<td>420</td>
</tr>
<tr>
<td>Household composition</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lives alone</td>
<td>53</td>
<td>47</td>
<td>523</td>
</tr>
<tr>
<td>Lives with partner only</td>
<td>63</td>
<td>37</td>
<td>1211</td>
</tr>
<tr>
<td>Lives with partner and dependent children</td>
<td>75</td>
<td>25</td>
<td>182</td>
</tr>
<tr>
<td>Partner’s employment status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partner is in employment</td>
<td>78</td>
<td>22</td>
<td>837</td>
</tr>
<tr>
<td>Partner is not in employment</td>
<td>37</td>
<td>63</td>
<td>534</td>
</tr>
<tr>
<td>Has no partner</td>
<td>53</td>
<td>47</td>
<td>561</td>
</tr>
<tr>
<td>Highest educational qualification</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree/other higher education</td>
<td>75</td>
<td>25</td>
<td>468</td>
</tr>
<tr>
<td>A-level or equivalent</td>
<td>72</td>
<td>28</td>
<td>215</td>
</tr>
<tr>
<td>O-level/CSE or equivalent, or below</td>
<td>64</td>
<td>36</td>
<td>661</td>
</tr>
<tr>
<td>No qualifications</td>
<td>45</td>
<td>55</td>
<td>610</td>
</tr>
<tr>
<td>Health problem</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>45</td>
<td>55</td>
<td>1182</td>
</tr>
<tr>
<td>No</td>
<td>80</td>
<td>20</td>
<td>768</td>
</tr>
</tbody>
</table>

* Base: All below SPA

These differences indicate that the population of those not working was far from homogeneous. As Table 7.2 shows, those who were not working were most likely to be long-term sick or disabled, with over two-fifths (43 per cent) describing themselves as currently having a long-term health problem or disability. A further 28 per cent described themselves as retired, while 19 per cent were looking after the home or caring. A few (eight per cent) were still in the labour market, looking or training for a job or waiting to start one. The remainder, just two per cent, were categorised as ‘other not working’ – doing voluntary work or in full-time education.

Table 7.2 Current status of those not working

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term sick/disabled</td>
<td>43</td>
</tr>
<tr>
<td>Retired</td>
<td>28</td>
</tr>
<tr>
<td>Looking after home/caring</td>
<td>19</td>
</tr>
<tr>
<td>Unemployed/Government training/waiting to start job</td>
<td>8</td>
</tr>
<tr>
<td>Other non-working</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All below SPA and not working 969
While the above is helpful, exploring the reasons people gave for not working and not seeking working is more revealing. There are a variety of reasons why individuals might not be working, whether from choice or otherwise. People may choose not to work due to social and economic factors, such as being able to afford not to work; alternatively, poor health or labour market skills could lead to the decision being enforced. Section 7.3 considers why people were not in work in more detail, by looking at reasons why people might not be looking for work, and develops an alternative classification, which is then used throughout the remainder of the chapter. However, it is first necessary to consider whether people were expecting to work in the future, and whether or not they were looking for work, which is covered in the next section.

7.2   Expectations of future employment

All non-working respondents below state pension age were asked whether they considered themselves to be fully retired, semi-retired or not yet retired. Table 7.3 shows that over half (54 per cent) considered themselves to be fully retired. Just over one in ten (11 per cent) saw themselves as semi-retired, but over one-third (36 per cent) considered themselves not yet to be retired. By extension, it is this group of non-working individuals who would be most likely to re-enter employment sometime in the future.

Non-working men were more likely to consider themselves fully retired than women (57 per cent compared with 49 per cent). As would be expected, retirement status also varied with age, with those in the younger age categories more likely to classify themselves as not yet retired, and less likely to be fully retired. It is interesting to note that, comparing the cohort of men closest to state pension age (those aged 60-64) with the corresponding cohort of women (those aged 55-59), women were more likely to classify themselves as not yet retired.

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th></th>
<th></th>
<th>Women</th>
<th></th>
<th></th>
<th>Total</th>
<th></th>
<th></th>
<th>Total</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>Total</td>
<td>50-54</td>
<td>55-59</td>
<td>Total</td>
<td>50-54</td>
<td>55-59</td>
<td>Total</td>
<td>50-54</td>
<td>55-59</td>
</tr>
<tr>
<td>Fully retired</td>
<td>38</td>
<td>55</td>
<td>70</td>
<td>57</td>
<td>43</td>
<td>54</td>
<td>49</td>
<td>54</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semi-retired</td>
<td>11</td>
<td>14</td>
<td>12</td>
<td>13</td>
<td>7</td>
<td>9</td>
<td>8</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not yet retired</td>
<td>51</td>
<td>31</td>
<td>18</td>
<td>30</td>
<td>50</td>
<td>37</td>
<td>43</td>
<td>36</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Base:</strong> All below SPA and not working</td>
<td>122</td>
<td>174</td>
<td>313</td>
<td>609</td>
<td>159</td>
<td>196</td>
<td>355</td>
<td>964</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Around half (50 per cent) of those who described their current situation as long-term sick or disabled saw themselves as fully retired. Similarly, 42 per cent of those who were looking after the home or family described themselves as fully retired. This suggests that, for many in these groups, they were unlikely to return to work in the future.

People were also asked whether they expected to work again at some point in the future (see Table 7.4) and it was found that less than a quarter (23 per cent) of all those below state pension age who were not in employment expected to work again.

Expectations of future employment might be influenced partly by age, and partly by proximity to state pension age (holding other factors constant). When comparing men and women, it is important to note that the sample of women was, on average, closer to state pension age than the sample of men.
(women could be up to ten years from SPA while men could be up to 15 years away). Comparing people of the same age, men were more likely than women to expect to work again; however, comparing people at the same ‘distance’ from SPA the reverse was true, i.e. women were more likely than men to expect to work again. This would suggest that both factors play a part, probably in conjunction with other factors not explored here.

Table 7.4 Future employment expectations, by age within gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Expect to work again</td>
<td>40 23 9 21</td>
<td>37 14 24 23</td>
<td></td>
</tr>
<tr>
<td>Do not expect to work again</td>
<td>52 73 90 75</td>
<td>59 84 73 74</td>
<td></td>
</tr>
<tr>
<td>Don't know</td>
<td>8 4 1 4</td>
<td>5 2 2 3</td>
<td></td>
</tr>
</tbody>
</table>

Base: All below SPA and not working

Looking separately at people on Incapacity Benefit (not shown in the table), 13 per cent of them expected to work again, compared with a quarter of others not in work. Similarly, those with a health problem were also less likely to expect to work again (19 per cent compared with 32 per cent among those without health problems).

7.2.1 Job-seeking activity

Those below state pension age, who were not in employment, were asked whether they had taken any active steps to look for work in the last four weeks and those who had not looked for work were asked whether they would like to have a paid job at the moment, either full-time or part-time.

As Table 7.5 shows, only eight per cent stated that they had actively looked for work in the previous four weeks. A further 28 per cent said that although they were not looking, they would like to work and nearly two-thirds (64 per cent) were not looking for work and did not want to work at present. The underlying reasons for this are explored in Section 7.3.

There was little difference between men and women in this respect but age was again clearly a factor, both in job search activity and in the desire for future employment. The highest proportions of those actively looking for work, and not looking but wanting work, were found in the lowest age group for both men and women.

Table 7.5 Active job search, by gender

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
</tr>
<tr>
<td>Yes</td>
<td>14 11 4 9</td>
<td>12 3 7 8</td>
<td></td>
</tr>
<tr>
<td>No, but would like work</td>
<td>42 27 24 30</td>
<td>30 22 26 28</td>
<td></td>
</tr>
<tr>
<td>No and would not like work</td>
<td>44 60 71 61</td>
<td>57 74 67 64</td>
<td></td>
</tr>
</tbody>
</table>

Base: All below SPA and not working

40 Most of this group (65 per cent) described themselves as unemployed.
Among those in receipt of Incapacity Benefit, three per cent were actively looking for work. However, a further 38 per cent said that they would like a job (even though they were not looking), which was higher than for the non-working sample as a whole.

It is worth noting that, of those who said that they would like to work, nearly two-thirds (64 per cent) did not expect to do so. Looking just at those on Incapacity Benefit, of the 38 per cent who said they wanted to work, the majority (74 per cent) did not expect to work again, thus 29 per cent had aspirations to work but no expectation of doing so. This is particularly relevant in the light of the focus on measures to help those on Incapacity Benefit back into work. Chapter 9 looks in more detail at health problems, including an analysis of the number of health problems that people reported. People on Incapacity Benefit had the largest number of health problems of any group in the survey; within this, those not expecting to work again had significantly more health problems than those seeking work or expecting to work again.

7.3 Reasons why people were not looking for work

Having considered the characteristics of those who were not in work and the likelihood of their returning to work, this section explores the reasons why people were not looking for work.

7.3.1 Reasons for not looking for work among those who would like to work

Section 7.2 showed that 28 per cent of those who were below state pension age and not in work, were not actively seeking work, but wanted a job. These individuals were asked what the main reason was for their not seeking work (see Table 7.6). Three of the top four reasons were health related, reported by almost three-quarters (73 per cent) of the group; over half (54 per cent) cited long-term sickness or injury, eight per cent mentioned temporary sickness or injury, and a further 11 per cent said that they believed their health problem would prevent them from getting a job. These findings suggest a group of individuals with aspirations to work but who were restricted in their ability to work by their health.

Table 7.6 Main reason for not looking for work among those who would like to work

<table>
<thead>
<tr>
<th>Reason</th>
<th>Column percentages</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unable to work because of long-term sickness/injury</td>
<td></td>
<td>54</td>
</tr>
<tr>
<td>Believe health problem/disability would prevent you getting a job</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>Looking after the family/home</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Unable to work because temporarily sick/injured</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>Financially secure and don’t need to work</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Can’t get a job that pays enough to make it financially worthwhile</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Have stopped trying as I have tried in the past but could not find a job</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Do not want a job</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Studying full time</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Believe no jobs were available</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Retired</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Some other reason</td>
<td></td>
<td>9</td>
</tr>
</tbody>
</table>

Base: All below SPA and not working, who were not actively seeking work but would like to work in the future 309
7.3.2 Reasons for not looking for work among those who did not want a job

Table 7.5 showed that almost two-thirds (64 per cent) of those below state pension age who were not working were not looking for work, and reported that they did not want a job at present. When this group was asked why they did not want to work (see Table 7.7), almost two-fifths (37 per cent) gave long-term health problems as the reason. Even though they had said they did not want to work, the fact that they were not looking for work was due to their health, suggesting a forced decision.

Earlier, Table 7.2 showed that, in terms of reported status, there were several sub-groups within the group below state pension age who were not in work; those who reported that their current status was long-term sick or disabled (43 per cent), those who considered themselves to be retired (28 per cent) and those who were looking after the home or caring. Table 7.7 looks at the main reason for not seeking work for these different groups. As would be expected, health problems predominated for those classified as long-term sick or disabled, with almost all (96 per cent) giving a health-related main reason. The reasons were more diverse for the other two groups, but around one in six (17 per cent) of the retired group were not looking for work for health reasons, indicating that people’s stated activity status may mask the underlying reason why they are not looking for work. This suggests that exploring why people were not looking for work might lead to a better understanding of why people were not in work than simply focusing on their current activity status. This is developed further in the remainder of this section.

Table 7.7 Main reason for not looking for work among those who would not like to work

<table>
<thead>
<tr>
<th>Reason</th>
<th>Retired</th>
<th>Sick</th>
<th>Home</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unable to work because of long-term sickness/injury</td>
<td>11</td>
<td>81</td>
<td>7</td>
<td>37</td>
</tr>
<tr>
<td>Retired</td>
<td>44</td>
<td>1</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td>Looking after the family/home</td>
<td>6</td>
<td>1</td>
<td>55</td>
<td>16</td>
</tr>
<tr>
<td>Financially secure and don’t need to work</td>
<td>20</td>
<td>0</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Do not want a job</td>
<td>10</td>
<td>0</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Believe health problem/disability would prevent you getting a job</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Unable to work because temporarily sick/injured</td>
<td>2</td>
<td>8</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Not yet started looking for a job</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Studying full-time</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Have stopped trying as I have tried in the past but could not find a job</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Can’t get a job that pays enough to make it financially worthwhile</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Believe there are no jobs available</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Other reason</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All below SPA and not working, who were not actively seeking work and would not like to work in the future 186 314 80 594
7.3.3 Reasons for not looking for work - summary

The previous analysis has presented the reasons for not looking for work separately for (a) those who wanted to work and (b) those who did not. However, the same question was asked of both these two groups and their responses can therefore be added together to give a clearer picture of the non-working group as a whole. The list of reasons shown to respondents can also be summarised into some straightforward categories (for example by including all the health-related reasons as one category). Finally, by also considering the proportion who were actively seeking work, a very clear summary can be developed for the sample of respondents under state pension age who were not working. This is shown in Table 7.8.

This clearly demonstrates the impact of health on people’s labour market participation. A half (50 per cent) of those not working and below state pension age were not looking for work due to health reasons. Around a fifth (22 per cent) had retired or were financially secure and around one in eight (12 per cent) were looking after the home or family. It is therefore clear that, for a large proportion of this population, their status is not something they have chosen: by summing the proportion seeking work, those not looking because of their health, and those who couldn’t find work or who have stopped trying, it can be demonstrated that 60 per cent of the sample were ‘involuntarily out of work’.

There were differences between men and women and between different age groups. More than half of the men in each of the three age bands were not looking for work due to health-related reasons. Younger men were more likely to be actively seeking work (14 per cent of those aged 50 to 54), and among this age group around four-fifths were ‘involuntarily out of work’ as defined above. Older men were more likely to be retired or financially secure (30 per cent of those aged 60 to 64), although nearly two-thirds were still ‘involuntarily out of work’.

Among the women, the proportion who were not looking for work for health reasons was lower than for men (40 per cent of women aged 50 to 59 compared with 58 per cent of men aged 50 to 64), and a higher proportion were not seeking work because they were looking after the home or family (24 per cent of women compared with only three per cent of men). As with men, younger women were more likely to be actively seeking work and older women were more likely to be retired or financially secure.

Among those on Incapacity Benefit, 91 per cent were not looking for work because of health reasons. This is important when considered in conjunction with the findings detailed in Section 7.2, where it was shown that there was a group of respondents on Incapacity Benefit who would like to work but who did not expect to do so in the future.
Table 7.8  Labour market status - summary

<table>
<thead>
<tr>
<th>Men</th>
<th></th>
<th></th>
<th></th>
<th>Women</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>50-54</td>
<td>55-59</td>
<td>60-64</td>
<td>Total</td>
<td>50-54</td>
<td>55-59</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Actively seeking work</td>
<td>14</td>
<td>11</td>
<td>4</td>
<td>9</td>
<td>12</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Not seeking work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>63</td>
<td>58</td>
<td>55</td>
<td>58</td>
<td>41</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>Retired/financially secure/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>don’t want work</td>
<td>14</td>
<td>20</td>
<td>30</td>
<td>23</td>
<td>11</td>
<td>27</td>
<td>20</td>
</tr>
<tr>
<td>Looking after the home/family</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>27</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Can’t get work that pays enough/</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>stopped trying/none available</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other reason</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Base: All below SPA and not working</td>
<td>122</td>
<td>174</td>
<td>313</td>
<td>609</td>
<td>160</td>
<td>200</td>
<td>360</td>
</tr>
</tbody>
</table>

This gives a much clearer indication of the reasons for inactivity than simply looking at activity status. As was shown in Section 7.1, 28 per cent of the non-working group gave their main activity status as retired. However, even though they said they were retired, a fifth (21 per cent) said they were not looking for work for health reasons.

Table 7.9 shows the profile of the three largest groups (i) the 50 per cent who were not looking for work for health reasons, (ii) the 22 per cent not looking because they were retired or financially secure and (iii) the 12 per cent who were not looking because they were looking after the home or family. Nearly two-thirds (64 per cent) of the first group were men. They were likely to be younger and more likely to be single than those who were retired or financially secure. Half of them were on Incapacity Benefit and only a third of them received a private pension income (compared with two-thirds of those retired or financially secure). They had fewer qualifications than the retired or financially secure, and a below-average weekly income.
Table 7.9  Profile of those not working, by reason for not looking for work

<table>
<thead>
<tr>
<th>Health reasons</th>
<th>Not looking for work</th>
<th>Looking after the home or family</th>
<th>All not working</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retired/financially secure/don't want work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>64</td>
<td>57</td>
<td>13</td>
</tr>
<tr>
<td>Women</td>
<td>36</td>
<td>43</td>
<td>87</td>
</tr>
<tr>
<td>50-54</td>
<td>34</td>
<td>19</td>
<td>46</td>
</tr>
<tr>
<td>55-59</td>
<td>40</td>
<td>48</td>
<td>48</td>
</tr>
<tr>
<td>60-64 (men only)</td>
<td>27</td>
<td>33</td>
<td>6</td>
</tr>
<tr>
<td>Single</td>
<td>29</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>Married/cohabiting</td>
<td>71</td>
<td>82</td>
<td>90</td>
</tr>
<tr>
<td>Has working partner</td>
<td>26</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>Receives private pension income</td>
<td>31</td>
<td>65</td>
<td>16</td>
</tr>
<tr>
<td>Receives IB</td>
<td>49</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>No qualifications</td>
<td>47</td>
<td>22</td>
<td>46</td>
</tr>
<tr>
<td>Has health problem</td>
<td>98</td>
<td>50</td>
<td>39</td>
</tr>
<tr>
<td>Mean weekly benefit unit income</td>
<td>£163</td>
<td>£255</td>
<td>£260</td>
</tr>
<tr>
<td>Percentage from earnings</td>
<td>17</td>
<td>21</td>
<td>40</td>
</tr>
<tr>
<td>Percentage from benefits (excl. state pension)</td>
<td>63</td>
<td>7</td>
<td>39</td>
</tr>
<tr>
<td>Percentage from state pension</td>
<td>3</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Percentage from private pension</td>
<td>13</td>
<td>41</td>
<td>9</td>
</tr>
<tr>
<td>Percentage from other</td>
<td>4</td>
<td>26</td>
<td>9</td>
</tr>
<tr>
<td>Base: All below SPA and not working</td>
<td>633</td>
<td>144</td>
<td>69</td>
</tr>
</tbody>
</table>

The table also shows how the sources, as well as amounts, of income differed between the three groups. Among those who were not working for health reasons, mean weekly equivalised income was £163, and 63 per cent of this income came from benefits. However, of those who were not working because they were retired or financially secure, mean weekly income was £255; this group received, on average, 41 per cent of its income from private pensions and a further quarter from ‘other’ sources (principally income from assets); relative to the other groups they derived very little income from state benefits.

Those not seeking work because they were looking after the home were predominantly women (87 per cent) and, on average, were significantly younger than the other two groups. They were more likely to have a working partner, and 40 per cent of their Benefit Unit income came from earnings. More than half (55 per cent) said that they were looking after or caring for someone else, twice the rate for those not working and below state pension age as a whole. For this group in particular, it would seem that their caring responsibility contributed to their decision not to look for work.

41 It is important to note that these figures show Benefit Unit income i.e. they include income from a partner where applicable. This explains why a proportion of this sample who were below state pension age were in receipt of state retirement pension.
This section has identified the main reasons why those below state pension age were not looking for work and has highlighted that there were important differences between the three main groups, those not looking for work for health reasons, those not looking because they were retired or financially secure and those not looking because they were looking after the home and family. These groups are considered separately throughout the remainder of this chapter.

7.4 Transitions from employment

Very few (less than five per cent) of those not working and below state pension age had never had a paid job, so for the vast majority it was possible to assess the process of moving out of employment by exploring their reasons for leaving their most recent job. This section also looks at the age at which these individuals left their most recent job, and the nature of their previous occupation.

As Table 7.10 illustrates, ill-health was – overall – the most common reason people gave for leaving their most recent job, being mentioned in almost a half of all cases (46 per cent). Among those currently looking for work, redundancy was the most common reason, given by 40 per cent, while 23 per cent of this group mentioned ill-health. Unsurprisingly, among those not seeking work for health related reasons, ill-health was the most common reason for leaving their most recent job (76 per cent), while 14 per cent said that the work was too physically demanding (likely to be as a result of their health status). It is interesting to note that 13 per cent of this group left their last job through redundancy rather than ill-health; it would seem that, although they were made redundant from their last job, the main reason they were now not looking for work was ill-health.

Among those not seeking work because they were retired/financially secure, the reasons were quite different and demonstrate that this group had more choice in their decision. A third (33 per cent) had left to enjoy life while they were still young and fit enough, whilst 21 per cent were offered early retirement and 17 per cent had left to spend more time with their family.

Table 7.10 Reasons for leaving last job, by labour market status

<table>
<thead>
<tr>
<th>Multiple responses (percentages)</th>
<th>Looking for work</th>
<th>Not looking for work</th>
<th>All not working</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retired/secure</td>
<td>Home/family</td>
<td></td>
</tr>
<tr>
<td>Ill-health</td>
<td>23</td>
<td>76</td>
<td>16</td>
</tr>
<tr>
<td>Made redundant</td>
<td>40</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>To spend time with partner/family</td>
<td>9</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Work too physically demanding</td>
<td>8</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>To enjoy life while still young</td>
<td>0</td>
<td>2</td>
<td>33</td>
</tr>
<tr>
<td>Offered early retirement</td>
<td>5</td>
<td>5</td>
<td>21</td>
</tr>
<tr>
<td>Job too stressful</td>
<td>8</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Ill-health of relative or friend</td>
<td>0</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td>Employer moved or closed down</td>
<td>4</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Work was too demanding in other ways</td>
<td>4</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>I moved home</td>
<td>5</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Offered voluntary redundancy</td>
<td>7</td>
<td>1</td>
<td>10</td>
</tr>
</tbody>
</table>

Base All below SPA and not working, who had worked previously 59 615 144 60 939

Note: Only the most popular reasons are given in the table. Hence some categories may add up to less than 100 per cent.
Another factor in the transition from employment was the type of job individuals had held, prior to stopping work. Where people had left their most recent job since the age of 50, or in the last five years, their job details were coded to the Standard Occupational Classification (SOC 2000) as shown in Table 7.11.

Among those who were retired or financially secure, 36 per cent had previously worked as managers and senior officials, or professionals. However, among those not seeking work for health reasons, only 18 per cent had previously worked in such occupations. In contrast, 43 per cent were previously working as process, plant or machinery operatives or in elementary occupations, compared with only 11 per cent of those who were retired/financially secure.

**Table 7.11 Occupation in most recent job**

<table>
<thead>
<tr>
<th>SOC 2000 Category</th>
<th>Not looking for work</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Health</td>
<td>Retired/secure</td>
</tr>
<tr>
<td>Managers and senior officials</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Sales and customer services</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Process, plant and machine operatives</td>
<td>22</td>
<td>4</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>21</td>
<td>8</td>
</tr>
</tbody>
</table>

Base: All below SPA and not working, who have worked since 1997 or the age of 50

335

118

565

Table 7.12 shows the age at which people had left their most recent job. The overall average was 46, but with a wide distribution around this figure. The pattern was similar for those not seeking work for health reasons, where the age at which they had stopped work was spread fairly evenly across all of the age bands, with an average of 46.5.

For those who were not working because they had retired or were financially secure, this was a more recent phenomenon with 42 per cent having last worked between the ages of 50 and 54, with an average age of 50.7. Those not looking for work because they were looking after the home or family had been out of work for longer, having – on average – left their last job at an age of 34.5. It is likely that, for many of this group, they left their last job to start a family (as was shown earlier, 37 per cent had left to spend more time with a partner or family) and never returned to paid employment.
Table 7.12  Age at which people stopped working

<table>
<thead>
<tr>
<th></th>
<th>Health</th>
<th>Retired/</th>
<th>Looking</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>secure</td>
<td>after home</td>
<td></td>
</tr>
<tr>
<td>Before age 45</td>
<td>27</td>
<td>15</td>
<td>44</td>
<td>25</td>
</tr>
<tr>
<td>45-49 years</td>
<td>22</td>
<td>10</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>50-54 years</td>
<td>24</td>
<td>42</td>
<td>26</td>
<td>29</td>
</tr>
<tr>
<td>55-59 years</td>
<td>18</td>
<td>23</td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td>60-64 years</td>
<td>5</td>
<td>10</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Average</td>
<td>46.5</td>
<td>50.7</td>
<td>34.5</td>
<td>46.1</td>
</tr>
<tr>
<td>Never had a paid job</td>
<td>3</td>
<td>-</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>Base All below SPA not working</td>
<td>616</td>
<td>131</td>
<td>69</td>
<td>936</td>
</tr>
</tbody>
</table>

7.5  Continued inactivity and employment aspirations for the future

All those who were not looking for work were asked if there were any circumstances in which they would consider looking for paid work in the future (shown in Table 7.13).

Two in five (39 per cent) of all those not currently seeking work did not name any circumstances in which they would consider work in the future, which further demonstrates that, among this group, there was a significant proportion who were unlikely to return to the labour market. The importance of health is further demonstrated, in that 37 per cent said they would consider looking for work if their health improved.

As was highlighted in the introduction to this chapter, the Government is considering piloting measures to help recipients of Incapacity Benefit to return to work. Among those in receipt of Incapacity Benefit, 63 per cent said that they would look for work in the future if their health improved. However, a third (33 per cent) did not name any circumstances in which they would consider looking for work.

Table 7.13  Reasons to consider looking for work in the future

<table>
<thead>
<tr>
<th></th>
<th>Not on IB</th>
<th>On IB</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>None of these</td>
<td>42</td>
<td>33</td>
<td>39</td>
</tr>
<tr>
<td>If my health improved</td>
<td>27</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>If my financial circumstances changed</td>
<td>21</td>
<td>3</td>
<td>16</td>
</tr>
<tr>
<td>If my family circumstances changed</td>
<td>14</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>If I could work from home</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>If I stopped receiving benefits</td>
<td>4</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>If I had more spare time</td>
<td>3</td>
<td>*</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Base All below SPA and not working, and not seeking work</td>
<td>465</td>
<td>445</td>
<td>910</td>
</tr>
</tbody>
</table>
People were then asked what type of work they would consider doing (see Tables 7.14, 7.15 and 7.16). The majority (52 per cent) would consider part-time (up to 30 hours per week) rather than full-time work (Table 7.14).

**Table 7.14 Type of work considered doing - hours**

<table>
<thead>
<tr>
<th></th>
<th>Not on IB</th>
<th>On IB</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid work 30 or more hours per week</td>
<td>29</td>
<td>37</td>
<td>31</td>
</tr>
<tr>
<td>Paid work up to 30 hours per week</td>
<td>55</td>
<td>45</td>
<td>52</td>
</tr>
<tr>
<td>Self-employment</td>
<td>10</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Don’t know</td>
<td>6</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>

Base: All who gave a reason why they might consider looking for work in the future

They were also asked about the type of contract they would consider (see Table 7.15). Most (58 per cent) responded by saying they would consider either permanent or fixed-term/temporary work, the remainder being split roughly equally between preferring one type of contract over another. Those on Incapacity Benefit were more likely than others to say permanent work only.

**Table 7.15 Type of work considered doing - contract**

<table>
<thead>
<tr>
<th></th>
<th>Not on IB</th>
<th>On IB</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent work only</td>
<td>16</td>
<td>25</td>
<td>19</td>
</tr>
<tr>
<td>Fixed-term or temporary work only</td>
<td>20</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td>Either permanent or fixed-term/temporary work</td>
<td>59</td>
<td>55</td>
<td>58</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
<td>8</td>
<td>6</td>
</tr>
</tbody>
</table>

Base: All who gave a reason why they might consider looking for work in the future

They were also asked whether they would consider a similar job to that which they had had in the past (see Table 7.16). Respondents were fairly evenly spread between saying they would consider the same work, different work, or both.

**Table 7.16 Type of work considered doing - content**

<table>
<thead>
<tr>
<th></th>
<th>Not on IB</th>
<th>On IB</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The same work you have done in the past</td>
<td>33</td>
<td>35</td>
<td>34</td>
</tr>
<tr>
<td>Different some of work from what you have done in the past</td>
<td>30</td>
<td>34</td>
<td>31</td>
</tr>
<tr>
<td>Both</td>
<td>33</td>
<td>29</td>
<td>32</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

Base: All who gave a reason why they might consider looking for work in the future
7.5.1 Awareness and participation in New Deal programmes

The questionnaire asked those who were of working age and not in work about awareness of, and participation in, New Deal 50 Plus and the New Deal for Disabled People. Almost two-fifths, (39 per cent) had heard of the New Deal 50 Plus and 28 per cent had heard of the New Deal for Disabled People. For both programmes, awareness was higher among men than women but participation rates were very low, only five per cent had been involved in the New Deal 50 Plus and one per cent in the New Deal for Disabled People. Among those on Incapacity Benefit, awareness was slightly higher (at 48 per cent and 41 per cent respectively) but in each case only two per cent were participating in the programmes.

Table 7.17 Awareness and participation in New Deal programmes

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50-54</td>
<td>55-59</td>
</tr>
<tr>
<td>New Deal 50 Plus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awareness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>Total</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>32</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>Participation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>New Deal for Disabled People</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awareness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Base All below SPA and not working</td>
<td>122</td>
<td>174</td>
</tr>
</tbody>
</table>

7.6 Summary

This chapter focused on the 38 per cent of the sample below state pension age who were not working at the time of interview. This group consisted disproportionately of people close to state pension age, as progressively more people move out of employment as they approach that age. It also consisted disproportionately of those with lower qualification levels and those with health problems; people with a spouse or partner were less likely to find themselves in this group. (Section 7.1)

Given the interest in re-engaging this population in the labour market, it is apparent that – for many – they do not expect to return to work again. Three-quarters said that they did not expect to work again, and nearly two-thirds (64 per cent) said that they were not looking for work and did not want work. These proportions increased with age. Women were more likely than men to expect to work again. (Section 7.2)

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42 This includes people who did not describe their current situation as employed or self-employed, and who had not worked (either as an employee or as self-employed) in the previous month.
It was shown that classifying respondents in terms of their stated reason for lack of job search activity as opposed to their stated activity status provided a clearer summary of this group as a whole. A typology was developed which grouped the sample into five main categories:

1. Those not looking for work because of health problems (50 per cent).
2. Those not looking because they were retired or because they said they were financially secure (22 per cent).
3. Those not seeking work because they were looking after the home or family (12 per cent).
4. Those actively seeking work (eight per cent).
5. Those who could not find work that paid enough, had given up trying to find work, or considered that there was none available (two per cent).

The remaining five per cent gave a range of reasons that were not readily classifiable into any single theme. By summing groups 1, 4 and 5, it could be inferred that 60 per cent of those not working were ‘involuntarily out of work’. (Section 7.3.3)

The markedly different characteristics of the three largest groups – none of whom were actively seeking work – are summarised here.

- The largest group – those not seeking for work for health reasons – was predominantly male. They were more likely than the second group to have no qualifications; they were also younger, and more likely to be single. They had much lower levels of income and were heavily reliant on benefits. The ages at which they had last worked covered a wide spectrum, with an average of 46.5.

- The second largest group consisted of people who were who were retired, were financially secure or did not want work. They had clearly had more choice in their decision and had typically stopped work more recently, at an average age of 50.7. Men outnumbered women, but to a lesser extent than in the first group. They had above-average incomes, derived principally from private pensions and assets.

- The third largest group were not seeking work because they were looking after the home or family. They were predominantly women, were on average younger than the other two groups, had been away from the labour market for longer and had left their last job at an average age of 34.5. More than half were looking after or caring for someone else. Fifteen per cent had never had a paid job. Nearly all had a partner, half of whom were working. Their average income was similar to that of the second group but came from different sources, being predominantly derived from earnings and benefits in equal proportion. (Sections 7.3.3 and 7.4)

The Government is to pilot measures aimed at helping those on Incapacity Benefit back into work. Among this group 13 per cent expected to work again in the future, while 29 per cent said they would like to work but had no expectation of doing so. Almost all were not looking for work because of health reasons, but almost two-thirds said that they would consider looking for work if their health improved. Those not expecting to work again had significantly more health problems than those seeking work or expecting to work again. (Section 7.2, 7.3.3 and 7.5)

Two-fifths (39 per cent) of those below state pension age and not working were aware of the New Deal 50 Plus and 28 per cent were aware of the New Deal for Disabled People. However, much smaller numbers had actually participated in these schemes (five per cent and one per cent respectively), highlighting the potential for the extension of support available through New Deal 50 Plus proposed by the Government. (Section 7.5.1)
8  Income and assets

James Banks and Zoë Oldfield, Institute for Fiscal Studies

This chapter presents an analysis of the financial situation of older people. In previous chapters we have presented some analysis of incomes – for example, in Chapter 4 we showed how the incomes of workers varied according to expected retirement date and in Chapter 7 we showed how those who were not looking for work through ill-health had much less income than those who were retired or financially secure. In this chapter, we concentrate on the differences in income and assets across older people as a whole.

8.1  Comparison with the Family Resources Survey

We start with a comparison of the income measure collected in this study and income measured in the Family Resources Survey. The current survey did not attempt to collect information on income and assets in such detail as in the FRS. Despite this, the results are very similar to those from the FRS, as can be seen in Table 8.1. This shows mean income levels (in nominal terms) for respondents in this study and respondents in the 50-69 year old age group of the FRS in 2001/02. For the purposes of this comparison, we use a Benefit Unit level (unequivalised) income measure analysed at the individual level.

<table>
<thead>
<tr>
<th>Income Source</th>
<th>This study</th>
<th>Family Resources Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment Income</td>
<td>201</td>
<td>191</td>
</tr>
<tr>
<td>Self Employment Income</td>
<td>42</td>
<td>41</td>
</tr>
<tr>
<td>Benefit Income</td>
<td>38</td>
<td>34</td>
</tr>
<tr>
<td>State Pension Income</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>Private Pension Income</td>
<td>61</td>
<td>62</td>
</tr>
<tr>
<td>Other Income</td>
<td>31</td>
<td>26</td>
</tr>
<tr>
<td>Total Income</td>
<td>409</td>
<td>390</td>
</tr>
</tbody>
</table>

43 Note that most of the information in this chapter was collected in two stages. In the first stage, respondents were asked to provide an exact amount of their income. For those who did not know, follow-up questions were used that enabled respondents to give an upper and lower bound for their income. As in all surveys, some missing values remain, and these – along with those who provided a bracketed estimate – were given an imputed value.

44 Note that this income measure is not directly comparable with income as measured by the Households Below Average Income Series. The main differences are that we do not measure income net of Council Tax, and we do not measure various forms of income in kind, as these details were not collected in this survey.
Total income recorded in this study is, on average, slightly higher than was recorded in the FRS. In particular, this difference arises from higher employment income, higher benefit income and higher other income on average than recorded in the FRS. Differences in benefit income may be explained by increases in generosity in the benefit system between the date of fieldwork in the FRS and this study and differences in employment income could be explained by wage growth. Any remaining differences are relatively small.

In the remainder of this chapter, the income measure that we use is Benefit Unit income, adjusted for Benefit Unit size (equivalised), but analysed at the individual level45 (i.e. there is one observation per individual46). As with the Department for Work and Pensions poverty and inequality statistics, this means that we are implicitly assuming that income is shared equally within Benefit Units47.

8.2 Income by age and education

For a broad overview, in Table 8.2 we start with an analysis of income by age band and highest educational qualification. We define three education groups – those who have degree or equivalent qualifications (referred to as ‘degree’ in Table 8.2 and subsequent tables), those who have other qualifications below degree-level (‘other’ in the tables) those who have no educational qualifications (‘none’ in the tables). The first column of the table, shows mean weekly equivalised total income and the remaining numbers show how that income is made up from the various components – employment income (including self employment income), benefit income (income assessed and health-related but excluding state pension), state pension income, private pension income and other income (including investment income).

45 Note that this means that someone below state pension age can be in receipt of state pension income if their (older) partner receives it and, similarly, those who are not working can be seen to be in receipt of earnings income.

46 Note that the base sample size is 2,797. The remaining observations are excluded because of missing information that was vital to impute income.

47 Even if income is not distributed equally across members of a Benefit Unit, all members of a family unit may benefit from goods or services that are bought by any one member of that family unit.
Table 8.2  Mean total income and sources of income, by age and education

<table>
<thead>
<tr>
<th>Age and education</th>
<th>Total income £, weekly</th>
<th>Earnings %</th>
<th>Benefits %</th>
<th>State pension %</th>
<th>Private pension %</th>
<th>Other %</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 50-54</td>
<td>314</td>
<td>74</td>
<td>16</td>
<td>1</td>
<td>5</td>
<td>4</td>
<td>772</td>
</tr>
<tr>
<td>Degree</td>
<td>421</td>
<td>81</td>
<td>7</td>
<td>1</td>
<td>6</td>
<td>5</td>
<td>228</td>
</tr>
<tr>
<td>Other</td>
<td>297</td>
<td>77</td>
<td>13</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>333</td>
</tr>
<tr>
<td>None</td>
<td>208</td>
<td>57</td>
<td>35</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>211</td>
</tr>
<tr>
<td>Aged 55-59</td>
<td>276</td>
<td>60</td>
<td>20</td>
<td>2</td>
<td>11</td>
<td>8</td>
<td>769</td>
</tr>
<tr>
<td>Degree</td>
<td>392</td>
<td>65</td>
<td>8</td>
<td>2</td>
<td>14</td>
<td>11</td>
<td>166</td>
</tr>
<tr>
<td>Other</td>
<td>273</td>
<td>65</td>
<td>15</td>
<td>2</td>
<td>11</td>
<td>8</td>
<td>352</td>
</tr>
<tr>
<td>None</td>
<td>200</td>
<td>49</td>
<td>36</td>
<td>2</td>
<td>8</td>
<td>5</td>
<td>251</td>
</tr>
<tr>
<td>Aged 60-65</td>
<td>236</td>
<td>28</td>
<td>20</td>
<td>24</td>
<td>19</td>
<td>8</td>
<td>706</td>
</tr>
<tr>
<td>Degree</td>
<td>334</td>
<td>31</td>
<td>10</td>
<td>13</td>
<td>34</td>
<td>11</td>
<td>122</td>
</tr>
<tr>
<td>Other</td>
<td>248</td>
<td>33</td>
<td>18</td>
<td>18</td>
<td>20</td>
<td>10</td>
<td>280</td>
</tr>
<tr>
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<td>178</td>
<td>23</td>
<td>27</td>
<td>35</td>
<td>11</td>
<td>4</td>
<td>304</td>
</tr>
<tr>
<td>Aged 65-69</td>
<td>225</td>
<td>7</td>
<td>11</td>
<td>54</td>
<td>22</td>
<td>6</td>
<td>550</td>
</tr>
<tr>
<td>Degree</td>
<td>339</td>
<td>10</td>
<td>7</td>
<td>38</td>
<td>36</td>
<td>10</td>
<td>96</td>
</tr>
<tr>
<td>Other</td>
<td>242</td>
<td>7</td>
<td>9</td>
<td>51</td>
<td>25</td>
<td>8</td>
<td>200</td>
</tr>
<tr>
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<td>6</td>
<td>15</td>
<td>62</td>
<td>14</td>
<td>4</td>
<td>254</td>
</tr>
<tr>
<td>Total</td>
<td>268</td>
<td>46</td>
<td>17</td>
<td>17</td>
<td>13</td>
<td>6</td>
<td>2797</td>
</tr>
</tbody>
</table>

Across the whole sample, average income was £268 per week. As would be expected, the older age groups have lower income on average than younger age groups, with the youngest age group receiving £314, on average, a week and the oldest age group receiving £225. This finding is fairly consistent across education groups. The sources of this income also vary considerably across age groups and education groups. In the youngest age group, for those with a degree or other non-degree qualification, by far the largest component of income is earnings (comprising 81 per cent of income). This contrasts with the group who have no qualifications who tend to rely much more heavily on benefits – on average 35 per cent of this group’s income is made up of benefits. A similar picture emerges for the 55-59 year olds, although as would be expected, for all education groups, earnings become a smaller component of income. For those individuals age 60 and above, private pension income becomes a large component of income but only for the more educated. Those who are less educated rely more heavily on benefits and the state pension. Those aged 65+ tend to get less from benefits. To some extent this will reflect the rules of the state benefit system (for example, those aged 65+ are unable to claim Incapacity Benefit) and the receipt of the state pension will, for some, reduce entitlements to income-assessed benefits.

Within age and education group, there will be much diversity in the labour market status of individuals and this will clearly be an important factor both in the level of income received and in the reliance on the various components of income. This issue is examined in the next section.

8.3 Income by labour market status

In previous chapters we have split our sample into groups according to labour market status. We now use these definitions to see how income varies according to the various situations that an individual can be in.
Table 8.3 Levels and sources of income, by labour market status

<table>
<thead>
<tr>
<th>Status</th>
<th>Total income £, weekly</th>
<th>Earnings %</th>
<th>Benefits %</th>
<th>State pension %</th>
<th>Private pension %</th>
<th>Other %</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ages</td>
<td>270</td>
<td>268</td>
<td>46</td>
<td>17</td>
<td>17</td>
<td>13</td>
<td>2797</td>
</tr>
<tr>
<td>Working</td>
<td>343</td>
<td>83</td>
<td>3</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>1094</td>
</tr>
<tr>
<td>semi-retired</td>
<td>391</td>
<td>58</td>
<td>2</td>
<td>3</td>
<td>28</td>
<td>8</td>
<td>91</td>
</tr>
<tr>
<td>not retired</td>
<td>339</td>
<td>85</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>1003</td>
</tr>
<tr>
<td>Not working</td>
<td>201</td>
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<td>29</td>
<td>30</td>
<td>20</td>
<td>8</td>
<td>1703</td>
</tr>
<tr>
<td>retired</td>
<td>205</td>
<td>9</td>
<td>23</td>
<td>37</td>
<td>22</td>
<td>8</td>
<td>1266</td>
</tr>
<tr>
<td>semi-retired</td>
<td>211</td>
<td>25</td>
<td>39</td>
<td>4</td>
<td>20</td>
<td>13</td>
<td>101</td>
</tr>
<tr>
<td>not retired</td>
<td>181</td>
<td>25</td>
<td>56</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>336</td>
</tr>
<tr>
<td>Below SPA</td>
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<td>63</td>
<td>19</td>
<td>2</td>
<td>10</td>
<td>6</td>
<td>1936</td>
</tr>
<tr>
<td>Working</td>
<td>343</td>
<td>87</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>4</td>
<td>983</td>
</tr>
<tr>
<td>semi-retired</td>
<td>391</td>
<td>58</td>
<td>2</td>
<td>3</td>
<td>28</td>
<td>8</td>
<td>91</td>
</tr>
<tr>
<td>not retired</td>
<td>339</td>
<td>89</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>892</td>
</tr>
<tr>
<td>Not working</td>
<td>197</td>
<td>21</td>
<td>46</td>
<td>4</td>
<td>19</td>
<td>10</td>
<td>953</td>
</tr>
<tr>
<td>retired</td>
<td>206</td>
<td>18</td>
<td>40</td>
<td>4</td>
<td>26</td>
<td>12</td>
<td>516</td>
</tr>
<tr>
<td>semi-retired</td>
<td>211</td>
<td>25</td>
<td>39</td>
<td>4</td>
<td>20</td>
<td>13</td>
<td>101</td>
</tr>
<tr>
<td>not retired</td>
<td>181</td>
<td>25</td>
<td>56</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>336</td>
</tr>
<tr>
<td>At or above SPA</td>
<td>224</td>
<td>12</td>
<td>13</td>
<td>49</td>
<td>20</td>
<td>7</td>
<td>861</td>
</tr>
<tr>
<td>Working</td>
<td>344</td>
<td>49</td>
<td>2</td>
<td>28</td>
<td>11</td>
<td>9</td>
<td>111</td>
</tr>
<tr>
<td>Retired</td>
<td>205</td>
<td>5</td>
<td>14</td>
<td>53</td>
<td>21</td>
<td>7</td>
<td>750</td>
</tr>
</tbody>
</table>

8.3.1 People in work

Table 8.3 shows that workers receive, on average, a total income of £343 per week. This level does not vary according to whether the individual is above or below state pension age. However, the source of this income varies considerably according to whether the worker is above or below state pension age. For workers below state pension age, on average, 87 per cent of income comes from earnings, whereas for those workers above state pension age, this figure is only 49 per cent. The difference is made up by state pension income and to some extent private pension income, which, for occupational pension income must, under the current rules, come from a pension from a previous employer.

For workers below state pension age, we can look separately at those who report themselves as semi-retired48, and not yet retired. There is a small difference between average income levels of these two groups, with the semi-retired receiving on average £391 a week and those who have not retired receiving somewhat less at £339. Again, we see large differences in the sources of this income. The semi-retired rely much less on their earnings and instead receive 28 per cent of their income from private pensions. This contrasts with those who report themselves as not retired, who receive 89 per cent of their income from employment and very little (on average just three per cent) from private pensions.

48 We also have this information for those over state pension age, where there is approximately a 50/50 split between the semi-retired and not-retired workers. However, because of the limitations of sample size, we have not differentiated between them.
This will reflect, to some extent, the fact that the semi-retired are more likely to be working part-time (which is what we found in Chapter 6). Even within the group of workers and non-workers in this age group, there are differences in characteristics which reveal differences in income. In Chapter 3 (Working), for example, we show how income varies according to whether workers plan to retire early or late. This showed that those who plan to retire early have, on average, slightly higher incomes than those who plan to retire late. Similarly in Chapter 7 (Table 7.9) we found a large difference in average income levels between those who were not looking for work because they were retired or financially secure and those who were not looking for work because of ill-health.

8.3.2 People below state pension age and not working

Among those who are below state pension age and who are not working, there is very little difference between the average levels and sources of income received by the retired and the semi-retired. For both groups, benefits provide the largest single source of income. A significant percentage also comes from a private pension.

Those who are not working and who reported themselves as not retired are, on average, poorer than their retired and semi-retired counterparts (receiving on average £181 a week compared with around £210 a week) and are even more dependent on benefits, with 56 per cent of their income coming from benefits compared with around 40 per cent among the retired and semi-retired. However, the biggest difference between those who are retired (or semi-retired) and those who report themselves as not retired is the percentage of income which comes from private pensions – those who are not retired tend to receive much less than their retired counterparts from a private pension.

8.3.3 People at, or above, state pension age

For those who are above state pension age, we can differentiate between those who are working and those who are retired. Looking at total equivalised income, those who are retired are, on average, poorer than their working counterparts. What is perhaps surprising is that if we exclude earnings from total equivalised income (numbers not shown in table), we find that, on average, the workers receive £189 a week while the retired receive £195 a week. This suggests that those who choose to work past state pension age are not necessarily doing so simply to enjoy a similar level of income to others in their age group. Instead, there seems to be other reasons why some people choose to continue to work past state pension age, either to boost their income levels above that of their contemporaries or for non-financial reasons.

8.4 Receipt of state benefits

In previous sections, we have gained some idea of the extent to which individuals of different ages and labour market status receive different proportions of their income from state benefits. In this section, we look in more detail at this issue and ask how many individuals receive more than a given percentage of their income from state benefits and how this varies across positions in the labour market. Table 8.4 shows levels of benefit income and the percentage of individuals who receive more than 50 per cent or more than 75 per cent of their income from the state. We use two alternative definitions of benefit income – one excluding state pension income and one including state pension.

49 Among those non-workers above state pension age, there were a very small number who reported that they were not retired (five) or semi-retired (eight). For the purposes of this table, we do not identify these people separately. Instead we keep them with the non-workers and label this group “retired”.

Income and assets
income. For those below state pension age, the difference is negligible and is caused only by those Benefit Units where one partner is below state pension age and the other above it. For those above state pension age, we might be interested in the wider definition of benefit income (i.e. that including state pension income) if we are interested in the individuals’ dependence on the state rather than private sources of income: for this we need to include state pension income even though it is not income assessed.

Table 8.4 Levels of benefit income and percentage who receive more than 50% and 75% of their income from state benefits

<table>
<thead>
<tr>
<th>Status</th>
<th>Average benefit income £, weekly</th>
<th>Average benefit and state pension income</th>
<th>&gt;50</th>
<th>&gt;75</th>
<th>&gt;50</th>
<th>&gt;75</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ages</td>
<td>38</td>
<td>15</td>
<td>11</td>
<td>75</td>
<td>33</td>
<td>25</td>
<td>2797</td>
</tr>
<tr>
<td>Working</td>
<td>13</td>
<td>1</td>
<td>0</td>
<td>26</td>
<td>3</td>
<td>1</td>
<td>1094</td>
</tr>
<tr>
<td>semi-retired</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>2</td>
<td>0</td>
<td>91</td>
</tr>
<tr>
<td>not retired</td>
<td>14</td>
<td>1</td>
<td>0</td>
<td>26</td>
<td>4</td>
<td>1</td>
<td>1003</td>
</tr>
<tr>
<td>Not working</td>
<td>61</td>
<td>28</td>
<td>21</td>
<td>119</td>
<td>59</td>
<td>47</td>
<td>1703</td>
</tr>
<tr>
<td>retired</td>
<td>49</td>
<td>21</td>
<td>14</td>
<td>122</td>
<td>60</td>
<td>46</td>
<td>1266</td>
</tr>
<tr>
<td>semi-retired</td>
<td>77</td>
<td>41</td>
<td>33</td>
<td>85</td>
<td>44</td>
<td>35</td>
<td>101</td>
</tr>
<tr>
<td>not retired</td>
<td>108</td>
<td>57</td>
<td>50</td>
<td>114</td>
<td>61</td>
<td>56</td>
<td>336</td>
</tr>
<tr>
<td>Below SPA</td>
<td>43</td>
<td>18</td>
<td>15</td>
<td>48</td>
<td>20</td>
<td>16</td>
<td>1936</td>
</tr>
<tr>
<td>Working</td>
<td>14</td>
<td>1</td>
<td>0</td>
<td>18</td>
<td>2</td>
<td>0</td>
<td>983</td>
</tr>
<tr>
<td>semi-retired</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>2</td>
<td>0</td>
<td>91</td>
</tr>
<tr>
<td>not retired</td>
<td>15</td>
<td>1</td>
<td>0</td>
<td>18</td>
<td>2</td>
<td>0</td>
<td>892</td>
</tr>
<tr>
<td>Not working</td>
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<td>46</td>
<td>39</td>
<td>99</td>
<td>50</td>
<td>43</td>
<td>953</td>
</tr>
<tr>
<td>retired</td>
<td>84</td>
<td>40</td>
<td>32</td>
<td>90</td>
<td>43</td>
<td>37</td>
<td>516</td>
</tr>
<tr>
<td>semi-retired</td>
<td>77</td>
<td>41</td>
<td>33</td>
<td>85</td>
<td>44</td>
<td>35</td>
<td>101</td>
</tr>
<tr>
<td>not retired</td>
<td>108</td>
<td>57</td>
<td>50</td>
<td>114</td>
<td>61</td>
<td>56</td>
<td>336</td>
</tr>
<tr>
<td>At or above SPA</td>
<td>28</td>
<td>10</td>
<td>4</td>
<td>132</td>
<td>61</td>
<td>44</td>
<td>861</td>
</tr>
<tr>
<td>Working</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>102</td>
<td>18</td>
<td>7</td>
<td>111</td>
</tr>
<tr>
<td>Retired</td>
<td>32</td>
<td>11</td>
<td>5</td>
<td>137</td>
<td>68</td>
<td>50</td>
<td>750</td>
</tr>
</tbody>
</table>

Overall, 15 per cent of individuals age 50-69 receive more than 50 per cent of their income from benefits and 11 per cent receive more than 75 per cent from benefits. If we include state pension income as benefit income, the percentages are 33 and 25 respectively. Not surprisingly, those who are not in work are more likely to rely more heavily on state benefits – for those in work (excluding state pension income) almost nobody receives more than 50 per cent of their income from benefits; this is true of those aged below, and those aged at or above, the state pension age. For those who are not working and are below state pension age, a much higher percentage receive a large portion of their income from state benefits. This is particularly true of those who report themselves as not retired, with 50 per cent relying on (non state-pension) benefits for over 75 per cent of their income. Those who are semi-retired or retired are also more likely to receive a large portion of their income from state benefits, although to a slightly lesser extent.
For those who are at or above state pension age, we find that those who continue to work are less likely than their retired contemporaries to receive more than 50 or 75 per cent of their income from benefits even if we include state pension income.

8.5 Wealth

So far in this chapter we have looked at how income varies across individuals depending on their labour market status. Income is often used as a way to assess living standards but, particularly among this age group, there is potentially an important component of financial resources that remains unmeasured and that is the extent to which individuals have assets that they have accumulated throughout their life that they can draw on. Although we cannot measure the extent to which our sample are drawing on their assets (since we do not have panel data), we can look at their wealth in order to assess the potential resources that individuals have at their disposal if they choose to run them down. This is complicated, however, by the fact that we have a heterogeneous sample, particularly with respect to the stage of life that they are at. Younger individuals (particularly those who are still working) are likely to continue to accumulate assets, whereas those who are retired may have already begun to run their assets down.

The amount of wealth that people hold is particularly important for this age group because of the implications this has for resources in retirement. Once people stop working, the wealth that they have accumulated throughout their life will provide an important income stream throughout retirement. With working lives becoming shorter and longevity increasing, the adequacy of saving for retirement becomes an increasingly important issue.

The survey collected a wide range of data on wealth – information on savings, investments and debt was collected as well as information on physical assets (such as jewellery) and housing. The survey questions were designed carefully in order to minimise this misreporting by respondents. Of particular importance is that some information on pension wealth was collected. This information was collected both via a variety of questions, some of which were very direct measures (such as the current value of a defined contribution pension) and others which were likely to give more of an indication of pension wealth (such as number of years of contributions). The more direct measures are likely to be subject to a large amount of error, with many respondents reporting that they don’t know. This, however, can be informative in itself, and we include some analysis of pension knowledge based on respondents’ reporting on these questions.

Those without a private pension and who have worked since 1978 are likely to have some entitlement to the State Earnings Related Pension. This may be an important source of wealth for these people. However, we do not have complete work histories for our respondents and so any calculation of entitlement to SERPS would be very approximate. In addition, any income from other benefits can be thought of as wealth for those who are entitled. Again, calculating this wealth would be very difficult. For this reason we only consider private wealth and not state pension wealth.

We start in Section 8.5.1 with a description of the distribution of wealth by age and education. We then look at how wealth varies across the sample according to labour market status. Finally we look at pension wealth and pension knowledge.

In addition to asking respondent to give an exact amount of various assets, the survey used follow-up questions which enabled those respondents who were unable to provide an exact amount, to provide an upper and lower bound for their wealth. Nevertheless, it is inevitable that some error will remain in data of this kind.
### 8.5.1 Financial wealth by age and education

Table 8.5 shows mean net financial wealth by age and education.\(^{51}\) As with income, we look at tax unit wealth but analyse it at the individual level. Net financial wealth is defined as savings plus investments minus debt and these components are also shown in the table. Savings are defined as interest-bearing deposit accounts, investments are other savings products such as shares, unit trusts and PEPs but do not include pensions or housing (which we examine separately). Debt includes a wide range of products such as loans, overdrafts and mail order borrowing but does not include outstanding mortgages. It is well documented that the distribution of wealth is very unequal and so the table also reports figures on the 25th and 75th percentile of financial wealth along with the median.

#### Table 8.5 Financial wealth, by age and education

<table>
<thead>
<tr>
<th>Age and education</th>
<th>Mean net savings</th>
<th>Mean net investments</th>
<th>Mean net debt</th>
<th>25th percentile</th>
<th>Median</th>
<th>75th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 50-54</td>
<td>15,648</td>
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<td>2,942</td>
<td>36,452</td>
<td>500</td>
<td>11,400</td>
</tr>
<tr>
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<td>31,829</td>
<td>3,152</td>
<td>57,557</td>
<td>5,500</td>
<td>23,000</td>
</tr>
<tr>
<td>Other</td>
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<td>25,069</td>
<td>3,622</td>
<td>33,467</td>
<td>1,000</td>
<td>13,000</td>
</tr>
<tr>
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<td>10,852</td>
<td>1,397</td>
<td>14,863</td>
<td>0</td>
<td>1,500</td>
</tr>
<tr>
<td>Aged 55-59</td>
<td>14,375</td>
<td>27,329</td>
<td>2,341</td>
<td>39,363</td>
<td>1,000</td>
<td>13,900</td>
</tr>
<tr>
<td>Degree</td>
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<td>50,193</td>
<td>3,056</td>
<td>70,883</td>
<td>8,000</td>
<td>37,500</td>
</tr>
<tr>
<td>Other</td>
<td>14,714</td>
<td>26,377</td>
<td>2,552</td>
<td>38,540</td>
<td>2,400</td>
<td>15,000</td>
</tr>
<tr>
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<td>12,521</td>
<td>1,507</td>
<td>18,197</td>
<td>0</td>
<td>2,000</td>
</tr>
<tr>
<td>Aged 60-65</td>
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<td>1,160</td>
<td>28,633</td>
<td>471</td>
<td>7,300</td>
</tr>
<tr>
<td>Degree</td>
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<td>1,043</td>
<td>60,311</td>
<td>5,220</td>
<td>30,000</td>
</tr>
<tr>
<td>Other</td>
<td>15,372</td>
<td>15,138</td>
<td>1,411</td>
<td>29,099</td>
<td>1,625</td>
<td>11,600</td>
</tr>
<tr>
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<td>6,937</td>
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<td>961</td>
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<td>0</td>
<td>2,500</td>
</tr>
<tr>
<td>Aged 65-69</td>
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<td>15,368</td>
<td>734</td>
<td>26,660</td>
<td>900</td>
<td>6,016</td>
</tr>
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<td>Degree</td>
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<td>854</td>
<td>48,863</td>
<td>7,500</td>
<td>23,000</td>
</tr>
<tr>
<td>Other</td>
<td>15,121</td>
<td>19,460</td>
<td>1,269</td>
<td>33,312</td>
<td>1,200</td>
<td>8,000</td>
</tr>
<tr>
<td>None</td>
<td>6,613</td>
<td>5,867</td>
<td>252</td>
<td>12,228</td>
<td>236</td>
<td>3,120</td>
</tr>
<tr>
<td>Total</td>
<td>14,375</td>
<td>21,015</td>
<td>1,934</td>
<td>33,456</td>
<td>700</td>
<td>9,000</td>
</tr>
</tbody>
</table>

For the sample as a whole, the mean net financial wealth is £33,456. Due to the skewed nature of the distribution of wealth, this mean is dominated by individuals who hold very large amounts of wealth and does not necessarily represent a good measure of wealth held by the majority of people. For this reason, we also report median wealth, which is much lower at just over £9,000. The biggest component of financial wealth is investments with a mean level of £21,015, while the mean amount of debt held is relatively small at £1,934. The unequal nature of the distribution of wealth can be seen also by the 25th and 75th percentile points of net wealth. These show that 25 per cent of people hold

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\(^{51}\) Note that a direct comparison of wealth in this study and the FRS or the British Household Panel Study is not possible because life insurance policies are not included in the measure of wealth in these surveys and some 30 per cent of respondents report that they hold a life insurance policy. Also, the FRS records wealth in sufficient detail to make such a comparison for only a subset of households.
£700 or less in financial assets while 25 per cent hold more than £37,000. Some inequality is to be expected, since the accumulation of wealth is a dynamic process: the stock of wealth that we are measuring here is the result of past savings decisions, so inequality that is observed in the stock is the result of the accumulation of past inequality in savings decisions, which will, in part, reflect inequalities in lifetime incomes. However, the data reveal that there is a relatively large proportion of individuals with few liquid assets to draw on in an emergency.

Large differences can be seen across education groups. For the youngest age group, median net financial assets are £1,500 for the least educated group, compared with £23,000 for those individuals with a degree. For the least educated group in all age groups except the very oldest, at least 25 per cent of individuals hold no financial assets at all (and some will be in debt). Perhaps surprising is that debt also tends to be higher for the more educated groups. This may reflect credit constraints among the least educated group.

Younger individuals in the sample hold more financial assets than older individuals with a peak in the 55-59 year old age group. However we cannot interpret this as evidence that older individuals have begun to run down their assets since those who are currently aged 50-54 might choose to behave differently by the time that they reach older ages. Also younger generations will, on average, be better off at any age than their predecessors due to real economic growth.

8.5.2 Physical wealth by age and education

Financial wealth, although important, is only one part of an individual’s portfolio of assets. Other ways in which individuals may choose to hold wealth is in housing (either as the primary home or a second property) or other physical assets such as valuable jewellery, or antiques. It is not straightforward to measure housing wealth because as well as having investment value, the primary home also has a consumption value. Even if someone owns their home outright, if they were to sell their home, they would have to pay for somewhere else to live. However, separating out the investment value and the consumption value of housing is a complex issue and we do not attempt to do this here. Instead we simply measure the current value of the house less any mortgage outstanding on the property. It should be borne in mind however that this represents an upper bound on housing wealth due to the consumption value of the house.

We measure separately the value of the primary home and other physical assets. Other physical assets include second properties (net of any outstanding mortgage). Note that in this sub-section, in calculating housing wealth, we exclude those owners, around 20 per cent, who did not know the net value of their house. As a result the means and percentile points will be biased downwards since, for those individuals who do not own their home, we know their housing wealth is zero and so we are including relatively more people with low wealth.
Table 8.6 shows (primary) housing wealth and other physical assets by age and education. We also show the percentage of individuals who are home owners. The first point to note is that overall, physical assets dwarf financial wealth holding – the mean value of total physical assets is £101,717 and the median value of physical assets is £70,000 (compared with around £33,000 and £9,000 for mean and median financial assets). Younger, more educated, individuals hold more physical assets than older and less educated individuals. This is a similar pattern to that observed with financial assets. Home ownership rates are much lower in the least educated groups than for more educated individuals and this partly explains why physical holdings of wealth are much lower for these people across all age groups.

8.6 Non-pension wealth by labour market status

So far we have shown that there is a large amount of variation in holding of wealth across age and education groups. As with income though, within each age and education group we observe people of different labour market statuses, and it is important that we control for these effects. A young individual who has retired is likely to have a different stock of wealth than someone of a similar age who has not retired, for two reasons. Firstly, differences in wealth might contribute to the retirement decision, so that those with higher wealth retire earlier. Secondly, those who have retired may have run down some of their wealth and so leading to a lower stock. In Table 8.7 we look at total (non-pension) wealth – as defined by the sum of financial and physical assets – by labour market status. Pension wealth will also be particularly important for this group, and we go on to look at that in the next section.
Table 8.7  Total (non-pension) wealth, by labour market status

<table>
<thead>
<tr>
<th>Status</th>
<th>Percentage with positive total wealth</th>
<th>Mean total wealth</th>
<th>Median total wealth</th>
<th>Percentage of wealth held in financial assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ages</td>
<td>91</td>
<td>135,100</td>
<td>89,000</td>
<td>37</td>
</tr>
<tr>
<td>Working</td>
<td>96</td>
<td>157,064</td>
<td>111,000</td>
<td>33</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>96</td>
<td>301,658</td>
<td>217,400</td>
<td>31</td>
</tr>
<tr>
<td>Not retired</td>
<td>96</td>
<td>144,116</td>
<td>105,900</td>
<td>33</td>
</tr>
<tr>
<td>Not working</td>
<td>86</td>
<td>114,358</td>
<td>65,000</td>
<td>42</td>
</tr>
<tr>
<td>Retired</td>
<td>89</td>
<td>121,677</td>
<td>75,200</td>
<td>42</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>82</td>
<td>112,119</td>
<td>44,000</td>
<td>48</td>
</tr>
<tr>
<td>Not retired</td>
<td>72</td>
<td>82,194</td>
<td>4,000</td>
<td>40</td>
</tr>
<tr>
<td>Below SPA</td>
<td>90</td>
<td>143,953</td>
<td>94,800</td>
<td>35</td>
</tr>
<tr>
<td>Working</td>
<td>96</td>
<td>156,238</td>
<td>111,000</td>
<td>31</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>96</td>
<td>301,658</td>
<td>217,400</td>
<td>31</td>
</tr>
<tr>
<td>Not retired</td>
<td>96</td>
<td>141,771</td>
<td>105,500</td>
<td>31</td>
</tr>
<tr>
<td>Not working</td>
<td>81</td>
<td>122,000</td>
<td>55,000</td>
<td>42</td>
</tr>
<tr>
<td>Retired</td>
<td>86</td>
<td>150,768</td>
<td>94,000</td>
<td>42</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>82</td>
<td>112,119</td>
<td>44,000</td>
<td>48</td>
</tr>
<tr>
<td>Not retired</td>
<td>72</td>
<td>82,194</td>
<td>4,000</td>
<td>40</td>
</tr>
<tr>
<td>At or above SPA</td>
<td>92</td>
<td>115,572</td>
<td>73,500</td>
<td>43</td>
</tr>
<tr>
<td>Working</td>
<td>96</td>
<td>165,246</td>
<td>110,000</td>
<td>47</td>
</tr>
<tr>
<td>Retired</td>
<td>91</td>
<td>107,303</td>
<td>71,000</td>
<td>42</td>
</tr>
</tbody>
</table>

Over all ages and labour market statuses, mean total wealth is £135,100 and median total wealth is £89,000 and over 90 per cent of individuals have positive wealth.

8.6.1 Those below state pension age

For those below state pension age, some interesting differences in wealth are revealed between those who are working but semi-retired, and those who are working and not retired. In Table 8.3 we found that these two groups had quite similar incomes (although the sources of that income were different). However, Table 8.7 reveals that the wealth holdings of these two groups are very different, with those who are semi-retired holding more than twice as much wealth at the median than those who are not retired.

Some of this difference may be accounted for by a transfer of wealth – via a lump sum payment – from a private pension to financial wealth (or to physical wealth if used to pay off a mortgage), since we found in Table 8.3 that the semi-retired were much more likely to receive income from a private pension than those who had not retired. However, such a large difference is unlikely to be due purely to lump sum payments.

The least wealthy group by far is those who are below state pension age, are not working and describe themselves as not retired. The median holding of total wealth is only £4,000, and 28 per cent of this group do not hold any physical or financial wealth. For those who are not working, we find differences in wealth between those who are retired and those who are semi-retired, despite that fact that we found no difference in current income for these two groups.
Retired individuals below state pension age are more than twice as wealthy at the median as non-workers who report themselves as semi-retired. Again, this difference might be explained to some extent by lump sum pension payments, but this is unlikely to explain all the difference since the proportion of income coming from private pensions (found in Table 8.3) was not so different across the two groups.

### 8.6.2 Those at, or above, state pension age

For those who are at, or above, state pension age, we find quite large differences in wealth between those who are still working and those who are not. For those who continue to work, median holding of wealth is £110,000 whereas for those who are retired, median holding is £71,000. So in addition to those individuals who continue to work past state pension age having higher current income (which is what we found in Table 8.3), on average they also hold a larger amount of wealth. Again, this suggests that those who continue to work are not doing so simply to achieve the same financial status as their contemporaries.

### 8.7 Pensions

The final component of wealth that we need to consider is pension wealth. The survey collected a wide range of information on private pensions and in principle it is possible to calculate private pension wealth. However, those who do not have a private pension and have worked since 1978 will have some entitlement to SERPS, and this may be an important component of wealth for these people. Given the information in this survey, calculating accrued wealth held in SERPS among those aged below the state pension age is difficult to do with any reasonable degree of accuracy. In addition, we would have a very restricted sample of individuals from whom to calculate private pension wealth, since we can only do this for those who do not report ‘don’t know’ to the relevant questions.

For these reasons, we instead present here some indicators of pension wealth, such as expected replacement rates and number of years of contributions to a private pension.\(^{52}\) Both of these should be highly correlated with actual state and private pension wealth, particularly as we are considering older individuals.

As suggested in the introduction to this chapter, the number of respondents reporting that they do not know the answer to various questions about private pensions is interesting in itself. If individuals do not know their own pension wealth it will be difficult for them to plan ahead for their retirement. However, it is probably the case that, once someone begins to think about their retirement, they may find out how well off they are likely to be when they do decide to retire. We begin with an analysis of pension knowledge, and then go on to look at some indicators of pension wealth across different groups.

#### 8.7.1 Pension knowledge

In Table 8.8 we show the percentage of respondents who do not know the answer to various questions relating to their private pensions that they are currently contributing to. The first half of the table refers to workers only and since we might expect pension knowledge to be related to the retirement decision, the second half of the table relates to workers who have already thought about when to retire. Among all workers, 46 per cent are contributing to an occupational pension and 20 per cent are contributing to a private pension other than an occupational pension.

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\(^{52}\) In this section we look only at individual responses to pension questions since we did not ask respondents about their partners’ private pensions.
Workers who have thought about when to retire are slightly more likely to have an occupational pension. What is perhaps surprising is that there is little difference in pension knowledge for workers who have thought about when to retire compared with those who have not.

Among those respondents who are currently contributing to either an occupational pension or another private pension, the majority know how much they themselves are contributing (only 17 per cent of workers with an occupational pension and 12 per cent of those with another private pension do not know how much they are contributing). However, for those with an occupational pension, nearly half (45 per cent) do not know how much their employer contributes (this includes people who do not know if their employer is contributing at all). This number is much lower for those with other types of private pension (four per cent) but to a large extent this is due to more respondents reporting that their employer does not contribute at all.\(^5\) The majority of people (64 per cent) do not know how much income they expect to receive from their employer pension if they retired at the normal retirement age for that pension scheme and the majority (77 per cent) of those with other types of private pensions do not know the current value of that pension. Note that most people, however, do know how many years they have been contributing to their pension scheme and this is the indicator of pension wealth that we now turn to gain some idea of how much pension wealth individuals have accumulated.

**Table 8.8 Knowledge about current pensions for workers**

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>Percentage</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All Workers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage contributing to an occupational pension</td>
<td>46</td>
<td>1,094</td>
</tr>
<tr>
<td>Of whom: do not know</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount contributed by respondent</td>
<td>17</td>
<td>495</td>
</tr>
<tr>
<td>Amount contributed by employer</td>
<td>45</td>
<td>495</td>
</tr>
<tr>
<td>Years contributed to scheme</td>
<td>1</td>
<td>495</td>
</tr>
<tr>
<td>Expected income if retired at NRA</td>
<td>64</td>
<td>495</td>
</tr>
<tr>
<td>DB/DC scheme</td>
<td>7</td>
<td>495</td>
</tr>
<tr>
<td>Fraction added per year (DB only)</td>
<td>44</td>
<td>347</td>
</tr>
<tr>
<td>Current value of pension (DC only)</td>
<td>19</td>
<td>113</td>
</tr>
<tr>
<td>Percentage contributing to other private pension</td>
<td>20</td>
<td>1,094</td>
</tr>
<tr>
<td>Of whom: do not know</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount contributed by respondent</td>
<td>12</td>
<td>205</td>
</tr>
<tr>
<td>Amount contributed by employer</td>
<td>4</td>
<td>205</td>
</tr>
<tr>
<td>Years contributed to scheme</td>
<td>2</td>
<td>205</td>
</tr>
<tr>
<td>Current value of pension</td>
<td>77</td>
<td>205</td>
</tr>
<tr>
<td>Workers who have thought about retirement</td>
<td>71</td>
<td>778</td>
</tr>
<tr>
<td>Percentage contributing to an occupational pension</td>
<td>56</td>
<td>778</td>
</tr>
<tr>
<td>Of whom: do not know</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount contributed by respondent</td>
<td>16</td>
<td>431</td>
</tr>
<tr>
<td>Amount contributed by employer</td>
<td>47</td>
<td>431</td>
</tr>
<tr>
<td>Years contributed to scheme</td>
<td>0</td>
<td>431</td>
</tr>
<tr>
<td>Expected income if retired at NRA</td>
<td>62</td>
<td>431</td>
</tr>
<tr>
<td>DB/DC scheme</td>
<td>7</td>
<td>431</td>
</tr>
<tr>
<td>Fraction added per year (DB only)</td>
<td>42</td>
<td>310</td>
</tr>
<tr>
<td>Current value of pension (DC only)</td>
<td>16</td>
<td>89</td>
</tr>
<tr>
<td>Percentage contributing to other private pension</td>
<td>21</td>
<td>778</td>
</tr>
<tr>
<td>Of whom: do not know</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount contributed by respondent</td>
<td>12</td>
<td>161</td>
</tr>
<tr>
<td>Amount contributed by employer</td>
<td>4</td>
<td>161</td>
</tr>
<tr>
<td>Years contributed to scheme</td>
<td>2</td>
<td>161</td>
</tr>
<tr>
<td>Current value of pension</td>
<td>73</td>
<td>161</td>
</tr>
</tbody>
</table>

\(^5\) Only 14 per cent of respondents with other types of private pension report that their employer contributes compared with 93 per cent of respondents with employer pensions.
8.7.2 Indicators of pension wealth

In the next tables we look at indicators of pension wealth. The two indicators that we have selected are (a) years of contributions for those which a private pension (either past or current) and (b) expected replacement rates.

Table 8.9 shows:

- The percentage of individuals who currently either contribute to or draw a private pension.\(^{54}\)
- Membership of current private pensions (i.e. ones people are currently contributing to) and also the percentage of individuals who have private pensions that they have contributed to in the past but are not currently drawing. Because individuals can have both current pensions and past pension, we also report the percentage who have either a current or a past pension that they are not drawing.
- For those with either a current or a past pension that they are not drawing, we report the percentage of individuals who have contributed to their pension for more than 10 years or more than 20 years (note for those with more than one pension, we take the one that they have contributed to for the longest time).
- Because individuals in our sample are of different ages, we also report a hypothetical number which is the number of years that the respondent could potentially have contributed to their pension if they continued to contribute to their pension from now until they reach state pension age. This can be thought of as an upper bound on number of years of contributions.

Table 8.9 Private pension status and years of contributions for current private pensions

<table>
<thead>
<tr>
<th>Status</th>
<th>Percentage with private pension income</th>
<th>Percentage with undrawn private pensions</th>
<th>Years contributed</th>
<th>Potential years contributed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current</td>
<td>Past</td>
<td>Any</td>
<td>% &gt;10</td>
</tr>
<tr>
<td>Below SPA</td>
<td>67</td>
<td>30</td>
<td>19</td>
<td>40</td>
</tr>
<tr>
<td>Working</td>
<td>83</td>
<td>64</td>
<td>31</td>
<td>75</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>89</td>
<td>25</td>
<td>20</td>
<td>38</td>
</tr>
<tr>
<td>Not retired</td>
<td>83</td>
<td>67</td>
<td>32</td>
<td>78</td>
</tr>
<tr>
<td>Not working</td>
<td>50</td>
<td>5</td>
<td>17</td>
<td>22</td>
</tr>
<tr>
<td>Retired</td>
<td>58</td>
<td>3</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>65</td>
<td>12</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Not retired</td>
<td>35</td>
<td>7</td>
<td>20</td>
<td>26</td>
</tr>
<tr>
<td>At or above SPA</td>
<td>61</td>
<td>4</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Working</td>
<td>61</td>
<td>16</td>
<td>8</td>
<td>23</td>
</tr>
<tr>
<td>Not Working</td>
<td>59</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

\(^{54}\) As in other tables in this sub-section, we look at private pension income and membership at the individual level.
Those working, below state pension age
Among workers below state pension age, 83 per cent are either a member of a private pension scheme (past or present) or are drawing private pension income. Nearly two-thirds, (64 per cent) are currently contributing to a private pension and 31 per cent have contributed to a different pension in the past. In total, 75 per cent have either a current or a past pension that they are not drawing.

The semi-retired who are working are much less likely to have either a current or an undrawn past pension than those who are not retired (38 per cent have a pension compared with 75 per cent for the not retired). However, this is because many of them are already drawing their pension and if we include this group, 89 per cent have (or will have) access to private pension income.

Those not working, below state pension age
A surprising number (five per cent) of individuals who are not working reported that they are currently contributing to a private pension (some even reported that they are contributing to an occupational pension). There is no clear reason for this and it may just reflect lack of understanding about pensions among respondents. Alternatively, although the survey asked only about the respondent’s own pension, people could be mistakenly reporting about a scheme that their partner is contributing to and from which they expect to share wealth. For those who are not working, however, far fewer have private pension wealth than those who are working (50 per cent versus 83 per cent). This number is particularly low (35 per cent) among those who report themselves to be not working and not retired.

Those at, or above, state pension age
Private pension coverage among those who are at, or above, state pension age and who continue to work is comparable to those who do not work, at 61 per cent and 59 per cent respectively.

Years of contribution to a private pension
Among those with a private pension who are working and who are below state pension age, three-quarters have already contributed for more than 10 years; if we add on any years that they may continue to contribute, this number increases to 94 per cent.

Among the semi-retired workers, a smaller proportion have contributed for more than 10 years than those workers who are not retired, but a similar proportion have contributed for more than 20 years. If we add on any potential years that an individual may continue to contribute for, on average, semi-retired workers have the potential to build up fewer years of contributions than workers who are not yet retired.

Those who are not working and are below state pension age (and who have private pensions) have tended to contribute for fewer years than those currently working. Although the years of contributions increase if any potential years in which they may contribute in future are added on, given that these respondents are not currently working, this number is likely to be an even less realistic upper bound on years of contributions than for those currently working.

Twenty-three per cent of individuals who continue to work past state pension age are still contributing to a private pension (or choosing not to draw a past pension), and for those who do, the majority have accumulated more than 10 years and around half have contributed for more than 20 years.
8.7.3 Expected replacement ratios

Finally, for those who are working, we look at what they expect the sum of their own and their partner’s total income to be when they retire, compared with now. The extent to which these expected replacement rates are a good guide to what will actually happen is not known, but individuals’ own perception of their replacement rates is important as it is this information that individuals will use to make decisions about retirement. In Table 8.10 we take workers with and without private pensions and compare their expected replacement rates.

Table 8.10 Expected replacement rates for workers

<table>
<thead>
<tr>
<th>Status</th>
<th>Less than or equal to 1/4</th>
<th>1/3</th>
<th>1/2</th>
<th>2/3</th>
<th>3/4</th>
<th>Same or higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>All working</td>
<td>13</td>
<td>13</td>
<td>32</td>
<td>17</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Without private pension</td>
<td>15</td>
<td>11</td>
<td>26</td>
<td>14</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>8</td>
<td>10</td>
<td>37</td>
<td>18</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Not retired</td>
<td>16</td>
<td>11</td>
<td>24</td>
<td>13</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>With private pension</td>
<td>12</td>
<td>15</td>
<td>35</td>
<td>18</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>7</td>
<td>10</td>
<td>29</td>
<td>5</td>
<td>8</td>
<td>41</td>
</tr>
<tr>
<td>Not retired</td>
<td>12</td>
<td>15</td>
<td>35</td>
<td>19</td>
<td>10</td>
<td>9</td>
</tr>
</tbody>
</table>

Among all those who are working, 13 per cent expect their income in retirement to be a quarter or less of what it is currently and another 13 per cent expect it to be less than a third. Most commonly, people expect their incomes to halve in retirement (32 per cent). A further 17 per cent expect their retirement income to be two-thirds of their current income, and 25 per cent expect it to be three-quarters or more.

Interestingly, those without a private pension are more likely than those with a private pension to expect their income to be three-quarters or higher, and less likely to expect their income to halve. This may reflect unrealistic expectations, or it may reflect lower current incomes for those without private pensions. Table 8.11 suggests that this might indeed be the case. The table shows mean income and some percentile points for those workers with and without private pensions. Those without private pensions are poorer at each percentile point and at the mean.

Table 8.11 Current total income for workers with and without private pension schemes

<table>
<thead>
<tr>
<th>Status</th>
<th>Mean</th>
<th>25th</th>
<th>Median</th>
<th>75th</th>
</tr>
</thead>
<tbody>
<tr>
<td>All working</td>
<td>343</td>
<td>205</td>
<td>287</td>
<td>402</td>
</tr>
<tr>
<td>Without private pension</td>
<td>300</td>
<td>172</td>
<td>240</td>
<td>341</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>362</td>
<td>153</td>
<td>254</td>
<td>352</td>
</tr>
<tr>
<td>Not retired</td>
<td>287</td>
<td>174</td>
<td>238</td>
<td>332</td>
</tr>
<tr>
<td>With private pension</td>
<td>362</td>
<td>224</td>
<td>314</td>
<td>432</td>
</tr>
<tr>
<td>Semi-retired</td>
<td>439</td>
<td>204</td>
<td>315</td>
<td>572</td>
</tr>
<tr>
<td>Not retired</td>
<td>359</td>
<td>225</td>
<td>314</td>
<td>431</td>
</tr>
</tbody>
</table>
For those with very low incomes, the basic state pension and the availability of income-assessed benefits such as the Minimum Income Guarantee may be comparable to their current income.

8.8 Summary

This chapter examined people’s income and assets, looking at assets in greater depth than elsewhere in the report, and concentrating in particular on differences across individuals who differed in their attachment to the labour market.

Among those who were working below state pension age, there were interesting differences between those who classed themselves as semi-retired and those who did not. Although the semi-retired and those who were not retired did not differ too much in terms of their levels of current income, the semi-retired had around twice as much total (non-pension) wealth than those who were not retired. More than 80 per cent of both groups have a private pension that they are currently drawing or will be able to draw in the future. (Sections 8.3.1, 8.6.1 and 8.7.2)

Non-workers below state pension age were very diverse in terms of their income and assets. On average, those who classed themselves as retired (or semi-retired) were only slightly better off than the non-retired in terms of their current income; however the sources of that income were very different, with the non-retired tending to rely more on state benefits and the retired tending to rely more on private pension income. The retired group also had far greater wealth, on average, than their non-retired counterparts. Private pension coverage among the non-retired group was also much lower. (Sections 8.3.2, 8.6.1 and 8.7.2)

For those above pension age, among the few who continued to work, we did not find any evidence to suggest that they were doing so to achieve a comparable income to those who were not working. They tended to be better off in terms of current income than their retired contemporaries and had higher total wealth on average, and comparable pension coverage. (Sections 8.3.3, 8.6.2 and 8.7.2)
9 Health and caring

Previous chapters have identified health as a key determinant of labour market participation among older workers. This chapter looks at the health of the sample overall, the specific types of health problems they experienced and looks in more detail at the relationship between health problems and whether people were in work.

9.1 Health and disability

9.1.1 Levels of health problems and disabilities

As was shown in Chapter 2, the majority of the sample described their health as either ‘good’ (35 per cent) or ‘very good’ (25 per cent). Only 14 per cent reported their health was ‘bad’ (10 per cent) or ‘very bad’ (four per cent). However, more than half (53 per cent) of the sample reported that they had a long-term health problem or disability.\(^{55}\) There were no significant differences between men and women (Table 9.1).

<table>
<thead>
<tr>
<th>Column percentages</th>
<th>Men</th>
<th>Women</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good (5)</td>
<td>25</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Good (4)</td>
<td>36</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>Fair (3)</td>
<td>26</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Bad (2)</td>
<td>9</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Very bad (1)</td>
<td>5</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Mean score</td>
<td>3.7</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Any health problem/disability</td>
<td>52</td>
<td>55</td>
<td>53</td>
</tr>
<tr>
<td>Base: All</td>
<td>1385</td>
<td>1423</td>
<td>2808</td>
</tr>
</tbody>
</table>

\(^{55}\) This was measured using the question, ‘Do you have any health problems or disabilities which you expect to last for more than a year? These may be continuous or affect you intermittently.’ This question was previously used in the ‘Disabled for Life?’ study (Grewal et al, 2002).
Younger people were more likely to describe their health as ‘good’ or ‘very good’ than older people, however, the proportion reporting their health to be ‘bad’ or ‘very bad’ did not increase greatly with age (Table 9.2). Using a summary scoring system (ranging from 5 for ‘very good’ through to 1 for ‘very bad’) we can see that, on average, people’s view of their general health did not decline significantly with age. This is despite the fact that the incidence of reported health problems or disabilities did increase with age – from 44 per cent of people aged 50-54 to 61 per cent of those aged 60-69. This tends to suggest that – to some extent – older people take increasing health problems for granted, and assess their general state of health in this context.

Table 9.2  Health status and disability, by age group

<table>
<thead>
<tr>
<th></th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good (5)</td>
<td>29</td>
<td>26</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>Good (4)</td>
<td>39</td>
<td>34</td>
<td>32</td>
<td>34</td>
</tr>
<tr>
<td>Fair (3)</td>
<td>20</td>
<td>25</td>
<td>29</td>
<td>30</td>
</tr>
<tr>
<td>Bad (2)</td>
<td>9</td>
<td>9</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Very bad (1)</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Mean score</td>
<td>3.8</td>
<td>3.7</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Any health problem/disability</td>
<td>44</td>
<td>53</td>
<td>61</td>
<td>60</td>
</tr>
<tr>
<td>Base: All</td>
<td>785</td>
<td>770</td>
<td>710</td>
<td>543</td>
</tr>
</tbody>
</table>

How respondents described their current health status varied greatly between those who were working, the fully retired, and those claiming Incapacity Benefit (Table 9.3), with mean scores ranging from 4.1 down to 2.4. This pattern was repeated in the reporting of health problems and disabilities, with 37 per cent of working people, 68 per cent of fully retired people and 99 per cent of those claiming Incapacity Benefit reporting that they had a health problem or disability.

Table 9.3  Health status and disability, by activity status and whether on benefit

<table>
<thead>
<tr>
<th></th>
<th>Working</th>
<th>Fully retired</th>
<th>Claiming IB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good (5)</td>
<td>34</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Good (4)</td>
<td>44</td>
<td>29</td>
<td>5</td>
</tr>
<tr>
<td>Fair (3)</td>
<td>19</td>
<td>31</td>
<td>39</td>
</tr>
<tr>
<td>Bad (2)</td>
<td>2</td>
<td>14</td>
<td>37</td>
</tr>
<tr>
<td>Very bad (1)</td>
<td>0</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>Mean score</td>
<td>4.1</td>
<td>3.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Any health problem/disability</td>
<td>37</td>
<td>68</td>
<td>99</td>
</tr>
<tr>
<td>Base: All</td>
<td>1096</td>
<td>1263</td>
<td>469</td>
</tr>
</tbody>
</table>
9.1.2 Types of current health problems and disabilities

Table 9.4 examines the different types of health problems and disabilities that were reported. Note that respondents listed all the health problems or disabilities from which they suffered - i.e. they were not limited to a single health problem or disability.

The main types of health problems reported were: problems with the heart, blood pressure or blood circulation (23 per cent); chest or breathing problems (11 per cent); and problems or disability (including arthritis and rheumatism) associated with either the arms or hands (17 per cent), legs or feet (21 per cent), or back or neck (21 per cent). There appeared to be little difference between the proportion of men and women reporting each of the health problems or disabilities listed, except for problems or disability associated with either the arms or hands (14 per cent for men and 20 per cent for women) and problems or disability associated with the back or neck (18 per cent for men and 24 per cent for women).

Table 9.4 Types of health problems, by gender

<table>
<thead>
<tr>
<th>Problem Description</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any health problem/disability</td>
<td>52</td>
<td>55</td>
<td>53</td>
</tr>
<tr>
<td>Problems or disabilities connected with the arms or hands</td>
<td>14</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td>Problems or disabilities connected with the legs or feet</td>
<td>20</td>
<td>23</td>
<td>21</td>
</tr>
<tr>
<td>Problems or disabilities connected with the back or neck</td>
<td>18</td>
<td>24</td>
<td>21</td>
</tr>
<tr>
<td>Difficulty in seeing</td>
<td>6</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Difficulty in hearing</td>
<td>7</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>A speech impediment</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Severe disfigurement</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Skin conditions, allergies</td>
<td>4</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Chest or breathing problems (e.g. asthma, bronchitis)</td>
<td>11</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Heart, blood pressure or blood circulation problems</td>
<td>24</td>
<td>23</td>
<td>23</td>
</tr>
<tr>
<td>Stomach, liver, kidney or digestive problems</td>
<td>8</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Diabetes</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Depression, bad nerves or anxiety</td>
<td>7</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Specific learning difficulties</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Severe learning difficulties</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mental illness or suffer from phobia, panics or other nervous disorders</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>8</td>
<td>7</td>
</tr>
</tbody>
</table>

Base: All 1385 1423 2808

1 Including arthritis and rheumatism

The prevalence of some (although not all) of the types of health problems and disabilities listed increased with age (Table 9.5). The greatest relative increase was observed for problems with the heart, blood pressure or blood circulation – from 13 per cent for people aged 50-54 to 30 per cent for those aged 60-69. Large relative increases were also seen for chest or breathing problems, difficulties in hearing, and problems or disabilities associated with the arms or hands, legs or feet, and back or neck.
**Table 9.5  Types of health problems, by age group**

<table>
<thead>
<tr>
<th>Problem Type</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any health problem/disability</td>
<td>44</td>
<td>53</td>
<td>61</td>
<td>60</td>
</tr>
<tr>
<td>Problems or disabilities connected with the arms or hands¹</td>
<td>13</td>
<td>19</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Problems or disabilities connected with the legs or feet¹</td>
<td>17</td>
<td>22</td>
<td>25</td>
<td>24</td>
</tr>
<tr>
<td>Problems or disabilities connected with the back or neck¹</td>
<td>17</td>
<td>22</td>
<td>25</td>
<td>23</td>
</tr>
<tr>
<td>Difficulty in seeing</td>
<td>4</td>
<td>6</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Difficulty in hearing</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>A speech impediment</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Severe disfigurement</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Skin conditions, allergies</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Chest or breathing problems (e.g. asthma, bronchitis)</td>
<td>8</td>
<td>11</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>Heart, blood pressure or blood circulation problems</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Stomach, liver, kidney or digestive problems</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Diabetes</td>
<td>4</td>
<td>4</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Depression, bad nerves or anxiety</td>
<td>8</td>
<td>10</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Specific learning difficulties</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Severe learning difficulties</td>
<td>0</td>
<td>*</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Mental illness or suffer from phobia, panics or other nervous disorders</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>8</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td><strong>Base: All</strong></td>
<td>785</td>
<td>770</td>
<td>710</td>
<td>543</td>
</tr>
</tbody>
</table>

¹ Including arthritis and rheumatism

Table 9.6 summarises the number of these health problems and disabilities reported by people of different ages, separately for men and women. Overall the incidence of health problems reported was broadly similar for men and women, although there were some differences between them at certain ages – in particular, women younger than 60 were more likely to report health problems than men. As one might expect, the average number of health problems and disabilities among the sample as a whole increased with age; however, this is largely because a higher proportion of older people reported problems, while – among those with problems – the average number of problems did not vary greatly with age.
### Table 9.6  Number of health problems, by age group and gender

<table>
<thead>
<tr>
<th></th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No health problems</td>
<td>59</td>
<td>49</td>
<td>38</td>
<td>42</td>
<td>48</td>
</tr>
<tr>
<td>One health problem</td>
<td>18</td>
<td>20</td>
<td>21</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Two health problems</td>
<td>8</td>
<td>10</td>
<td>13</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Three health problems</td>
<td>6</td>
<td>8</td>
<td>9</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Four health problems</td>
<td>5</td>
<td>5</td>
<td>8</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Five or more health problems</td>
<td>5</td>
<td>8</td>
<td>11</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Mean no. of problems *</td>
<td>2.4</td>
<td>2.7</td>
<td>2.8</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td><strong>Women:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No health problems</td>
<td>53</td>
<td>45</td>
<td>39</td>
<td>38</td>
<td>45</td>
</tr>
<tr>
<td>One health problem</td>
<td>19</td>
<td>17</td>
<td>21</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Two health problems</td>
<td>7</td>
<td>11</td>
<td>15</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Three health problems</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Four health problems</td>
<td>4</td>
<td>4</td>
<td>7</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Five or more health problems</td>
<td>6</td>
<td>12</td>
<td>8</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Mean no. of problems *</td>
<td>2.6</td>
<td>3.0</td>
<td>2.6</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Base:</strong>  All</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>363</td>
<td>350</td>
<td>400</td>
<td>272</td>
<td>1385</td>
</tr>
<tr>
<td>Women</td>
<td>422</td>
<td>420</td>
<td>310</td>
<td>271</td>
<td>1423</td>
</tr>
</tbody>
</table>

* The mean number of problems is based only on those with one or more problems.

As described above, the proportion of respondents with health problems or disabilities varied between people who were working, the fully retired, and those claiming Incapacity Benefit (see Section 9.1.1). Table 9.7 expands on this by showing the proportion with different types of health problems or disabilities for each group. As one would expect, the proportion is highest for each type of health problem for the group claiming IB, with those working showing the lowest proportions.
Table 9.7  Types of health problems, by activity status and whether on Incapacity Benefit

<table>
<thead>
<tr>
<th>Type of Health Problem</th>
<th>Working</th>
<th>Fully retired</th>
<th>Claiming IB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any health problem/disability</td>
<td>37</td>
<td>68</td>
<td>99</td>
</tr>
<tr>
<td>Problems or disabilities connected with the arms or hands (^1)</td>
<td>8</td>
<td>25</td>
<td>44</td>
</tr>
<tr>
<td>Problems or disabilities connected with the legs or feet (^1)</td>
<td>10</td>
<td>31</td>
<td>55</td>
</tr>
<tr>
<td>Problems or disabilities connected with the back or neck (^1)</td>
<td>10</td>
<td>30</td>
<td>53</td>
</tr>
<tr>
<td>Difficulty in seeing</td>
<td>2</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>Difficulty in hearing</td>
<td>2</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>A speech impediment</td>
<td>0</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Severe disfigurement</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Skin conditions, allergies</td>
<td>3</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>Chest or breathing problems (e.g. asthma, bronchitis)</td>
<td>5</td>
<td>18</td>
<td>32</td>
</tr>
<tr>
<td>Heart, blood pressure or blood circulation problems</td>
<td>14</td>
<td>32</td>
<td>50</td>
</tr>
<tr>
<td>Stomach, liver, kidney or digestive problems</td>
<td>4</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Diabetes</td>
<td>3</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Depression, bad nerves or anxiety</td>
<td>2</td>
<td>10</td>
<td>30</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>0</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Specific learning difficulties</td>
<td>*</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Severe learning difficulties</td>
<td>*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mental illness or suffer from phobia, panics or other nervous disorders</td>
<td>1</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>9</td>
<td>18</td>
</tr>
</tbody>
</table>

Base: All 1096 1263 469

\(^1\)  Including arthritis and rheumatism

9.1.3 Impact of health problems on ability to work

The previous sections looked at the extent of health problems, and the characteristics of those with health problems in the population of interest. We will now examine how these health problems and disabilities impacted on people’s ability to work. It is not possible to isolate which individual health problems were most likely to cause people to leave work, as many respondents had more than one health problem. However, analysis can be undertaken to provide some useful indications.

Of those who had reported a health problem or disability, 37 per cent had been forced to retire or leave a job because of it (Table 9.8). (This is equivalent to 20 per cent of all respondents.) A higher proportion of men (43 per cent) than women (32 per cent) with a health problem reported this.
Table 9.8  Health problems and retirement/reduced hours

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retire or leave a Job</td>
<td>43</td>
<td>32</td>
<td>37</td>
</tr>
<tr>
<td>Reduce hours</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Base: All with health problem</td>
<td>863</td>
<td>862</td>
<td>1725</td>
</tr>
</tbody>
</table>

An alternative measure of the impact of health problems and disabilities is the proportion of respondents who were not looking for work because of their health problem (a measure developed in Chapter 7). Of those below the state pension age with a health problem or disability, 41 per cent of men and 32 per cent of women were not looking for work due to their health. (This is equivalent to 21 per cent of all men of working age and 16 per cent of all women of working age.) There was a high level of correlation between these two measures of the impact of health problems and disabilities on work: of those who were not working and were not looking for work because of a health problem, 81 per cent had been forced to leave a job because of their health.

Table 9.9 shows, for each reported health problem, the proportion of people who had retired or left a job because of a health problem. Care needs to be taken when interpreting this table, as we do not know which particular health problem(s) was responsible for them leaving work or retiring, and the majority of respondents with a health problem reported more than one type (65 per cent). It is not possible, therefore, to analyse the proportions that left work or retired because of each specific health problem or disability. However, it is worth noting the higher rates for psychological health problems – ‘depression, bad nerves or anxiety’ (63 per cent) and ‘mental illness etc’ (63 per cent), compared with physical health problems.

In the light of this it would be interesting to analyse those with psychological health problems further. However, only a minority of people reported such problems and, among these, the vast majority (91 per cent) also reported a physical problem, so it is not possible to isolate the effect of psychological problems.

---

56 Respondents reporting more than one health problem is also the cause of the apparent contradiction that the proportions that had left a job or retired due to a health problem are higher for the each individual health problem (except ‘Diabetes’) than for ‘all health problems’ (Table 9.9). This is observed because the proportion that had left a job or retired due to a health problem increased with the number of health problems reported (see Table 9.11).
Table 9.9  Proportion leaving work because of a health problem

<table>
<thead>
<tr>
<th>Any health problem/disability</th>
<th>Retired or left work due to health problem</th>
<th>Base: All with health problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any health problem/disability</td>
<td>37</td>
<td>1725</td>
</tr>
<tr>
<td>Problems or disabilities connected with the arms or hands</td>
<td>48</td>
<td>624</td>
</tr>
<tr>
<td>Problems or disabilities connected with the legs or feet</td>
<td>49</td>
<td>762</td>
</tr>
<tr>
<td>Problems or disabilities connected with the back or neck</td>
<td>51</td>
<td>748</td>
</tr>
<tr>
<td>Difficulty in seeing</td>
<td>51</td>
<td>195</td>
</tr>
<tr>
<td>Difficulty in hearing</td>
<td>46</td>
<td>208</td>
</tr>
<tr>
<td>Skin conditions, allergies</td>
<td>45</td>
<td>159</td>
</tr>
<tr>
<td>Chest or breathing problems (e.g. asthma, bronchitis)</td>
<td>55</td>
<td>416</td>
</tr>
<tr>
<td>Heart, blood pressure or blood circulation problems</td>
<td>43</td>
<td>763</td>
</tr>
<tr>
<td>Stomach, liver, kidney or digestive problems</td>
<td>51</td>
<td>264</td>
</tr>
<tr>
<td>Diabetes</td>
<td>36</td>
<td>164</td>
</tr>
<tr>
<td>Depression, bad nerves or anxiety</td>
<td>63</td>
<td>305</td>
</tr>
<tr>
<td>Mental illness or suffer from phobia, panics or other nervous disorders</td>
<td>63</td>
<td>114</td>
</tr>
</tbody>
</table>

1 Including arthritis and rheumatism

Note: Health problems for which there was a base of less than 50 have not been included in this table.

The likelihood of having left a job or retiring also increased with the number of health problems reported, from 22 per cent for those with one health problem or disability to 68 per cent for those with five or more. Table 9.10 summarises this relationship, along with a number of other measures related to labour market participation:

- Among all respondents, (a) the percentage in work, (b) the percentage fully retired, and (c) the percentage receiving Incapacity Benefit.
- Among those below state pension age, the percentage not working and not looking for work.

Overall, 47 per cent of people were in work. However this ranged from 63 per cent of people with no reported health problems down to only 10 per cent of those with five or more health problems. The same pattern also occurs in reverse for people saying they were fully retired. People’s working status and the incidence of health problems are, of course, both related to age, but these differences are much greater than can be explained by age alone, indicating a strong independent relationship between people’s working status and their health.

There is also a strong correlation between the number of health problems and the likelihood of being on Incapacity Benefit. Looked at another way, those on Incapacity Benefit had the highest number of health problems of any group in the survey - an average of 3.8 compared with 1.4 for people in the survey as a whole.

The comparison between the number of health problems and whether people below state pension age were actively seeking work is particularly relevant, because it compares current health problems with a measure of current labour market activity. Among those below state pension age, only 17 per cent of those with no health problems were not working and not looking for work, rising to 84 per cent of those with the most health problems.

In summary, whichever individual measure is chosen, there is a clear relationship between the number of health problems and detachment from the labour market. However, we should take care when
interpreting these results, as it is not necessarily the number of health problems, as such, that results in an inability to work; it could equally be that, because some people have more problems, the probability of their having a specific problem which causes an inability to work is greater. It seems likely that our observed results are a combination of these two factors, but this is an area which would merit further investigation.

Table 9.10 Number of health problems and measures of labour market participation

<table>
<thead>
<tr>
<th>Number of reported health problems</th>
<th>None</th>
<th>One</th>
<th>Two</th>
<th>Three</th>
<th>Four</th>
<th>Five+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>All respondents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working</td>
<td>63</td>
<td>47</td>
<td>38</td>
<td>27</td>
<td>14</td>
<td>10</td>
<td>47</td>
</tr>
<tr>
<td>Fully retired</td>
<td>28</td>
<td>42</td>
<td>49</td>
<td>52</td>
<td>67</td>
<td>67</td>
<td>41</td>
</tr>
<tr>
<td>Claiming Incapacity Benefit</td>
<td>0</td>
<td>5</td>
<td>9</td>
<td>17</td>
<td>24</td>
<td>27</td>
<td>7</td>
</tr>
<tr>
<td>Base: All respondents</td>
<td>1083</td>
<td>531</td>
<td>332</td>
<td>308</td>
<td>222</td>
<td>332</td>
<td>2808</td>
</tr>
<tr>
<td>Among those with health problems</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Left a job or retired early</td>
<td>n/a</td>
<td>22</td>
<td>27</td>
<td>46</td>
<td>53</td>
<td>68</td>
<td>n/a</td>
</tr>
<tr>
<td>Base: All with health problems</td>
<td>531</td>
<td>332</td>
<td>308</td>
<td>222</td>
<td>332</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Among those below SPA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not working, and not looking for work</td>
<td>17</td>
<td>34</td>
<td>42</td>
<td>58</td>
<td>72</td>
<td>84</td>
<td>34</td>
</tr>
<tr>
<td>Base: All below SPA</td>
<td>773</td>
<td>359</td>
<td>213</td>
<td>214</td>
<td>153</td>
<td>243</td>
<td>1995</td>
</tr>
</tbody>
</table>

9.1.4 Impact of health problems in different occupations

As described above, 37 per cent of respondents who reported a health problem or disability had to leave work or retire because of their health. It is difficult to estimate the impact of this in particular industry and occupational categories on the basis of the information collected in this survey, for a number of reasons. As part of the transition towards retirement, some people may have moved out of their main line of work in their current or most recent job, so an analysis of health states in relation to these jobs may not give an accurate picture. Further, people were asked whether they had ever had to retire or leave a job because of health problems, so there is no certainty that this will refer to their most recent job. Lastly, people were only asked about their most recent job if they had worked since 1997 or since the age of 50, so the sample of most-recent jobs may not be a representative cross-section.

Within these limitations, however, we can make comparisons which may provide some useful pointers. From the data available, comparisons which seem most relevant are:

- among those in work, the relative proportions of people with a reported health problem, between occupational categories; and

- for those not working, the relative proportions saying they had had to retire or leave a job for health reasons, between occupational categories for their most recent job (where these details are available).
Similar comparisons can, in principle, be made between SIC (Standard Industrial Classification) categories, but the sample sizes for many of the categories are too small to be reliable, so no meaningful comparisons can be made.

Table 9.11 shows these comparisons for occupation, in terms of SOC 2000 categories.

**Table 9.11   Effect of health problems, by occupation**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Not working Forced to retire</th>
<th>Not forced to retire</th>
<th>Base</th>
<th>Working Health problems</th>
<th>No health problems</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Managers and senior officials</td>
<td>23</td>
<td>77</td>
<td>138</td>
<td>33</td>
<td>67</td>
<td>130</td>
</tr>
<tr>
<td>2 Professional occupations</td>
<td>30</td>
<td>70</td>
<td>89</td>
<td>26</td>
<td>74</td>
<td>143</td>
</tr>
<tr>
<td>3 Associate professional and technical</td>
<td>32</td>
<td>68</td>
<td>87</td>
<td>40</td>
<td>60</td>
<td>129</td>
</tr>
<tr>
<td>4 Administrative and secretarial occupations</td>
<td>20</td>
<td>80</td>
<td>127</td>
<td>42</td>
<td>58</td>
<td>150</td>
</tr>
<tr>
<td>5 Skilled trades occupations</td>
<td>43</td>
<td>57</td>
<td>156</td>
<td>38</td>
<td>62</td>
<td>129</td>
</tr>
<tr>
<td>6 Personal service occupations</td>
<td>37</td>
<td>63</td>
<td>69</td>
<td>47</td>
<td>53</td>
<td>87</td>
</tr>
<tr>
<td>7 Sales and customer services</td>
<td>21</td>
<td>79</td>
<td>73</td>
<td>44</td>
<td>56</td>
<td>71</td>
</tr>
<tr>
<td>8 Process, plant and machine operatives</td>
<td>46</td>
<td>54</td>
<td>153</td>
<td>31</td>
<td>69</td>
<td>103</td>
</tr>
<tr>
<td>9 Elementary occupations</td>
<td>34</td>
<td>66</td>
<td>222</td>
<td>41</td>
<td>59</td>
<td>151</td>
</tr>
<tr>
<td>All with SOC code</td>
<td>32</td>
<td>68</td>
<td>1114</td>
<td>37</td>
<td>63</td>
<td>1093</td>
</tr>
</tbody>
</table>

Looking at those in work, the occupations with the highest proportion of people with health problems – in relation to an average of 37 per cent – were personal service occupations (47 per cent) and sales and customer services (44 per cent). The lowest were professional occupations and process, plant and machiner operatives. The proportion with health problems might be considered a proxy measure of the extent to which people with such problems are able to work in each occupation, but there is no very obvious pattern to the results.

Similarly, for those not working, we can look at the proportion of people forced to retire or leave a job through ill-health, in relation to their most recent occupation. If this is also a measure of the extent to which people with health problems are able to work in each occupation, then we should expect some consistency between the two sets of results. However, this is only partially true: administrative and secretarial jobs, and sales and customer services are consistently more ‘favourable’ to those with health problems in both cases, while the category of process, plant and machine operatives is consistently less ‘favourable’. However, other categories are less consistent and in some cases contradictory.

We therefore conclude that, with the limitations outlined at the start of this section, this survey provides insufficient evidence to draw any firm conclusions about the impact of health problems on people’s employability in different occupations, and that this is, therefore, a potential area for further research.
9.1.5 Characteristics of those with health problems who remained in work

As was shown in Section 9.1.1, a lower proportion of people in work reported that they had a health problem or disability (37 per cent), compared with people who were fully retired (68 per cent) or receiving Incapacity Benefit (99 per cent). This section describes the age and gender characteristics of those people with health problems or disabilities who remained in work, compared with those who did not have health problems. The extent to which people with health problems were employed in different occupations were shown in the previous section (Table 9.11).

Those with no health problem were more likely to be in work than those with a health problem (Table 9.12). For example, among those aged 50-54, 56 per cent of those with a health problem were in work compared with 86 per cent of those without. This was the case separately for men and women in each age group.

Among those with no health problem or disability, the proportions who were working were consistently higher for men than women, in each age group. However, this was not so much the case for those with a health problem or disability; here, the proportions in work were quite similar for all men and women up to the age of 60. For both men and women, the proportion in work tails off most sharply at their respective state pension ages, but at roughly the same rate irrespective of health problems. The exception to this is for the oldest age-band of women with health problems; very few women aged 65-69 with health problems were still working (four per cent), compared with 14 per cent of other women of the same age. This is a much more marked reduction in the employment rate than observed for men at the same age.

Table 9.12 Proportion of people in work, with and without health problems

<table>
<thead>
<tr>
<th>Health problem or disability</th>
<th>No health problem or disability</th>
<th>Base: All with health problem or disability</th>
<th>Base: All without health problem or disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>55</td>
<td>94</td>
<td>181</td>
</tr>
<tr>
<td>55 to 59</td>
<td>44</td>
<td>87</td>
<td>218</td>
</tr>
<tr>
<td>60 to 64</td>
<td>33</td>
<td>62</td>
<td>300</td>
</tr>
<tr>
<td>65 to 69</td>
<td>10</td>
<td>17</td>
<td>164</td>
</tr>
<tr>
<td>Women:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>56</td>
<td>77</td>
<td>229</td>
</tr>
<tr>
<td>55 to 59</td>
<td>38</td>
<td>67</td>
<td>254</td>
</tr>
<tr>
<td>60 to 64</td>
<td>16</td>
<td>27</td>
<td>203</td>
</tr>
<tr>
<td>65 to 69</td>
<td>4</td>
<td>14</td>
<td>176</td>
</tr>
<tr>
<td>All:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>56</td>
<td>86</td>
<td>410</td>
</tr>
<tr>
<td>55 to 59</td>
<td>41</td>
<td>77</td>
<td>472</td>
</tr>
<tr>
<td>60 to 64</td>
<td>24</td>
<td>44</td>
<td>503</td>
</tr>
<tr>
<td>65 to 69</td>
<td>7</td>
<td>15</td>
<td>340</td>
</tr>
</tbody>
</table>

Note that these analyses do not consider the severity of the health problem or disability and hence care should be taken when interpreting the results.
9.1.6 Health problems of partners

Seventy-six per cent of respondents reported that they currently had a partner. Of those partners, it was reported that 46 per cent of them had a health problem or disability. Thus, overall, 35 per cent of people had a partner with a health problem or disability. Here, we look briefly at the effect of such problems on the respondent’s ability to work.

For respondents whose partner had a health problem or disability, 16 per cent were forced to leave a job or retire because of it (Table 9.13). (This is equivalent to about five per cent of all respondents.) The proportion was higher for female respondents (22 per cent) than male respondents (11 per cent), possibly for economic reasons if the male respondents were more likely to be the principal earners. The likelihood that a respondent retired or left a job because of a partner’s health problem was higher if the respondent had a health problem him or herself (18 per cent compared with 12 per cent) (Table not shown).

Table 9.13 Whether partner’s health problem affected own job

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retire or leave a job</td>
<td>11</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>Reduce hours</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All that reported partner had health problem or disability 314 255 569

9.2 Caring

Twenty-three per cent of respondents overall – a quarter of women and a fifth of men – reported that they looked after, or gave help to, someone who was sick, had a long-term physical or mental disability or was elderly (Table 9.14). The proportion of carers was highest for women in the middle age groups (50-59).

Table 9.14 Whether respondent currently cared for anyone, by gender and age group

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 to 54 years</td>
<td>20</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>55 to 59 years</td>
<td>21</td>
<td>32</td>
<td>27</td>
</tr>
<tr>
<td>60 to 64 years</td>
<td>29</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>65 to 69 years</td>
<td>15</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>All ages</td>
<td>19</td>
<td>26</td>
<td>23</td>
</tr>
</tbody>
</table>

Base: All 1385 1423 2808
Most carers (91 per cent) were only looking after one person, although nine per cent were looking after two (Table 9.15). Forty-nine per cent were looking after either a parent (38 per cent) or parent-in-law (13 per cent), and 25 per cent a spouse or partner.

**Table 9.15  Number and relationship of those cared for**

<table>
<thead>
<tr>
<th>Relationship to carer:</th>
<th>Multiple responses (Percentages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse or partner</td>
<td>25</td>
</tr>
<tr>
<td>Own or adopted or step-child</td>
<td>12</td>
</tr>
<tr>
<td>Parent</td>
<td>38</td>
</tr>
<tr>
<td>Parent-in-law</td>
<td>13</td>
</tr>
<tr>
<td>Other relative</td>
<td>12</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Column percentages</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of people cared for:</td>
<td></td>
</tr>
<tr>
<td>One</td>
<td>91</td>
</tr>
<tr>
<td>Two</td>
<td>9</td>
</tr>
<tr>
<td>Three or more</td>
<td>0</td>
</tr>
</tbody>
</table>

Base: All carers 629

People who had a spouse or a partner were more likely to be caring for someone than those who were single. This is perhaps not surprising, given that a large minority of carers (25 per cent) were looking after a spouse or partner. In Section 9.1.6 we showed that 35 per cent of people had a partner with a health problem; taking this in conjunction with number of people caring for a spouse or partner, it can be inferred that the majority (71 per cent) of partners with a health problem were being cared for by their spouse.

The likelihood of being a carer was similar for women regardless of their own health status – 27 per cent for those with health problems compared with 25 per cent without. However, for men there was a slightly larger difference (21 per cent compared with 17 per cent).

One in five of those currently caring for someone reported that this had impacted on their work in one of the ways listed in Table 9.16. This figure rises to 24 per cent when those who had previously been a carer are included. This equates to about 10 per cent of the sample as a whole. Thirteen per cent of current carers reported that it had been an influence on their decision to retire when they did, and nine per cent had actually changed their retirement plans.
Table 9.16 The impact of caring on working

<table>
<thead>
<tr>
<th>Current caring</th>
<th>Current or previous caring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Influenced decision to retire</td>
<td>13</td>
</tr>
<tr>
<td>Changed retirement plans (either retired early or later than planned)</td>
<td>9</td>
</tr>
<tr>
<td>Lost or gave up a job or became unemployed</td>
<td>9</td>
</tr>
<tr>
<td>Changed job for one less well-paid</td>
<td>3</td>
</tr>
<tr>
<td>Had difficulty getting job</td>
<td>7</td>
</tr>
<tr>
<td>Lost pay because had to take time off or work shorter hours</td>
<td>7</td>
</tr>
<tr>
<td>Any impact</td>
<td>21</td>
</tr>
<tr>
<td>Base: All carers (current/previous)</td>
<td>629</td>
</tr>
</tbody>
</table>

Forty-six per cent of carers were currently working, 37 per cent were fully retired and six per cent were claiming Incapacity Benefit (Table 9.17). These figures are very similar to those for the sample as a whole, with the exception of retirement, where slightly fewer carers were fully retired (37 per cent compared with 41 per cent). More male carers were working (51 per cent) than female carers (42 per cent), but again this is very similar to the proportions in the sample as a whole.

Table 9.17 Proportion of carers working, fully retired and claiming Incapacity Benefit

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working</td>
<td>51</td>
<td>42</td>
<td>46</td>
</tr>
<tr>
<td>Fully retired</td>
<td>32</td>
<td>40</td>
<td>37</td>
</tr>
<tr>
<td>Claiming Incapacity Benefit</td>
<td>9</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Base: All carers</td>
<td>266</td>
<td>363</td>
<td>629</td>
</tr>
</tbody>
</table>

9.3 Summary

Previous chapters identified health as a key determinant of labour market participation. This chapter looked at the health of the sample overall, the specific types of health problems they experienced, and the relationship between health problems and whether people were in work.

The majority of people in this study (60 per cent) described their general health as either ‘good’ or ‘very good’. People’s view of their general health did not decline significantly with age, despite an increasing incidence of reported health problems and disabilities. This tends to suggest that older people take increasing health problems for granted, and assess their general state of health in this context. (Section 9.1.1)

The average number of health problems and disabilities among the sample as a whole increased with age. However, this was largely because higher proportions of older people reported problems; among those with problems, the average number of problems did not vary greatly with age. (Section 9.1.2)
There were larger differences between working and retired people, both in how they described their general health and in the proportions reporting health problems and disabilities, than can be explained by differences in age. Recipients of Incapacity Benefit were the most likely of all to report a poor state of general health. (Section 9.1.1)

The most widely-reported problems were heart, blood pressure or circulation problems (23 per cent), and problems or disabilities connected with the back or neck (21 per cent), legs or feet (21 per cent) and arms or hands (17 per cent). Psychological problems were less widely reported: eight per cent reported suffering from depression, bad nerves or anxiety, and three per cent reported suffering from mental illness or other nervous disorders. For each type of problem, the proportion was highest among recipients of Incapacity Benefit, and lowest among people in work. (Section 9.1.2)

Over a third (37 per cent) of people reporting a health problem said they had, at some stage, been forced to retire or leave a job because of such problems. People with psychological problems (depression, bad nerves or anxiety, and mental illness or other nervous disorders) were more likely to report this (63 per cent). However, the majority of people reported more than one health problem, and most people with a psychological problem also reported physical problems, so we cannot be clear about which particular problems were most likely to cause people to leave work. (Section 9.1.3)

However, the likelihood of having retired or left a job increased with the number of health problems reported. Other measures of labour market attachment were also directly correlated with the number of health problems: the likelihood of being in work, being fully retired, being in receipt of Incapacity Benefit, and – among those below state pension age – of being out of work and not seeking work. (Section 9.1.3)

Overall, 35 per cent of people had a partner with health problems or disabilities. Sixteen per cent of these people had, at some stage, been forced to retire or leave a job because of their partner’s health problem. The likelihood of this happening increased if the person and their partner both had health problems. (Section 9.1.6)

Overall, 23 per cent of respondents were currently caring for someone who was sick, disabled or elderly. A half were caring for a parent or parent-in-law, and a quarter were caring for a partner. Forty-six per cent of carers were currently working – in line with the figure for the sample as a whole – but around one in five carers reported that their caring role had had some impact on their ability to work. (Section 9.2)
10 Volunteering

The aim of this chapter is to examine briefly the extent and nature of any voluntary work carried out by respondents and to identify the groups that were most likely to be involved.

10.1 Characteristics of people who volunteered

Very few respondents (less than 0.5 per cent) reported that they did voluntary work as their main activity (see Chapter 2). However, 23 per cent of respondents reported that they had worked or helped out on a voluntary basis at least once in the previous year, at one or more of the following organisations: a school, a hospital, a prison, a charity, a voluntary organisation, a community group or a religious organisation. Around a half of these typically did voluntary work at least once a week.

Table 10.1 How often people did voluntary work

<table>
<thead>
<tr>
<th></th>
<th>Not yet retired</th>
<th>Semi-retired</th>
<th>Fully retired</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not in the last twelve months</td>
<td>78</td>
<td>64</td>
<td>78</td>
<td>77</td>
</tr>
<tr>
<td>At most, one to four times a year</td>
<td>5</td>
<td>7</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>About every other month</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>About once a month</td>
<td>3</td>
<td>7</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>A few times a month, but not every week</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>About once a week</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>A few times a week</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Every day</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Base: All</td>
<td>1263</td>
<td>261</td>
<td>1279</td>
<td>2808</td>
</tr>
</tbody>
</table>

Respondents were more likely to do voluntary work every week if their current or previous occupation was as a ‘manager or senior official’ (19 per cent), in a ‘professional occupation’ (21 per cent) or an ‘associate professional or technical’ occupation (19 per cent) (Table 10.2). Lower rates were reported for ‘skilled trades occupations’ (four per cent), ‘sales and customer services’ (seven per cent), ‘process, plant and machine operatives’ (four per cent) and ‘elementary occupations’ (six per cent). A similar pattern was observed for the proportions of people doing any voluntary work in the previous year.
Table 10.2  Whether people did voluntary work, by SOC category

<table>
<thead>
<tr>
<th></th>
<th>Any voluntary work in past year</th>
<th>Voluntary work every week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers &amp; senior officials</td>
<td>31</td>
<td>19</td>
</tr>
<tr>
<td>Professional occupations</td>
<td>41</td>
<td>21</td>
</tr>
<tr>
<td>Associate professional and technical</td>
<td>35</td>
<td>20</td>
</tr>
<tr>
<td>Administrative and secretarial</td>
<td>28</td>
<td>15</td>
</tr>
<tr>
<td>Skilled trades occupations</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>Personal service occupations</td>
<td>29</td>
<td>11</td>
</tr>
<tr>
<td>Sales &amp; customer services</td>
<td>20</td>
<td>7</td>
</tr>
<tr>
<td>Process, plant &amp; machine operatives</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>14</td>
<td>6</td>
</tr>
</tbody>
</table>

Bases: All
Managers & senior officials 268 268
Professional occupations 232 232
Associate professional and technical 217 217
Administrative and secretarial 278 278
Skilled trades occupations 286 286
Personal service occupations 156 156
Sales & customer services 144 144
Process, plant & machine operatives 256 256
Elementary occupations 373 373

10.2  Types of voluntary work and reasons for doing voluntary work

For 81 per cent of respondents, the voluntary work undertaken was ‘not related to their current or a previous job’ (Table 10.3). For only seven per cent of respondents that did some voluntary work, that work was ‘all related to a current or previous job’.

Table 10.3  Whether voluntary work was related to current or previous job, by activity status

<table>
<thead>
<tr>
<th></th>
<th>Working</th>
<th>Fully retired</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>All related to a current or previous job</td>
<td>10</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Some of it is related to a current or a previous job</td>
<td>11</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Not related to a current or a previous job</td>
<td>78</td>
<td>82</td>
<td>81</td>
</tr>
</tbody>
</table>

Base: All who did voluntary work in past year 280 244 608

Table 10.4 shows the reasons people gave for doing voluntary work. Those who were working were more likely than the fully retired to say ‘make use of my skills’ (50 per cent) and to ‘take part in the community’ (63 per cent) than fully retired people (37 per cent and 54 per cent respectively). The fully retired were more likely to give ‘remaining active’ as a reason (50 per cent compared with 39 per cent among those working).
### Table 10.4  Reasons for getting involved in voluntary work

<table>
<thead>
<tr>
<th>Reason</th>
<th>Working</th>
<th>Fully retired</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>To meet people</td>
<td>44</td>
<td>36</td>
<td>40</td>
</tr>
<tr>
<td>To make use of my skills and abilities</td>
<td>50</td>
<td>37</td>
<td>45</td>
</tr>
<tr>
<td>To remain active</td>
<td>39</td>
<td>50</td>
<td>43</td>
</tr>
<tr>
<td>To take part in the community</td>
<td>63</td>
<td>54</td>
<td>59</td>
</tr>
<tr>
<td>To help people</td>
<td>70</td>
<td>66</td>
<td>69</td>
</tr>
<tr>
<td>Because no one else would do it if I didn’t</td>
<td>18</td>
<td>16</td>
<td>18</td>
</tr>
</tbody>
</table>

Base: All who did voluntary work in past year 280 244 608

Men were more likely than women to include ‘making use of my skills and abilities’ as a reason for getting involved in voluntary work (51 per cent compared with 40 per cent) (Table 10.5). Men were also more likely to list ‘to remain active’ (47 per cent compared with 40 per cent). However, a higher proportion of women reported that they had got involved with voluntary work ‘to help people’ (72 per cent compared with 65 per cent).

### Table 10.5  Reasons for getting involved in voluntary work, by gender

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>To meet people</td>
<td>42</td>
<td>39</td>
<td>40</td>
</tr>
<tr>
<td>To make use of my skills and abilities</td>
<td>51</td>
<td>40</td>
<td>45</td>
</tr>
<tr>
<td>To remain active</td>
<td>47</td>
<td>40</td>
<td>43</td>
</tr>
<tr>
<td>To take part in the community</td>
<td>60</td>
<td>58</td>
<td>59</td>
</tr>
<tr>
<td>To help people</td>
<td>65</td>
<td>72</td>
<td>69</td>
</tr>
<tr>
<td>Because no one else would do it if I didn’t</td>
<td>21</td>
<td>15</td>
<td>18</td>
</tr>
</tbody>
</table>

Base: All who did voluntary work in past year 274 334 608

Single people (51 per cent) were more likely to state ‘to meet people’ as a reason for getting involved in voluntary work compared with married or cohabiting people (37 per cent) and also were more likely to include ‘to help people’ (74 per cent compared with 67 per cent of married/cohabiting people) (Table 10.6). Married and cohabiting people (61 per cent) were more likely to report ‘to take part in the community’ as a reason compared with single people (54 per cent).
### Table 10.6 Reasons for getting involved in voluntary work, by marital status

<table>
<thead>
<tr>
<th>Reason</th>
<th>Single</th>
<th>Married or cohabiting</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>To meet people</td>
<td>51</td>
<td>37</td>
<td>40</td>
</tr>
<tr>
<td>To make use of my skills and abilities</td>
<td>44</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>To remain active</td>
<td>45</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>To take part in the community</td>
<td>54</td>
<td>61</td>
<td>59</td>
</tr>
<tr>
<td>To help people</td>
<td>74</td>
<td>67</td>
<td>69</td>
</tr>
<tr>
<td>Because no one else would do it if I didn't</td>
<td>16</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Base: All that did voluntary work in past year</td>
<td>170</td>
<td>438</td>
<td>608</td>
</tr>
</tbody>
</table>

### 10.3 Summary

The aim of this chapter was to examine briefly the extent and nature of any voluntary work carried out by respondents and to identify the groups that were most likely to be involved. About a quarter of respondents (23 per cent) had undertaken some voluntary work in the previous year, and around one in eight (12 per cent) did voluntary work every week. For the majority of volunteers (about four in five), the voluntary activity was not related to their current or previous job. However, regular volunteers were most likely to come from a professional or managerial background. Those in work were more likely to be involved in voluntary work in order to make use of their skills and to take part in the community, whereas the fully retired were more likely to be doing so in order to remain active.
11 Conclusions

This study has identified a number of issues that affect the labour market participation of different groups of older people. Chapters 2-7 examined the major groups concerned, while Chapters 8-10 looked at particular aspects across all groups. A number of consistent themes emerge which these conclusions draw together, highlighting what we see as the most important findings of the study. Where relevant, reference is made to proposals contained in the recent Government Pensions Green Paper. We also make suggestions for areas of further investigation, which are drawn together in the final section.

11.1 State pension age

It is clear that many people regard state pension age as the ‘natural’ time to retire. Two-fifths of those working were expecting to retire at state pension age. There are two main elements to this expectation. First, state pension age is a set age, defined by the Government, and this has contributed to a cultural expectation of retiring at that particular age. Secondly, at this set age, an additional or alternative source of income becomes available, thus giving people the financial means to stop working. (Sections 4.2.3 and 5.2.3)

Policies aimed at changing retirement expectations and behaviour, such as more attractive terms for deferring the state pension, are therefore appropriate. However, if the Government wishes to change perceptions, there may also be a need to portray state pension age itself as a more flexible concept – as a date from which one can begin to draw a state pension, rather than the age at which one does draw a state pension.

There is further evidence from the sudden drop in the proportion of people who considered themselves to be long-term sick or disabled, after state pension age. This must represent a personal re-definition of status rather than any real improvement in health, with the attainment of state pension age – and the associated move from sickness-related benefits to retirement pension – giving people who were long-term sick/disabled an alternative way to describe themselves – i.e. as retired. (Section 2.1.2)

**11.2 Employers’ fixed retirement ages**

In 2006, legislation is due to be introduced whereby employers’ fixed retirement ages are likely to be made unlawful unless they can be objectively justified; thus people will be able to continue working should they wish, without being forced to retire. In most cases, employers’ fixed retirement ages were either 60 or 65. For men they were predominantly 65, but for women they were more evenly spread between 60 and 65.

There is no hard evidence that employers’ fixed retirement ages exert a widespread influence on decisions to retire before state pension age, although this may occur in more subtle ways meriting further investigation. However, there is evidence that employers’ fixed retirement ages may prevent some people from continuing to work beyond state pension age. This was true when looking both at the retirement expectations of current employees, and at the reported retirement behaviour of those already retired. It suggests that the impact of fixed retirement ages is more about preventing people retiring late than about forcing them to retire early. (Sections 4.1.3 and 5.1.3)

Current proposals to make fixed retirement ages unlawful, therefore, seem appropriate as part of a package of measures to extend working life and facilitate flexible retirement, but any such package also needs to address the widespread view of state pension age itself as a ‘fixed’ age.

**11.3 Alignment of state pension age for men and women**

State pension age is currently 65 for men and 60 for women; however, from 2010 women’s state pension age will start to increase, to move into line with that of men by 2020. There were clear differences between men and women in terms of their labour market participation. In any given five-year age-group, men were more likely to be in work than women; however, women were more likely than men:

- to be expecting to postpone retirement until after state pension age;
- still to be working after state pension age; or
- to have delayed their actual retirement until after state pension age.

Furthermore:

- among the semi-retired, women were more likely than men to say they had made the transition after state pension age; and
- among those who were not working, women were more likely than men to be expecting to return to work at some point in the future.

Thus, significant numbers of women already seem attuned to the notion of working beyond their current state pension age. (Sections 2.1.2, 3.1, 4.1.2, 5.1.2, 6.1.2 and 7.2)

**11.4 Health**

Health was a key determinant of whether people were working. Among those under state pension age, people were much less likely to be in work if they had a health problem. In fact, half of those under state pension age who were not working, were not looking for work on account of their health. This group had below-average incomes, above-average reliance on state benefits, and low levels of qualifications. (Sections 7.1 and 7.3.3)
Among those already retired, ill-health was the most frequently mentioned reason for early retirement – cited by half of all early retirers. Among those below state pension age and not working, an improvement in health was the most common circumstance in which people would consider looking for work again. (Sections 5.2.1 and 7.5)

It is clear then that for a large group of people in this age range, poor health is keeping them out of work. There is little prospect of their returning to the labour market, and various labour market initiatives can be expected to have a limited impact on them. Indeed, among all those below state pension age and not working, three-quarters did not expect to return to work in the future.

Most people with health problems had more than one such problem, and the number of problems was directly correlated with their degree of detachment from the labour market. However, this may simply be disguising the fact that people with more health problems stand a greater chance of having a particular problem which precipitates their inability to work – an issue which this research was not able to resolve. (Section 9.1.3)

11.5 Incapacity Benefit

A significant proportion of Incapacity Benefit recipients are over 50 and analysis of this group revealed that only three per cent were actively looking for work at the time of interview; a further 38 per cent said they would like to work, but most of these had no expectation of doing so. Nearly all (91 per cent) of those not seeking work said this was for reasons of ill-health. Those not expecting to work again had significantly more health problems than those seeking work or expecting to work again. (Sections 7.2.1, 7.3.3 and 7.5)

11.6 Voluntary and forced retirement

For some people, retirement was something they were forced into, whereas for others it was a path they had chosen. Among those still working, people did not generally expect retirement to be forced upon them; they were more likely to mention ’pull’ factors such as wanting to enjoy life, spending more time with a partner or family, and being able to afford to retire. Among those already retired, there was a more even split between whether retirement had been forced or voluntary. (Sections 4.2.1 and 5.3.1)

A possible explanation is that those still working were not anticipating any occurrence that might force them to retire; for the retired, however, such occurrences will, in practice, have arisen for some people, and forced them to retire. Among those forced into early retirement, the main reason was ill-health, again illustrating its important influence on withdrawal from the labour market. Those forced into early retirement suffered large, often unexpected, drops in income and – of all those in retirement – were by far the least satisfied with their post-retirement situation. (Sections 5.4, 5.5)

11.7 Factors associated with early retirement

A number of factors are associated with people choosing to retire early; the most notable ones are private pensions, occupation and qualifications.
11.7.1 Private pensions

The presence of a private pension was clearly linked with early retirement. Those with a private pension (current or deferred) were more likely to be expecting to retire early and, similarly, those already retired with an income from a private pension were more likely to have retired early than those without. Of all retired people, those who had retired voluntarily before state pension age had the largest average incomes, with private pensions as the largest single component. (Sections 5.4, 4.1.2, 5.1.2)

11.7.2 Occupation

Retirement behaviour was also related to the type of occupation people were in. Those in managerial and professional occupations were more likely to be expecting to retire early. Similarly, those below state pension age and not working because they were retired or financially secure were more likely to have been working in such occupations previously. (Sections 4.1.2 and 7.4)

11.7.3 Qualifications

Those with higher qualification levels were more likely to be in work than those without. However, people with higher qualification levels were also better placed to opt for early retirement. On average, those under state pension age and not working because of health reasons had lower levels of qualification. (Sections 3.1, 4.1.2, 5.1.2 and 7.3.3)

There was a considerable degree of overlap between those in managerial or professional occupations, those with private pensions, and those qualified to degree level. All of these factors were associated with early retirement.

11.8 The presence of a partner

There was a correlation between the working status of respondents and their partners: if one was working, the other was also likely to be working. Furthermore, people were more likely to expect to retire – or had retired – before state pension age if they had a partner. One of the main reasons given for early retirement was wanting to spend more time with a partner or family. It would be in line with the Government’s aim of encouraging flexible retirement, which avoids abrupt departure from the labour market, to find ways of enabling people to achieve such aspirations. This might, for example, be through more flexible working arrangements. (Sections 2.1.2, 3.1, 4.1.2, 5.1.2, 4.2.1, 5.2.1)

11.9 Looking after the home or family

The research also identified a group (predominantly female) who were not working because they were looking after the home or family. They were likely to have been away from the labour market for many years and nearly half had a working partner. Short of some significant change in their circumstances, these people currently seem unlikely to re-engage with the labour market, if only because of their lengthy absence from it. Around a half had caring responsibilities, which may have contributed to their decision not to look for work. They were less likely than the average to be suffering from health problems. (Sections 7.3.3)
11.10 Flexible retirement

The Green Paper stressed the importance of encouraging flexible retirement with the aim of reducing the ‘cliff-edge’ between work and retirement, and outlined a number of measures aimed at achieving this. The research identified three main, inter-related issues here: the position of the self-employed, the situation of people regarding themselves as ‘semi-retired’, and the extent of flexible working arrangements available to those approaching retirement.

11.10.1 The self-employed

Self-employed people left the labour market at a slower rate than employees; thus, while around one in seven working people overall were self-employed, more than a quarter (29 per cent) of those working beyond state pension age were self-employed. The self-employed were also expecting to retire later than employees, not to have a particular retirement age in mind and tended to be more satisfied with their jobs. (Sections 3.1, 3.9, 4.1.2 and 3.3)

11.10.2 The semi-retired

The research identified a group who described themselves as semi-retired who tended to work part-time, either as self-employed people who were reducing their commitments, or as employees, now more likely to be on temporary or short-term contracts than permanent ones – such changes in contractual terms providing another possible route into flexible retirement. (Sections 6.1.7, 6.1.6)

11.10.3 Flexible working arrangements

We examined the extent to which a number of flexible working arrangements already existed for older workers, and the degree to which people had taken advantage of them. The self-employed were more likely than employees to have access to flexible working arrangements, and to avail themselves of them: over half of the self-employed reported one or more forms of flexible working arrangement, compared with 46 per cent of employees; however, the difference in the use of such arrangements was much higher, at around three-quarters for the self-employed compared with around half for employees (Section 3.5). In addition, more self-employed people were planning to retire over a period of time by gradually reducing their hours of work. These findings suggest that, at present, self-employment appears to offer more opportunities for flexible retirement, and that the employed sector has some ground to make up in this respect. (Sections 3.5 and 4.5)

People generally embarked on the process of semi-retirement before state pension age. Policies aimed at encouraging flexible retirement need to take account of this finding if the net effect is to be an overall increase in the length of working life. (Section 6.1.2)

11.11 Age legislation and training

The Government’s Code of Practice on Age Diversity in Employment included standards for non-ageist approaches to training. This survey supports the Green Paper’s suggestion that whilst improvements had been made, more needed to be done. Although the majority (73 per cent) of employees were offered at least some encouragement by their employer to undertake training, the proportion decreased noticeably with age. (Section 3.7)
11.12 Summary of remaining gaps in knowledge/ suggestions for further research

This study has highlighted a number of issues where further research may be of benefit. They are summarised in this section.

Health was identified as a major factor associated with detachment from the labour market, although it was not possible to identify whether certain health problems exerted a greater influence than others. Nor was it possible to draw any firm conclusions as to whether different types of occupation were more strongly associated with labour market withdrawal due to health problems than others.

Given the focus in the Green Paper on those on Incapacity Benefit, further research might be targeted at this group, examining the nature of health problems experienced and the extent to which different types of employment have been considered as a means of returning to the labour market.

The research also highlighted the overlap between those in managerial or professional occupations, those with private pensions, and those qualified to degree-level, and that all of these factors were associated with early retirement. Further analysis could investigate the relative ‘strength’ of each of these factors in influencing early retirement. However, it is already clear that they help to identify a group of people in a position to opt for early retirement and with the financial means to do so, and it may be beyond the power of policy to exert much influence over them.

Employers’ fixed retirement ages were not found to exert a widespread influence on decisions to retire before state pension age. However, it is possible that the approach of a fixed retirement age may act as an indirect constraint; for example, people may weigh up the number of years they perceive they have left in work and, taken in conjunction with other factors such as the cost of seeking employment beyond that point, or their spouse’s retirement plans, may opt for early retirement rather than aim to continue working. Such subtle influences could be explored further by means of qualitative research.

Differences between rates of expected early and late retirement among those still working and actual retirement among those already retired were observed. This might be due either to a cohort effect whereby different age groups have different expectations of retirement age, or to the fact that expectations of staying on in work are not always realised because people may be forced into early retirement against their expectations. Indeed, it may be a combination of both. A similar, but related, issue is the differences in the rates of expected and actual gradual retirement. Longitudinal research could shed more light on these issues.

Among owner-occupiers, the fully-retired and also the semi-retired, were more likely than others to own their home outright. This suggests that the absence of a mortgage is the aspect of tenure most closely associated with retirement. The need to make mortgage repayments may therefore be an important reason to remain in work, or - to look at it from another perspective - paying off one’s mortgage may provide an opportunity to take early retirement or move into semi-retirement. However, this survey did not explore the detailed dynamics of such situations, so it could be that financial settlements associated with early retirement enabled people to pay off their mortgage. These dynamics might usefully be explored in further research.

The report investigated the issue of moving out of a ‘main line of work’ as part of a transition from working to retirement. It was only possible to make tentative conclusions in this area and the dynamics of such movements might, therefore, also form the basis of further research.

Finally, in the light of the Government’s Code of Practice on Age Diversity in Employment, which includes standards for non-ageist approaches to training, it was noted that the proportion being offered encouragement to undertake training declined with age. These differences might equally be explained by different underlying skill levels, necessitating different amounts of training to reach the same standard.
Appendix
Technical report on sampling fieldwork and weighting

This section provides a more detailed account of the design of the study, and sets out all the technical information necessary to show how the findings were reached. The questionnaire and opt-out letters are not included in this report but are available on the DWP website at www.dwp.gov.uk/asd

Sample design

A requirement of the research design was to ensure robust samples of respondents in each of the three groups were obtained:

- those currently in employment;
- those in receipt of income replacement benefits (Income Support and Incapacity Benefit); and
- those who consider themselves to be retired.

The sample frame for the study was the Family Resources Survey (April 2001 to March 2002). A certain level of information was already known about respondents from their answers to the FRS and by selecting those agreeing to be re-contacted who were expected to be in the eligible age range in the fieldwork period, this meant there was no need for a sift of the general population.

However, relying solely on the FRS as a sample frame would have resulted in a relatively small number of respondents reliant on income replacement benefits as they would be collected in their natural incidence in this population. In order to satisfy the second research objective identified above, for this reason it was also necessary to boost the sample frame using benefit records supplied by the Department for Work and Pensions.

The FRS sample

Co-operating respondents to the FRS 2001/2 (issued between April and December 2001) were eligible for the study if they were aged between 49 and 69 (inclusive) and had agreed to re-contact in the FRS interview.
The age range was selected to ensure that all respondents that were aged between 50 and 69 (inclusive) at the time of the fieldwork for this study were included. As there was a potential gap of up to a year between the FRS interview and being selected for this study, it was necessary to include respondents that were 49 at the time of the FRS. Any FRS respondents that were found to be 49 when contacted for this study were excluded.

The number of FRS respondents that satisfied the above criteria was 3,219. Of those, 117 were excluded because their full name was either not given or not recorded correctly at the time of the interview. This, therefore, left a sample of 3,102 FRS respondents, which comprised the FRS sample for this study.

The Benefit Records sample

The Benefit Records sample consisted of 1,000 cases selected from the database of all recipients of Income Support and Incapacity Benefit. In order to improve the efficiency of the fieldwork, the Benefit Records sample was selected from the same postcode sectors as the FRS sample.

The 652 postcode sectors within which the FRS sample was selected (for fieldwork between April and December 2001 inclusive) were identified and people claiming either Income Support (IS) or Incapacity Benefit (IB) in those postcode sectors extracted. From this list, three separate sampling frames were generated - people claiming IS only, IB only and both IS and IB.

Each sampling frame was ordered by sex, age-group and postcode sectors, and simple random samples were selected from each sampling frame (see Table 2.1). The sampling was designed so that the proportions in each type (IS only, IB only and both IS and IB) were approximately the same as the proportions in the sampling frame.

Top-up samples

Because the number of cases that could be issued from the FRS 2001/2 was smaller than had been anticipated, an additional top-up sample of about 450 respondents to the FRS between January and March 2002 (inclusive) were issued. The criteria for inclusion in the sample was the same as those listed above (The FRS sample section), with the exception of the change in the FRS time reference period.

In order to increase the efficiency of the fieldwork for this top-up sample, postcode sectors within which there were three or fewer eligible FRS respondents were excluded from the sample. This removed 53 postcode sectors from the 196 within which there were FRS respondents eligible for this study.

The average number of eligible FRS respondents in the remaining 143 postcode sectors was 7.182. Therefore to obtain approximately 450 FRS cases, 63 postcode sectors were sampled (63 x 7.182 = 452). Before selecting the 63 postcode sectors, they were ordered by the grouped number of eligible cases and postcode.

The 63 selected postcode sectors actually contained 454 FRS respondents. Of those, 22 were excluded because their full name was either not given or not recorded correctly at the time of the interview. This therefore left 432 FRS respondents, which comprised the top-up FRS sample.

---

59 Grouped as 50 to 54, 55 to 59, 60 to 64, 65 to 69.

60 Grouped into 4 to 6, 7 to 9, 10 to 12 and 13 to 16.
As the rate of opt-out had been higher than expected, it was also decided to top-up the Benefit Records sample. Therefore an additional sample of 114 was selected from the same 652 postcode sectors as the initial sample (The Benefit Records sample section). Again the IS only, IB only and IS and IB samples were selected to be in the same proportions as the original sampling frames (see Table 1).

Table 1  Benefit records sample

<table>
<thead>
<tr>
<th>Sampling frame</th>
<th>Initial sample</th>
<th>Top-up sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>IS Only</td>
<td>52,861(32.4%)</td>
<td>320(32.0%)</td>
</tr>
<tr>
<td>IB Only</td>
<td>73,658(45.1%)</td>
<td>460(46.0%)</td>
</tr>
<tr>
<td>IS and IB</td>
<td>36,602(22.4%)</td>
<td>220(22.0%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>163,121(100%)</td>
<td>1000(100%)</td>
</tr>
</tbody>
</table>

The issued sample

The total size of the sample issued for the study was 4,648 and consisted of:

- 3,102 cases selected from the FRS from April to December 2001;
- 432 cases selected from the FRS from January to March 2002; and
- 1,114 cases selected from Benefit Records.

Development work and piloting

The questionnaire was developed by NatCen in conjunction with DWP. The questionnaire development process was able to draw on a number of other survey questionnaires including the following:

- The Family Resources Survey (FRS).
- The 1994 retirement survey.
- The English Longitudinal Survey of Ageing (ELSA).
- New Deal for Lone Parents Evaluation.
- Workplace Employee Relations Survey (WERS).
- Disabled for Life?: attitudes towards, and experiences of, disability in Britain.

Some questions were taken directly from these surveys and others developed from questions used on these surveys. In addition, questions were developed specifically for use as part of this study.
Pilot study

As part of the development work, the questionnaire was tested in a small scale pilot study. The whole questionnaire was tested, however, specific areas of interest were:

- questionnaire length;
- contact procedures;
- testing the relevance of definitions (fully-retired / semi-retired);
- understanding the relevance of the retirement questions;
- whether questions were understood.

Additionally, the quality of the sample from benefit records was also tested.

In total, 32 interviews were conducted including both FRS respondents and those selected from benefit records. Six trained interviewers were used to conduct pilot interviews and were briefed and de-briefed in person by the research team.

For the main stage of fieldwork, the following changes were made as a result of the feedback from the pilot:

- some cuts to the questionnaire were made due to the length of the pilot interview;
- a number of changes to individual questions were identified and amendments were made for the final questionnaire;
- interviewers were provided with a document explaining the different types of benefits respondents may be claiming to assist them during fieldwork.

Fieldwork procedures

Those selected from benefit records were sent a letter informing them of the study and giving them the opportunity to opt out. Additionally, all potential respondents were sent an advance letter a few days before the interviewer first attempted to contact them.

The interviews were administered using Computer Assisted Personal Interviewing (CAPI). A program was written in Blaise, a computer assisted interviewing software, in order to do this. The fieldwork period was May to August 2002. Details of the questionnaire structure are included in Section 1.3.2.

Response

In total, a sample of 4,647 individuals was issued. All these individuals were expected to be aged 50 to 69 during the fieldwork period. However, as FRS only collects age and not date of birth, it was possible that some respondents may not have reached the age of 50 or may have turned 70 when the interviewer contacted them. Additionally, a small number of the benefit sample also turned out to be out of the age range. These cases were classified as ineligible for the survey.

In total, 2,808 interviews were conducted. As Table A.2 shows, as a proportion of those in scope for the study, this was equivalent to a response rate of 62 per cent. As a proportion of those in scope for the fieldwork, it was equivalent to a response rate of 71 per cent.
Table 2  Main fieldwork - response summary

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Population in scope of study</th>
<th>Population in scope of fieldwork</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ineligible:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out of age range</td>
<td>122</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In scope for study</td>
<td>4525</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Not issued to interviewer</td>
<td>356</td>
<td></td>
<td></td>
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<tr>
<td>Invalid cases:</td>
<td></td>
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<tr>
<td>Duplicate</td>
<td>3</td>
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<td></td>
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<tr>
<td>Address does not exist</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address demolished/derelict</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address vacant/empty</td>
<td>29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address occupied - no resident</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communal establishment</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other invalid</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondent not known at address</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondent died</td>
<td>28</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondent moved, untraceable</td>
<td>111</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondent moved out of area</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inaccessible</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In scope for fieldwork</td>
<td>3971</td>
<td>88</td>
<td>100</td>
</tr>
<tr>
<td>Refusals</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Refusal before interview</td>
<td>589</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refusal before interview - proxy</td>
<td>147</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refusal during interview</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broken appointment - no re-contact</td>
<td>83</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>827</td>
<td>69</td>
<td>79</td>
</tr>
<tr>
<td>Unknown eligibility</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unknown if residential, no contact</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unknown if occupied - refused</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unknown if occupied - no contact</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>19</td>
<td>69</td>
<td>79</td>
</tr>
<tr>
<td>No contact</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No contact at address</td>
<td>98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No contact with named respondent</td>
<td>66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Away/in hospital all survey period</td>
<td>52</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>216</td>
<td>64</td>
<td>73</td>
</tr>
<tr>
<td>Other reasons for no interview</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ill at home during survey period</td>
<td>38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physically/mentally unable</td>
<td>32</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language difficulties</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other unproductive</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>101</td>
<td>62</td>
<td>71</td>
</tr>
<tr>
<td>Productive interviews</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full productive interview</td>
<td>2800</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial productive interview</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Response rate</td>
<td>2808</td>
<td>62</td>
<td>71</td>
</tr>
</tbody>
</table>
Weighting

Because of the complex design of the sample for this study, the weighting strategy was comprised of several stages. First, the weighting strategy was designed to correct for refusal to be re-contacted for the FRS sample and non-response to this study for the full sample. The weighted sample was then adjusted to match estimates of whether claiming IS and/or IB within sex and age group (from the FRS 2001/02) and population estimates within sex and age groups (from the 2001 Census).

Weighting the issued FRS sample

The FRS sample is obtained from an equal probability sample of addresses from the postcode address file (PAF). Therefore, selection weights for the sample of households selected are only required to (a) correct for the number of dwellings at an address where this is different to what is listed on the PAF and (b) correct for the number of households selected at a dwelling. As the impact on the estimates from these weights would be negligible, it was decided not to include them in the weights.

Because the FRS sample is selected from the PAF, there is minimal information available to generate non-response weights from modelling non-response to the FRS. Therefore, the DWP has previously used post-stratification weights to attempt to correct any bias from differential non-response (this also reduces the impact of sampling variance). However, at the time of generating the weights, the post-stratification weights for the 2001/2 FRS had not been generated.

Therefore, neither the selection weights nor post-stratification weights for the FRS were used to calculate the weights for this study. However, not including the FRS selection weight had minimal impact on the estimates, and not including the FRS post-stratification weights was compensated for by generating post-stratification weights for this study at the final stage of the weighting process (see Section 6.5).

Refusal to be re-contacted after the FRS interview

Only people that had agreed to be re-contacted during the FRS interview could be included in the sample (see Development work and piloting section). This meant that our issued sample would be biased towards people that had agreed to be re-contacted. Weights were, therefore, generated to try to correct this potential bias.

This weighting was made more complicated because the full FRS dataset was only available for the FRS samples issued between April and November 2001. For the December 2001 to March 2002 sample, only a subset of the full dataset was available. Therefore, separate weighting procedures were carried out for the respondents to this study that had been issued for the FRS between April and November 2001 and those that had been issued between December 2001 and March 2002. The procedure for the sample from the April – November 2001 FRS took advantage of the wider range of variables that were available.

For both procedures, logistic regression models were first fitted for men and women separately on all eligible cases in the FRS, with whether they agreed to be re-contacted or not as the outcome variables. The resultant models were used to estimate the propensity of each FRS respondent to agree to be re-contacted. The weights (\(w_1\)) were then calculated as the inverse of these estimates. The only difference between the two approaches was that more variables were available as covariates in the model for the April-November 2001 FRS sample (see Logistic regression and weights tables section for the models fitted).

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For example, where an address contains more than one dwelling or where the MOI in Scotland is not correct.
Non-response by the FRS sample

The second stage of the non-response process was to generate non-response weights for the sample selected from the FRS. (Note that no selection weights were required for the selection of the issued sample from those eligible in the FRS. This is because we selected all eligible cases from the FRS that consented to be re-contacted.)

A logistic regression was fitted to the issued sample from the FRS with whether people responded or not as the outcome variable and geographic measures (e.g. urbanity) and variables from the FRS as covariates (Logistic regression and weights tables section). The resultant model was used to estimate the propensities for respondents to participate in this survey, and the weight for non-response (w2a) calculated as the reciprocal of these propensities.

Non-response by the Benefit Record sample

The parallel second stage of the non-response process was to generate non-response weights for the sample selected from Benefit Records. (Note that no selection weights were required for the selection from the Benefit Records because the sample was selected within strata defined by whether on IS, IB or IS and IB to be in the same proportions as in the population.)

A logistic regression was fitted to the issued sample from the Benefit Records with whether a person responded or not as the outcome variable and geographic measures (e.g. urbanity) and variables from the Benefit Records dataset as covariates (see Logistic regression and weights tables section). The resultant model was used to estimate the propensities for respondents to participate in this study, and the weight for non-response (w2b) calculated as the reciprocal of these propensities.

Post-stratification

The sets of weights from each source (FRS sample and Benefit Records) were re-scaled to have mean one, and then merged to form a single set of weights.

Because the achieved sample contained a Benefit Sample boost, it was likely that the proportion in the sample claiming either IB or IS was likely to be greater than in the population. Therefore, post-stratification weights were produced that aimed to adjust the proportion in the following three groups: ‘claiming IS or IB: working or not working’, ‘claiming neither IS nor IB: working’ and ‘claiming neither IS nor IB: not working’.

Estimates of the proportions in each group within sex and age group\(^{62}\) were obtained from the FRS 2001/2. A temporary weight was calculated as \(w_t = w_1 \times (w_{2a} \text{ or } w_{2b})\) and the equivalent (weighted) proportions in the sample estimated. Post-stratification weights (\(w_i\)) were generated to adjust the (weighted) profile of respondents to this survey so that it matched the profile in the FRS 2001/2. These weights are shown in section.

The final stage of the weighting process adjusted the sample so that the (weighted) age and sex profile matched 2001 Census population estimates\(^{63}\). A temporary weight was calculated as \(w_t = w_1 \times (w_{2a} \text{ or } w_{2b}) \times w_3\) and the weighted proportions in this study within age group and sex estimated. Post-stratification weights (\(w_i\)) were then calculated that adjusted these weighted estimates to match the 2001 Census estimates (see Logistic regression and weights tables section).

---

\(^{62}\) 50 to 54, 55 to 59, 60 to 64, 65 to 69.

The composite weight

The composite weight was calculated as:

\[ \text{weight} = w_1 \times (w_{2a} \text{ or } w_{2b}) \times w_3 \times w_4 \]

This weight was re-scaled so that the weighted total was the same as the sample size (i.e. the mean weight was re-scaled to be equal to 1).

Logistic regression and weights tables

Table 3 Logistic regression to model refusal to re-contact: men (FRS April-November 2001)

<table>
<thead>
<tr>
<th></th>
<th>b</th>
<th>s.e.</th>
<th>Wald</th>
<th>d.f.</th>
<th>p</th>
<th>exp(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently working</td>
<td>-0.566</td>
<td>0.099</td>
<td>33.1</td>
<td>1</td>
<td>0.000</td>
<td>0.568</td>
</tr>
<tr>
<td>Married and living with spouse</td>
<td>-0.731</td>
<td>0.124</td>
<td>34.5</td>
<td>1</td>
<td>0.000</td>
<td>0.481</td>
</tr>
<tr>
<td>Any educational qualifications</td>
<td>0.242</td>
<td>0.093</td>
<td>6.8</td>
<td>1</td>
<td>0.009</td>
<td>1.273</td>
</tr>
<tr>
<td>Any long-standing illness</td>
<td>0.312</td>
<td>0.098</td>
<td>10.2</td>
<td>1</td>
<td>0.001</td>
<td>1.366</td>
</tr>
<tr>
<td>Any other investments</td>
<td>0.304</td>
<td>0.099</td>
<td>9.4</td>
<td>1</td>
<td>0.002</td>
<td>1.356</td>
</tr>
<tr>
<td>Hold current account</td>
<td>0.501</td>
<td>0.158</td>
<td>7.6</td>
<td>1</td>
<td>0.006</td>
<td>1.500</td>
</tr>
<tr>
<td>Currently cohabiting</td>
<td>-0.635</td>
<td>0.230</td>
<td>7.6</td>
<td>1</td>
<td>0.006</td>
<td>0.530</td>
</tr>
<tr>
<td>Constant</td>
<td>0.523</td>
<td>0.178</td>
<td>8.6</td>
<td>1</td>
<td>0.003</td>
<td>1.686</td>
</tr>
</tbody>
</table>

Table 4 Logistic regression to model refusal to re-contact: women (FRS April-November 2001)

<table>
<thead>
<tr>
<th></th>
<th>b</th>
<th>s.e.</th>
<th>Wald</th>
<th>d.f.</th>
<th>p</th>
<th>exp(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married and living with spouse</td>
<td>-0.616</td>
<td>0.103</td>
<td>35.5</td>
<td>1</td>
<td>0.000</td>
<td>0.540</td>
</tr>
<tr>
<td>Any long-standing illness</td>
<td>0.279</td>
<td>0.090</td>
<td>9.6</td>
<td>1</td>
<td>0.002</td>
<td>1.322</td>
</tr>
<tr>
<td>Any professional qualifications</td>
<td>0.263</td>
<td>0.087</td>
<td>9.0</td>
<td>1</td>
<td>0.003</td>
<td>1.300</td>
</tr>
<tr>
<td>Non-white</td>
<td>-0.434</td>
<td>0.159</td>
<td>7.4</td>
<td>1</td>
<td>0.006</td>
<td>0.648</td>
</tr>
<tr>
<td>Currently cohabiting</td>
<td>-0.823</td>
<td>0.251</td>
<td>10.7</td>
<td>1</td>
<td>0.001</td>
<td>0.439</td>
</tr>
<tr>
<td>Constant</td>
<td>0.836</td>
<td>0.108</td>
<td>59.9</td>
<td>1</td>
<td>0.000</td>
<td>2.308</td>
</tr>
</tbody>
</table>

Table 5 Logistic regression to model refusal to re-contact: men (FRS December 2001-March 2002)

<table>
<thead>
<tr>
<th></th>
<th>b</th>
<th>s.e.</th>
<th>Wald</th>
<th>d.f.</th>
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<tr>
<td>Currently working</td>
<td>-0.570</td>
<td>0.088</td>
<td>41.5</td>
<td>1</td>
<td>0.000</td>
<td>0.566</td>
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<tr>
<td>Married and living with spouse</td>
<td>-0.492</td>
<td>0.108</td>
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### Table 6
Logistic regression to model refusal to re-contact: women (FRS December 2001-March 2002)

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### Table 7
Non-response model for FRS sample

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<tr>
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<td>0.2</td>
<td>1</td>
<td>0.675</td>
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<td>Merseyside</td>
<td>-0.087</td>
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<td>1</td>
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<tr>
<td>Yorkshire &amp; Humber</td>
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<td>0.2</td>
<td>1</td>
<td>0.666</td>
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<td>East Midlands</td>
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### Table 8
Non-response model for Benefit Records sample

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<td>3</td>
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<td>(baseline)</td>
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<td>0.180</td>
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<td>1</td>
<td>0.818</td>
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<td>IS</td>
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<td>IB and IS</td>
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### Table 9 Post-stratification weights for whether claiming IS or IB and working status - men

<table>
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<th>IS/IB/Working</th>
<th>Older workers</th>
<th>FRS</th>
<th>Weight</th>
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<tr>
<td></td>
<td></td>
<td>survey(^1)</td>
<td></td>
<td></td>
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<tr>
<td>50 to 54</td>
<td>Claiming IS or IB: working or not working</td>
<td>23.5%</td>
<td>11.8%</td>
<td>0.503</td>
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<tr>
<td></td>
<td>Claiming neither IS nor IB: working</td>
<td>68.3%</td>
<td>77.3%</td>
<td>1.131</td>
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<tr>
<td></td>
<td>Claiming neither IS nor IB: not working</td>
<td>8.2%</td>
<td>10.9%</td>
<td>1.330</td>
</tr>
<tr>
<td>55 to 59</td>
<td>Claiming IS or IB: working or not working</td>
<td>53.0%</td>
<td>28.4%</td>
<td>1.535</td>
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<td>24.2%</td>
<td>43.1%</td>
<td>1.781</td>
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<td>22.7%</td>
<td>28.5%</td>
<td>1.253</td>
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<td>60 to 64</td>
<td>Claiming IS or IB: working or not working</td>
<td>15.8%</td>
<td>6.3%</td>
<td>0.401</td>
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<td>11.5%</td>
<td>12.7%</td>
<td>1.102</td>
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<td>Claiming neither IS nor IB: not working</td>
<td>72.6%</td>
<td>80.9%</td>
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1 Weighted for refusal to re-contact (for FRS sample) and non-response.

### Table 10 Post-stratification weights for whether claiming IS or IB and working status - women

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<thead>
<tr>
<th>Age group</th>
<th>IS/IB/Working</th>
<th>Older workers</th>
<th>FRS</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>survey(^1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 54</td>
<td>Claiming IS or IB: working or not working</td>
<td>22.1%</td>
<td>8.9%</td>
<td>0.403</td>
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<td>61.3%</td>
<td>67.2%</td>
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<td>16.6%</td>
<td>23.9%</td>
<td>1.444</td>
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<td>55 to 59</td>
<td>Claiming IS or IB: working or not working</td>
<td>25.6%</td>
<td>11.4%</td>
<td>0.446</td>
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<td>52.3%</td>
<td>50.4%</td>
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<td>22.1%</td>
<td>38.2%</td>
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<td>60 to 64</td>
<td>Claiming IS or IB: working or not working</td>
<td>17.9%</td>
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<td>20.7%</td>
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<td>75.4%</td>
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1 Weighted for refusal to re-contact (for FRS sample) and non-response.
### Table 11  Post-stratification weights for age group and sex

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<td>Men</td>
<td></td>
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<td>65 to 69</td>
<td>9.6%</td>
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<td>Women</td>
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<sup>1</sup> Weighted for refusal to re-contact (for FRS sample), non-response and by post-stratification weights (claiming benefit/working status).
References


Pathways to work – helping people into employment HM Treasury/DWP 2002.
## Other research reports available

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Further information regarding the content of the above may be obtained from:

Department for Work and Pensions
Attn. Paul Noakes
Social Research Division
Information and Analysis Directorate
4-26 Adelphi
1–11 John Adam Street
London WC2N 6HT
Opt-out letters

Working, not working and retirement - the experiences of people over 50

I am writing to ask for your help. The Department for Work & Pensions (DWP) has asked the National Centre for Social Research to carry out a research study of people aged between 50 and 69. The proportion of older people in the population is increasing, and will continue to increase in the future. The Government is keen to understand what happens as people move towards retirement and the implications for employment, welfare provision, health care provision and pensions. This study will provide a better understanding of the changes and options facing the over 50's.

You have been chosen entirely at random, from benefit records held by the Department for Work & Pensions, to take part in this study. Participation is voluntary but we very much hope that you will be able to take part. Whether you take part or not will not affect your benefit entitlement in any way. It does not matter whether you are currently working, not working or whether you have already retired. It is important that we talk to as many of those selected as possible so that we can get an accurate picture of what people in this age group think about working and retirement. Some further information about the study is provided overleaf.

A National Centre for Social Research interviewer will call during the next few weeks. The interviewer will carry an identity card with a photograph. The interview should not take longer than 60 minutes and we hope you will find it interesting and enjoyable. Everything you tell the interviewer is entirely confidential and no information which could identify you will be given to anyone outside the National Centre for Social Research.

I very much hope that you will be able to help us. We rely on people’s voluntary cooperation to collect this important information. Should you have any queries or decide that you do not wish to take part, please contact Elaine Iffland at the National Centre on 01277 200600, or write to her at National Centre Field Office, 100 Kings Road, Brentwood, Essex CM14 4LX.

Thank you in advance for your help.

Isobel Hines
Senior Research Officer
Additional information

What is the National Centre for Social Research?

The National Centre for Social Research was founded in 1969 (as SCPR) and is now Britain’s largest independent non-profit social research institute. They carry out many important national research studies, for government departments, research councils and charitable foundations.

What is the study about?

This study will enable the DWP to understand why people decide to stay in work or choose to retire and about the particular difficulties people in this age group face when looking for work or working. Questions will ask about any work or voluntary activities you might be doing, about retirement or retirement plans, about pensions and health. There will also be some other questions about your circumstances.

Why was I chosen?

Your name has been chosen entirely at random from benefit records held by DWP. Your entitlement to any benefits you receive will not be affected whether or not you participate in the study. It is important for us to interview those who are working, not working or already retired, so that we may get a complete picture of people’s views.

Who can I talk to about the study?

If you do not wish to take part in the research please contact Elaine Iffland on 01277 200600. The interviewer will be able to answer other questions when they call.
Working, not working and retirement - the experiences of people over 50

You recently participated in the Family Resources Survey, which we conduct on behalf of the Department for Work & Pensions (formerly DSS). Thank you very much for your help with that survey, the results are extremely valuable.

I am now writing to see if you would be able to help us again. The Department for Work & Pensions (DWP) wishes to carry out a study among people aged between 50 and 69. The proportion of older people in the population is increasing, and will continue to increase in the future. The Government is keen to understand what happens as people move towards retirement and the implications for employment, welfare provision, health care provision and pensions. This study will provide a better understanding of the changes and options facing the over 50's.

Your name has been selected for this study. Participation is voluntary but we very much hope that you will be able to take part. It does not matter whether you are currently working, not working or whether you have already retired. It is important that we talk to as many of those selected as possible so that we can get an accurate picture of what people in this age group think about working and retirement.

A National Centre for Social Research interviewer, ____________________________, will visit you shortly to arrange a convenient time for an interview and will be able to answer any questions you have about the study. All our interviewers carry an identification card, with a photograph. When an interviewer visits you, please ask to see this. The interview should not take longer than 45 minutes and we hope you will find it interesting and enjoyable. Everything you tell the interviewer is entirely confidential and no information which could identify you will be given to anyone outside the National Centre for Social Research. We look forward to speaking to you soon.

Yours sincerely,

Elaine Iffland
Project Controller
Working, not working and retirement - the experiences of people over 50

You were recently written to by the Department for Work & Pensions (DWP). The letter mentioned that your name had been selected for this study.

Participation is voluntary but we very much hope that you will be able to take part. Whether you take part or not will not affect your benefit entitlement in any way. It does not matter whether you are currently working, not working or whether you have already retired. It is important that we talk to as many of those selected as possible so that we can get an accurate picture of what people in this age group think about working and retirement.

A National Centre for Social Research interviewer, _______________________, will visit you shortly to arrange a convenient time for an interview and will be able to answer any questions you have about the study. All our interviewers carry an identification card, with a photograph. When an interviewer visits you, please ask to see this. The interview should not take longer than 60 minutes and we hope you will find it interesting and enjoyable. Everything you tell the interviewer is entirely confidential and no information which could identify you will be given to anyone outside the National Centre for Social Research. We look forward to speaking to you soon.

Yours sincerely,

Elaine Iffland

Project Controller
Questionnaire

Initial Questions

FRSBEN
Where is information from?
1 FRS sample
2 Benefit record sample

FRSBEN
Where is information from?
1 FRS sample
2 Benefit record sample

FRSAge
Set (FRS) Age
Range: 0..997

FRSAge
Set (FRS) Age
Range: 0..997

Marital
Set Marital Status
1 Single, that is, never married,
2 Married and living with husband/wife
3 ...married and separated from husband/wife,
4 ...divorced,
5 ...or widowed?

Haspart
Set: Present FRS Marital Status
1 Single
2 Has Wife/Husband
3 Has Partner(COHABITEE)

Haspart
Set: Present FRS Marital Status
1 Single
2 Has Wife/Husband
3 Has Partner(COHABITEE)
EndFRS
Continue

Demographics

NameChk
INTERVIEWER: YOU ARE IN THE INTERVIEW FOR (Name). PLEASE CHECK THAT THIS IS CORRECT
1 Yes - correct
2 No - incorrect - IDENTIFY CORRECT PERSON OR CODE
UNPRODUCTIVE OUTCOME ON ARF

ARFAdd
INTERVIEWER: IS (Name) LIVING AT THE SAME ADDRESS AS SHOWN ON ARF?
1 Yes
2 No

DOB
What is your date of birth?
DATE

Agechk
INTERVIEWER: The Date of Birth suggests the respondent is under 50 OR over 69. If the respondent is currently aged under 50 or over 69 they are out of the age range. Please CHECK that the Date of Birth is correct OTHERWISE thank them and END THE INTERVIEW.
1 Out of age range - END INTERVIEW - GO TO ADMIN.
2 In age range - GO BACK AND AMEND 'Date of Birth'.

MStat
Are you...
READ OUT...
1 ...single, that is never married
2 ...married and living with husband/wife
3 ...married and separated from husband/ wife
4 ...divorced
5 ...or widowed?

HHChk
Last time you said you were living with (……) , your (husband/wife/partner). Does (he/she) still live here with you?
1 yes, relationship unchanged
2 yes, but changed relationship
3 no, s/he lives elsewhere now
4 no, s/he has died
5 never lived here/ error
What is (…….)'s relationship to you now?
1 spouse
2 cohabitee
3 Other relative
4 or other non-relative

Besides yourself, who else regularly lives here with you?
INTERVIEWER: Include respondent's spouse
CODE ALL THAT APPLY.

SET[18] OF :
1 NO ONE ELSE
2 spouse
3 cohabitee
4 son/daughter (inc adopted) (/ legal dependent)
5 step-son/daughter
6 foster child
7 son-in-law/daughter-in-law
8 father/mother/or guardian
9 step father/mother
10 foster parent
11 father/mother-in-law
12 brother/sister (inc adopted)
13 step-brother/sister
14 foster brother/sister
15 brother/ sister-in-law
16 grand-son/daughter
17 grand-father/mother
18 Other relative
19 or other non-relative

Partner status DV
1 Single (ie [" not living with anyone as partner")]
2 Married/ cohabiting with same person as before (FRS sample only)
3 Married/cohabiting with different person/ benefit sample

Partner status DV
1 Single (ie [" not living with anyone as partner")]
2 Married/ cohabiting with same person as before (FRS sample only)
3 Married/cohabiting with different person/ benefit sample
PartInt
INTERVIEWER: This respondent's partner has also been selected for the survey. Has the partner been interviewed?
1 Yes
2 No, not yet but might do
3 No, not yet but definitely will
4 Refused but does not mind partner answering questions about them
5 Refused and does not want partner answering questions about them

PartDOB
What is (your husband/wife/partner) ‘s date of birth?
DATE

Childnum
How many children (including step and foster children) do you have living here?
Range: 1..15

ChAgsm
Are any of your children/Is your child living here aged 21 or younger?
1 Yes
2 no

Childout
Do you have any children who are not living here with you? Include adult children. Please include step-children (and your partner’s children).
1 yes
2 no

Choutnum
How many children (or step-children) do you have living outside your household?
Range: 1..20

ChOAgSm
Are any of your children/Is your child living outside your household, aged 21 or younger?
1 Yes
2 no

ChOutAge
How old is your child (living outside the household)?

Chleave
How long ago did your last child leave home?
1 In the last 12 months
2 More than one but less than two years ago
3 More than two but less than five years ago
4 More than five years ago

GrChNum
How many grandchildren do you have living here?
GrChAge
How old is your (child) ?

GrChout
Do you have any (other) grandchildren (apart from those who live here with you)?
   1 yes
   2 no

GrOutH
How many grandchildren do you have (apart from those who live here with you)?
Range: 1..30

CurrStat
SHOWCARD A
Please look at this card and tell me which of the statements best describes your current situation?
CODE ONE ONLY
   1 Employed
   2 Self-employed
   3 Unemployed and available for work
   4 retired
   5 Long-term sick or disabled
   6 looking after the home or family
   7 Doing voluntary work
   8 Caring for a child or a sick or disabled adult
   9 Waiting to take up a paid job
   10 On a government training or employment scheme
   11 In full-time education
   12 Other activity

Statmth
SHOWCARD B
Which, if any of the activities on this card did you do during the last month? Please tell me all that apply.
CODE ALL THAT APPLY
PROBE: Which others?
SET[7] OF :
   1 Paid work
   2 Self-employment
   3 Education or training
   4 Looking after home or family
   5 Voluntary work
   6 Caring for someone (adult or child)
   7 Other activity
   8 None of these
**RRetire**
Would you describe yourself as...READ OUT...
1 ...Fully retired
2 ...Semi-retired
3 ...or not yet retired?

**Retire**
DERIVED Variable - From Retire
1 ...Fully retired
2 ...Semi-retired
3 ...or not yet retired?

**ParCStat**
SHOWCARD A
Please look at this card and tell me which of the statements best describes (your husband/wife/partner) ’s current situation?
CODE ONE ONLY
1 Employed
2 Self-employed
3 Unemployed and available for work
4 retired
5 Long-term sick or disabled
6 looking after the home or family
7 Doing voluntary work
8 Caring for a child or a sick or disabled adult
9 Waiting to take up a paid job
10 On a government training or employment scheme
11 In full-time education
12 Other activity

**ParStMnt**
SHOWCARD B
Which, if any of the activities on this card did (your husband/wife/partner) ’s do during the last month? Please tell me all that apply.
CODE ALL THAT APPLY
PROBE: Which others?
SET[7] OF :
1 Paid work
2 Self-employment
3 Education or training
4 Looking after home or family
5 Voluntary work
6 Caring for someone (adult or child)
7 Other activity
8 None of these
**PRetire**
Would you describe (your husband/wife/partner) as...READ OUT...

1  fully retired  
2  Semi-retired  
3  or not yet retired?

**Workstat**
DV Workstat  
1  work  
2  nowork

**PWorkst**
DV PWorkst  
1  work  
2  nowork
Employment

OWNumJb
How many jobs, for pay or profit do you have?
1 One job only
2 Two jobs
3 Three jobs
4 Four or more jobs

EmpIntr
I am going to ask you some questions about your current job. If you have more than one job please tell me about your main job?
INTERVIEWER NOTE: THE MAIN JOB SHOULD BE DEFINED BY THE RESPONDENT THEMSELVES. IF THEY ARE UNABLE TO THEN TAKE THE JOB IN WHICH THEY CURRENTLY WORK THE LONGEST HOURS

OWEmpst
In your (main) job are you an employee or self-employed?
1 Employee
2 Self-employed

Sameemp
We last interviewed you in (……) You were working as (……) in (an organisation) (……). Are you still with the same employer as you were at that time? If you have changed jobs within the same employer or have changed workplaces with the same employer then answer yes
1 Yes
2 No

Samejob
(We last interviewed you in (……) Are you still in the same job as you were at that time?(If you changed your job with the same employer, please tell us when you changed your job)
1 Yes
2 No

OWFirmDo
What does the firm/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.
HELP <F9>
The answer that you need to record should be an activity, not a title, name or a vague heading (eg. leisure industry, health care, motor trade).
Text: up to 100 characters
**OWTitle**
What was your (main) job last week?
ENTER JOB TITLE.
HELP <F9>
REFERENCE PERIOD: MAIN job in reference week or last job if ever worked.
DEFINITION OF MAIN JOB: respondents with more than one job should decide themselves which is their main job. Only if they are unable to do so should the LFS criterion be applied: the job which was the largest number of hours.
Text: up to 40 characters

**OWRespDo**
What do you mainly do in your job?
ENTER DESCRIPTION.
Text: up to 100 characters

**OWQualif**
What training or qualifications are needed for that job?
Text: up to 40 characters

**OWRspOth**
In your job 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

**OWNumEmp**
How many people work for your employer at the place where you work?
Are there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the respondent works but we only want the number of employees working for the same employer as the respondent. Thus at sites shared by several organisations we would not include all employees - just those working for the respondent's employer. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings. It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
1 1-24,
2 25-499
3 or 500 or more?
**OWEmpOwn**
Are you working on your own or do you have employees? ASK OR RECORD.
1 on own/with partner(s), but no employees
2 with employees

**OWEmpAny**
How many people do you employ at the place where you work?
Are there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of total number of employees. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.
It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
1 1-24,
2 25-499
3 or 500 or more?

**OWWkYr**
In which year did you start working in your current job (if you have changed your job with the same employer, please tell us when you changed your job)?
Range: 1900..2002

**OWWkMth**
and which month was that?
YMNames

**OWFtPt**
In your (main) job are you working full-time or part-time? (Full-time means 30 or more hours per week. Part-time means up to and including 29 hours a week).
1 ...full-time,
2 or part-time?

**NowFTPT**
Last time we interviewed you, you were working (full-time/part-time). Are you still working (full-time/part-time) (Full-time means 30 or more hours per week. Part-time means up to and including 29 hours a week)
1 Full-time
2 Part-time

**OWEverOT**
Do you ever do any work which you would regard as paid or unpaid overtime (in your main job)?
1 yes
2 no
**OWTotUs1**
How many hours per week do you usually work in your (main) job - please exclude meal breaks
Range: 0..100

**OWUsuhr**
Thinking of your (main) job, how many hours per week do you usually work - please exclude mealbreaks and overtime?
Range: 0..97

**OWPotHr**
How many hours PAID overtime do you usually work per week?
Range: 0..97

**OWUotHr**
How many hours UNPAID overtime do you usually work per week?
Range: 0..97

**OWAgrHrs**
Your total usual hours come to (……..) . Is that about right or not?
1   Yes
2   No

**ContHrs**
What are your contracted hours of work per week?
Range: 1..97

**Contr**
In your (main) job is your contract...READ OUT....
1   ...Permanent
2   ...Fixed for at least two years
3   ...Fixed for more than one but less than two years
4   ...Fixed for one year or less
5   ...or on a temporary or casual basis?

**Startemp**
In which year did you start working continuously for your current (main) employer/ as a self-employed person? We are interested here in working for the employer, even if the job/workplace have changed.
Range: 1900..2002

**WatPrev**
Were you in paid employment or self-employed before you started working for your current employer?
INTERVIEWER: INCLUDE HOLIDAY BETWEEN JOBS AS PREVIOUS EMPLOYMENT IF LESS THAN 3 MONTHS.
1   In paid employment/self employed
2   Not in paid employment
WatDid
SHOWCARD C
What was the main reason why you were not in paid employment at that time?
1 Unemployed/looking for work
2 Student /training
3 Looking after the family home / children
4 Caring for a disabled or elderly person
5 Temporarily sick or injured
6 Long-term sick or disabled
7 Didn't need employment
8 Retired
9 Made redundant

Secjob
I would now like to ask you about your other jobs

Empstat2
In your (…..) job are you an employee or self-employed?
1 Employee
2 Self-employed

WorkYr2
In which year did you start working in your (…..)job (If you changed your job with
the same employer, please tell us when you changed your job)?
JOB ^I Year started present job
Range: 1900..2002

WorkMth2
...and which month was that?
JOB ^I Month started present job
YMonths

FtPt2
In your (…..) job are you working full-time or part-time?(Full-time means 30 or more
hours per week. Part-time means up to and including 29 hours a week).
1 ...full-time
2 or part-time?

TotUs2
How many hours per week do you usually work in your (…..) job - please exclude
meal breaks. Please include any paid or unpaid overtime.
Range: 0..97

OWLikeHr
Would you prefer to work more or fewer hours, or are you happy with the number of
hours you work at the moment. This assumes you would receive more pay if you
worked more hours and less pay if you worked fewer hours?
1 Would like more hours
2 Happy with current hours
3 Prefer fewer hours

**OWNoMor**
Are you prevented from working more hours by any of the following...READ OUT...
CODE ALL THAT APPLY.
SET0 OF :
1 ...Disability or illness
2 ...Caring for a disabled or elderly person
3 ...Having to look after children/grandchildren
4 ...or some other reason?

**WhyWFew**
SHOWCARD D
Why would you like to work fewer hours?
CODE ALL THAT APPLY
SET0 OF :
1 I don't need the money
2 I don't enjoy my work
3 My family responsibilities have increased
4 My health has deteriorated
5 I want more time for myself/ own interests
6 I'm too old to work the hours I used to
7 Other

**HrChng**
SHOWCARD E
Since (…..) have your actual working hours (in all jobs) (including paid and unpaid overtime) stayed the same, increased or decreased?
INTERVIEWER: VOLUNTARY WORK SHOULD NOT BE INCLUDED HERE
1 Increased a lot
2 Increased slightly
3 Stayed the same
4 Decreased slightly
5 Decreased a lot

**ThyrDo**
In (…..) were you...
READ OUT...
1 ...Employed full-time
2 ...Employed part-time
3 ...Self-employed
4 ...or Not in paid work?
**WhyInc**
SHOWCARD F
Why have your working hours increased since (…..) ?
CODE ALL THAT APPLY
SET0 OF :
1  I have taken on more responsibility at work
2  I have to in order to do job properly/ run business
3  I need the money/ financial circumstances have changed
4  I enjoy my work
5  I want to fill my time usefully
6  It is expected of me
7  My employer increased my hours
8  Changed employer
9  My family responsibilities have decreased (eg [" children left home")
10  My health has improved
11  Other

**WhyDec**
SHOWCARD G
Why have your working hours decreased since (…..) ?
CODE ALL THAT APPLY
SET0 OF :
1  I have decreased my responsibilities at work
2  I don't need the money
3  I don't enjoy my work
4  My employer decreased my hours
5  Changed employer
6  My family responsibilities have increased (eg [" caring for partner or parent")
7  My health has deteriorated
8  I wanted to cut hours prior to retiring
9  I want more time for myself/ own interests
10  I'm too old to work the hours I used to
11  Other
**Flexwrk**
SHOWCARD H
Since (…..) have you changed the way you work in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[10] OF :
1. Part-time work (less than 30 hours a week)
2. Reduced my hours (but still work 30 or more hours a week)
3. Job sharing
4. Flexitime
5. Compressed hours (ie "same hours per week over fewer days")
6. Annualised hours (work same hours but counted over the year rather than a week)
(7) Term "Term-time only work"
8. Taking more unpaid leave
9. Working from home some or all of the time
10. Other
11. None of these

**FlexwrkO**
SPECIFY OTHER WAY IN WHICH WORKING PATTERNS HAVE CHANGED
Text: up to 120 characters

**Flexopp**
SHOWCARD H
Which of these have been available to you in your job since (…..)?
CODE ALL THAT APPLY
SET[10] OF :
1. Part-time work (less than 30 hours a week)
2. Reduced hours (but still work 30 or more hours a week)
3. Job sharing
4. Flexitime
5. Compressed hours (ie "same hours per week over fewer days")
6. Annualised hours (work same hours but counted over the year rather than a week)
7. Term-time only work
8. Taking more unpaid leave
9. Working from home some or all of the time
10. Other
11. None of these
IncResp
SHOWCARD I
Since (…….) have your responsibilities at work INCREASED in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[6] OF :
  1  I have started managing staff
  2  I now manage more staff
  3  I work more independently of my manager/boss
  4  I take more decisions myself
  5  I am now responsible for more projects/tasks/larger area
  6  Other
  7  No, none of these

DecResp
SHOWCARD J
Since (…….) have your responsibilities at work DECREASED in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[6] OF :
  1  I have stopped managing any staff
  2  I now manage fewer staff
  3  I work less independently of my manager/boss
  4  I take fewer decisions myself
  5  I am now responsible for fewer projects/tasks/smaller area
  6  Other
  7  No, none of these

RespWho
Was the decision to decrease your responsibilities made by...
READ OUT...
  1  You on your own...
  2  You and your employer jointly...
  3  or your employer only?
  4  SPONTANEOUS CODE [" My responsibilities decreased because I changed jobs"]

OWEvWrk
Have you ever had a paid job, apart from casual or holiday work?
  1  yes
  2  no

Leavwhen
In (…….) you said you were working as (…….)
.FRSjob job from FRS interview (Title). When did you leave that job?
INTERVIEWER: IF RESPONDENT IS SELF-EMPLOYED BY JOB WE MEAN THAT PERIOD OF SELF-EMPLOYMENT AS A WHOLE, NOT INDIVIDUAL JOBS OR CONTRACTS THEY MAY WORK ON
Leavyr  
In which year (did you leave that job?)  
Range: 1900..2002

Leavmnth  
In which month (did you leave that job?)  
YMonths

Othjob  
Have you worked again since you left that job?  
1 Yes  
2 No

WorkAg  
In (…..){FRS} you said you were not working. Have you worked since then?  
1 yes  
2 no

Recent  
I would like to ask you about your most recent job. That is the job you left most recently

RWorkYr  
In which year did you start working continuously in your most recent job (If you changed your job with the same employer, please tell us when you changed your job)?  
Range: 1900..2002

RWorkMth  
and which month was that?  
YMonths

LeftjobY  
When did you leave your most recent job? In which year?  
Range: 1900..2002

LeftjobM  
In which month?  
YMonths

RFirmDo  
What did the firm/organisation you work for mainly make or do (at the place where you worked)?  
DESCRIBE FULLY - PROBE MANUFACTURING or PROCESSING or DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE or RETAIL ETC.  
HELP <F9>

The answer that you need to record should be an activity, not a title, name or a vague heading (eg. leisure industry, health care, motor trade).  
Text: up to 100 characters
RTitle
What was your most recent job?
ENTER JOB TITLE.
HELP <F9>
REFERENCE PERIOD: MAIN job in reference week or last job if ever worked.
DEFINITION OF MAIN JOB: respondents with more than one job should decide themselves which is their main job. Only if they are unable to do so should the LFS criterion be applied: the job which was the largest number of hours.
Text: up to 40 characters

RRespDo
What did you mainly do in your job?
ENTER DESCRIPTION.
Text: up to 100 characters

RQualif
What training or qualifications were needed for that job?
Text: up to 40 characters

RRspOth
In your job did 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
Yes
No

REmpstat
In your most recent job were you an employee or self-employed?
1 Employee
2 Self-employed

RNumEmp
How many people worked for your employer at the place where you worked?
Were there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the respondent works but we only want the number of employees working for the same employer as the respondent. Thus at sites shared by several organisations we would not include all employees - just those working for the respondent's employer.
The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.
It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
1 1-24,
2 25-499
3 or 500 or more?

REmpOwn
Were you working on your own or did you have employees?
ASK OR RECORD
1 on own/with partner(s), but no employees
2 with employees

REmpAny
How many people did you employ at the place where you worked?
Were there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of total number of employees. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.
It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
1 1-24,
2 25-499
3 or 500 or more?

RTotUs1
How many hours per week did you usually work in your most recent job - please exclude meal breaks but include paid or unpaid overtime
Range: 0..97

RFtPt
In your most recent job were you working full-time or part-time?(Full-time means 30 or more hours per week. Part-time means up to and including 29 hours a week).
1 ...full-time,
2 or part-time?

RHrChng
SHOWCARD E
(Between (……) and when you stopped working/In the three years before you left your last job) did your actual working hours (in all jobs) (including overtime) stay the same, increase or decrease?
1 Increased a lot
2 Increased slightly
3 Stayed the same
4 Decreased slightly
5 Decreased a lot
### Why Inc
**SHOWCARD F**
Why did your working hours increase (Between (…..) and when you stopped working/In the three years before you left your last job)?
**CODE ALL THAT APPLY**
**SET0 OF:**
1. I took on more responsibility at work
2. I had to in order to do job properly/ run business
3. I needed the money/ financial circumstances changed
4. I enjoyed my work
5. I wanted to fill my time usefully
6. It was expected of me
7. My employer increased my hours
8. Changed employer
9. My family responsibilities decreased (eg [" children left home")
10. My health improved
11. Other

### Why Dec
**SHOWCARD G**
Why did your working hours decrease (Between (…..) and when you stopped working/In the three years before you left your last job)?
**CODE ALL THAT APPLY**
**SET0 OF:**
1. I decreased my responsibilities at work
2. I didn't need the money
3. I didn't enjoy my work
4. My employer decreased my hours
5. Changed employer
6. My family responsibilities increased (eg [" caring for partner or parent")
7. My health deteriorated
8. I wanted to cut hours prior to retiring
9. I wanted more time for myself/ own interests
10. I was too old to work the hours I used to
11. Other
RFlexwrk
SHOWCARD H
(Between (…..) and when you stopped working/In the three years before you left your
last job), did you change the way you work in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[10] OF :
1 Part-time work (less than 30 hours a week)
2 Reduced my hours (but still work 30 or more hours a week)
3 Job sharing
4 Flexitime
5 Compressed hours (ie [" same hours per week over fewer days")]
6 Annualised hours (work same hours but counted over the year rather than a
week)
7 Term-time only work
8 Taking more unpaid leave
9 Working from home some or all of the time
10 Other
11 None of these

RFlexopp
SHOWCARD H
(Between (…..) and when you stopped working/In the three years before you left your
last job), which of these were available to you in your job?
CODE ALL THAT APPLY
SET[10] OF :
1 Part-time work (less than 30 hours a week)
2 Reduced hours (but still 30 or more hours a week)
3 Job sharing
4 Flexitime
5 Compressed hours (ie [" same hours per week over fewer days")]
6 Annualised hours (work same hours but counted over the year rather than a
week)
7 Term-time only work
8 Taking more unpaid leave
9 Working from home some or all of the time
10 Other
11 None of these
**RI Inc Resp**
SHOWCARD I
Between (…..) and when you stopped working/In the three years before you left your last job), did your responsibilities at work INCREASE in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[6] OF:
1 I started managing staff
2 I managed more staff
3 I worked more independently of my manager/boss
4 I took more decisions myself
5 I became responsible for more projects/tasks/larger area
6 Other way
7 None of these

**RI Dec Resp**
SHOWCARD J
(Between (…..) and when you stopped working/In the three years before you left your last job), did your responsibilities at work DECREASE in any of the ways shown on this card?
CODE ALL THAT APPLY
SET[6] OF:
1 I stopped managing any staff
2 I managed fewer staff
3 I worked less independently of my manager/boss
4 I took fewer decisions myself
5 I became responsible for fewer projects/tasks/smaller area
6 Other way
7 None of these

**RI Resp Who**
Was the decision to decrease your responsibilities made by...
READ OUT...
1 ...You on your own
2 ...You and your employer jointly
3 ...or your employer only?
4 SPONTANEOUS CODE [" My responsibilities decreased because I changed jobs"]
**Jobleave1**
SHOWCARD K
Did you leave your most recent job for any of the reasons shown on this card?
CODE ALL THAT APPLY

SET[12] OF:
1. My own ill-health
2. Work was too physically demanding
3. Work was too demanding in other ways
4. Wanted to work part-time and couldn't in this job
5. My job was too stressful
6. Disliked old job
7. There were no opportunities for promotion or progression
8. My skills were not valued
9. Employer moved or closed down
10. Ill health of relative/friend
11. Made redundant/dismissed/I had no choice
12. Offered early retirement
13. Offered voluntary redundancy
14. None of these

**Jobleave2**
SHOWCARD L
And did you leave your most recent job for any of the reasons shown on this card?
CODE ALL THAT APPLY

SET[6] OF:
1. I moved home
2. To spend more time with partner/family/children
3. To enjoy life while still young and fit enough
4. To retire at the same time as my husband/wife/partner
5. To retire at a different time to my husband/wife/partner
6. I reached State Pension Age
7. I reached my employer's normal retirement age
8. Other reason
9. None of these

**FirstSEY**
When did you first become self-employed? We are interested in your most recent period of self-employment if there has been more than one
Range: 1900..2002

**FirstSEM**
In which month was that?
YMonths
WhySE
SHOWCARD M
Why did you decide to become self-employed?
CODE ALL THAT APPLY
SET0 OF:
1 So could manage my own time
2 So I could control where I worked
3 It was the family business
4 I had always planned to when I could
5 The opportunity came up
6 Boss "I wanted to be my own boss"
7 I was made redundant
8 I lost my paid job
9 There are no other employment opportunities round here
10 Other

BefSE
SHOWCARD N
Before you became self-employed which of these best described you?
CODE ONE ONLY
1 Employee
2 Unemployed and available for work
3 On a government training scheme
4 In full-time education
5 Looking after family/ home/children
6 Retired
7 Long-term sick or disabled
8 Doing voluntary work
9 Caring for a sick or disabled adult
10 Other activity

OWFullwk
Looking back to the time when you finished continuous full-time education, how many years since then have you spent in paid full-time work? By full-time work I mean 30 hours or more per week.
Range: 0..97

OWPartwk
Looking back to the time when you finished continuous full-time education, how many years since then have you spent in paid part-time work? By part-time work I mean less than 30 hours per week.
Range: 0..97
ESum1
SHOWCARD O.
Other people have summed up their experience of work in the ways shown on this
card. Thinking about the period from when you left full-time education up to the age
of fifty, are any of them, things that you would say about yourself? Please tell me all
that apply.
PROBE: Which others?
CODE ALL THAT APPLY
SET[6] OF :
1 I spent most of the time in steady jobs
2 I mainly did casual or short-term work
3 I spent a lot of time out of work due to sickness/injury
4 I have spent most of the time self-employed
5 I spent more time out of work than in work
6 I was in work, then out of work, several times over
7 I spent most of the time looking after the home and family
8 None of these apply to me

ESum2
SHOWCARD O.
And now, thinking about the period from age fifty to (now/when you retired) , are any
of these, things that you would say about yourself? Please tell me all that apply.
PROBE: Which others?
CODE ALL THAT APPLY
SET[6] OF :
1 I spent most of the time in steady jobs
2 I mainly did casual or short-term work
3 I spent a lot of time out of work due to sickness/injury
4 I have spent most of the time self-employed
5 I spent more time out of work than in work
6 I was in work, then out of work, several times over
7 I spent most of the time looking after the home and family
8 None of these apply to me

EverRet
Have you ever retired from paid work? If you have retired and then returned to paid
employment or self-employment the answer would be yes
1 Yes
2 No
And now, thinking about the period from when you first retired to now, are any of these things that you would say about yourself?

PROBE: Which others?
CODE ALL THAT APPLY.

SET[10] OF:
1 I retired fully and did no further paid work
2 I have returned to full-time employment since
3 I have returned to part-time employment since
4 I have spent most of the time self-employed
5 I have done casual or short-term work
6 I spent a lot of time sick or injured
7 I spent more time out of work than in work
8 I spent more time in work than retired
9 I was in work, then out of work, several times over
10 I spent most of the time looking after the home and family
11 I spent most of the time caring for adults or children
12 None of these apply to me

Why did you do paid work after first retiring?
CODE ALL THAT APPLY.

SET[0] OF:
1 For financial reasons
2 For something to do
3 To keep active
4 Because my health improved
5 Because my partner died/relationship broke down
6 Other family circumstances changed
7 Other

Please specify other reason
Text: up to 100 characters

You mentioned you have done casual or short term work since first retiring. Why did you choose that type of work?
CODE ALL THAT APPLY.

SET[0] OF:
1 To help someone out
2 Previous employer needed extra staff/help
3 It offers flexibility
4 I wanted/needed extra money from time to time
5 It was an interesting opportunity/challenge
6 Other (please specify)
XWhyCas
SPECIFY OTHER ANSWER
Text: up to 100 characters

SemRet
You told me that you are retired and that you worked in the last month. For convenience I will refer to this as 'semi-retirement' in the questions which follow.

PostSemR
SHOWCARD S
And now thinking about the last year (12 months) of your semi-retirement, are any of these things that you would say about yourself?
SET0 OF :
1 I have done no work for pay
2 I have done unpaid work for the home and family
3 I have done unpaid voluntary work
4 I have spent several months in paid employment and then several months out of employment
5 I work part-time in paid employment in every week
6 I work variably - in some weeks but not others
7 I work full-time in paid employment
8 I spend more time in paid employment than I do retired
9 None of these apply to me

OutOWk
Since you were fifty, have you had any periods of six months or more when you have not been in paid employment or self-employed?(Exclude the period since you left your last job.)
1 Yes
2 No

NumEmp
How many employers have you had since you were fifty?
INTERVIEWER: If self-employed count the number of businesses they have had since age fifty
If the answer is none, code DK and open a note to explain that there were none.
1 One
2 Two
3 Three
4 Four
5 Five to ten
6 More than ten

Mainjob
Would you say your (current/most recent) job (was/is) part of your 'main line of work'?
1 Yes
2 No
3 Not sure
**RecJob**
Thinking about the jobs you held as part of your main line of work, please tell me about the job you held most recently.

**Carleav1**
SHOWCARD T
Did you leave your most recent job in your main line of work for any of the reasons shown on this card?
CODE ALL THAT APPLY
SET[13] OF :
1. My own ill-health
2. Work was too physically demanding
3. Work was too demanding in other ways
4. Wanted to work part-time and couldn't in career
5. My job was too stressful
6. Disliked old job
7. There were no opportunities for promotion or progression
8. My skills were not valued
9. Employer moved or closed down
10. Ill health of relative/friend
11. Made redundant/dismissed/I had no choice
12. Offered early retirement
13. Offered voluntary redundancy
14. none of these reasons

**Carleav2**
SHOWCARD U
And did you leave your most recent job in your main line of work for any of the reasons shown on this card?
CODE ALL THAT APPLY
SET[7] OF :
1. Found better or more suitable job
2. I moved home
3. To spend more time with partner/family/children
4. To enjoy life while still young and fit enough
5. To retire at the same time as my husband/wife/partner
6. To retire at a different time to my husband/wife/partner
7. I reached State Pension Age
8. I reached my employer's normal retirement age
9. Other reason
10. None of these

**PempInt**
I would like to ask you about (your husband/wife/partner) 's job

**PEmpst**
In her/his main job is she/he an employee or self-employed?
1 Employee
2 Self-employed

**Psamemp**
We last interviewed you in (…) (your husband/wife/partner) was working as (…) in (an organisation) (….) Is (your husband/wife/partner) still with the same employer as she/he was at that time? If she/he has changed jobs within the same employer or has changed workplaces with the same employer then answer yes
1 Yes
2 No

**PSamjob**
(We last interviewed you in (…) Is (your husband/wife/partner) still in the same job as she/he was at that time? (If they changed their job with the same employer, please tell us when they changed their job)
1 Yes
2 No

**PFirmDo**
What does the firm/organisation (your husband/wife/partner) works for mainly make or do (at the place where she/he works)?
DESCRIBE FULLY - PROBE MANUFACTURING or PROCESSING or DISTRIBUTING ETC. AND MAIN GOODS PRODUCED, MATERIALS USED, WHOLESALE or RETAIL ETC.
HELP <F9>
The answer that you need to record should be an activity, not a title, name or a vague heading (eg. leisure industry, health care, motor trade).
Text: up to 100 characters

**PTitle**
What was her/his (main) job last week?
ENTER JOB TITLE.
HELP <F9>
REFERENCE PERIOD: MAIN job in reference week or last job if ever worked.
DEFINITION OF MAIN JOB: respondents with partners with more than one job should decide themselves which is the main job. Only if they are unable to do so should the LFS criterion be applied: the job which was the largest number of hours.
Text: up to 40 characters

**PRespDo**
What does she/he mainly do in her/his job?
ENTER DESCRIPTION.
Text: up to 100 characters

**PQualif**
What training or qualifications are needed for that job?
Text: up to 50 characters
**PRspOth**
In her/his job does she/he 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

**PNumEmp**
How many people worked for (your husband/wife/partner) 's employer at the place where she/he works?
Are there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the partner works but we only want the number of employees working for the same employer as the partner. Thus at sites shared by several organisations we would not include all employees - just those working for the partner's employer.
The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.
It is the total number of employees at the partner's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
  1  1-24,
  2  25-499
  3  or 500 or more?

**PEmpOwn**
Is (your husband/wife/partner) working on her/his own or does she/he have employees?
ASK OR RECORD.
  1  on own/with partner(s), but no employees
  2  with employees

**PEmpAny**
How many people does she/he employ at the place where she/he works?
[CAreWere] there...
HELP <F9>
We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of total number of employees. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or at the largest a self-contained group of buildings.
It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.
  1  1-24,
  2  25-499
3 or 500 or more?

**PWorkYr**
In which year did she/he start working continuously in her/his current job (If they changed their job with the same employer, please tell us when they changed their job)?
Range: 1900..2002

**PWorkMth**
and which month was that?

**PFtPt**
In his/her (main) job is she/he working full-time or part-time? (Full-time means 30 or more hours per week. Part-time means up to and including 29 hours a week).
1 ...full-time,
2 or part-time?

**PWatPrev**
Was she/he in paid employment or self-employed before she/he started this current job?
INTERVIEWER: INCLUDE HOLIDAY BETWEEN JOBS AS PREVIOUS EMPLOYMENT IF LESS THAN 3 MONTHS.
1 In paid employment/self employed
2 Not in paid employment

**PWatDid**
SHOWCARD V
What was the main reason why she/he was not in paid employment at that time?
1 Unemployed/looking for work
2 Student /training
3 Looking after the family home / children
4 Caring for a disabled or elderly person
5 Temporarily sick or injured
6 Long-term sick or disabled
7 Didn't need employment
8 Retired
9 Made redundant

**PLeavWh**
In (….)your husband/wife/partner) was working as (…) in (an organisation) (…) from partner's job in FRS). When did she/he leave that job?

**PLeavyr**
In which year (did she/he leave that job?)
Range: 1900..2002

**PLvmnth**
In which month (did she/he leave that job?)

YMonths
Pevwrk
Has (your husband/wife/partner) ever worked in a paid job or self-employment?
1 yes
2 no

PLeavyr2
In which year did (your husband/wife/partner) leave her/his previous job?)
Range: 1900..2002

PL.vmth2
In which month (did she/he leave that job?)
YMonths

Work Related Issues/New Technologies

WKIntro
I would now like to ask you some questions about your current work...

WkType
SHOWCARD W
Which of these best describes your work in your (main) current job?
CODE ONE ONLY
1 Sedentary occupation [" You spend most of your time sitting (such as in an office)""]
2 Standing occupation [" You spend most of your time standing or walking. However the way you spend your time does not require intense physical effort (e.g. shop assistant, hairdresser, security guard etc.)"]
3 Physical work [" This involves some physical effort including handling of heavy objects and use of tools (e.g. plumber, cleaner, nurse, sports instructor, electrician, carpenter etc.)"]
4 Heavy manual work [" This involves very vigorous physical activity including handling of very heavy objects (e.g. docker, miner, bricklayer, construction worker etc.)"]

WkSatis1
SHOWCARD X
In general, how satisfied or dissatisfied are you with your present job overall?
1 very satisfied
2 satisfied
3 neither satisfied nor dissatisfied
4 dissatisfied
5 very dissatisfied
**WkSatis2**
SHOWCARD X
How satisfied or dissatisfied are you at the sense of achievement you get from your current work?
1 ...very satisfied
2 satisfied
3 neither satisfied nor dissatisfied
4 dissatisfied
5 very dissatisfied

**WkSatis3**
SHOWCARD X
How satisfied or dissatisfied are you with the amount of pay you receive from your current job?
1 ...very satisfied
2 satisfied
3 neither satisfied nor dissatisfied
4 dissatisfied
5 very dissatisfied

**WkTech1**
SHOWCARD Y
In the last three years, have you had to learn to use any of the following equipment or technology because of changes at work?
CODE ALL THAT APPLY
SET[6] OF :
1 A computer
2 New software or techniques using a computer
3 New computerised system
4 New machinery
5 Mobile phone
6 Other
7 None of these

**WkTech2**
For what proportion of your work do you have to use (all) this new equipment? Is it...READ OUT...
INTERVIEWER: If respondent uses more than one type of equipment please enter the total proportion of their work time spent using all the types of equipment.
1 all
2 most
3 some
4 or none?
WkTech3
How easy or difficult did you find learning to use this new equipment or technology?
Did you find it ...
READ OUT ...
  1  ...very easy
  2  ...fairly easy
  3  ...some easy, some difficult
  4  ...fairly difficult
  5  ...very difficult?

WkTech4
Did your employer offer you training to help you learn to use the new equipment or technology?
  1  yes
  2  no
  3  not required

WkTech5
Did you get any training to help you learn to use the new equipment or technology?
  1  yes
  2  no

WkInt1
Do you ever use the Internet/World Wide Web or send emails? This could be at home or at work or anywhere else
  1  Yes
  2  No

WkInt2
SHOWCARD Z
In which of these places do you use the Internet/World Wide Web or send email?
CODE ALL THAT APPLY
SET[11] OF :
  1  Own home
  2  Friend's or relative's house
  3  School/college/university/adult education or evening institute
  4  Workplace
  5  Training centre
  6  Jobcentre or Jobclub
  7  Community centre
  8  Public library
  9  Learning resource centre
 10  Cyber or internet cafe or shop
 11  Other place
 12  Use a laptop/palmtop whilst travelling
WkInt3
How often do you access the Internet at your workplace?
1 5 or more days a week
2 3 or 4 days a week
3 1 or 2 days a week
4 A few times a month but not every week
5 less often
6 Don't use the internet nowadays

WkInt4
How often do you access the Internet (other than at your workplace)?
1 5 or more days a week
2 3 or 4 days a week
3 1 or 2 days a week
4 A few times a month but not every week
5 less often
6 Don't use the internet nowadays

WkInt5
SHOWCARD AA
For which of the things on this list do you use the Internet?
CODE ALL THAT APPLY
SET[12] OF :
1 To get information for work
2 To get information about or order goods/services
3 To get information about or book tickets for leisure activities/hobbies
4 To get information about or book holidays
5 To get information about job vacancies
6 To get information about volunteering opportunities
7 To get information about training
8 To send and receive emails
9 To read the news
10 As a source of financial information
11 To use chat lines
12 Internet used in other ways

Wkclit
And thinking about how familiar you are with using computers, would you say you are ...
READ OUT ...
1 ... Very familiar,
2 Fairly familiar,
3 Not very familiar,
4 or, Not at all familiar?
**Education and Qualifications**

**EdEnd**
At what age did you first complete continuous full-time education? Do not include any periods of education taken later in life, for example as a mature student.
Range: 0..97

**HiAcad**
SHOWCARD AB Now I'd like to ask you some questions about qualifications. Have you got any of the qualifications shown on this card? PROBE What others?
SET[15] OF :
1  CSE
2  GCSE
3  GCE O level
4  A/S level
5  GCE A level
6  Matriculation, School Certificate or Higher School Certificate
7  Scottish school qualifications
8  Diploma in Higher Education
9  Degree (eg BA, BSc)
10  Other degree level qualification such as graduate membership of professional institute
11  Higher degree (eg PhD, MSc)
12  Nursing or other medical qualification not yet mentioned
13  PGCE - Post-graduate Certificate of Education
14  Other teaching qualification
15  Other academic professional qualification (not included above)
16  None of the qualifications on the card
HiVoc
SHOWCARD AC And have you obtained any of the qualifications shown on this card? PROBE: Which others?
SET[13] OF:
1. BTEC, BEC, TEC, SCOTBEC, SCOTEC or SCOTVEC qualification
2. City and Guilds qualification
3. RSA qualification
4. NVQ - National Vocational Qualification
5. GNVQ - General National Vocational Qualification, or GSVQ - General Scottish Vocational Qualification
6. ONC/OND not covered elsewhere
7. HNC/HND not covered elsewhere
8. Recognised trade apprenticeship
9. Driving Licence
10. HGV licence
11. Youth training certificate
12. Modules towards any of the above qualifications INTERVIEWER [" ALSO CODE QUALIFICATION"]
13. Other vocational professional qualification (not included above)
14. None of the qualifications on the card

HiQo
And apart from the qualifications we have been discussing have you got any other qualification?
1. Yes
2. No

HiVocO
INTERVIEWER: ENTER DETAILS OF OTHER QUALIFICATIONS. PROBE FOR: a) WHETHER QUALIFICATION NATIONALLY RECOGNISED b) WHETHER CERTIFICATE INDICATED ATTENDANCE ONLY BY LEARNER, OR STANDARD REACHED BY LEARNER
Text: up to 120 characters

HiCSEG
You mentioned that you have obtained CSE qualifications. Can I just check, did you get Grade 1 in any of your CSEs? IF YES: How many Grade 1 CSEs did you get?
NONeto5

HiGCSE
You mentioned that you have obtained GCSE qualifications. Can I just check, did you get Grade A*, A, B or C in any of your GCSEs? IF YES: In how many of your GCSEs did you get grades A*, A, B or C?
NONeto5

HiOlev
You mentioned that you have obtained O level qualifications. Can I just check, how many O levels did you get?
Oneto5
HiAS
You mentioned that you have obtained A/S level qualifications. Can I just check, how many A/S levels did you get?
One to 4

HiAlev
You mentioned that you have obtained A level qualifications. Can I just check, how many A levels did you get?
1 One
2 Two or more

HiScot
You mentioned that you have obtained Scottish school qualifications. Can I just check, which Scottish school qualifications did you get? PROMPT IF NECESSARY
PROBE: Which others?
SET[6] OF :
1 SCE Standard
2 SCE Ordinary
3 SUPE / SLC Lower or Ordinary Grade
4 SCE / SLC / SUPE Higher Grade or equivalent
5 Scottish Certificate of 6th Year Studies
6 Other Scottish school qualification

HiSSStG
Did you get grades 1-3 in any of your SCE Standard qualifications? IF YES: In how many of your SCE Standard qualifications did you get grades 1-3?
None to 5

HiSOrG
You mentioned that you have obtained SCE Ordinary qualifications. Can I just check, did you get Grades A-C in any of these qualifications? IF YES: In how many of your SCE Ordinary qualifications did you get grades A-C?
None to 5

HiSLow
Can I just check, how many Lower or Ordinary Grade qualifications did you get?
One to 5

HiSHig
Can I just check, how many Higher Grade qualifications did you get?
1 One
2 Two
3 Three or more
HiBTEC
What level BTEC/SCOTBEC have you obtained?
INTERVIEWER: IF OBTAINED MORE THAN ONE, CODE HIGHEST, LIST ORDERED FROM HIGHEST LEVEL TO LOWEST
1 Higher Certificate Diploma
2 National Certificate Diploma
3 First / General Diploma
4 First / General Certificate
5 Other BTEC qualification

HiCity
What level of City and Guilds have you obtained?
INTERVIEWER: IF OBTAINED MORE THAN ONE, CODE HIGHEST, LIST ORDERED FROM HIGHEST LEVEL TO LOWEST
1 Part 3/Final/Advanced Craft
2 Part 2/Craft/Intermediate
3 Part 1
4 Other C&G qualification

HiRSA
What level RSA have you obtained?
INTERVIEWER: IF OBTAINED MORE THAN ONE, CODE HIGHEST, LIST ORDERED FROM HIGHEST LEVEL TO LOWEST
1 Higher Diploma
2 Advanced Diploma or Certificate
3 First Diploma
4 Certificate
5 Other RSA qualification

HiNVQ
What level NVQ have you obtained?
INTERVIEWER: IF OBTAINED MORE THAN ONE, CODE HIGHEST, LIST ORDERED FROM HIGHEST LEVEL TO LOWEST
1 Level 5
2 Level 4
3 Level 3
4 Level 2
5 Level 1
6 Units towards NVQ/SVQ
7 Other NVQ

HiGNVW
What level GNVQ or GSVQ have you obtained?
INTERVIEWER: IF OBTAINED MORE THAN ONE, CODE HIGHEST, LIST ORDERED FROM HIGHEST LEVEL TO LOWEST
1 Advanced
2 Intermediate
3 Foundation
4 Other GNVQ qualification
EdIntro
The next questions are about courses, training, lessons, studying or tuition you might have done in the past three years

EdTrain1
In the past three years, have you taken part in any training or educational courses that were related to employment?
1 yes
2 no

EdNumc1
How many courses have you done? Please include any courses which you are currently doing
Range: 1..97

EdIntro1
INTERVIEWER: These questions are about the last course attended...

EdCours1
Thinking about the last course you attended, was it related to one of the following ...
READ OUT ...
CODE ALL THAT APPLY.
SET0 OF :
1 ... Learning new technology,
2 Skills related to specific job,
3 People management,
4 or, Project management?
5 Other

EdCours2
Did you undertake the course voluntarily or was the course compulsory?
1 voluntary
2 compulsory

EdCours3
SHOWCARD AD
Which of these organisations made you attend the course.
CODE ALL THAT APPLY.
SET0 OF :
1 Employer
2 Professional body
3 Trade Union or Staff Association
4 JobCentre
5 Some other person/organisation
6 Compulsory according to legislation
7 Other situation

EdCours4
Did your employer suggest that you attended the course?
1 Yes
2 No

**EdCours5**
SHOWCARD AE
Did you decide to go on the course for any of the reasons shown on this card...?
CODE ALL THAT APPLY.
SET[9] OF :
1 To get a new job
2 To develop my career/get a better job
3 To change to a different type of work
4 To give me new skills for the job I was doing at the time
5 To get a pay rise in the job I was doing at the time
6 To get a promotion
7 To get more satisfaction out of my work
8 To help me set up my own/family business
9 To help me with work problems related to a health problem or disability
10 None of the reasons on the card

**EdCours6**
Would you say that your current employer gives you a great deal of encouragement to learn more job-related skills, a fair amount of encouragement, a little encouragement, or none at all?
1 A great deal
2 A fair amount
3 A little
4 None at all

**EdTrain3**
In the past three years, have you taken part in any education or training course, which was not related to employment?
1 yes
2 no

**EdNumc2**
How many courses have you done? Please include any courses which you are currently doing.
Range: 1..97

**EdIntro2**
These questions are about the last course attended...

**EdCours7**
What was the subject of the course?
1 IT/Computing/internet
2 Academic subject
3 Leisure activity (eg [" sport/craft etc")]
4 Other subject
What was the other subject
Text: up to 100 characters

EdCours8
SHOWCARD AF
Did any of the things on this card apply to you when you decided to do the course?
PROBE: Which others?
CODE ALL THAT APPLY
SET[12] OF:
1  I wanted to do something interesting
2  I was curious about the subject
3  I wanted to improve my knowledge/ability in the subject
4  I needed to do this learning to start another course
5  I wanted to make new friends/meet new people
6  I had a lot of spare time and wanted to do something with it
7  I wanted to have some fun
8  I wanted to keep my body active
9  I wanted to keep my mind active
10 I thought the course could help me to get involved in voluntary or community activities
11 I wanted to be able to help my child(ren) with their school work
12 I thought the course could help me with my health problems/disability
13 None of the reasons on this card
Retirement

Expwk
(I'd now like to ask a few questions about work...)
First of all, do you expect to work again at some point in the future?
  1  yes
  2  no

ActSWk2
Have you taken any active steps to look for work in the last four weeks?
  1  Yes
  2  No

StartWk2
And, if a job were to become available, would you be able to start work within two weeks?
  1  Yes
  2  No

HowSWk2
SHOWCARD AG
During the last four weeks, have you done any of the following things to find work?
CODE ALL THAT APPLY.
SET0 OF :
  1  Visited Job Centre
  2  Visited a Careers Office
  3  Visited a Job Club / Programme Centre
  4  New Deal Personal Advisor
  5  Talked to a Disability Employment Adviser (DEA) or member of a Disability Service Team (DST)
  6  Had name on books of private employment agency
  7  Advertised for jobs in newspapers or journals
  8  Answered advertisements in newspapers or journals
  9  Applied directly to employers
 10  Asked friends, relatives, colleagues or trade Unions about jobs
 11  Waited for results of an application for a job
 12  Done anything else to find work
 13  No, none of these
YrSkwk2
For how long have you been actively looking for paid work?
1. Less than 1 month
2. 1 month but less than 3 months
3. 3 months but less than 6 months
4. 6 months but less than 12 months
5. 12 months but less than 18 months
6. 18 months but less than 2 years
7. 2 years but less than 3 years
8. 3 years but less than 4 years
9. 4 years but less than 5 years
10. 5 years or more
11. Don't know, but less than 1 year
12. Don't know, but more than 1 year

WhoHlb
SHOWCARD AH
The following is a list of people, agencies and organisations who might give help with getting work. Have you been to any of these for advice or help?
CODE ALL THAT APPLY.
SET0 OF :
1. Previous employer
2. Disability Employment Adviser (DEA) or other member of Disability Service Team (DST)
3. Other Job Centre staff
4. Unemployment benefits officer
5. Social Worker
6. Doctor or other medical professional
7. Local Disability Network / Disability Consulting Group (DCG)
8. Charity or Voluntary Organisation
9. Private Agency for supported employment
10. Learning and Skills Council
11. Trade Union Representative
12. Other persons or organisations
13. No, none
SHOWCARD AI
Can you look at this card and tell me if any of these things meant that it was difficult for you to find work?
CODE ALL THAT APPLY
SET[9] OF:
1 Transport costs
2 Availability of transport
3 My lack of qualifications
4 My qualifications are out of date
5 My skills are out of date
6 My lack of work experience
7 Problems with finding or arranging childcare
8 Employers are unwilling to employ older people
9 Other
10 No, none

What other reasons make it hard for you to work? PROBE What else?
Text: up to 100 characters

What sort of work would you consider doing....
READ OUT
1 ...Paid work 30 hours or more per week
2 ...Paid work less than 30 hours per week
3 ...or Self-employment?

Even though you have not looked for work in the last four weeks, would you like to have a paid job at the moment, either a full-time or a part-time job?
1 Yes
2 No
May I just check, what was the main reason why you did not look for work in the last four weeks.

CODE ONE ONLY
1. Waiting for results of job application
2. Waiting to start a paid job already accepted
3. Studying full-time
4. Looking after the family/home
5. Unable to work because temporarily sick/injured
6. Unable to work because long term sick/injured
7. Believe no jobs available
8. Believe health problem/disability would prevent you getting a job
9. Can't get a job that pays enough to make it financially worthwhile
10. Do not want a job
11. Financially secure and don't need to work
12. retired
13. Not yet started looking
14. Have stopped trying as I have tried in the past but could not find a job
15. Some other reason

Could you tell me briefly why you did not look for work in the last four weeks?

Text: up to 100 characters

Can you look at this card and tell me if any of these things were reasons why you did not look for work in the last 4 weeks?

CODE ALL THAT APPLY
SET[9] OF :
1. Transport costs
2. Lack of transport
3. My lack of qualifications
4. My qualifications are out of date
5. My skills are out of date
6. My lack of work experience
7. Problems with finding or arranging childcare
8. Employers are unwilling to employ older people
9. Other
10. No, none

What other reasons were there why you did not look for work in the last four weeks?

PROBE What else?
Text: up to 100 characters
May I just check, what was the main reason you did not want work in the last four weeks?

CODE ONE ONLY.
1  Waiting for results of job application
2  Waiting to start a paid job already accepted
3  Studying full-time
4  Looking after the family/home
5  Unable to work because temporarily sick/injured
6  Unable to work because long term sick/injured
7  Believe no jobs available
8  Believe health problem/disability would prevent you getting a job
9  Can't get a job that pays enough to make it financially worthwhile
10  Do not want a job
11  Financially secure and don't need to work
12  retired
13  Not yet started looking
14  Have stopped trying as I have tried in the past but could not find a job
15  Some other reason

Could you tell me briefly why you did not look for work in the last four weeks? Text: up to 100 characters

Looking at this card, are any of these reasons why you would consider looking for paid work in the future?

CODE ALL THAT APPLY.

SET0 OF :
1  If my health improved
2  If my financial circumstances changed
3  If my family circumstances changed
4  If I had more spare time
5  If I stopped receiving benefits
6  If I could work from home
7  Other (please specify)
8  None of these

Pleas specify other...? Text: up to 50 characters

What sort of work would you consider doing.... READ OUT...
1  ...Paid work 30 or more hours per week
2  ...Paid work up to 30 hours per week
3  ....or Self-employment?
Circfix
And would you consider...
READ OUT....
1  ...Permanent work only
2  ...Fixed term or temporary work only
3  ...or Either permanent or fixed term/temporary work?

Circwhy
Why would you only consider permanent/temporary work?
Text: up to 100 characters

Rwktyp
Would you consider doing....
READ OUT...
1  ...the same sort of work you have done in the past
2  ...different sort of work from what you have done in the past
3  ...or both?

Rnd50H
I would now like to ask you about the New Deal 50 plus. This is a Government programme that enables people aged 50 or over to meet with a personal adviser in a JobCentre who will help them find work or training. Have you heard of this programme?
1  yes
2  no

rnd50m
Have you become involved in this programme, that is have you had a meeting with a New Deal 50 plus personal adviser?
1  yes
2  no

RnddpH
I would now like to ask you about the New Deal for Disabled People. This is a Government programme that enables people with disabilities to meet with a personal adviser in a JobCentre who will help them find work or training. Have you heard of this programme?
1  yes
2  no

rnddpm
Have you become involved in this programme, that is have you had a meeting with a New Deal for Disabled People personal adviser?
1  yes
2  no

STatintr
I am now going to ask you some questions about retirement
SHOWCARD AL
Which of the items on this card best describes your situation IMMEDIATELY before retiring?
CODE ONE ONLY
1  Employed
2  Self-employed
3  Unemployed and available for work
4  retired
5  Long-term sick or disabled
6  looking after the home or family
7  Doing voluntary work
8  Caring for a child or a sick or disabled adult
9  Waiting to take up a paid job
10 On a government training or employment scheme
11 In full-time education
12 Other activity

Rfixret
Was/is there a fixed age for retirement in your current/most recent job for the position you hold/held?
1  yes
2  no

Rfixag
What age was/is this?
45..97

Rfixsty
Could/can you stay/have stayed on after that age?
1  yes but didn't/won't stay on
2  yes and did/will stay on
3  no

Rpossty
Have you considered staying on after that age?
1  yes
2  no

Rstyro
Was/is that in the same role or in a different role?
1  same role
2  different role

Minage
Was/is there a minimum age at which you could retire/have retired?
1  yes
2  no
Minagea
What age was/is this?
45..97

Upage
Was/is there an upper age at which you would have to retire/have had to retired?
1 yes
2 no

UpagEa
What age was/is this?
Range: 45..97

Rofferl
Were you ever / have you been offered early retirement by any employer?
(1) yes
(2) no

Rearly
Did you take it/Do you plan to take it?
1 yes
2 no

REarred
Is/was early retirement offered as part of a redundancy programme?
1 yes
2 no

Retdec
Thinking about the process of deciding when to retire, would you say....
READ OUT....
1 ... You have definitely decided when you will retire
2 ... You have thought about it but are not really sure
3 or You have not even thought about when you might retire?
4 Have thought about it and do not plan to retire (DO NOT READ OUT)

FRetdec
Thinking about the process of deciding when to retire fully, would you say ...
READ OUT ...
1 ... You have definitely decided when you will retire fully
2 You have thought about it but are not really sure
3 or, You have not even thought about when you might retire fully?
4 Have thought about it and do not plan to retire(DO NOT READ OUT)

NevretY
Why do you never plan to retire (fully)... /READ OUT
1 You enjoy working
2 You cannot afford to
3 Or some other reason (specify)?
NevretX
Please specify other reason
Text: up to 100 characters

Retvol
Thinking back to the time that you (semi) retired, was that something you wanted to do or something you felt you were forced into?
1 Wanted to do
2 Forced into
3 Part wanted, part forced

PRetvol
Thinking about your decision about when to retire (fully), is that something you want to do or something you feel you are forced into?
1 Want to do
2 Forced into
3 Part want, part forced

Rretage1
At what age did you consider yourself to be retired?
Range: 20..97

Rretage2
At what age will you consider yourself to be retired?
Range: 20..97

Rretage3
At what age do you expect to retire?
Range: 20..97

Rretage4
At what age do you expect to retire FULLY?
Range: 20..97

RetAge
DV: RETIREMENT AGE from RRetAge1-4
Range: 50..100

Rrtearl
If it was/is possible, would you like to retire/have liked to retire (fully) earlier than this?
1 yes
2 no

Rretage5
At what age did you consider yourself to be SEMI-retired?
Range: 20..97
Retexp
Thinking back to when you were 50, at what age did you expect to retire then?
INTERVIEWER: Code 0 if they had not considered when they would retire.
Range: 0..97

Retwhy2
SHOWCARD AM
Why did you consider yourself to be retired at age (Rretage1)?
CODE ALL THAT APPLY
SET0 OF :
1 Partner retired then
2 Partner died
3 It is the normal retirement age for a previous job
4 It is the state pension age
5 I realised I wouldn't work again
6 My own ill health
7 Other

Retspa
Can I just check, did/will you consider yourself to be (fully) retired before state pension age, after state pension age or at state pension age. State pension age is the age at which you can draw your state retirement pension and is currently 60 for women and 65 for men?
READ OUT IF NECESSARY... CODE ONE ONLY
1 Before state pension age
2 At state pension age
3 Or after state pension age

Retnra
Can I just check, will you consider yourself to be (fully) retired before, after or at the normal retirement age for your job. Normal retirement age is not necessarily the same as state pension age?
READ OUT IF NECESSARY... CODE ONE ONLY
1 Before the normal retirement age for your job
2 At the normal retirement age for your job
3 Or after the normal retirement age for your job
4 Or is there no normal retirement age for your job
SHOWCARD AN
Looking at this card, which of these were/are the reasons for retiring/planning to retire (fully) earlier than you could do/could have done?
CODE ALL THAT APPLY
SET[11] OF :
1 My own ill health
2 To spend more time with partner/family
3 To enjoy life while still young and fit enough
4 Ill health of relative/friend
5 To care for an adult
6 To provide childcare
7 To spend more time doing voluntary work
8 To retire at the same time as my husband/wife/partner
9 To retire at a different time to my husband/wife/partner
10 I could/can afford to retire
11 To retire at State Pension Age
12 None of these

SHOWCARD AO
Looking at this card, which of these were/are the reasons for retiring/planning to retire (fully) earlier than you could do/could have done?
CODE ALL THAT APPLY
SET[13] OF :
1 Made redundant/dismissed/I had no choice
2 Offered financial terms to retire early or take voluntary redundancy
3 Couldn't find another job
4 Fed up with my job and wanted a change
5 Work is too physically demanding
6 Work is too demanding in other ways
7 Because of new technology or machinery being used at work
8 Want to work part-time and couldn't in career
9 My job is too stressful
10 Dislike job
11 There are no opportunities for promotion or progression
12 My skills are not valued
13 Some other reason (specify)
14 None of these

Specify this other reasons
Text: up to 50 characters
SHOWCARDS AN AO

And what (was/is) the MAIN reason for retiring/planning to retire (fully) earlier than you could do/could have done?

CODE ONE ONLY

[SCROLL ACROSS FOR OTHER CATEGORIES (F6)]

1. My own ill health
2. To spend more time with partner/family
3. To enjoy life while still young and fit enough
4. Ill health of relative/friend
5. To care for an adult
6. To provide childcare
7. To spend more time doing voluntary work
8. To retire at the same time as my husband/wife/partner
9. To retire at a different time to my husband/wife/partner
10. I could/can afford to retire
11. To retire at State Pension Age
12. Made redundant/dismissed/I had no choice
13. Offered financial terms to retire early or take voluntary redundancy
14. Couldn’t find another job
15. Fed up with my job and wanted a change
16. Work is too physically demanding
17. Work is too demanding in other ways
18. Because of new technology or machinery being used at work
19. Want to work part-time and couldn’t in career
20. My job is too stressful
21. Dislike job
22. There are no opportunities for promotion or progression
23. My skills are not valued
24. Some other reason (specify)
25. None

Specify this other reason

Text: up to 50 characters
What were/are the reasons for retiring/planning to retire (fully) later than you could do/could have done?

**CODE ALL THAT APPLY**

**SET[14] OF:**

1. To improve my financial position
2. To improve my pension
3. Enjoyed my job/working
4. Because of new technology or machinery being used at work
5. Didn't know what to do after stopping work
6. To keep fit and active
7. Persuaded by my employer to stay on
8. Could not afford to retire at that time
9. To retire at the same time as my husband/wife/partner
10. To retire at a different time to my husband/wife/partner
11. To care for an adult
12. To provide childcare
13. To retire at State Pension Age
14. Some other reason (specify)
15. None of these

Specify this other reasons

Text: up to 50 characters

What (was/is) the MAIN reason for retiring/planning to retire (fully) later than you could do/could have done?

**CODE ONE ONLY**

1. To improve my financial position
2. To improve my pension
3. Enjoyed my job/working
4. Because of new technology or machinery being used at work
5. Didn't know what to do after stopping work
6. To keep fit and active
7. Persuaded by my employer to stay on
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9. To retire at the same time as my husband/wife/partner
10. To retire at a different time to my husband/wife/partner
11. To care for an adult
12. To provide childcare
13. To retire at State Pension Age
14. Some other reason (specify)
15. None of these

Specify this other reasons

Text: up to 50 characters
Rearyon1
When you carried on working past the age at which you could have retired, did you plan to work full-time or part-time?
1 Full-time
2 Part-time

Rearyon2
When you carry on working past the age at which you could retire, do you plan to work full-time or part-time?
1 Full-time
2 Part-time
SHOWCARD AQ

You said it was possible to carry on working after the fixed retirement age but you did not or do not plan to. What were your reasons for deciding not to stay on?

**CODE ALL THAT APPLY**

**SET[12] OF:**

<table>
<thead>
<tr>
<th></th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Already had enough pension/income for retirement</td>
</tr>
<tr>
<td>2</td>
<td>Fed up with job/wanted a change</td>
</tr>
<tr>
<td>3</td>
<td>Because of new technology or machinery being used at work</td>
</tr>
<tr>
<td>4</td>
<td>Would have had to do more junior/less demanding work if had stayed on</td>
</tr>
<tr>
<td>5</td>
<td>Not allowed to stay on</td>
</tr>
<tr>
<td>6</td>
<td>Ill health</td>
</tr>
<tr>
<td>7</td>
<td>Ill health of a relative or friend</td>
</tr>
<tr>
<td>8</td>
<td>To spend more time with partner/family</td>
</tr>
<tr>
<td>9</td>
<td>To enjoy life while still young/fit</td>
</tr>
<tr>
<td>10</td>
<td>To retire at same time as husband/wife/partner</td>
</tr>
<tr>
<td>11</td>
<td>To retire at different time from husband/wife/partner</td>
</tr>
<tr>
<td>12</td>
<td>Some other reason (specify)</td>
</tr>
<tr>
<td>13</td>
<td>SPONTANEOUS [&quot; NEVER THOUGHT OF STAYING ON&quot;]</td>
</tr>
<tr>
<td>14</td>
<td>None of these</td>
</tr>
</tbody>
</table>

**ORntsty**

Specify `Other reason'

Text: up to 100 characters

<table>
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<tr>
<th></th>
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<td>To enjoy life while still young/fit</td>
</tr>
<tr>
<td>10</td>
<td>To retire at same time as husband/wife/partner</td>
</tr>
<tr>
<td>11</td>
<td>To retire at different time from husband/wife/partner</td>
</tr>
<tr>
<td>12</td>
<td>Some other reason (specify)</td>
</tr>
<tr>
<td>13</td>
<td>SPONTANEOUS [&quot; NEVER THOUGHT OF STAYING ON&quot;]</td>
</tr>
<tr>
<td>14</td>
<td>None of these</td>
</tr>
</tbody>
</table>
And what was the MAIN reason for deciding not to stay on?

1. Already had enough pension/income for retirement
2. Fed up with job/wanted a change
3. Because of new technology or machinery being used at work
4. Would have had to do more junior/less demanding work if had stayed on
5. Not allowed to stay on
6. Ill health
7. Ill health of a relative or friend
8. To spend more time with partner/family
9. To enjoy life while still young/fit
10. To retire at same time as husband/wife/partner
11. To retire at different time from husband/wife/partner
12. Some other reason (specify)
13. SPONTANEOUS ["NEVER THOUGHT OF STAYING ON"]
14. None of these

Looking at this card, which of these were/are the reasons for retiring/planning to retire when you did/will?

CODE ALL THAT APPLY

1. My own ill health
2. To spend more time with partner/family
3. To enjoy life while still young and fit enough
4. Ill health of relative/friend
5. To care for an adult
6. To provide childcare
7. To spend more time doing voluntary work
8. To retire at the same time as my husband/wife/partner
9. To retire at a different time to my husband/wife/partner
10. I could/can afford to retire
11. It is the normal retirement age
12. None of these
SHOWCARD AS
Looking at this card, which of these was/is the reasons for retiring/planning to retire when you did/will?
CODE ALL THAT APPLY
SET[13] OF :
1 Made redundant/dismissed/I had no choice
2 Offered financial terms to retire early or take voluntary redundancy
3 Couldn't find another job
4 Fed up with my job and wanted a change
5 Work is too physically demanding
6 Work is too demanding in other ways
7 Because of new technology or machinery being used at work
8 Want to work part-time and couldn't in career
9 My job is too stressful
10 Dislike job
11 There are no opportunities for promotion or progression
12 My skills are not valued
13 Some other reason (specify)
14 None of these
Looking at this card, which of these were/are the MAIN reason for retiring/planning to retire when you did/will?

CODE ONE ONLY

SCROLL USING F6

1. My own ill health
2. To spend more time with partner/family
3. To enjoy life while still young and fit enough
4. Ill health of relative/friend
5. To care for an adult
6. To provide childcare
7. To spend more time doing voluntary work
8. To retire at the same time as my husband/wife/partner
9. To retire at a different time to my husband/wife/partner
10. I could/can afford to retire
11. It is the normal retirement age
12. Made redundant/dismissed/I had no choice
13. Offered financial terms to retire early or take voluntary redundancy
14. Couldn't find another job
15. Fed up with my job and wanted a change
16. Work is too physically demanding
17. Work is too demanding in other ways
18. Because of new technology or machinery being used at work
19. Want to work part-time and couldn't in career
20. My job is too stressful
21. Dislike job
22. There are no opportunities for promotion or progression
23. My skills are not valued
24. Some other reason (specify)
25. None of these

Specify this other reason
Text: up to 50 characters

You mentioned that you will consider/considered yourself to be fully retired at the state pension age. Why is this?

CODE ALL THAT APPLY

SET OF :

1. It is the first opportunity to draw a State Retirement Pension
2. I always expected to
3. I couldn't get another job after that age
4. I could afford to retire then
5. Other

PLEASE SPECIFY
Rgradpl
Do you plan to retire gradually, that is by gradually reducing the amount of hours you work?
1 yes
2 no

RGRDAG1
At what age do you plan to start retiring gradually, that is at what age do you plan to start reducing your hours?
INTERVIEWER: IF RESPONDENT HAS ALREADY STARTED RETIRING GRADUALLY CODE AGE WHEN STARTED
Range: 45..97

RgradPLY
Why do you plan to retire gradually?
Text: up to 100 characters

RgradSRY
Why are you retiring gradually?
PROBE FULLY.

Rgrad
Did you retire gradually, that is by gradually reducing the amount of hours you worked?
(1) yes
(2) no

RGRDAG2
At what age did you start retiring gradually, that is at what age did you start reducing your hours?
Range: 45..97

Rgradlk
Would you have liked to retire 'gradually', that is by gradually reducing the amount of hours you worked?
1 yes
2 no

RgradY
Why did you/would you have liked to retire gradually?
Rissue
SHOWCARD AU
What issues did you consider when you were planning when to (semi) retire?
CODE ALL THAT APPLY
SET[8] OF :
1 Immediate financial implications
2 Longer term financial implications
3 Your own health
4 Your partner's health
5 The health of another relative
6 What you would do instead
7 When your partner is/was planning to retire
8 Other
9 None of these

RissueX
Please specify other answer
Text: up to 100 characters

WhoCons
SHOWCARD AV
When making the decision when to (semi) retire, who did you consult or discuss the decision with?
CODE ALL THAT APPLY
SET[7] OF :
1 Husband/wife/partner
2 Children
3 Parents
4 Other family member
5 Friend
6 Work colleagues
7 Union
8 Other
9 None of these

Rdec
Would you say the decision was made....
READ OUT....
1 ...Purely on your own
2 ...Or jointly with a partner?
3 not applicable - no partner

Rcons
Did you consult anyone regarding the financial implications of (semi) retirement?
1 yes
2 no
**Reconwho**
SHOWCARD AW
Who have you consulted?
CODE ALL THAT APPLY
SET0 OF :
1  An Independent Financial Adviser
2  A representative from your pension provider
3  Your employer
4  Union
5  Friends
6  Relatives
7  Other

**ReconwhoX**
Please specify other
Text: up to 100 characters

**PRissue**
SHOWCARD AU
What issues have you considered when planning when to retire (fully)?
CODE ALL THAT APPLY
SET[8] OF :
1  Immediate financial implications
2  Longer term financial implications
3  Your own health
4  Your partner's health
5  The health of another relative
6  What you would do instead
7  When your partner is/was planning to retire
8  Other
9  None of these

**PRissueX**
Please specify other answer
Text: up to 100 characters

**PWhoCons**
SHOWCARD AV
When making the decision about when to retire (fully), who did you consult or discuss the decision with?
CODE ALL THAT APPLY
SET[7] OF :
1  Husband/wife/partner
2  Children
3  Parents
4  Other family member
5  Friend
6  Work colleagues
7  Union
8  Other
None of these

**PRdec**
Would you say the decision was made....
READ OUT....
1 ...Purely on your own
2 ...Or jointly with a partner?
3 not applicable - no partner

**PRcons**
Have you consulted anyone regarding the financial implications of FULL retirement?
1 yes
2 no

**PRconwho**
SHOWCARD AW
Who have you consulted?
CODE ALL THAT APPLY
SET0 OF :
1 An Independent Financial Adviser
2 A representative from your pension provider
3 Your employer
4 Union
5 Friends
6 Relatives
7 Other

**PRconwhX**
Please specify other
Text: up to 100 characters

**RRdec**
Now that you are retired, do you feel you made the right decision to (semi) retire when you did?
1 yes
2 no

**Rdecwhy**
What makes you say that?
Text: up to 100 characters

**Rbetr**
Overall, would you say you are FINANCIALLY better off, worse off or about the same in (semi) retirement COMPARED TO WHAT YOU EXPECTED?
1 Better-off
2 Worse-off
3 About the same
Rretbet
Overall, would you say you are FINANCIALLY better off, worse off or about the same in (semi) retirement COMPARED TO THE YEARS JUST BEFORE YOU (semi) retired?
1 Better-off
2 Worse-off
3 About the same

Rretsat
All in all, would you say that your (semi) retirement has turned out to be...
READ OUT
1 Very satisfying
2 Moderately satisfying
3 Not at all satisfying?

Expint
I would now like to ask you some general questions about your hopes and expectations for the future.
When I ask a question I'd like you to give me a number from 0 to 100, where 0 means that you think there is absolutely no chance an event will happen, and 100 means that you think the event is absolutely sure to happen.

ExSun
Let's try an example and start with the weather. What do you think are the chances it will be rainy tomorrow? Note that 100 means a 100 percent chance of rainy weather and you can say any number from 0 to 100. For example, if you think there is a good chance that it will be rainy tomorrow, you might say there is an 80 percent chance of rain.
Range: 0..100

Wkft60
Thinking about paid work in general (and not just your present job), what do you think the chances are that you will be working full-time after you reach age 60?
Range: 0..100

Wkpt60
Thinking about paid work in general (and not just your present job), what do you think the chances are that you will be working part-time after you reach age 60?
Range: 0..100

Wkft65
Thinking about paid work in general (and not just your present job), what do you think the chances are that you will be working full-time after you reach age 65?
Range: 0..100

Wkpt65
Thinking about paid work in general (and not just your present job), what do you think the chances are that you will be working part-time after you reach age 65?
Range: 0..100
Wkhlt65
What are the chances that your health will limit your ability to work before you reach age 65?
Range: 0..100

Wkfut
What are the chances that you will be working for pay at some time in the future?
Range: 0..100

Incsuf
What are the chances that at some point in the future /when you retire you will not have enough income to meet your needs?
Range: 0..100

Rliv75
What are the chances that you will live to be 75 or more?
Range: 0..100

Losejb
Sometimes people are permanently laid off from jobs they want to keep. What are the chances that you will lose your job in the next three years?
Range: 0..100

Findjob
Suppose you were to lose your job this month, what are the chances that you could find an equally good job in the same line of work in the next few months?
Range: 0..100

Income and Assets

BBegin
Now I would like to ask you some questions about your income...

IncChng
SHOWCARD AX
Thinking about your income from your main job, would you say your present income is higher, lower or about the same as your income at the time we last interviewed you in (……)
1  Now much higher
2  Now slightly higher
3  Stayed about the same
4  Now slightly lower
5  Now much lower
OWPayDat
On what date were you last paid a wage or salary for your main job?
IF CURRENTLY WORKING AND NOT YET PAID (IE. NEW JOB), GIVE DETAILS OF EXPECTED PAY AND ENTER EXPECTED PAY DATE. (IF DAY NOT KNOWN, ENTER 15TH OF MONTH.)

OWUsual
Was the amount you received last time for your wage or salary the amount you usually receive?
1 Yes
2 No
3 No such thing as usual pay

OWPayAmt
What was your last take home pay, including overtime, bonus, commission, tips or other payments such as tax credits?
ENTER POUNDS AND PENCE
Range0.00..9997.00

OWPyPd1
How long did this cover?

OWPyRg
SHOWCARD AY
Which of the groups on this card did your last salary/wage AFTER all deductions fall into? Just tell me the letter.
1 A Less than 100/week
2 B 100 and less than 200/week
3 C 200 and less than 300/week
4 D 300 and less than 400/week
5 E 400 and less than 500/week
6 F 500 and less than 600/week
7 G 600 or more/week

OWGrSal
What is your current gross wage/salary ÿffiff96 ie the TOTAL, BEFORE ANY DEDUCTIONS but excluding any tax credit payments?
ENTER AMOUNT IN POUNDS AND PENCE
Range1.00..9999997.00

GrSalPd1
What period does that cover?
**GrSalRg**
SHOWCARD AY
Which of the groups on this card did your last salary/wage BEFORE all deductions fall into? Just tell me the letter.

1. A  Less than 100/week
2. B  100 and less than 200/week
3. C  200 and less than 300/week
4. D  300 and less than 400/week
5. E  400 and less than 500/week
6. F  500 and less than 600/week
7. G  600 or more/week

**OWUNett**
What do you usually receive each time you are paid AFTER all deductions but including other payments such as tax credits?
Range 0.00..9997.00

**OWUGross**
What do you usually receive each time you are paid BEFORE all deductions but excluding any tax credit payments?
Range 0.00..9997.00

**OWUPd**
How often are/were you usually paid?

**OWUNRg**
SHOWCARD AY
Which of the groups on this card does your usual salary/wage AFTER all deductions fall into? Just tell me the letter.

1. A  Less than 100/week
2. B  100 and less than 200/week
3. C  200 and less than 300/week
4. D  300 and less than 400/week
5. E  400 and less than 500/week
6. F  500 and less than 600/week
7. G  600 or more/week

**OWUGRg**
SHOWCARD AY
Which of the groups on this card does your usual salary/wage BEFORE all deductions fall into? Just tell me the letter.

1. A  Less than 100/week
2. B  100 and less than 200/week
3. C  200 and less than 300/week
4. D  300 and less than 400/week
5. E  400 and less than 500/week
6. F  500 and less than 600/week
7. G  600 or more/week
OJNett
Thinking about your income from your other paid job(s). What do you usually receive AFTER all deductions (from all those jobs together)?
ENTER AMOUNT IN POUNDS AND PENCE
Range1.00..9999997.00

OJNPd
What period did this cover?

OJNETTRG
SHOWCARD AY
Which of the groups on this card did your income from your other jobs AFTER all deductions fall into? Just tell me the letter.
1 A Less than 100/week
2 B 100 and less than 200/week
3 C 200 and less than 300/week
4 D 300 and less than 400/week
5 E 400 and less than 500/week
6 F 500 and less than 600/week
7 G 600 or more/week

OJGross
Thinking about your income from your other paid job(s). What do you usually receive BEFORE all deductions (from all those jobs together)?
ENTER AMOUNT IN POUNDS AND PENCE
Range1.00..9999997.00

OJGPd
What period did this cover?

OJGRRG
SHOWCARD AY
Which of the groups on this card did your income from your other jobs BEFORE all deductions fall into? Just tell me the letter.
1 A Less than 100/week
2 B 100 and less than 200/week
3 C 200 and less than 300/week
4 D 300 and less than 400/week
5 E 400 and less than 500/week
6 F 500 and less than 600/week
7 G 600 or more/week

OWSelInch
Has your income from self-employment changed since we interviewed you in (…..)?
1 Yes
2 no
SeIncAmt
I would like to ask some questions about your income from your job/business that is, after paying for any materials, equipment or goods that you use in your work. On average what was your weekly or monthly income from this job/business over the last 12 months?
ENTER AMOUNT IN POUNDS AND PENCE
Range0.00..9997.00

SEIncRg
SHOWCARD AZ
Which of these bands does your income from self-employment fall into. Just tell me the letter?
1 A Less than 250/week
2 B 250 and less than 500/week
3 C 500 and less than 1,000/week
4 D 1,000 or more/week

PUNett
What does (your husband/wife/partner) usually receive (from all his/her jobs) each time she/he is paid, AFTER all deductions? Please exclude income from self-employment which will be collected separately.
Range0.00..9997.00

PUGross
What does (your husband/wife/partner) usually receive (from all his/her jobs) each time she/he is paid, BEFORE all deductions? Please exclude income from self-employment which will be collected separately.
Range0.00..9997.00

PUPd
How often is she/he usually paid?

PUNRg
SHOWCARD AY
Which of the groups on this card does (your husband/wife/partner) ’s usual salary/wage AFTER all deductions fall into? Just tell me the letter.
1 A Less than 100/week
2 B 100 and less than 200/week
3 C 200 and less than 300/week
4 D 300 and less than 400/week
5 E 400 and less than 500/week
6 F 500 and less than 600/week
7 G 600 or more/week
Which of the groups on this card does (your husband/wife/partner) ‘s usual salary/wage BEFORE all deductions fall into? Just tell me the letter.

1 A Less than 100/week
2 B 100 and less than 200/week
3 C 200 and less than 300/week
4 D 300 and less than 400/week
5 E 400 and less than 500/week
6 F 500 and less than 600/week
7 G 600 or more/week

I would like to ask some questions about (your husband/wife/partner) ‘s income from her/his job/ business that is, after paying for any materials, equipment or goods that she/he uses in her/his work. On average what was her/his weekly or monthly income from this job/business over the last 12 months?

ENTER AMOUNT IN POUNDS AND PENCE
Range0.00..9997.00

Which of these bands does (your husband/wife/partner) ‘s income from self-employment fall into. Just tell me the letter?

1 A Less than 250/week
2 B 250 and less than 500/week
3 C 500 and less than 1,000/week
4 D 1,000 or more/week

INTERVIEWER WAS INCOME GIVEN WEEKLY OR MONTHLY?
1 Weekly
2 Monthly

Are you receiving a regular income from any of these types of policies or sources?
CODE ALL THAT APPLY

Set[9] of:
1 Sick pay from employer (more than statutory)
2 Statutory sick pay
3 Private medical
4 Personal accident insurance
5 Permanent health insurance
6 Friendly society sickness benefit
7 Nursing home/ long term care
8 Other sickness/disability insurance
9 Unemployment/ redundancy
10 None of these
**InsIAmt**
How much do you receive per month from these/this source(s)?
ENTER AMOUNT IN POUNDS
Range0..9997

**INSIAMRG**
SHOWCARD BB
Which of the groups on this card does your monthly income from these sources fall into? Just tell me the letter.
1 A Less than 200/month
2 B 200 and less than 500/month
3 C 500 and less than 1000/month
4 D 1000 and less than 2000/month
5 E 2000 or more/month

**InsLmp**
SHOWCARD BA
When you stopped work (last time) did you receive a lump sum payment from any of these policies or sources?
CODE ALL THAT APPLY
SET[9] OF :
1 Sick pay from employer (more than statutory)
2 Statutory sick pay
3 Private medical
4 Personal accident insurance
5 Permanent health insurance
6 Friendly society sickness benefit
7 Nursing home/ long term care
8 Other sickness/ disablement insurance
9 Unemployment/ redundancy
10 None of these

**InsLAmt**
How much did you receive from these/this source(s)?
ENTER AMOUNT IN POUNDS
Range0..9997

**PartFin**
Would (you/your partner) be best placed to answer questions about finances?
1 Myself
2 Husband, wife, partner

**OthPFin**
INTERVIEWER CODE Was this respondent's partner asked about finances (ie benefits/ other income etc)?
1 Yes
2 No
3 Don't know
Benintro
I would now like to ask you about any benefits you may be receiving

Stilben
Last time we interviewed you, you were receiving (…..benefit) Are you still receiving (…..benefit)?
1 yes
2 no

BenChg
Apart from cost of living adjustments received by everyone, has the amount you receive (…..benefit) changed since (…..) as a result of a change in your circumstances?
1 yes
2 no

OWBenAmt
(…..benefit):
How much did you get last time for (…..benefit)?
(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE)
ENTER AMOUNT IN POUNDS AND PENCE
Range: 0.00..9997.00

OWBenPd
How long did this cover?

OWBenRG
SHOWCARD BC
Which of the groups on this card does your income from (…..benefit) fall into? Just tell me the letter.
1 Less than 25/week
2 25 and less than 50/week
3 50 and less than 75/week
4 75 and less than 100/week
5 100 or more/week

OWBenWks
When did you start receiving (…..benefit) this time? In which month and year?
INTERVIEWER ENTER YEAR.
Range: 1900..2002

OWBnWkMs
INTERVIEWER ENTER MONTH.
YMonths
**OWTaxCrd**
SHOWCARD BD

(Apart from any we have just discussed), are you (or your husband/wife/partner) receiving any of these tax credits?

SET[3] OF:
1. Working families tax credit
2. Disabled persons tax credit
3. Child Tax Credit
4. None of these

**OWBn1q**
SHOWCARD BE

(Apart from any that I have just asked about) are you (or your husband/wife/partner) receiving any of these state benefits in your own right?

SET[7] OF:
1. State retirement pension
2. Widow's pension, bereavement allowance, widowed mothers allowance, widowed parents allowance
3. Severe Disablement Allowance
4. Invalid Care Allowance
5. War disablement pension or war widows pension
6. Child Benefit
7. Guardians allowance
8. None of these

**WidPay**
ASK OR RECORD WHICH ONE WAS RECEIVED
1. Widows pension
2. Widowed mothers Allowance
3. Bereavement Allowance
4. Widowed Parent's Allowance

**OWBn2q**
SHOWCARD BF

(Apart from any that we have just discussed) are you (or your husband/wife/partner) receiving any of these benefits?

SET[3] OF:
1. Care component of DLA
2. Mobility component of DLA
3. Attendance Allowance
4. None of these
(Apart from any that we have just discussed) are you (or your husband/wife/partner) at present receiving any of these benefits?

SET[6] OF:
1. Job seekers allowance
2. Income Support
3. Incapacity Benefit
4. Maternity Allowance
5. Industrial injuries disablement allowance
6. MIG (income support for pensioners)
7. None of these

In the last 6 months have you (or your husband/wife/partner) received any of the things shown on this card in your own right?

SET[9] OF:
1. A grant from the Social Fund for funeral expenses
2. Grant from Social Fund for maternity expenses/Sure start Maternity Grant
3. A Social Fund loan or Community Care grant
4. A Back to Work Bonus
5. 'Extended payment' of Housing Benefit/rent rebate, or Council Tax Benefit (4 week payment only)
6. Widows Payment or Bereavement Payment- paid in lump sum
7. Child Maintenance Bonus
8. Lone Parent's Benefit Run-On
9. Any National Insurance or State benefit not mentioned earlier
10. None of these

In the last 12 months have you (or your husband/wife/partner) received winter fuel payment?
1. yes
2. no

Benefit No.
.Range: 1..50

Description of Benefit
.Text: up to 91 characters

(…benefit) How much did you (and your husband/wife/partner) get last time for (…benefit) (…Benefit)? (IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE) ENTER AMOUNT IN POUNDS AND PENCE
**Range:** 0.00..9997.00

**OWBenPd**
How long did this cover?

**OWBenRG**
SHOWCARD BI
Which of the groups on this card does your income from (…benefit) fall into? Just tell me the letter.
1  A  Less than 25/week
2  B  25 and less than 50/week
3  C  50 and less than 75/week
4  D  75 and less than 100/week
5  E  100 or more/week

**OWBenWk**
When did you start receiving (….Benefit) this time? In which month and year?
INTERVIEWER ENTER YEAR.
Range: 1900..2002

**OWBnWkM**
INTERVIEWER ENTER MONTH.
YMonths

**J**
Benefit No
.Range: 1..50

**DescBen**
Description of Benefit
Text: up to 91 characters

**OWBenWho**
Which of you is receiving (…Benefit). Is it you (or your partner) or both of you?
INTERVIEWER ONLY CODE BOTH IF INDEPENDENTLY ENTITLED TO IT
1  Respondent only
2  Wife, husband, partner only
3  Both

**OWRetPen**
Are you claiming your state retirement pensions jointly or separately?
INTERVIEWER IF RESPONDENT AND PARTNER RECEIVE ONE AMOUNT WHICH THEY CANNOT SUBDIVIDE CODE JOINTLY. IF THEY RECEIVE TWO SEPARATE AMOUNTS WHICH THEY KNOW CODE SEPARATELY
1  Jointly
2  Separately

**OWRpAmR**
How much did you get last time for your state retirement pension? Please don't include the amount received by (your husband/wife/partner) .
OWRPPdR
How long did this cover?

OWRpRgR
SHOWCARD BI
Which of the groups on this card does your income from your state retirement pension fall into? Just tell me the letter. Please don't include the amount received by (your husband/wife/partner).
1 A Less than 25/week
2 B 25 and less than 50/week
3 C 50 and less than 75/week
4 D 75 and less than 100/week
5 E 100 or more/week

OWRpAmP
How much did (your husband/wife/partner) get last time for his/her state retirement pension? Please don't include the amount received by you.
Range: 0.10..9997.00

OWRPPdP
How long did this cover?

OWRpRgP
SHOWCARD BI
Which of the groups on this card does (your husband/wife/partner) ‘s income from his/her state retirement pension fall into? Just tell me the letter. Please don't include the amount received by you.
1 A Less than 25/week
2 B 25 and less than 50/week
3 C 50 and less than 75/week
4 D 75 and less than 100/week
5 E 100 or more/week

OWBenAmt
(…benefit) How much did you (and your husband/wife/partner) get last time for (….Benefit)?(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE)
ENTER AMOUNT IN POUNDS AND PENCE
Range: 0.00..9997.00

OWBenPd
How long did this cover?
**OWBenRG**  
SHOWCARD BI  
Which of the groups on this card does your income from (…..Benefit) fall into? Just tell me the letter.  
1 A Less than 25/week  
2 B 25 and less than 50/week  
3 C 50 and less than 75/week  
4 D 75 and less than 100/week  
5 E 100 or more/week

**OWBenWk**  
When did you start receiving (…..benefit) this time? In which month and year?  
INTERVIEWER ENTER YEAR.  
Range: 1900..2002

**OWBnWkM**  
INTERVIEWER ENTER MONTH.

**J**  
Benefit No  
.Range: 1..50

**DescBen**  
Description of Benefit  
Text: up to 91 characters

**OWBenWho**  
Which of you is receiving (…benefit). Is it you (or your husband/wife/partner) or both of you?  
INTERVIEWERONLY CODE BOTH IF INDEPENDENTLY ENTITLED TO IT  
1 Respondent only  
2 Wife, husband, partner only  
3 Both

**OWBenAmt**  
(…..benefit) How much did you (and your husband/wife/partner) get last time for (…..Benefit)?(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE)  
ENTER AMOUNT IN POUNDS AND PENCE  
Range: 0.00..9997.00

**OWBenPd**  
How long did this cover?
**OWBenRG**
SHOWCARD BI
Which of the groups on this card does your income from (…Benefit) fall into? Just tell me the letter.

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**OWBenWk**
When did you start receiving (…benefit) this time? In which month and year?
INTERVIEWER ENTER YEAR.
Range: 1900..2002

**OWBnWkM**
INTERVIEWER ENTER MONTH.

**J**
Benefit No
Range: 1..50

**DescBen**
Description of Benefit
Text: up to 91 characters

**OWBenWho**
Which of you is receiving (…Benefit). Is it you (or your husband/wife/partner) or both of you?
INTERVIEWER ONLY CODE BOTH IF INDEPENDENTLY ENTITLED TO IT

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<td>1</td>
<td>Respondent only</td>
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<td>2</td>
<td>Wife, husband, partner only</td>
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<td>3</td>
<td>Both</td>
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</table>

**OWBenAmt**
(…benefit) How much did you (or your husband/wife/partner) get last time for (…Benefit) ? (IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE)
Enter AMOUNT IN POUNDS AND PENCE
Range: 0.00..9997.00

**OWBenPd**
How long did this cover?
OWBenRG
SHOWCARD BI
Which of the groups on this card does your income from (…benefit) fall into? Just tell me the letter.
1  A  Less than 25/week
2  B  25 and less than 50/week
3  C  50 and less than 75/week
4  D  75 and less than 100/week
5  E  100 or more/week

OWBenWk
When did you start receiving (…Benefit) this time? In which month and year?
INTERVIEWER ENTER YEAR.
Range: 1900..2002

OWBnWkM
INTERVIEWER ENTER MONTH.

OWBnAmt5
(…benefit): 
How much did you (and your husband/wife/partner) get last time for (benefit)?
(IF COMBINED WITH ANOTHER BENEFIT AND UNABLE TO GIVE SEPARATE AMOUNT, ENTER 'Don't Know' FOR BOTH/ALL SUCH BENEFITS AND ENTER DETAILS IN A NOTE)
ENTER AMOUNT IN POUNDS
Range: 0..9997

OWBenRG5
SHOWCARD BJ
Which of the groups on this card does your income from (…Benefit) fall into? Just tell me the letter.
1  A  Less than 100
2  B  100 and less than 200
3  C  200 and less than 300
4  D  300 and less than 500
5  E  500 and less than 1000
6  F  1000 or more

OWAnyPen
SHOWCARD BK
Are you at present receiving an income from any of the sources on this card?
SET[7] OF :
1  A pension from your former employer
2  A pension from your spouse's/partner's former employer
3  A private personal pension
4  A pension as a member of a trade union or friendly society
5  An annuity
6  Share of employee or personal pension from ex-spouse/partner
7  Other (eg"[" early retirement compensation payment])"
8  None of these
**OWPenAmt**
How much do you receive (after tax) each month from all these/this source(s)?
ENTER AMOUNT IN POUNDS
Range: 0..9997

**OWPAmtRG**
SHOWCARD BL
Which of the groups on this card does your income (after tax) from all these sources each month fall into? Just tell me the letter.
1 A Less than 100/month
2 B 100 and less than 200/month
3 C 200 and less than 500/month
4 D 500 and less than 1000/month
5 E 1,000 and less than 2000/month
6 F 2,000 or more/month

**OWPenSt**
When did you first start receiving money from this/ these pension(s)?
If you started to receive them at different times, please tell me when you started receiving the first
1 Continue

**OWPStY**
In which year?
Range: 1900..2003

**OWPStM**
In which month?

**Retlump**
Since you reached the age of fifty have you ever received a lump sum on leaving a job?
1 yes
2 no

**RLmpWh**
What was the (^First) lump sum for?
1 Part of employee pension
2 Redundancy payment
3 Early retirement incentive
4 Other

**RLmpAmt**
How much did you receive?
Range: 0.00..999997.00
RLAmtRG
SHOWCARD BN
Which of the groups on this card does the amount you received fall into? Just tell me the letter
1. A Less than 500
2. B 500 but less than 1,000
3. C 1,000 but less than 5,000
4. D 5,000 but less than 10,000
5. E 10,000 or more

RLmpAge
How old were you when you received this?
Range: 50..97

RLmpOth
Have you received any other lump sums since you were fifty?
1. Yes
2. No

OthInc
SHOWCARD BO
Apart from anything you have already told me about, in the last 12 months have you (or your husband/wife/partner) received any income from any of the following sources?
CODE ALL THAT APPLY
SET OF :
1. Allowance or contribution from household member
2. Allowance or contribution from someone outside the household
3. Regular sickness, disablement, health insurance payments
4. Income from current, savings or other accounts
5. Income from investments (eg ["ISA, PEP, shares, bonds")
6. Income from assets (eg ["property, land, trust, covenant")
7. Other
8. None of these

OthAmt
How much in total did you receive over the last 12 months from all these types of income?
Range: 0..9999997

OthAmtRG
SHOWCARD BP
Which of the bands shown on this card did your total income from all the sources just mentioned fall into?
1. A Less than 500
2. B 500 but less than 1,000
3. C 1,000 but less than 5,000
4. D 5,000 but less than 10,000
5. E 10,000 or more
Windfall
SHOWCARD BQ
Have you (or your partner) received any lump sums/ windfalls in last 12 months other than those mentioned already and excluding any associated with employment such as retirement or redundancy payments?
1 yes
2 no

Windsrc
SHOWCARD BQ
What was/ were the sources of this/ these lump sum(s) or windfall(s)?
CODE ALL THAT APPLY.
SET[4] OF :
1 Redundancy payment
2 Lump sum on retirement
3 Bonus from employment
4 Insurance payments as a lump sum
5 Legacy
6 Lottery, pools, competition
7 Gift from friend or relative
8 Other

Windmuch
How much have you (or your partner) received in total over the last 12 months?
ENTER AMOUNT IN POUNDS
Range: 0..9999997

Windsave
Did you spend this or add it/them to your savings?
1 Spent all
2 Saved all
3 Spent some and saved the rest

Assintro
The next questions ask about a number of different kinds of savings or investments you (or your husband/wife/partner) may have.
1 Continue
SHOWCARD BR
Which, if any, of the things listed on this card do you (or your husband/wife/partner) have?
INTERVIEWER, INCLUDE CURRENT AND SAVINGS ACCOUNTS AT A BANK, BUILDING SOCIETY OR ELSEWHERE
SET[5] OF :
1. Current Account
2. Savings Account
3. National Savings Accounts or Certificates
4. Premium Bonds
5. TESSA
6. None of these

SHOWCARD BS
All in all, how much do you (and your husband/wife/partner) have in your (…….)?
Enter amount in pounds
IF RESPONDENT OVERDRAWN, ENTER ZERO.
Range: 0..999997

SHOWCARD BT
Which of the following investments do you (or your husband/wife/partner) have?
SET[8] OF :
1. Personal Equity Plan
2. Stocks and/or Shares
3. Share Options/Employee share ownership
4. Share clubs
5. Unit or Investment Trusts
6. Bonds and Gilts (government or corporate)
7. Life insurance policies
8. ISAs
9. None of these

SHOWCARD BS
All in all, how much do you (and your husband/wife/partner) have in your (…….)?
Enter amount in pounds
Range: 0..999997
InvAmtRg
SHOWCARD BU
Which of the groups on this card do you (and your husband/wife/partner) (…..) fall into? Just tell me the letter.
1 A Less than 1,000
2 B 1,000 and less than 2,000
3 C 2,000 and less than 5,000
4 D 5,000 and less than 10,000
5 E 10,000 and less than 25,000
6 F 25,000 or more

Assets
SHOWCARD BV
Do you (or your husband/wife/partner) have any of the assets listed on this card?
SET[7] OF :
1 Other houses or holiday homes (not including this home, caravans or trailers)
2 Farm or Business Property (such as a shop, warehouse or garage)
3 Other land
4 Money owed to you by others
5 A trust
6 Covenant or inheritance
7 Any other assets that could be used in an emergency- eg ["antiques, jewellery"]
8 None of these

AssAmt
If you sold (all these/this) asset(s) and then paid off any debts on them, about how much would you (and your husband/wife/partner) receive from your (…..) ?
ENTER AMOUNT IN POUNDS
Range: 0..9999997

AssAmtRg
SHOWCARD BW
Which of the groups on this card represents the amount you would get if you sold you (and your husband/wife/partner) (…..)? Just tell me the letter.
1 A Less than 1,000
2 B 1,000 and less than 2,000
3 C 2,000 and less than 5,000
4 D 5,000 and less than 10,000
5 E 10,000 and less than 25,000
6 F 25,000 or more
Loans
SHOWCARD BX
Do you (or your husband/wife/partner) currently owe any money on any of these?
CODE ALL THAT APPLY
SET[11] OF :
1  Hire purchase agreement
2  Pre-arranged bank overdraft
3  Bank overdraft which was not pre-arranged
4  Personal loan from bank, building society or other financial institution
5  Unpaid credit card bills on which interest is being paid, exclude normal monthly bill
6  Catalogue, mail order or store cards or purchase agreements
7  DWP social fund loan
8  Loan from a money lender or 'tally man'
9  Loan from friend or relative
10  Student loan
11  Other loan (excluding mortgages)
12  None of these

LoanAmt
What is the total amount outstanding on all these loans (altogether)?
ENTER AMOUNT IN POUNDS
Range: 0..999997

Repay
Are you making any repayments on this/ any of these loans?
1  yes
2  no

RepAmt
What are your total monthly repayments on this/all these loans?
ENTER AMOUNT IN POUNDS
Range: 0..9997
Pensions

PenCont
Apart from state retirement pensions, do you contribute to a pension scheme?
Yes
No

Pentype
SHOWCARD BY
What type of pension do you contribute to?
CODE UP TO 2 ANSWERS.
SET[3] OF :
1 Employer provided
2 Private personal pension
3 Group personal pension
4 Self-employed pension (S226)
5 Stakeholder pension

Empcan
Does your employer currently run a company or occupational pension scheme for any employees?
Yes
No

WhNoPen
Why don't you contribute to that scheme?
CODE ALL THAT APPLY
SET0 OF :
1 I am a member but it is a non-contributory pension scheme
2 Has other pension arrangement
3 Do not yet qualify for membership of the scheme
4 Do not expect to stay with employer long enough
5 Can't afford contributions
6 Don't think will live to retirement
7 Other

EPenTyp
SHOWCARD BZ
Is your employer pension more like type A or type B?
READ OUT...
INTERVIEWER NOTE A IS SOMETIMES CALLED DEFINED CONTRIBUTION OR MONEY PURCHASE, B IS SOMETIMES CALLED DEFINED BENEFIT
1 Type A - My pension contributions are put into a fund which grows over time and my pension will depend on the size of this fund when I retire
2 Type B - My pension will be based on a formula involving age, years of service and salary
3 Don't know
(Attributes NODK)
ERegCont
Do you contribute regularly to this pension?
Yes
No

EContAmt
How much do you contribute?
INTERVIEWER RECORD THE WAY IN WHICH ANSWER IS GIVEN
1 Amount in pounds
2 Percentage of salary

EContPnd
INTERVIEWER ENTER AMOUNT IN POUNDS
Range: 1..9997

EContPC
INTERVIEWER ENTER PERCENTAGE OF SALARY CONTRIBUTED
Range: 0.00..100.00

EContPd
How often do you contribute?
1 One week
2 Two weeks
4 Four weeks/calendar month
52 Year/12 months/52 weeks
97 Other (EXPLAIN IN A REMARK)

EContlng
For how many years have you been contributing to this pension?
Range: 1..50

EEmpCont
Does your employer contribute to the pension?

EEmpAmt
How much does your employer contribute?
INTERVIEWER RECORD THE WAY IN WHICH ANSWER IS GIVEN
1 Same as I do
2 Amount in pounds
3 Percentage of salary

Eemppnd
INTERVIEWER ENTER AMOUNT IN POUNDS
Range: 1..9997

EempPrd
What period does this cover?
1 One week
2 Two weeks
4 Four weeks/calendar month
52 Year/12 months/52 weeks
97 Other (EXPLAIN IN A REMARK)

**EEmpPC**
INTERVIEWER ENTER PERCENTAGE OF SALARY CONTRIBUTED
Range: 0.00..100.00

**DBFract**
What fraction will be added to your final pension for each year's service?
1 One fiftieth
2 One Sixtieth
3 One Seventieth
4 One Eightieth
5 Other (please specify in a note)

**YearsAcc**
How many years have you accumulated so far, excluding additional years purchased?
Range: 0..50

**Addyear**
Have you purchased any additional years?
Yes
No

**YearAdd**
How many additional years have you purchased?
Range: 0..50

**MCValue**
What is the current value of your pension?
Enter AMOUNT IN POUNDS
Range: 0..999997

**MCVALRg**
SHOWCARD CA
Into which band does the current value of your pension fall?
1 A Less than 10,000
2 B 10,000 and less than 25,000
3 C 25,000 and less than 50,000
4 D 50,000 and less than 100,000
5 E 100,000 or more

**SpSEBen**
Can I check, could (your husband/wife/partner) receive benefits under that scheme if she/he outlives you?
Yes
No
TypSpben
Could she/he receive...
READ OUT...
1 ...A pension and a lump sum
2 ...A pension
3 ...OR A lump sum but no pension
4 Other benefit only

Retnow
Could you retire (fully) now and get this pension?
Yes
No

Anninc
If you retired today what annual income would you receive from this pension?
Enter AMOUNT IN POUNDS
INTERVIEWER READ OUT IF NECESSARY If the amount you would receive depends on the lump sum you would receive and you do not know how much lump sum you would take, assume that you would take no lump sum or the minimum.
Range: 0..99997

AnnincRg
SHOWCARD CB
Which of these bands would the annual income from this pension fall into if you retired today?
1 A Less than 31,000
2 B 1,000 and less than 2,500
3 C 2,500 and less than 5,000
4 D 5,000 and less than 10,000
5 E 10,000 or more

LumpAv
Could you expect a lump sum as well as a pension?
1 Yes
2 No

Lump
If you retired today what lump sum would you receive from this pension?
Enter AMOUNT IN POUNDS
Range: 0..999997

LumpRg
SHOWCARD CC
Which of these bands would the lump sum from this pension fall into if you retired today?
1 A Less than 5,000
2 B 5,000 and less than 10,000
3 C 10,000 and less than 25,000
4 D 25,000 and less than 50,000
5 E 50,000 or more

Normret
What is the normal retirement age for this pension scheme?
Range: 45..70

NRAInc
If you retired at the normal retirement age what annual income would you receive from this pension?
ENTER AMOUNT IN POUNDS
INTERVIEWER READ OUT IF NECESSARY If the amount you would receive depends on the lump sum you would receive and you do not know how much lump sum you would take, assume that you would take no lump sum or the minimum.
Range: 0..999997

NRAIncRG
SHOWCARD CB
Which of these bands would the annual income from this pension fall into if you retired at the normal retirement age?
1 A Less than 1,000
2 B 1,000 and less than 2,500
3 C 2,500 and less than 5,000
4 D 5,000 and less than 10,000
5 E 10,000 or more

NRALmpAv
Could you expect a lump sum as well as a pension?
1 Yes
2 No

NRALmp
If you retired at the normal retirement age what lump sum would you receive from this pension?
Enter AMOUNT IN POUNDS
Range: 0..999997

NRALmpRg
SHOWCARD CC
Which of these bands would the lump sum from this pension fall into if you retired at normal retirement age?
1 A Less than 5,000
2 B 5,000 and less than 10,000
3 C 10,000 and less than 25,000
4 D 25,000 and less than 50,000
5 E 50,000 or more

PenDiff
Did the difference between your potential pension by continuing in work and the pension you could have at state pension age or normal retirement age influence your decision to stay in work?
   1 yes, it was the main factor
   2 yes, it was one factor
   3 no/ didn't consider it

PRegCont
Thinking about your Private, Group, Self-employed or Stakeholder pension, do you contribute regularly?

PContAmt
How much do you contribute to this pension?
Range: 0.10..9999.00

PContPd
How often do you contribute?
   1 One week
   2 Two weeks
   4 Four weeks/calendar month
   52 Year/12 months/52 weeks
   97 Other (EXPLAIN IN A REMARK)

PContlng
How many years have you been contributing for?
Range: 0..50

PEmpCont
Does your employer contribute?
Yes
No

PEmpAmt
How much does your employer contribute?
INTERVIEWER RECORD THE WAY IN WHICH ANSWER IS GIVEN
   1 Same as I do
   2 Amount in pounds
   3 Percentage of salary

Pemppnd
INTERVIEWER ENTER AMOUNT IN POUNDS
Range: 1..9997

PEmpPd
What period does this cover?
   1 One week
   2 Two weeks
   4 Four weeks/calendar month
   52 Year/12 months/52 weeks
   97 Other (EXPLAIN IN A REMARK)
INTERVIEWER ENTER PERCENTAGE OF SALARY CONTRIBUTED
Range: 0.00..100.00

What is the current value of your pension?
ENTER AMOUNT IN POUNDS
Range: 0..9997

Have you ever had any other pensions which you are not currently contributing to?
Include pensions which you have never contributed to (eg pension from deceased spouse's employer)?
Do not include non-contributory pensions held with current employer. Do not include pensions which you are already drawing.
Yes
No

How many such pensions do you have?
Range: 1..20

The next few questions are about your four largest pensions (other than the one you have just told me about)

Thinking about your (…..) pension. What type of pension is it?
1 Employer provided
2 Private personal pension
3 Group personal pension
4 Self-employed pension (S226)
5 Stakeholder pension

Is this employer pension more like type A or type B
INTERVIEWER NOTE A IS SOMETIMES CALLED DEFINED CONTRIBUTION OR MONEY PURCHASE,
B IS SOMETIMES CALLED DEFINED BENEFIT
1 Type A - My pension contributions are put into a fund which grows over time and my pension will depend on the size of this fund when I retire
2 Type B - My pension will be based on a formula involving age, years of service and salary
3 Don't know

**OpenSt**
Thinking of your (……..) pension to which you are no longer contributing. When did you start paying into this pension?
INTERVIEWER ENTER YEAR
Range: 1940..2002

**OpenFin**
When did you stop paying into this pension?
INTERVIEWER ENTER YEAR
Range: 1940..2002

**RetPen**
When you retire what annual income would you expect to receive from this pension?
ENTER AMOUNT IN POUNDS
INTERVIEWER READ OUT IF NECESSARY If the amount you would receive depends on the lump sum you would receive and you do not know how much lump sum you would take, assume that you would take no lump sum or the minimum.
Range: 1..99999

**RetPenRg**
SHOWCARD CB
Which of these bands would the annual income from this pension fall into when you retire?

1 A Less than 1,000
2 B 1,000 and less than 2,500
3 C 2,500 and less than 5,000
4 D 5,000 and less than 10,000
5 E 10,000 or more

**RetLmpAv**
Could you expect a lump sum as well as a pension?

1 Yes
2 No

**RetLmp**
When you retire what lump sum would you expect to receive from this pension?
ENTER AMOUNT IN POUNDS
Range: 1..99999

**RetLmpRg**
SHOWCARD CC
Which of these bands would the lump sum from this pension fall into when you retire?

1  A  Less than 5,000
2  B  5,000 and less than 10,000
3  C  10,000 and less than 25,000
4  D  25,000 and less than 50,000
5  E  50,000 or more

ERetinc
Have you ever been offered early retirement incentives as part of any of your pension schemes?
Yes
No

IncTkUp
Did you take them up?
Yes
No

WHNoTk
Why did you not take up the early retirement incentives?
1  I did not want to retire
2  They were not a sufficiently good financial incentive
3  I had too many financial responsibilities to consider retirement
4  Other

PtPenImp
Has working part-time had any impact on the pension you will receive when you retire?
Yes
No

Penimp
When you decided to work part-time were you aware that it would have an impact on your final pension?
Yes
No

PTPenyrs
Has the impact on your final pension meant you have needed to work for more years in order to accumulate sufficient pension rights?
Yes
No

PrRIInc
What was your income AFTER TAX from employment/ self-employment just before you retired/ stopped working?
ENTER AMOUNT IN POUNDS
**PrRInIPd**
What period did that cover?

**PrRIncRG**
SHOWCARD CD
Which of the groups on this card did your income AFTER TAX from employment/self-employment just before you retired/stopped working fall into? Just tell me the letter.

1. A Less than 100/week
2. B 100 and less than 200/week
3. C 200 and less than 300/week
4. D 300 and less than 400/week
5. E 400 and less than 500/week
6. F 500 and less than 600/week
7. G 600 or more/week

**PrRHInc**
What was your (and your husband/wife/partner’s) total income AFTER TAX from all sources just before you retired/stopped working?
ENTER AMOUNT IN POUNDS
Range: 0..999997

**PrRHInpd**
What period did that cover?

**PrRHInRG**
SHOWCARD CD
Which of the groups on this card did your (and your husband/wife/partner’s) income AFTER TAX all sources just before you retired/ stopped working fall into? Just tell me the letter.

1. A Less than 100/week
2. B 100 and less than 200/week
3. C 200 and less than 300/week
4. D 300 and less than 400/week
5. E 400 and less than 500/week
6. F 500 and less than 600/week
7. G 600 or more/week

**RPropInc**
SHOWCARD CE
Can you tell me (from this card) how your (and your husband/wife/partner’s) income from all sources immediately AFTER you (semi) retire/stopped working compared with your income immediately BEFORE you retire/stopped working?

1. Less than a quarter
2. About a quarter
3. About a third
4. About a half
5. About two thirds
6. About three quarters
7. About the same as previous income
8. More than previous income
9. Other (SPECIFY BELOW)

**OthProp**

SPECIFY OTHER ANSWER
IF POSSIBLE ENTER THE AMOUNT EXPRESSED AS A PERCENTAGE OR A FRACTION
Text: up to 50 characters

**Expctinc**

Is this what you expected to happen to your (and your partner’s) income?
1. Yes
2. No

**Currexp**

Is your (and your partner’s) current income higher or lower than you expected?
1. Much higher
2. Slightly higher
3. Slightly lower
4. Much lower

**Rincexp**

SHOWCARD CF
Where did you expect your (and your partner’s) income in retirement/after you stopped working to come from?
CODE ALL THAT APPLY
SET0 OF:
1. State retirement pension
2. Own employer pension
3. Partner's employer pension
4. Own private pension
5. Partner's private pension
6. Benefits
7. Income from savings
8. Other

**RincexpX**

Please specify other answer
Text: up to 100 characters
RINCEXPM
SHOWCARD CF
What did you expect to mainly rely on?
CODE ONE ONLY
1 State retirement pension
2 Own employer pension
3 Partner's employer pension
4 Own private pension
5 Partner's private pension
6 Benefits
7 Income from savings
8 Other

PropInc
SHOWCARD CE
Can you tell me (from this card) what you expect your (and your husband/wife/partner’s) income from all sources the year after you (retire/stop working) to be compared with your present income?
1 Less than a quarter
2 About a quarter
3 About a third
4 About a half
5 About two thirds
6 About three quarters
7 About the same as present income
8 More than present income
9 Other (SPECIFY BELOW)

OProp
SPECIFY OTHER ANSWER
IF POSSIBLE ENTER THE AMOUNT EXPRESSED AS A PERCENTAGE OR A FRACTION
Text: up to 50 characters

Incexp
SHOWCARD CF
Where do you expect your (and your husband/wife/partner’s) retirement income to come from?
CODE ALL THAT APPLY
SET[5] OF :
1 State retirement pension
2 Own employer pension
3 Partner's employer pension
4 Own private pension
5 Partner's private pension
6 Benefits
7 Income from savings
8 Other
IncexpX
Please specify other answer
Text: up to 100 characters
What do you expect to mainly rely on?

CODE ONE ONLY

1 State retirement pension  
2 Own employer pension  
3 Partner's employer pension  
4 Own private pension  
5 Partner's private pension  
6 Benefits  
7 Income from savings  
8 Other

Thinking about how you are (both) managing on your money at the moment, would you say you are...

READ OUT...

1 ...Managing very well  
2 ...Managing quite well  
3 ...just getting by  
4 or getting into difficulties?

INTERVIEWER A series of questions about spending patterns.

INDIVIDUAL PROMPT - READ OUT...

During the past 12 months have you ever)’ had to use any money that you had in savings?’

During the past 12 months have you ever)’ had to borrow money from anyone to pay for some big expenses?’

had to borrow money from anyone when you were short, just to make ends meet?’

During the past 12 months have you ever)’ fallen behind with your rent, mortgage or any other regular payments?’ ENDIF

During the past 12 months have you ever)’ had a big bill that you couldn’t pay on time?’

Yes  
No

Which of these statements best describes your (and your husband/wife/partner’s)?

1 I/we spend all my/our income each month  
2 I/we spend more than my/our income each month  
3 I/we save some of my/our income each month  
4 My/our spending varies too much to say
AnyIns
SHOWCARD CH
Do you have any insurance policies which cover you for any of the things shown on this card?
1 yes
2 no

Polyins
SHOWCARD CH
Thinking about (the first/second etc) policy, which of these things does it cover? Any others?
CODE ALL THAT APPLY
SET0 OF :
1 Personal accident insurance
2 Private medical
3 Permanent health insurance
4 Critical illness cover
5 Friendly society sickness benefit
6 To provide an income while in hospital
7 Nursing home/long-term care
8 Any other sickness insurance
9 Unemployment/Redundancy
Health

HealInt
Now some questions about health...

GenHeal
How is your health in general? Would you say it was very good, good, fair, bad or very bad?
1 Very good
2 Good
3 Fair
4 Bad
5 Very bad

NowHlth
Do you have any health problems or disabilities, which you expect to last for more than a year? These may be continuous or affect you intermittently?
Yes
No
NowProb
SHOWCARD CI
Do you have any of the health problems or disabilities listed on this card?
CODE ALL THAT APPLY
<CTRL F6> TO SCROLL.
SET[19] OF:
1 Problems or disabilities connected with the arms or hands (including arthritis and rheumatism)
2 Problems or disabilities connected with the legs or feet (including arthritis and rheumatism)
3 Problems or disabilities connected with the back or neck (including arthritis and rheumatism)
4 Difficulty in seeing
5 Difficulty in hearing
6 A speech impediment
7 Severe disfigurement
8 Skin conditions, allergies
9 Chest or breathing problems (e.g. asthma, bronchitis)
10 Heart, blood pressure or blood circulation problems
11 Stomach, liver, kidney or digestive problems
12 Diabetes
13 Depression, bad nerves or anxiety
14 Epilepsy
15 Specific learning difficulties
16 Severe learning difficulties ('mental handicap')
17 Mental illness or suffer from phobia, panics or other nervous disorders
18 Progressive illness not included elsewhere (e.g. cancer not included elsewhere, multiple sclerosis, symptomatic HIV, Parkinson's disease, muscular dystrophy)
19 Other health problems or disabilities
20 None of these

NowOth
What are these 'other' health problems or disabilities?
Text: up to 100 characters

NowFac
Have these health problem(s) ever been a reason for you to retire or leave a job or reduce the hours you work?
1 Retire/leave a job
2 Reduce hours
3 no

NowDone
Could your previous employer have done anything so that your health problem(s) were not a reason for you retiring or leaving your job or reducing the hours you worked?
Yes
No
NowDonD
SHOWCARD CJ
What could have been done by your previous employer so that your health problem(s) were not a reason for you retiring or leaving your job or reducing the hours you worked?
CODE ALL THAT APPLY
SET0 OF :
   1 Allowed you more flexible working hours
   2 Allowed you to work at home more
   3 Changed the type of work you did
   4 Altered your working environment
   5 Offered you more support
   6 Other

NowAct
Is there anything that could be done now by an employer so that you would be able to work despite your health problem(s)?
   Yes
   No

NowActD
SHOWCARD CJ
What could be done now by an employer so that you would be able to work despite your health problem(s)?
CODE ALL THAT APPLY
SET0 OF :
   1 Allowing you more flexible working hours
   2 Allowing you to work at home more
   3 Changing the type of work you do
   4 Altering your working environment
   5 Offering you more support
   6 Other

PrevHlth
(Apart from any you have told me about,) Have you EVER had any (other) health problems or disabilities, that have been a reason for you to retire or leave a job, or to reduce the hours you worked?
   1 Retire/leave a job
   2 Reduce hours
   3 no
PrevProb
SHOWCARD CI
Did you have any of the health problems or disabilities listed on this card?
CODE ALL THAT APPLY
SET0 OF :
1 Problems or disabilities connected with the arms or hands (including arthritis and rheumatism)
2 Problems or disabilities connected with the legs or feet (including arthritis and rheumatism)
3 Problems or disabilities connected with the back or neck (including arthritis and rheumatism)
4 Difficulty in seeing
5 Difficulty in hearing
6 A speech impediment
7 Severe disfigurement
8 Skin conditions, allergies
9 Chest or breathing problems (e.g. asthma, bronchitis)
10 Heart, blood pressure or blood circulation problems
11 Stomach, liver, kidney or digestive problems
12 Diabetes
13 Depression, bad nerves or anxiety
14 Epilepsy
15 Specific learning difficulties
16 Severe learning difficulties ('mental handicap')
17 Mental illness or suffer from phobia, panics or other nervous disorders
18 Progressive illness not included elsewhere (e.g. cancer not included elsewhere, multiple sclerosis, symptomatic HIV, Parkinson's disease, muscular dystrophy)
19 Other health problems or disabilities
20 None of these

PRevOth
What were this (these) other health problem(s) or disability(ies)?
Text: up to 100 characters

PrevDone
Could your previous employer have done anything so that your health problem(s) were not a reason for retiring/leaving your job or reducing your hours?
Yes
No
PrevDonD
SHOWCARD CJ
What could have been done by your previous employer so that your health problem(s) were not a reason for you retiring or leaving your job or reducing the hours you worked?
CODE ALL THAT APPLY
SET[5] OF :
1  Allowing you more flexible working hours
2  Allowing you to work at home more
3  Changing the type of work you do
4  Altering your working environment
5  Offering you more support
6  Other

PartHlth
Does your partner have any health problems or disabilities, which are expected to last for more than a year? These may be continuous or affect him/her intermittently?
Yes
No

PartProb
SHOWCARD CI
Does your partner have any health problems or disabilities listed on this card?
CODE ALL THAT APPLY
SET[0] OF :
1  Problems or disabilities connected with the arms or hands (including arthritis and rheumatism) connected with the arms or legs
2  Problems or disabilities connected with the legs or feet (including arthritis and rheumatism)
3  Problems or disabilities connected with the back or neck (including arthritis and rheumatism)
4  Difficulty in seeing
5  Difficulty in hearing
6  A speech impediment
7  Severe disfigurement
8  Skin conditions, allergies
9  Chest or breathing problems (e.g. asthma, bronchitis)
10  Heart, blood pressure or blood circulation problems
11  Stomach, liver, kidney or digestive problems
12  Diabetes
13  Depression, bad nerves or anxiety
14  Epilepsy
15  Specific learning difficulties
16  Severe learning difficulties ('mental handicap')
17  Mental illness or suffer from phobia, panics or other nervous disorders
18  Progressive illness not included elsewhere (e.g. cancer not included elsewhere, multiple sclerosis, symptomatic HIV, Parkinson's disease, muscular dystrophy)
19  Other health problems or disabilities
20  None of these
**PartOth**
What were this (these) 'other' health problem(s) or disability(ies)?
Text: up to 100 characters

**PartPrev**
Just to check, apart from any you have already told me about, has your partner EVER had any health problems or disabilities in the past, which have lasted for at least a year. These may have been continuous or affected him/her intermittently?
Yes
No

**PartFac**
Have your partner's health problem(s) EVER been a reason for you to retire or leave a job or reduce the hours you work?
1 Retire/leave a job
2 Reduce hours
3 no

**PartDone**
Could your previous employer have done anything so that your partner's health problem(s) had not been a reason for you retiring or leaving a job or reducing the hours you work?
Yes
No

**PartDonD**
SHOWCARD CJ
Could your previous employer have done anything so that your partner's health problem(s) had not been a reason for you retiring or leaving a job or reducing the hours you work?
CODE ALL THAT APPLY
SET0 OF :
1 Allowed you more flexible working hours
2 Allowed you to work at home more
3 Changed the type of work you did
4 Altered your working environment
5 Offered you more support
6 Other

**PartAct**
Is there anything that could be done now by an employer so that you would be able to work despite your partner's health problems(s)?
Yes
No
PartActD
SHOWCARD CJ
What could be done now by an employer so that you would be able to work despite your partner's health problem(s)?
CODE ALL THAT APPLY
SET0 OF:
1 Allowing you more flexible working hours
2 Allowing you to work at home more
3 Changing the type of work you did
4 Altering your working environment
5 Offering you more support
6 Other

Care

Sick
Can I check, is there anyone who you look after or give special help to, for example, someone who is sick, has a long-term physical or mental disability or is elderly. This may be a spouse, partner, other relative or friend and may be someone living with you or someone who lives elsewhere?
1 Yes
2 No
3 other (SPECIFY)

SickX
Please specify other answer
Text: up to 20 characters

NumSick1
How many people do you look after? Please include only those who are sick, have a long term physical or mental disability or are elderly?
Range: 1..4

WhoHelp1
Who is it you look after or help?
CODE ALL THAT APPLY
SET0 OF:
1 Spouse/partner
2 Own/adopted/step child
3 foster child
4 Parent
5 Parent-in-law
6 Other relative
7 Other
**HelpHome**
Does/do the person(s) you look after live with you in your home or do they live outside your home?
1 In home
2 Outside home
3 Both in home and outside home

**StrtCar1**
When did you first start looking after your (….)?
INTERVIEWER: IF CARE FOR MORE THAN ONE PERSON, CODE FOR THE FIRST PERSON INFORMANT LOOKED AFTER.
Range: 1900..2002

**InflRet**
Thinking of the people / person you currently look after. Did the need to look after either of/any of them have anything to do with your retiring/stopping work when you did?
Yes
No

**IfEarly**
Did you retire/stop work earlier or later than you would have done if you had not had to look after them?
1 Earlier
2 Later
3 no, same time

**IfHelp**
Thinking of the people / person you currently look after: Did/has looking after them ever help(ed) to make you..
1 Continue

**LoseJob**
(Did/has looking after them ever help(ed) to make you..)
..lose or give up a job and become unemployed?
Yes
No

**ChanJob**
(Did/has looking after them ever help(ed) to make you..)
..change your job for a less well paid one?
Yes
No

**DiffJob**
(Did/has looking after them ever help(ed) to make you..)
..have difficulty getting a job?
Yes
No
LosePay
(Did/has looking after them ever help(ed) to make you..)
..lose pay because you had to take time off work or work short hours?
Yes
No

PastCare
(Apart from those you currently look after) Have you ever looked after anyone (else)
who was sick, has a long term physical or mental disability or was elderly?
Yes
No

WhenFst
IF MORE THAN ONE, CODE FOR THE FIRST PERSON INFORMANT LOOKED
AFTER. When did you first start looking after them?
Range: 1900..2002

WhenStop
IF MORE THAN ONE, CODE FOR THE LAST PERSON INFORMANT LOOKED
AFTER When did you stop looking after them?
Range: 1900..2002

InflRet2
Thinking of the people / person you previously looked after, did the need to look after
(either of/any of) them have anything to do with your retiring/stopping work when
you did?
Yes
No

IfEarly2
Did you retire/stop work earlier or later than you would have done if you hadn't had to
look after them?
  1   Earlier
  2   Later
  3   no, same time

IfHelp2
Did looking after them ever help to make you...
  1   Continue

LoseJob2
(Did looking after them ever help to make you..)
..lose or give up a job and become unemployed?
Yes
No

ChanJob2
(Did looking after them ever help to make you..)
...change your job for a less well paid one?
Yes
No

DiffJob2
(Did looking after them ever help to make you..)
...have difficulty getting a job?
Yes
No

LosePay2
(Did looking after them ever help to make you..)
...lose pay because you had to take time off work or work short hours?
Yes
No

KidSEduc
Is/Are (any of) your child(ren) currently receiving full or part-time education?
Yes
No

EdFees
In the last 3 months, that is since [date 3 months ago]], have you paid fees or maintenance for any educational courses, at any level but excluding leisure classes for (any of) your child(ren)?
Yes
No

ExpFees
Do you expect to have to pay fees or maintenance for educational courses for (any of) your child(ren) in the future?
Yes
No

StopPay
In what year do you expect to stop paying?
Range: 2002..2010

HelpGiv
SHOWCARD CK
Nowadays do you regularly or frequently do any of the things on this card for anyone else outside your home?
CODE ALL THAT APPLY
SET[9] OF :
1  Giving lifts in your car
2  Shopping
3  Providing or cooking meals
4  Looking after children
5  Helping with money
6  Washing, ironing or cleaning
7 Helping with paperwork  
8 Decorating  
9 Anything else  
10 None

**HelpRec**  
SHOWCARD CK  
Nowadays do you regularly or frequently RECEIVE help with any of the things on this card from anyone else outside your home?  
CODE ALL THAT APPLY  
SET[9] OF :  
1 Giving lifts in a car  
2 Shopping  
3 Providing or cooking meals  
4 Looking after children  
5 Helping with money  
6 Washing, ironing or cleaning  
7 Helping with paperwork  
8 Decorating  
9 Anything else  
10 None

**Voluntary Activities**

**LSIntro1**  
Now I'd like to ask you about how much you get involved in voluntary activities. I would like you to tell me how often you have done any without getting payment in return (except expenses or a small token payment)?  
1 Continue

**Volunt**  
SHOWCARD CL  
Over the last 12 months, how often have you helped out or worked at an organisation such as a school, a hospital, a prison, a charity, a voluntary organisation, a community group or religious organisation? (e.g. being a volunteer for one of these organisations, being on a committee of a group or club)  
1 Not in the last twelve months  
2 At most, one to four times a year  
3 About every other month  
4 About once a month  
5 A few times a month, but not every week  
6 About once a week  
7 A few times a week  
8 Every day

**Volpre**  
Thinking back to before you (retired/stopped working), did you do any voluntary work. By voluntary work we mean the types of activities we have just asked you about such as helping out at a group or voluntary organisation?
Yes
No
**Volpre2**
And still thinking back to before you (retired/stopped working), did you do more, less or about the same amount of voluntary work than you do now?

1. More
2. Less
3. About the same

**VolChng**
You said that you do more voluntary work now than you did before you retired/stopped working, would you say you...
READ OUT....
SET0 OF :
1. ...Get involved in new types of voluntary work you had not been involved in before or
2. ...Spend more time doing the same sort of voluntary work you were doing before?

**Volpost1**
Thinking ahead to when you (fully) retire, do you plan to do any voluntary work then?
Yes
No

**Volpost2**
And still thinking ahead to when you (fully) retire, do you plan to do more, less or about the same amount of voluntary work than you do now?

1. More
2. Less
3. About the same

**Voltyp**
Thinking about the voluntary work that you do, is all of it related to your current or previous job, is some of it related or is none of it related?

1. It is all related to a current or previous job
2. Some of it is related to a current or previous job
3. None of it is related to a current or previous job
4. I have never worked

**Volemp**
Does your employer allow you to work fewer hours so that you can do voluntary work?
Yes
No
Vtpreyp
Thinking about the voluntary work that you did BEFORE YOU RETIRED/STOPPED WORKING, was all of it related to a previous job, was some of it related or was none of it related?
1 It was all related to a previous job
2 Some of it was related to a previous job
3 None of it was related to a previous job
4 I have never worked

Vpreemp
Did your employer allow you to work fewer hours so that you could do voluntary work?
Yes
No

Volwhy
SHOWCARD CM
For which, if any, of these reasons do you get involved in voluntary work CODE ALL THAT APPLY.
SET0 OF :
1 To meet people
2 To make use of my skills / abilities
3 To remain active
4 To take part in the community
5 To help people
6 Because no one else would do it if I didn't
7 other (SPECIFY)
8 None of these

VolwhyX
Please specify other reason
Text: up to 50 characters

Accommodation

HousInt
Now some questions about your accommodation

OWTenure
SHOWCARD CN
In which of these ways do you occupy this accommodation?
1 Own it outright
2 Buying it with the help of a mortgage or loan
3 Pay part rent and part mortgage (shared ownership)
4 Rent it
5 Live here rent-free (including in a relative's/friend's property, excluding squatting)
6 Squatting
**OWLandld**
SHOWCARD CO
Who is your landlord?
HELP <F9>
If property is let through a letting agent or estate agent, the question refers to the owner not the agent, so please probe to try to find out who actually owns the property. If the respondent does not know who the landlord is, use code 7 (other private individual) rather than coding 'Don't know'.
Code 1 (local authority) includes people renting from Housing Action Trusts. Code 2 (housing association etc.) includes Registered Social Landlords. Nearly all housing associations are now Registered Social Landlords but continue to be known as housing associations.

1. The local authority/council/New Town development/Scottish Homes
2. A housing association, charitable trust or Local Housing Company
3. Employer (organisation) of a household member
4. Another organisation
5. Relative/friend (before you lived here) of household member
6. Employer (individual) of a household member
7. Another individual, private landlord or Letting Agency

**OWMnAcc**
INTERVIEWER CODE: IS THE HOUSEHOLD'S ACCOMMODATION...
N.B. MUST BE SPACE USED BY HOUSEHOLD
(HELP< F9>)
Note that this is accommodation occupied by the household. If the household occupies a flat in a converted house, code as a flat.

1. a house or bungalow
2. a flat or maisonette
3. a room or rooms
4. or something else?

**TypeAcc**
INTERVIEWER CODE: IS Accommodation...
(HLP< F9>)
Houses which are joined only by a garage (link-detached) should be coded detached.

1. Detached
2. Semi-Detached
3. Terraced
4. Purpose Built
5. Converted House
6. Mobile Home
7. Other Kind
**Rooms**
How many rooms do you have altogether in your accommodation, that's excluding bathrooms and toilets, but including kitchens?

INTERVIEWER: 'YOUR ACCOMMODATION' MEANS THE ACCOMMODATION OCCUPIED BY THIS HOUSEHOLD. EXCLUDE ANY ROOMS LET/SUBLET TO OTHER HOUSEHOLDS. CONSULT INSTRUCTIONS FOR TREATMENT OF EQUIVOCAL ROOMS, eg. attics, conservatories, basements. HELP <F9>

In general, include any room which is habitable or usable by the household all year round.

If a room is open-plan count it as 2 rooms if it is divided by a fixed sliding or folding partition.

Range: 0..20

**HBBen1**
Are you allowed Housing Benefit or rent rebate, to help with paying your rent?

Yes

No

**HBBen2**
Are you receiving Housing Benefit or rent allowance, to help with paying your rent, either directly or by having it paid to your landlord on your behalf?

Yes

No

**HBAmt**
How much Housing Benefit/rent rebate/ rent allowance are you allowed?

Range: 0..997

**HBpd**
How long did this cover?

1 One week

2 Two weeks

4 Four weeks/calendar month

52 Year/12 months/52 weeks

97 Other (EXPLAIN IN A REMARK)

**xHBPd**
SHOWCARD CR
Looking at this card, which of these bands does your housing benefit fall into?

1 A Less than 25/week

2 B 25 and less than 50/week

3 C 50 and less than 75/week

4 D 75 and less than 100/week

5 E 100 or more/week
Propval
If you chose to sell your house/flat and then paid off any debts (including mortgage) on it, how much would you have left?
ENTER AMOUNT IN POUNDS
Range: 0..999999

Everbort
Have you ever had a mortgage or loan on this accommodation?
Yes
No

Payoff
When did you pay the (last) mortgage(s) off?
Range: 1930..2002

NumMort
How many loans do you have on this accommodation?
1 One
2 Two or more

Endow
Is any part of your mortgage an endowment mortgage?
Yes
No

Endval
What is the value of your endowment?
ENTER AMOUNT IN POUNDS.
Range: 1..9999997

EndMat
When will your endowment mature?
Range: 2002..2042

MortPay
In which year do you expect to pay off your (last) mortgage?
Range: 2002..2042

Outstand
What is the total amount outstanding on your mortgage(s) (altogether if more than one)?
ENTER AMOUNT IN POUNDS
Range: 1..9999997

RetMove
Have you moved home since leaving your last job?
Yes
No
RWhyMove
SHOWCARD CP
Why did you move home then?
CODE ALL THAT APPLY
SET0 OF:
1 To be nearer relatives or friends
2 To move to a nicer area (eg "countryside, seaside, cultural centre")
3 To be nearer shops/services
4 Because house went with job
5 Because I only lived in that area because of the job
6 To free up some of the capital in the property
7 I couldn't afford to live there anymore
8 To move to a smaller property
9 To move to a larger/better property
10 To live in a more convenient or manageable house (smaller garden, no stairs)
11 Spouse/partner died
12 Other relative or friend died
13 Divorced, separated from spouse/partner
14 I (re)married
15 Inherited another property, money

Movesav
Were you able to put away any money in savings or investments as a result of moving?
Yes
No

MovAgain
Do you plan to move (again) in the next five years?
Yes
No

Moveplan
Are you planning to move home within five years of (fully) retiring?
Yes
No
WhyMovP
SHOWCARD CQ
Why do you plan to move home after (fully) retiring?
CODE ALL THAT APPLY
SET0 OF :
1 To be nearer relatives or friends
2 To move to a nicer area (eg ["countryside, seaside, cultural centre"])
3 To be nearer shops/services
4 Because current house goes with job
5 Because I only live in this area because of my job
6 To free up some of the capital in the property
7 I couldn't afford to live here anymore
8 To move to a smaller property
9 To move to a larger/better property
10 To live in a more convenient or manageable house (smaller garden, no stairs)
11 Other reason

Questionnaire End

THANK
INTERVIEWER: THE INTERVIEW IS FINISHED
THANK THE RESPONDENT FOR THEIR CO-OPERATION
THEN ENTER '1' TO CLOSE THE INTERVIEW
1 FINISH
(Attributes NORF, NODK)

Future
Sometime in the future, there may be a follow-up study to this one. Such a study would have to be agreed with the Department for Work and Pensions. If there was another study, would it be all right for us to contact you again?
1 Yes
2 No
3 Maybe

TelChk
(Can I just check), is there a telephone in (your part of) this accommodation?
1 yes
2 no

TelNo
A few interviews in any survey are checked by Head Office to make sure that people like yourself are satisfied with the way the interview was carried out. Just in case yours is one of the interviews that is checked, it would be helpful if we could have your telephone number.
IF GIVEN, WRITE TELEPHONE NUMBER ON A.R.F.
1 Number given (and recorded on ARF)
2 No access to telephone
3 Number refused