

Appendix A2

Quantitative data

Sample size for each outcome measure

The overall sample consists of 10,409 study members (5105 men, 5304 women) who have provided information on at least one of our key outcome measures. The specific sample size for each outcome is provided in Table A2.1.

Table A2.1: sample size for each outcome measure

Outcome measure	N
Age 55	
Likelihood of working after 60 and past State Pension Age	
On a scale from 0% to 100% what are the chances that you will be working after you reach age 60?	8710
In the United Kingdom, State Pension age for those born in 1958 is now 66. On a scale from 0% to 100% what are the chances that you will be working after you reach age 66?	8697
Age 50	
Attitudes to retirement (6 pt scale strongly disagree – strongly agree)	
I worry about how much I will have to live on in retirement.	9562
I can't afford to put money aside for retirement at the moment.	9563
My retirement is so far off, it is not worth worrying about what I will live on.	9558
Early labour market exits between age 50-55	
In employment at age 50, but not at age 55	7190

Multiple imputation

Multiple imputation was used to 'fill-in' values of any missing items in the variables selected for our analysis., adopting Schafer's data augmentation approach (Schafer 1997) under the assumption of 'missing at random' (MAR). In order to strengthen the MAR assumption and to protect against departures from multivariate normality we also included a set of auxiliary variables in our imputation model. Our analytical sample includes all cohort members who participated in the age 50 or 55 survey and had information on our key outcome measures on attitudes to and expectations for retirement. All reported analyses are averaged across 20 replicates based upon Rubin's Rule for the efficiency of estimation under a reported degree of "missingness" across the whole data of around 0.20 (Little and Rubin 2014).

Qualitative data

Qualitative sampling

The qualitative interviews were drawn from three groups of individuals, categorized from their quantitative information. All had reported experiencing poverty at age 50 and 55, defined here as being in the bottom quintile of the income distribution. They were also currently living in the South East or Northern parts of England. Small sample sizes meant our Northern sample were drawn from the North East, North West or Yorks & Humberside regions. The three groups we sampled were:

- Group 1: working at age 50, not working at age 55
- Group 2: in work age 55, less than 50% likely to think they would be working post-66 (State Retirement Age)
- Group 3: in work age 55, at least 50% likely to think they would be working post-66 (State Retirement Age).

Our objective was to interview an equal number of men and women living in the three Northern regions and the South East. An equal number of men and women were interviewed, and although Table A2.2 shows that an equal distribution by region and group membership was achieved for women, a slightly higher number of men lived in the South East.

Table A2.2: qualitative sample by gender, region and group membership

	Total		Northern		South East	
	Men	Women	Men	Women	Men	Women
1: work 50, out 55	5	6	2	3	3	3
2: work 55, 50%> 66	8	6	3	3	5	3
3: work 55, <50% 66	5	6	3	3	2	3
TOTAL	18	18	8	9	10	9

Because the qualitative interviews were conducted when cohort members were aged 58 (i.e. three years after the age-55 quantitative data was collected), there were some changes in individuals' employment status. At the time of the qualitative interviews, 25 members of the qualitative subsample were in work, while 11 were out of work.

In the qualitative interviews, cohort members were asked some questions which were similar to those used in the quantitative survey to collect information on whether they: were cohabiting; had children who were under 18 living with them; and had a parent or parents who was/were alive. Qualitative interviewees were also asked if they owned their home outright,

had a mortgage, rented, or were in some other occupancy status, and were asked about the state of their physical and mental health. Table A2.3 provides the figures for the qualitative interviewees. It is notable that whereas the qualitative interviewees were sampled based not on lifetime poverty but on poverty at ages 50 and 55, the figures for the qualitative interviewees are very similar to those for NCDS cohort members experiencing persistent lifetime poverty.

Table A2.3: Characteristics of the 36 qualitative interviewees on factors investigated in the quantitative surveys

Characteristic	Number of qualitative interviewees	% of qualitative interviewees	Notes
Cohabiting	19/36	53	Of the 17 who were not living with a partner, 6 had former partners who had died.
Children <18 at home	5/36	14	29 have children, and one has a step-child; 6 do not have children. Most of the children are in their 20s or 30s are independent, living away from their parents' home.
Parent(s) alive	18/36	50	This is markedly below the average for the full cohort. 18 qualitative interviewees (1/2) had no parents alive; 14 had one parent alive; 4 had both parents alive.
Own home outright	13/36	36	23/36 are owner-occupiers but only 13 have paid off their mortgage.
Mortgage	10/36	27	The 10 who still have a mortgage say that they are almost paid off and it will be done before they retire
Rent / Other	13/36	36	13/36 rent or live in council or sheltered accommodation.
Poor / Fair physical health	14/35	40	8 rated their health as poor; 2 said very poor.
Good, very good, or excellent physical health	21/35	60	9 (1/4) rated their physical health as being very good; 12 said it was good; one was not sure. Thus 21/35 (60%) thought their health was either good or very good, which is better than shown by the survey data at 55.
Poor mental health	8/35	29	7 rated their mental health as excellent; 6 very good; 14 good; 4 fair; 4 poor; one was not sure. Thus 27/35 rated their mental health as being good or better and 8 thought it was poor.

The qualitative study explored a number of new areas that had not been investigated by the survey at 55 (Table A2.4). These areas focused on whether interviewees:

- cared for an older person.
- thought they had the chance to downsize and move to a smaller property.
- felt that they would have enough money to provide a standard of living in retirement that was similar to their current standard of living.
- had a group of close friends that they would continue to see in their retirement.

Table A2.4: Characteristics of the 36 qualitative interviewees on factors investigated not in the quantitative surveys

Characteristic	Number of qualitative interviewees	% of qualitative interviewees	Notes
Cares for older person	7/36	19	7 care for an elderly person (which means they either live with them or visit them every day) and of these, 6 care for their mother. Of these 7, six are women. Of the 27 who have been categorised as 'not having caring responsibilities for an older person', some do go round and do odd jobs for their elderly parents although those parents are still largely independent. Many interviewees said their parents were getting quite old now (in late 80s) and they expected to have to make decisions about caring in the near future.
Possibility of downsizing	14/36	39	Out of the 23 homeowners, 10 say they will downsize when they retire and 4 more said they could but will not.
Think they will have enough money in their retirement	12/36	33	
Have a close group of friends	21/35	60	Data comes from 35 people: 21 say they have a close group of friends (ranging from two or three to many) and 14 say they do not have any group of people who they are particularly close to.

Response rate

To obtain our sample of 36 interviewees, a total of 55 cohort members were sent invitation to participate letters. Of the 19 we did not interview, we were not able to make contact with 12 (change of contact details or away on holiday) and 7 did not wish to participate on this occasion due to a range of reasons from ill health, moving home, personal challenges to just 'didn't fancy it'.

Length of interviews

Mean length of the 36 interviews was 85 minutes. The longest interview was 126 minutes and the shortest was 45 minutes.

Narrative analysis: a note on method

By carrying out qualitative interviews with cohort members, we sought to give the interviewees themselves an opportunity to provide their own perspectives and stories of work, retirement, health and other important aspects of life. In doing so, we utilised narrative analysis (Reissman, 1993) to identify and investigate the potential significance of stories that qualitative interviewees told about work, retirement and other meaningful aspects of their lives. Cohort studies have some narrative properties: they enable researchers to follow individuals' lives through time, and allow for the estimation of models that focus on how earlier life experiences and environments may impact on later outcomes (Elliott, 2005) – for example, the ways in which experience of poverty over the life course may influence retirement expectations. However, the quantitative data collected as part of a cohort study is more accurately thought of as being closer to a chronicle than a narrative. Events, experiences and dates are recorded, but the individual respondents are not typically asked to make meaning out of this information, or to provide their own narrative account of those events and experiences.

In the current study, we complement the quantitative production of broad, overarching narratives with a qualitative focus on narrative at the individual level. The most concise definition of narrative is a story with a beginning, a middle, and an end—this description has been traced back to Aristotle in his *Poetics* (Elliott, 2005). However, a successful narrative is more than just a sequence or chronicle of events, which is why it is difficult if not impossible to construct a true narrative via quantitative data alone. Labov and Waletzky (1967) have argued that a defining feature of a typical narrative is that the teller does not just list events or actions; he or she interprets them. Narrators thus make sense of their experiences both for themselves and for their audience. Narratives can thus be seen as a powerful and useful tool for exploring the *meanings* of events and experiences from an individual's perspective, and for improving researchers' and policymakers' understanding of individuals' plans and expectations regarding ageing, work, retirement and related issues.

However, there is a risk in narrative analysis of valorising narratives for their own sake (Atkinson, 2009): celebrating stories for the sake of their existence or eloquence, without turning a sufficiently critical eye to how those stories may or may not contribute to our theorisation and understanding of the world. Furthermore, researchers may be tempted to focus on a very small number of narratives from within a much larger collection of qualitative material, particularly in the case of especially eloquent or moving stories (Carpentieri *et al.*, 2016). Such an approach is not in itself problematic; however, it would become so if a small number of unrepresentative narratives were presented by the researcher as representative of the population as a whole. In this

study, we utilised two strategies for avoiding this. First, we quantified the number of individuals expressing particular viewpoints on key themes (see Table A2.4 above). This quantification process provided us with a bird's eye overview of general thematic trends within the qualitative interviews, enabling us to see which narratives were more representative of the qualitative sample as a whole, and which narratives represented more individual viewpoints.

Second, and more epistemologically, we do not seek in our qualitative analysis to generalise to the NCDS as a whole, or to the broader population of similarly aged adults. That being said, an advantage of qualitative interviews conducted within the context of a longitudinal study such as the NCDS is that it is possible to locate individuals within the context of a large representative sample – for example, by utilising (as in the current study) a highly specified purposive sampling strategy. Such a strategy can be argued to support the production of “*moderatum* generalisations” (Williams, 2000), i.e. generalisations that may be valid for particular groups or individuals sharing key features of the qualitative sample. Thus it could be argued that the qualitative analysis in this study may enhance our understanding of the experiences, attitudes and expectations of NCDS members who have similar characteristics and experiences to the individuals within our qualitative sample – for example, with regard to poverty and poor health.

Qualitative interview schedules and related diagrams

NCDS: JRF Retirement Study

TOPIC GUIDE - employed

Notes to interviewers concerning the use of this guide

Before beginning the interview, please:

- Ask the interviewee to complete the **consent form**.
- Give the interviewee a bulleted **list of topics** (i.e. the section headings in this topic guide), and tell them that these are the topics which will be covered in the interview.

Please get the following information before going on to the topic guide questions. Answers to these questions will help determine which topic guide to use and which questions to ask. Please note to the cohort member that we know they have provided this information before, but we want to double check.

- Is the cohort member currently **employed**?
- Does the cohort member have a **partner/husband/wife**?
- Does the cohort member have any **children**?
- Are the cohort member's **parents** alive/deceased?
- IF HAS A PARTNER, are the **partner's parents** alive/deceased?
 - NOTE: Interviewees may not currently have a partner, but **may still be close to the parents of a former partner** – for example, in the case of being widowed. If this appears to be a possibility, please do ask questions that are meant to be about the partner's parents.
- This interview schedule includes questions on a number of topics that the cohort members have **already provided information** on. For example, they have provided their work histories in quantitative questionnaires, and have also provided information on leisure, health and financial issues. Let the interviewee know that we will be asking some questions that they have been asked in previous interviews, but that those earlier interviews focused on collecting the facts about their life, and focused less on getting their thoughts and perspectives on various topics. The purpose of today's interview is to hear their thoughts and perspectives.
- **All questions must be asked.** In the interests of building rapport and encouraging conversation, it is not necessary to read out each question *verbatim*. Questions can be re-phrased or adapted slightly as long as the

substantive content is covered.

- **Probes** under questions represent *suggested* sub-areas to request expansion on depending on the interviewee's response to the preceding question.
- **Where text is emboldened**, this is to enable interviewers to quickly glance at the topic guide and recognise the key gist of each question.
- Further **guidance** and conventions relating to specific sections are provided in separate notes under the various section headings.
- Reassure the interviewee that they can take **as much time as they wish** or need to answer any question. The time estimates listed under each section heading are not time limits; they are rough estimates of how long we might think these sections will typically take.
- With regard to **interviewees who talk at length**, a general guiding principle is to allow them to extemporise on any topic (within reason, use your judgement). However, we do want to keep these interviews semi-structured, rather than unstructured. For example, if a question about leisure interests leads to the interviewee holding forth about an issue we are going to ask them about later, don't cut them off, but also do not probe at this point. Save the probing for the later question.
- **Field notes.** After each interview, interviewers need to write a brief (0.5-1 page) summary of the interview, highlighting any aspects that would impact on later interpretation and analyses. Try and get across the atmosphere of the interview and a picture of the physical environment the interview took place in. Try to write as objectively as possible but we do want your opinions. Please note this information will be edited by the research team before being deposited at the Data Archive. Please include:
 - Character of the street
 - Appearance of the house (external and internal)
 - Who was present in the house at the time of interview
 - How noisy or quiet the house was
 - General atmosphere
 - Manner of the interviewee
 - Rapport between interviewer and interviewee
 - Refreshments served?

SECTION 1: HEALTH

(10-15 minutes)

I'd like to start by asking a few questions about your health.

Q1.1. Compared with someone about the same age as you, **how would you rate your physical health** [Excellent, very good, good, fair, poor]? Why do you say that?

Probe for:

- Specific health problems
- Sleeping patterns
- Sight, hearing

Q1.2. Some of the people we have talked to have spoken about the importance of good mental health. **How would you rate yours** [Excellent, very good, good, fair, poor]? Why?

Q1.3. Has your **physical or mental health changed** any over the last few years – e.g. has it got better or worse? If so, how and why?

Q1.4. Some people we've talked to have said that they feel that their **minds are as sharp** as ever – others have said that they are not as sharp, e.g. they are **more forgetful** or don't think as quickly as they used to. How about you?

Q1.5 Do you think you look after yourself, in terms of eating and exercising? (Other ways?)

Q1.6 Do you regard yourself as being someone who is middle aged or old? At what age do you think the category of old age should begin?

IF HAS A PARTNER:

I'd like to ask about your partner's health, if that's okay.

Q1.7. How would you rate your partner's physical and mental health compared with someone about the same age as them [Excellent, very good, good, fair, poor]? Why do you say that?

Probe for:

- Specific health problems
- Has the partner's health changed any over the last few years – e.g. has it got better or worse? If so, how?

Q1.8. Thinking ahead to **your 60s and 70s, how do you think your health will be?** Do you expect to be **healthy enough to enjoy your retirement?** Why do you say that?

Probe for:

- Same question, but about partner's future health
- Impact of each other's health on the other's retirement

IF PARENTS OR PARTNER'S PARENTS ALIVE:

Q1.9. At the start of the interview, you said [statement regarding parents / partner's parents being alive]. Do you mind me asking **how their health is**? Why do you say that?

Probe:

- Do people in your / your partner's family tend to be healthy and live to a ripe old age?
- Do you expect to live to a ripe old age?
- Do you think you take after mum or dad (if different longevity patterns)?

SECTION 2: WORK HISTORY

(20-25 minutes)

Now I'd like to ask you some questions about work and employment. I know that you've given some of this information before in previous interviews, but the focus then was largely about collecting the facts about your work, e.g. how long you spent at a job. Today we are interested in hearing your thoughts and perspectives on work.

Q2.1. Can you give me a **broad overview of your work history, including any spells of unemployment or taking care of family?** You don't need to tell me about every job you've ever had, so please just focus on **the main jobs** you've had over the course of your life, including your current one.

Probe for:

- How old when started working
- For time(s) not in labour market, why?
- Full-time/part-time working over employment history and in current job
- What if anything do they feel has been their main job/career/profession?

Q2.2. Can I ask whether you've **enjoyed work over the course of your life, or haven't really liked it?** Why / in what ways? Has this changed over time?

Probe:

- How important work has been to them, aside from the money

Q2.3. How satisfied are you with **your current job**, and why?

Probe for:

- Likes and dislikes
- Physical demands of job
- Other demands, e.g. stressfulness
- Length of time in current job
- Bosses/managers

Q2.4. If you **won the lottery** and didn't ever have to work anymore, do you think there's anything you'd **miss about work?** (Or would you keep working, and why?)

Probe for:

- Technical/craft aspects of the job
- Social aspects
- The routine, having something to do
- The purpose or status it provides

Q2.5. Do you think you'll **stay in this job** until you retire? Why / why not?

Q2.6. As you move into your 60s and towards retirement age, are there any ways you would like your **work to change**, e.g. going part-time, doing a less demanding job, etc.?

Probe for:

- Why?

- What makes for a happy or satisfying working life in the years leading up to retirement
- How likely any change is
- How much control they feel they have over these possibilities/processes

Q2.7. Now I'm going to show you this sheet, which has a set of diagrams on it. If you had to **depict your working life up to now by using a diagram**, which of these would you choose? If none of these apply, can you draw a more representative pattern in the blank box? Or you can choose a combination of diagrams. *[Show 'Life Trajectories' sheet to interviewee and ask them to mark their answer with a circle or tick.*

Note: *where the respondent offers comments about how difficult or easy this is, encourage comments and reflection.]*

IF HAS A PARTNER:

Q2.8. Can I ask if **your partner works**? If so, what sort of work do they do?

Probe for:

- Full-time / part-time
- Length of time in job
- How satisfied the partner is with work?
- Likes and dislikes

SECTION 3: LEISURE INTERESTS AND ACTIVITIES

(10 minutes)

We are interested in how you spend your free time, for example what sorts of hobbies and interests you have.

Q3.1. Can I ask how much spare time you have, and what you do in your **spare time**? For example, your **hobbies and interests, social life, etc.**?

Probe for:

- Regular exercise / physical activities, including activities that the interviewee may not consider to be exercise, e.g. gardening, walking, dog walking
- Volunteer work, clubs, organisations
- Pets
- Sport
- Television, internet, other home-based past-times
- Reading
- Music (listening, playing)
- How much spare time they have
- How important these activities are to them

Q3.2. I'd like to ask you to think ahead a decade or so. **Do you think you'll still be doing some or all of these activities**, to the same degree? **Do you think you will have any new hobbies or activities**, e.g. things you haven't had time for lately? Why / why not?

Probe for:

- More time / autonomy in future
- Things they'd like to do, but don't currently have time for
- Restrictions on activities, e.g. work, caring responsibilities

Q3.3. Can I ask about your **friends or social networks**? Do you mostly know your friends through work, or through other parts of life? If you were to stop working, do you think that would affect your social life, either negatively or positively?

Probe for:

- Do you have a **close group of friends**?
- Do you have a best or key friend who you might confide in or seek advice from? If so, how long have you known them? How often are you in touch with them?
- Do you think these friendships will **continue into retirement**?

SECTION 4: CARING RESPONSIBILITIES AND SUPPORT RECEIVED

(10-15 minutes)

Now I'd like to ask a few questions about family.

Q4.1. First, can I ask you about **the financial situation in your family when you were a child**, i.e. when you were growing up and still lived with your parents? E.g. how well-off (or not) were your parents? Tell me how things were as you began secondary school, around the age of 11

Probe:

- What jobs did your mother and father do?
- How much the parents worked?

Q4.2. Some people have referred to your generation as the “sandwich generation”, because a lot of people your age have **caring and/or financial responsibilities for younger family**, such as children or grandchildren, and older family, e.g. parents. Thinking just of **younger generations, e.g. children, grandchildren, nephews, nieces** – do you currently provide any care, support or financial help to anyone?

Probe:

- What sort of care/support they provide, and to whom?
- Amount of time devoted to these responsibilities?
- Negative impacts of this on their life, e.g. re time, stress
- Positive impacts, e.g. well-being, spending time with loved ones
- Value of this help to children, grandchildren, et cetera

Q4.3. Looking ahead to the future, and still thinking just of younger generations, do you think you might provide childcare or financial **support for children or grandchildren** or any other younger people when you're in your 60s or beyond? Do you have any thoughts about how that might affect your work or retirement plans?

Probe:

- Balancing caring responsibilities with work prior to retirement
- Retiring in order to provide caring responsibilities
- Need to continue working in order to financially support younger family

IF A PARENT OR PARTNER'S PARENT ALIVE:

Q4.4. You've talked about your parents/partner's parents' health already, but can I ask if you or your partner **help them out in any way**, e.g. providing any care, helping with shopping or getting around, or providing financial help?

Probe:

- Impacts on interviewee and partner, e.g. time and financial demands, stress, travel if parents live some distance away
- How often they see parents / partner's parents

- Shared responsibility with siblings, other relatives

Q4.5. Do you think you or your partner might provide any/more **caring and/or financial help in the future, e.g. if a parent's health became poor/worse?**

Probe:

- Have they discussed / planned what they might do? Why or why not?
- Projected impact of this on cohort member's life, e.g. would you need to move, retire early, etc?

SECTION 5: RETIREMENT PLANS AND EXPECTATIONS

(20-25 minutes)

In this section, I'm going to ask some questions looking ahead to retirement.

Q5.1 From your perspective, do you **feel that retirement is something near** or do you feel that it is something far off in the future?

Q5.2. For your age group, the **official retirement age has gone up** to 66 (for men and women). How do you feel about that?

Probe for:

- How they would feel if it went up by a further 1-2 years, as some propose?

Q5.3. When do you think you will retire? Why then?

Q5.4. Can I ask what your **ideal life would look like post-retirement?** E.g. would you retire tomorrow if you could, and if so what would your ideal retirement be like? Or would you keep working into your 80s, or something in between?

Probe for:

- What they would do in retirement, e.g. how spend their time, what resources they would have
- Reasons why they would retire when they say
- Reasons why they would keep working, if that is their preference
- Examples of other people who have had a very good life in their 60s, 70s and beyond, whether working, retired etc.

Q5.5. Are you looking forward to retirement? Do you think much about it? Why / why not?

Probe:

- How long they've been thinking about retirement
- Plans to travel
- Spend more time with family or friends
- More leisure activities
- Further education, learn new skills, etc.

Q5.6 Do you see your retirement as being a time of providing more opportunities or a time that is limited by issues such as health and/or money? Are you more of an optimist or a pessimist?

Q5.7. Earlier you talked about your ideal retirement or later life. We're also interested in the opposite. What do you think makes for a **bad or unsatisfying retirement** or later life?

Probe for:

- Examples of people they know

Q5.8. Do you have any **worries or anxieties about older age, retirement or your future?**

Probe for:

- Health
- Financial
- Boredom
- Loneliness or lack of social engagement
- Not being able to drive (if you do)
- Going into an old people's home, losing their independence
- Changes or challenges they've seen in others' lives
- Have they done any planning or forward thinking in response to these worries?

Q5.9. **How satisfied would you say you are with life right now**, on a scale of 1-10, with 10 being extremely satisfied? Why do you say that?

IF HAS A PARTNER:

[If partner works]

Q5.10. When do you **think your partner will retire?**

Probe for:

- Personal reasons, work rules, financial, etc.
- Full-time work all the way? Part-time?
- Influence of partner on cohort member and vice versa
- How much control does partner have over the process?

[If partner DOES NOT work]

Q5.11. **When did your partner retire?**

Probe for:

- Reasons why retired
- Does partner enjoy being tired?
- How does partner spend time?

Q5.12. Have the two of you **discussed retirement plans with each other?** If so, what have you talked about? If not, why not?

Q5.13. Thinking about your parents [and/or your partner's parents], **how do you think your own retirement will compare to theirs**, e.g. in terms of quality of retirement, how long you're retired, your health, your financial situation?

Q5.14. Do you have any **friends or close family members** who are retired or who have left the labour market for good? Thinking about your own retirement, how do you think it will **compare** to theirs? Why?

Probe for:

- This cohort suddenly having to work longer
- Smaller pensions for many
- Personal financial situation

- Health differences

Q5.15 Do you think people should be forced to retire at a certain age?
Why/why not?

SECTION 6: RETIREMENT: FINANCIAL

(15-20 minutes)

Ok, now I'd like to ask a few questions about financial issues related to retirement. I know that you've answered some of these questions in previous interviews, but what we're really interested in today is your thoughts, rather than precise details. For example, we're not interested in how much you earn, but we are interested in your thoughts about your earnings.

Q6.1. Currently, the maximum **basic state pension** is about £155 per week, but this can vary quite a lot depending on people's individual employment history and National Insurance contributions. Do you know roughly how much state pension you will get?

Probe for:

- If not, why?
- How do they feel about the amount they might get, and/or about the state pension level in general? E.g. is it enough to live on?
- Does this affect how long they will work, e.g. past retirement age?

Q6.2. Financially, is it possible for you to **retire before you qualify for the state pension**, or do you need to keep working until then?

Probe:

- How they feel about that

Q6.3. If you had to stop work tomorrow, what would that mean **financially** to you and your family?

IF HAS A PARTNER WHO WORKS:

Q6.4. And what about your partner's work – if they had to stop work tomorrow, what would that mean?

Q6.5. Do you [and your partner] have **savings, a workplace pension, life insurance, or any property you rent out**, or any other potential **sources of income** along those lines? If so, **how long** have you been saving/paying in and **why did you start** when you did? E.g. when did you start your workplace pension and why?

If yes, probe:

- What type of savings/pension/etc?
- What was the motivation behind saving?
- Do you draw on it now, or is it all for the future?

If no, probe:

- Why not?
- Have you tried to save?

Q6.6. Can I ask about **your home? How long have you lived here? Do you rent, have a mortgage, own outright?**

If mortgage:

- When do you expect to pay the house off?

If own outright:

- How long has the interviewee owned the home outright?

Q6.7. Looking ahead to the future, do you think you will **stay in this home, or move?** Why?

Probe for:

- Downsizing to free up money, for health reasons, to move closer to family, etc

Q6.8. Have you ever had any **financial advice** from anyone, e.g. a professional, or a family member or friend? Do you think you would ever ask for any? Why / why not?

Q6.9. Earlier we asked about any financial support you might provide to others. Do you think there might be any sort of **inheritance or any sort of financial help you might receive** in the future, e.g. inheriting a family member's home? If so, how do you think that might **influence your retirement?**

Q6.10. Are you **planning to leave any inheritance** (e.g. your home or savings) for your children, grandchildren or anyone else?

Probe for:

- Concrete plans, e.g. do you have a savings account set up for someone?
- Hopes for doing so, even if they don't have specific plans

Q6.11. You said you expect to live to [X]. We're interested in whether you think you'll have **enough set aside to have the sort of retirement you'd like**. I'm going to show you one more sheet. This one has a scale running from 1-5, with 1 meaning you won't have anything set aside and 5 meaning you'll definitely have enough set aside to have the sort of retirement you'd like. On that scale, how financially ready do you think you'll be when you get to retirement age? Why do you say that?

[Show Retirement Readiness Scale to interviewee and ask them to mark their answer with a circle or tick. Note: where the respondent offers comments about how difficult or easy this is, encourage comments and reflection.]

Probe for:

- **What if you live longer than you expect**, e.g. another decade? Would that change your answer?

Q6.12. Thinking back over your life, do you have any **regrets** about your financial situation or any financial choices you made? E.g. **would you do anything differently** if you could do it all again?

Probe for:

- Pension, savings and similar

- Work or care-related decisions
- Housing
- Partnerships / divorce

Q6.13. Are there any **decisions you think worked out particularly well?**

Probe for:

- Buying a home (if applicable)
- Career choice
- Work-related training, education, etc.
- Savings, pension, etc.
- Partnership or caring decisions

Q6.14. Some people say that **workplace pensions should become mandatory** – so a bit of workers' paycheques would automatically go into a workplace pension. Do you think people should be required to save like this over the course of their working lives? *Why / why not?*

Q6.15. How much responsibility do you think the state should have in terms of **making sure that everyone has enough to live on in retirement?** *Why?*
Should people meet the state half way, or some of the way?

Q6.16 Finally, what is the most precious or meaningful thing in your life at the moment? (what means the most to you?)

SECTION 7: MEMBERSHIP IN THE NCDS

(5 minutes)

Q7.1. Finally, we are interested in **how you feel about being part of the NCDS**. Could you say how you have found it up to now?

Probe for:

- Do you like being part of the study?
- What keeps you in the study?
- Is there anything that could improve your experience?
- Impacts you would like to see come out of this study.

THANK YOU VERY MUCH! That's the last question in this interview but before we finish, are you happy that we've covered everything you wanted to say? Is there anything else you would like to raise or mention?

NCDS: JRF Retirement Study

TOPIC GUIDE

UNEMPLOYED

10 June 2016

Notes to interviewers concerning the use of this guide

Before beginning the interview, please:

- Ask the interviewee to complete the **consent form**.
- Give the interviewee a bulleted **list of topics** (i.e. the section headings in this topic guide), and tell them that these are the topics which will be covered in the interview.

Please get the following information before going on to the topic guide questions. Answers to these questions will help determine which topic guide to use and which questions to ask. Please note to the cohort member that we know they have provided this information before, but we want to double check.

- Is the cohort member currently **employed**?
- Does the cohort member have a **partner/husband/wife**?
- Does the cohort member have any **children**?
- Are the cohort member's **parents** alive/deceased?
- IF HAS A PARTNER, are the **partner's parents** alive/deceased?
 - NOTE: Interviewees may not currently have a partner, but **may still be close to the parents of a former partner** – for example, in the case of being widowed. If this appears to be a possibility, please do ask questions that are meant to be about the partner's parents.
- This interview schedule includes questions on a number of topics that the cohort members have **already provided information** on. For example, they have provided their work histories in quantitative questionnaires, and have also provided information on leisure, health and financial issues. Let the interviewee know that we will be asking some questions that they have been asked in previous interviews, but that those earlier interviews focused on collecting the facts about their life, and focused less on getting their thoughts and perspectives on various topics. The purpose of today's interview is to hear their thoughts and perspectives.
- **All questions must be asked.** In the interests of building rapport and encouraging conversation, it is not necessary to read out each question *verbatim*. Questions can be re-phrased or adapted slightly as long as the

substantive content is covered.

- **Probes** under questions represent *suggested* sub-areas to request expansion on depending on the interviewee's response to the preceding question.
- **Where text is emboldened**, this is to enable interviewers to quickly glance at the topic guide and recognise the key gist of each question.
- Further **guidance** and conventions relating to specific sections are provided in separate notes under the various section headings.
- Reassure the interviewee that they can take **as much time as they wish** or need to answer any question. The time estimates listed under each section heading are not time limits; they are rough estimates of how long we might think these sections will typically take.
- With regard to **interviewees who talk at length**, a general guiding principle is to allow them to extemporise on any topic (within reason, use your judgement). However, we do want to keep these interviews semi-structured, rather than unstructured. For example, if a question about leisure interests leads to the interviewee holding forth about an issue we are going to ask them about later, don't cut them off, but also do not probe at this point. Save the probing for the later question.
- **Field notes.** After each interview, interviewers need to write a brief (0.5-1 page) summary of the interview, highlighting any aspects that would impact on later interpretation and analyses. Try and get across the atmosphere of the interview and a picture of the physical environment the interview took place in. Try to write as objectively as possible but we do want your opinions. Please note this information will be edited by the research team before being deposited at the Data Archive. Please include:
 - Character of the street
 - Appearance of the house (external and internal)
 - Who was present in the house at the time of interview
 - How noisy or quiet the house was
 - General atmosphere
 - Manner of the interviewee
 - Rapport between interviewer and interviewee
 - Refreshments served?

SECTION 1: HEALTH

(10-15 minutes)

I'd like to start by asking a few questions about your health.

Q1.1. Compared with someone about the same age as you, **how would you rate your physical health** [Excellent, very good, good, fair, poor]? Why do you say that?

Probe for:

- Specific health problems
- Sleeping patterns
- Sight, hearing

Q1.2. Some of the people we have talked to have spoken about the importance of good mental health. **How would you rate yours** [Excellent, very good, good, fair, poor]? Why?

Q1.3. Has your **physical or mental health changed** any over the last few years – e.g. has it got better or worse? If so, how and why?

Q1.4. Some people we've talked to have said that they feel that their **minds are as sharp** as ever – others have said that they are not as sharp, e.g. they are **more forgetful** or don't think as quickly as they used to. How about you?

Q1.5 Do you think you look after yourself, in terms of eating and exercising? (Other ways?)

Q1.6 Do you regard yourself as being someone who is middle aged or old? At what age do you think the category of old age should begin?

IF HAS A PARTNER:

I'd like to ask about your partner's health, if that's okay.

Q1.7. How would you rate your partner's physical and mental health compared with someone about the same age as them [Excellent, very good, good, fair, poor]? Why do you say that?

Probe for:

- Specific health problems
- Has the partner's health changed any over the last few years – e.g. has it got better or worse? If so, how?

Q1.8. Thinking ahead to **your 60s and 70s, how do you think your health will be?** Do you expect to be **healthy enough to enjoy your retirement?** Why do you say that?

Probe for:

- Same question, but about partner's future health
- Impact of each other's health on the other's retirement

IF A PARENTS OR PARTNER'S PARENTS ALIVE:

Q1.9. At the start of the interview, you said [statement regarding parents / partner's parents being alive]. Do you mind me asking **how their health is**? Why do you say that?

Probe:

- Do people in your / your partner's family tend to be healthy and live to a ripe old age?
- Do you expect to live to a ripe old age?
- Do you think you take after mum or dad (if different longevity patterns)?

SECTION 2: WORK HISTORY

(20-25 minutes)

Now I'd like to ask you some questions about work and employment. I know that you've given some of this information before, but those earlier interviews focused on collecting the facts about your work, e.g. how long you spent at a job. Today we are interested in hearing your thoughts and perspectives on work.

Q2.1. Can you give me a **broad overview of your work history, including any spells of unemployment or taking care of family?** You don't need to tell me about every job you've ever had, so please just focus on **the main jobs** you've had over the course of your life, including your current one.

Probe for:

- How old when started working
- For time(s) not in labour market, why?
- Full-time/part-time working over employment history and in current job
- What if anything do they feel has been their main job/career/profession?

Q2.2. Can I ask whether you've **enjoyed work over the course of your life, or haven't really liked it?** Why / in what ways? Has this changed over time?

Probe:

- How important work has been to them, aside from the money

Q2.2. Can you tell me about **your most recent job**, and why you no longer work there?

Probe for:

- How long worked there, and how long ago
- Likes and dislikes about that job
- Physical demands of job
- Other demands, e.g. stressfulness
- Bosses/managers

Q2.4. Are you **currently looking for employment?** If so, how long have you been looking and what does that involve? If not, why not?

Probe:

- How optimistic are they about finding a job?
- Looking for same type of work as before, or anything?
- Feelings on local employment opportunities

Q2.5. If you were to find yourself working again, **what sort of work situation do you think would be best** for you and your life?

Probe:

- Type of work
- Full-time or part-time
- Level of physical demand
- How it would fit in with other responsibilities

Q2.6. Do you **view yourself as retired, or just not working right now?** How so?

Q2.7. Is there **anything you miss about work?**

Probe for:

- Technical/craft aspects of the job
- Social aspects
- The routine, having something to do
- Sense of purpose

Q2.8. Now I'm going to show you this sheet, which has a set of diagrams on it. If you had to **depict your working life up to now by using a diagram**, which of these would you choose? If none of these apply, can you draw a more representative pattern in the blank box? Or you can choose a combination of diagrams. *[Show 'Life Trajectories' sheet to interviewee and ask them to mark their answer with a circle or tick.*

Note: where the respondent offers comments about how difficult or easy this is, encourage comments and reflection.]

IF HAS A PARTNER:

Q2.9. Can I ask if **your partner works?** If so, what sort of work do they do?

Probe for:

- Full-time / part-time
- Length of time in job
- How satisfied the partner is with work
- Likes and dislikes

SECTION 3: LEISURE INTERESTS AND ACTIVITIES

(10 minutes)

We are interested in how you spend your free time, for example what sorts of hobbies and interests you have.

Q3.1. Can I ask how much spare time you have, and what you do in your **spare time**? For example, your **hobbies and interests, social life**, etc.? Has your amount of spare time (or how you spend it) **changed since you were working**?

Probe for:

- Regular exercise / physical activities, including activities that the interviewee may not consider to be exercise, e.g. gardening, walking, dog walking
- Volunteer work, clubs, organisations
- Pets
- Sport
- Television, internet, other home-based past-times
- Reading
- Music (listening, playing)
- How much spare time they have
- How important these activities are to them

Q3.2. I'd like to ask you to think ahead a decade or so. **Do you think you'll still be doing some or all of these activities**, to the same degree? **Do you think you will have any new hobbies or activities**, e.g. things you haven't had time for lately? Why / why not?

Probe for:

- More time / autonomy in future
- Things they'd like to do, but don't currently have time for
- Restrictions on activities, e.g. work, caring responsibilities

Q3.3. Can I ask about your **friends or social networks**? Do you mostly know your friends through the jobs you've had, or through other parts of life? **Has not working affected your social life**, either negatively or positively?

Probe for:

- Do you have a **close group of friends**?
- Do you think these **friendships will continue** into retirement / old age?
- Do you have a best or key friend who you might confide in or seek advice from? If so, how long have you known them? How often are you in touch with them?

SECTION 4: CARING RESPONSIBILITIES AND SUPPORT RECEIVED

(10-15 minutes)

Now I'd like to ask a few questions about family.

Q4.1. First, can I ask you about **the financial situation in your family when you were a child**, i.e. when you were growing up and still lived with your parents? E.g. how well-off (or not) were your parents? Tell me how things were as you began secondary school, around the age of 11

Probe:

- What jobs did your mother and father do?
- How much the parents worked?

Q4.2. Some people have referred to your generation as the “sandwich generation”, because a lot of people your age have **caring and/or financial responsibilities for younger family**, such as children or grandchildren, and older family, e.g. parents. Thinking just of **younger generations, e.g. children, grandchildren, nephews, nieces** – do you currently provide any care, support or financial help to anyone?

Probe:

- What sort of care/support they provide, and to whom?
- Amount of time devoted to these responsibilities?
- Negative impacts of this on their life, e.g. re time, stress
- Positive impacts, e.g. well-being, spending time with loved ones
- Value of this help to children, grandchildren, et cetera

Q4.3. Looking ahead to the future, and still thinking just of younger generations, do you think you might provide childcare or financial **support for children or grandchildren** or any other younger people when you're in your 60s or beyond? Do you have any thoughts about how that might affect your work or retirement plans?

Probe:

- Balancing caring responsibilities with work prior to retirement
- Retiring in order to provide caring responsibilities
- Need to continue working in order to financially support younger family

IF A PARENTS OR PARTNER'S PARENTS ALIVE:

Q4.4. You've talked about your parents/partner's parents' health already, but can I ask if you or your partner **help them out in any way**, e.g. providing any care, helping with shopping or getting around, or providing financial help?

Probe:

- Impacts on interviewee and partner, e.g. time and financial demands, stress, travel if parents live some distance away
- How often they see parents / partner's parents

- Shared responsibility with siblings, other relatives

Q4.5. Do you think you or your partner might provide any/more **caring and/or financial help in the future, e.g. if a parent's health became poor/worse?**

Probe:

- Have they discussed / planned what they might do? Why or why not?
- Projected impact of this on cohort member's life, e.g. would you need to move, retire early, etc?

SECTION 5: RETIREMENT PLANS AND EXPECTATIONS

(20-25 minutes)

In this section, I'm going to ask some questions looking ahead to retirement.

Q5.1 From your perspective, do you **feel that retirement is something near** or do you feel that it is something far off in the future?

Q5.2. For your age group, the **official retirement age has gone up** to 66 (for men and women). How do you feel about that?

Probe for:

- How they would feel if it went up by a further 1-2 years, as some propose?

Q5.3. When do you think you will retire? Why then?

Q5.4. Can I ask what your **ideal life would look like post-retirement?** E.g. would you retire tomorrow if you could, and if so what would your ideal retirement be like? Or would you keep working into your 80s, or something in between?

Probe for:

- What they would do in retirement, e.g. how spend their time, what resources they would have
- Reasons why they would retire when they say
- Reasons why they would keep working, if that is their preference
- Examples of other people who have had a very good life in their 60s, 70s and beyond, whether working, retired etc.

Q5.5. Are you looking forward to retirement? Do you think much about it? Why / why not?

Probe:

- How long they've been thinking about retirement
- Plans to travel
- Spend more time with family or friends
- More leisure activities
- Further education, learn new skills, etc.

Q5.6 Do you see your retirement as being a time of providing more opportunities or a time that is limited by issues such as health and/or money? Are you more of an optimist or a pessimist?

Q5.7. Earlier you talked about your ideal retirement or later life. We're also interested in the opposite. What do you think makes for a **bad or unsatisfying retirement** or later life?

Probe for:

- Examples of people they know

Q5.8. Do you have any **worries or anxieties about older age, retirement or your future?**

Probe for:

- Health
- Financial
- Boredom
- Loneliness or lack of social engagement
- Not being able to drive (if you do)
- Going into an old people's home, losing their independence
- Changes or challenges they've seen in others' lives
- Have they done any planning or forward thinking in response to these worries?

Q5.9. **How satisfied would you say you are with life right now**, on a scale of 1-10, with 10 being extremely satisfied? Why do you say that?

IF HAS A PARTNER:

[If partner works]

Q5.10. When do you **think your partner will retire?**

Probe for:

- Personal reasons, work rules, financial, etc.
- Full-time work all the way? Part-time?
- Influence of partner on cohort member and vice versa
- How much control does partner have over the process?

[If partner DOES NOT work]

Q5.11. **When did your partner retire?**

Probe for:

- Reasons why retired
- Does partner enjoy being tired?
- How does partner spend time?

Q5.12. Have the two of you **discussed retirement plans with each other?** If so, what have you talked about? If not, why not?

Q5.13. Thinking about your parents [and/or your partner's parents], **how do you think your own retirement will compare to theirs**, e.g. in terms of quality of retirement, how long you're retired, your health, your financial situation?

Q5.14. Do you have any **friends or close family members** who are retired or who have left the labour market for good? Thinking about your own retirement, how do you think it will **compare** to theirs? Why?

Probe for:

- This cohort suddenly having to work longer
- Smaller pensions for many
- Personal financial situation

- Health differences

Q5.15 Do you think people should be forced to retire at a certain age?
Why/why not?

SECTION 6: RETIREMENT: FINANCIAL

(15-20 minutes)

Ok, now I'd like to ask a few questions about financial issues related to retirement. I know that you've answered some of these questions in previous interviews, but what we're really interested in today is your thoughts, rather than precise details. For example, we're not interested in how much you earn, but we are interested in your thoughts about your earnings.

Q6.1. I'll start by asking about the **financial impact of not working**. Can you tell me how it has affected your financial situation, and how you think that might affect your retirement?

Probe:

- How do they manage to get by, financially?
- How financially important is it to them to find work?
- Do financial worries affect other aspects of life, e.g. wellbeing?

Q6.2. Do you receive any sort of **jobseeker's allowance, disability payments** or any other types of government benefit related to not working?

Probe:

- What role those benefits play in helping them get by financially

IF HAS A PARTNER WHO WORKS:

Q6.3. What about your partner's work – how important is that **financially**? E.g. if they had to stop work tomorrow, what would that mean?

Q6.4. Currently, the maximum **basic state pension** is about £155 per week, but this can vary quite a lot depending on people's individual employment history and National Insurance contributions. Do you know roughly how much state pension you will get?

Probe for:

- If not, why?
- How do they feel about the amount they might get, and/or about the state pension level in general? E.g. is it enough to live on?
- Does this affect how long they will work, e.g. past retirement age?

Q6.5. Do you [and your partner] have **savings, a workplace pension, life insurance, or any property you rent out**, or any other potential **sources of income** along those lines? If so, **how long** have you been saving/paying in and **why did you start** when you did? E.g. when did you start your workplace pension and why?

If yes, probe:

- What type of savings/pension/etc?
- What was the motivation behind saving?
- Have they spent it down while unemployed?

If no, probe:

- Why not?
- Have they tried to save?
- Have they had to deplete savings while out of work?
- Do they have any regrets about their financial situation?

Q6.6. Can I ask about **your home? How long have you lived here?** Do you **rent, have a mortgage, own outright?**

If mortgage:

- When do they expect to pay the house off?

If own outright:

- How long has the interviewee owned the home outright?

Q6.7. Looking ahead to the future, do you think you will **stay in this home, or move?** Why?

Probe for:

- Downsizing to free up money, for health reasons, to move closer to family, etc.

Q6.8. Earlier we asked you about any financial support you might provide to others. Do you think there might be any sort of **inheritance or any sort of financial help you might receive** in the future, e.g. inheriting a family member's home? If so, how do you think that might **influence your retirement?**

Q6.9. Are you **planning to leave any inheritance** (e.g. your home or savings) for your children, grandchildren or anyone else?

Probe for:

- Concrete plans, e.g. do you have a savings account set up for someone?
- Hopes for doing so, even if they don't have specific plans

Q6.10. You said you expect to live to [X]. We're interested in whether you think you'll have **enough set aside to have the sort of retirement you'd like**. I'm going to show you one more sheet. This one has a scale running from 1-5, with 1 meaning you won't/don't have anything set aside and 5 meaning you'll definitely have enough set aside to have the sort of retirement you'd like. On that scale, how financially ready do you think you'll be when you get to retirement age? Why do you say that?

[Show Retirement Readiness Scale to interviewee and ask them to mark their answer with a circle or tick. Note: where the respondent offers comments about how difficult or easy this is, encourage comments and reflection.]

Probe for:

- **What if you live longer than you expect**, e.g. another decade? Would that change your answer?

Q6.11. Thinking back over your life, do you have any **regrets** about your financial situation or any financial choices you made? E.g. **would you do anything differently** if you could do it all again?

Probe for:

- Pension, savings and similar
- Work or care-related decisions
- Housing
- Partnerships / divorce

Q6.12. Are there any **decisions you think worked out particularly well?**

Probe for:

- Buying a home (if applicable)
- Career choice
- Work-related training, education, etc.
- Savings, pension, etc.
- Partnership or caring decisions

Q6.13. Some people say that **workplace pensions should become mandatory** – so a bit of workers' paycheques would automatically go into a workplace pension. Do you think people should be required to save like this over the course of their working lives? Why / why not?

Q6.14. How much responsibility do you think the state should have in terms of **making sure that everyone has enough to live on in retirement?** Why? Should people meet the state half way, or some of the way?

Q6.15 Finally, what is the most precious or meaningful thing in your life at the moment? (what means the most to you?)

SECTION 7: MEMBERSHIP IN THE NCDS

(5 minutes)

Q7.1. Finally, we are interested in **how you feel about being part of the NCDS**. Could you say how you have found it up to now?

Probe for:

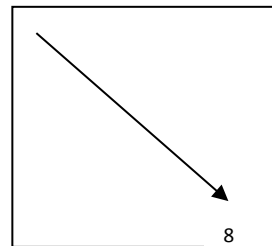
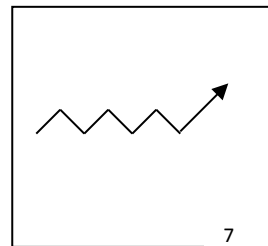
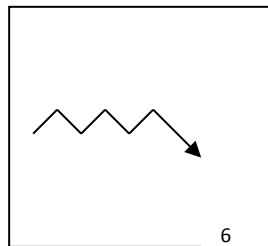
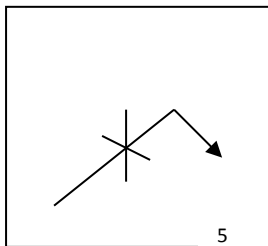
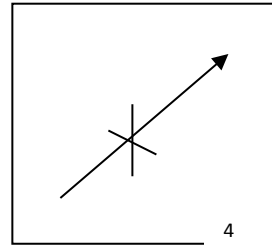
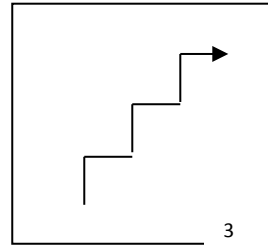
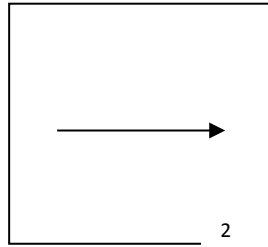
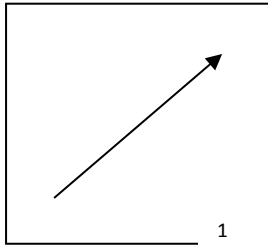
- Do you like being part of the study?
- What keeps you in the study?
- Is there anything that could improve your experience?
- Impacts you would like to see come out of this study.

THANK YOU VERY MUCH! That's the last question in this interview but before we finish, are you happy that we've covered everything you wanted to say? Is there anything else you would like to raise or mention?

Work history trajectories

Project specific serial number: _____

Date: _____



Readiness for retirement scale

1	2	3	4	5
Won't have anything set aside				Will definitely have enough set aside to have the sort of retirement I'd like

Appendix A3

Table A3.1: Characteristics at age 55 by lifetime poverty status and gender

	MEN				WOMEN			
	All (%)	Experience of Poverty (23 – 55)			All (%)	Experience of Poverty (23 – 55)		
		No Poverty (%)	Intermittent (%)	Persistent (%)		No Poverty (%)	Intermittent (%)	Persistent (%)
Cohabiting	80.1	85.0	79.3	58.6	76.5	84.1	73.1	49.0
Children <18 at home	18.7	17.9	20.4	16.6	11.1	9.8	12.2	14.1
Parent(s) alive	82.1	85.0	80.3	69.7	73.8	77.0	72.3	61.9
Cares for grandchildren	19.7	17.7	21.2	26.4	28.2	22.0	33.6	41.0
Own home outright	22.3	23.8	22.0	13.2	28.3	30.7	28.4	15.7
Mortgage	59.1	64.9	57.4	26.8	53.0	61.0	48.6	26.9
Rent / Other	18.6	11.3	20.6	60.0	18.6	8.3	23.0	57.4
Degree or higher	35.8	39.6	33.7	18.1	36.2	44.7	30.9	10.8
No quals or <nvq2	21.2	15.8	24.0	45.7	20.9	13.9	23.5	49.0
Not employed	14.7	10.0	15.7	40.0	21.7	16.7	23.9	40.0
Self-employed	28.7	28.2	29.8	27.7	16.0	14.7	17.1	19.3
Never paid into emp pension	35.9	30.5	39.6	57.4	35.0	27.0	39.5	60.7
Currently pays into emp pension	41.0	46.7	37.4	17.2	42.5	50.3	37.5	19.3
Poor / Fair general health	19.7	14.7	21.5	47.1	21.5	14.8	25.2	43.5
Very good / Excellent health	46.0	51.0	43.2	23.1	44.7	51.6	40.6	23.4
Poor mental well-being	11.0	8.3	11.1	29.3	18.6	14.0	21.0	33.9
Registered disabled	18.4	13.9	20.2	42.0	22.5	17.9	23.9	41.5
Standardised scores	(sd)	(sd)	(sd)	(sd)	(sd)	(sd)	(sd)	(sd)
Cognition	-.11	.01	-.18	-.54	.10	.20	.06	-.29
Extroversion	-.06	.00	-.12	-.20	.06	.14	.01	-.22
Agreeable	-.35	-.31	-.39	-.45	.34	.40	.33	.03
Conscientious	-.09	.01	-.17	-.37	.09	.21	.00	-.26
Neurotic	.12	.20	.07	-.15	-.12	-.04	-.16	-.39
Open to new experience	.03	.09	-.02	-.18	-.02	.04	-.03	-.33
N(100%)	5105	2888	1798	419	5304	2827	1942	535

Appendix A4

Table A4.1a: Lifetime income quintiles and expectation of working past 60

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Lifetime Income (23 to 55)						
Ref cat: top quintile						
Bottom	-6.69*** (1.42)	7.37*** (1.44)	-13.57*** (1.94)	3.04 (2.06)	1.07 (2.03)	11.17*** (2.07)
2nd	10.17*** (1.21)	9.16*** (1.13)	4.53** (1.61)	4.39** (1.56)	16.78*** (1.78)	13.46*** (1.65)
3rd	10.40*** (1.16)	7.73*** (1.04)	7.29*** (1.53)	5.45*** (1.43)	14.65*** (1.71)	10.19*** (1.52)
4th	4.74*** (1.12)	3.11** (0.96)	3.59* (1.48)	3.77** (1.32)	7.15*** (1.66)	2.33 (1.39)
Gender (male-female)		0.48 (0.90)				
Gross Weekly Pay (55)						
Ref cat: top quintile						
Bottom		8.22*** (1.73)		6.09** (2.20)		10.27*** (2.95)
2nd		9.29*** (1.55)		9.30*** (2.14)		9.86*** (2.67)
3rd		8.40*** (1.37)		10.14*** (1.66)		8.20** (2.56)
4th		6.44*** (1.32)		8.14*** (1.53)		6.17* (2.52)
Occupation (55)						
Ref cat: professional						
Lower managerial		1.07 (1.22)		-0.78 (1.52)		4.21* (2.10)
Intermediate		2.57 (1.57)		-1.61 (2.42)		5.99* (2.43)
Small employers / lower supervisory		2.07 (1.51)		1.07 (1.79)		5.21 (2.84)
Semi-routine / Routine		6.30*** (1.56)		4.03* (1.99)		9.60*** (2.60)
Out of work		-9.50 (11.11)		-14.44 (17.71)		-3.21 (12.70)
Hours worked (55)						
Ref cat: 30-45 hrs						
<30		-8.75*** (1.14)		-8.62*** (2.03)		-10.24*** (1.46)
>45		5.82*** (0.99)		6.81*** (1.13)		2.15 (2.02)
Self-employed (55)						
Ref cat: employee						
Self-employed		2.00 (1.33)		1.50 (1.61)		3.23 (2.34)
Proportion time spent employed (17-50)		13.38***		15.80***		11.39***

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Pays into a pension (55)		(2.15)		(4.11)		(2.61)
Ref cat: no						
Previously		-4.10*** (0.95)		-5.58*** (1.33)		-2.73* (1.37)
Currently (DC)		1.45 (1.10)		-0.51 (1.44)		3.61* (1.69)
Currently (DB)		-9.71*** (1.04)		-13.66*** (1.50)		-5.45*** (1.46)
Currently (d/k what kind)		-2.59 (2.10)		-3.03 (3.75)		-1.98 (2.58)
General Health (55)						
Ref cat: good						
Poor / Fair		-5.74*** (1.06)		-3.10* (1.46)		-7.88*** (1.52)
Very good / Excellent		-0.31 (0.76)		-0.28 (1.05)		-0.04 (1.09)
Disability Status (55)						
Ref cat: No						
Yes		-5.51*** (1.00)		-5.79*** (1.43)		-5.19*** (1.41)
Symptoms of Depression (50)						
Ref cat: No						
Yes		-2.62* (1.13)		-5.78** (1.82)		-1.05 (1.46)
Highest Qualification (55)						
Ref cat: NVQ2/OLevel/GCSE A*-C						
No Quals		-4.28** (1.36)		-2.98 (1.93)		-4.99** (1.91)
NVQ1		-1.72 (1.22)		-1.50 (1.70)		-1.89 (1.74)
NVQ3		0.30 (1.02)		0.54 (1.40)		-0.21 (1.49)
NVQ4		-0.12 (0.96)		1.42 (1.37)		-1.21 (1.36)
NVQ5+ (higher degree)		1.29 (1.71)		0.72 (2.38)		2.56 (2.47)
Std. cognitive score (50)		0.61 (0.36)		0.91 (0.50)		0.24 (0.50)
Big 5 personality traits (50)						
Std. extroversion score		0.33 (0.37)		1.01 (0.53)		-0.34 (0.52)
Std. agreeableness score		1.02** (0.39)		1.47** (0.52)		0.64 (0.60)
Std. conscientiousness score		-0.79* (0.35)		-0.64 (0.50)		-1.01* (0.50)
Std. neuroticism score		-0.75* (0.38)		-0.99 (0.52)		-0.70 (0.54)
Std. openness to experience score		1.06** (0.39)		-0.03 (0.54)		2.09*** (0.56)
Housing Tenure (55)						

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Ref cat: Own Outright						
Mortgage		6.36*** (0.79)		5.53*** (1.14)		6.95*** (1.11)
Rent		7.30*** (1.12)		7.70*** (1.60)		6.79*** (1.57)
Living with a partner (55)						
Ref cat: yes						
No		6.97*** (1.66)		1.93 (2.61)		8.50*** (2.22)
Partners Occupation (50)						
Ref cat: Professional						
Lower managerial		0.88 (1.34)		-1.58 (2.18)		1.29 (1.78)
Intermediate		4.07** (1.51)		1.80 (2.25)		2.66 (2.35)
Small employers / lower supervisory		5.77*** (1.54)		3.19 (3.08)		5.91** (1.86)
Semi-routine / Routine		4.88*** (1.44)		2.54 (2.25)		4.85* (1.98)
Out of work		2.51 0.88		0.30 -1.58		1.96 1.29
No partner (omitted)						
Age of partner (55)						
Ref cat: 54-56 yrs						
No partner (omitted)						
28-49 yrs		2.33 (1.29)		-0.08 (1.55)		7.05** (2.40)
50-53 yrs		0.98 (1.04)		0.47 (1.25)		0.35 (1.91)
57-60		-2.03* (1.03)		-4.08* (1.83)		-0.19 (1.31)
61-94		-2.91* (1.28)		-3.59 (2.77)		-1.04 (1.54)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		0.51 (0.98)		-0.34 (1.26)		1.46 (1.52)
19+		-0.46 (1.07)		-1.24 (1.49)		0.61 (1.55)
Number of children <18 years						
Ref cat: none						
1		3.17** (1.15)		4.59** (1.52)		1.25 (1.76)
2		5.94** (1.88)		5.80** (2.20)		5.56 (3.54)
3+		17.26*** (4.03)		13.04** (4.49)		35.93*** (8.59)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		-0.06 (0.94)		-0.58 (1.41)		0.14 (1.27)

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Time spent caring for parent(s)						
Ref cat: no time / no parent						
1-10 hrs		-0.33 (0.77)		-0.61 (1.05)		-0.13 (1.14)
11+ hrs		-0.76 (1.49)		-0.12 (2.31)		-0.86 (1.97)
Time spent caring for grandchildren						
Ref cat: no time / no grandchildren						
1-10 hrs		1.86 (1.02)		1.15 (1.52)		1.78 (1.38)
11+ hrs		0.72 (1.18)		-1.34 (1.92)		1.31 (1.52)
constant	64.02*** (0.78)	48.04*** (3.44)	71.16*** (1.00)	53.88*** (5.17)	56.04*** (1.18)	43.22*** (4.17)
	<i>N</i>	8710	8710	4241	4241	4469
	<i>R</i> ²	.02	.35	.03	.31	.03

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A4.1b: Lifetime income quintiles and expectation of working past SPA

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
Lifetime Income (23 to 55)						
Ref cat: top quintile						
Bottom	1.88 (1.49)	6.63*** (1.69)	-2.66 (2.21)	4.01 (2.49)	7.53*** (1.99)	9.17*** (2.34)
2nd	8.90*** (1.27)	7.89*** (1.32)	5.00** (1.82)	4.75* (1.90)	13.78*** (1.74)	10.84*** (1.86)
3rd	7.60*** (1.22)	6.65*** (1.22)	5.82*** (1.74)	6.11*** (1.74)	10.47*** (1.69)	7.89*** (1.71)
4th	3.18** (1.18)	3.59** (1.12)	2.78 (1.68)	4.42** (1.60)	4.74** (1.63)	2.65 (1.57)
Gender (male-female)		-0.17 (1.05)				
Gross Weekly Pay (55)						
Ref cat: top quintile						
Bottom		8.48*** (1.97)		7.96** (2.62)		8.88** (3.14)
2nd		11.52*** (1.78)		11.86*** (2.53)		10.41*** (2.89)
3rd		8.00*** (1.59)		9.37*** (2.05)		5.91* (2.82)
4th		6.28*** (1.51)		7.10*** (1.88)		5.32 (2.77)
Occupation (55)						
Ref cat: professional						
Lower managerial		1.69 (1.42)		1.05 (1.83)		2.32 (2.36)
Intermediate		1.92 (1.83)		-1.49 (2.89)		3.49 (2.67)
Small employers / lower supervisory		0.34 (1.75)		0.99 (2.15)		-0.67 (3.23)
Semi-routine / Routine		4.73** (1.82)		3.69 (2.42)		5.89* (2.91)
Out of work		-7.92 (10.71)		-14.45 (15.80)		-2.18 (13.73)
Hours worked (55)						
Ref cat: 30-45 hrs						
<30		-8.80*** (1.31)		-3.30 (2.46)		- (1.64)
>45		8.69*** (1.16)		9.83*** (1.38)		4.70* (2.25)
Self-employed (55)						
Ref cat: employee						
Self-employed		10.34*** (1.54)		7.84*** (1.94)		12.02*** (2.65)
Proportion time spent employed (17-50)		7.57** (2.51)		9.73 (4.97)		5.19 (2.94)
Pays into a pension (55)						
Ref cat: no						
Previously		-4.84***		-8.14***		-2.08

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
Currently (DC)		(1.11) -2.68*		(1.61) -6.61***		(1.54) 1.60
Currently (DB)		(1.28) -16.42***		(1.76) -23.15***		(1.92) -
						10.17***
Currently (d/k what kind)		(1.22) -7.64**		(1.83) -9.37*		(1.66) -5.34
		(2.48)		(4.67)		(2.94)
General Health (55)						
Ref cat: good						
Poor / Fair		-4.18***		-0.77		-7.28***
		(1.24)		(1.78)		(1.72)
Very good / Excellent		0.19		0.57		0.16
		(0.89)		(1.28)		(1.23)
Disability Status (55)						
Ref cat: No						
Yes		-3.54**		-7.02***		-0.45
		(1.17)		(1.74)		(1.59)
Symptoms of Depression (50)						
Ref cat: No						
Yes		-0.25		-3.70		1.93
		(1.35)		(2.14)		(1.67)
Highest Qualification (55)						
Ref cat:						
NVQ2/OLevel/GCSE A*-C						
No Quals		-1.25		-0.57		-1.42
		(1.59)		(2.35)		(2.16)
NVQ1		0.28		0.56		0.15
		(1.43)		(2.08)		(1.97)
NVQ3		1.35		0.48		2.10
		(1.19)		(1.71)		(1.68)
NVQ4		0.06		0.89		-0.12
		(1.12)		(1.66)		(1.53)
NVQ5+ (higher degree)		2.18		1.90		2.93
		(2.01)		(2.91)		(2.79)
Std. cognitive score (50)		0.57		0.80		0.33
		(0.42)		(0.61)		(0.57)
Big 5 personality traits (50)						
Std. extroversion score		0.82		1.46*		0.19
		(0.44)		(0.64)		(0.59)
Std. agreeableness score		0.29		0.78		-0.04
		(0.46)		(0.63)		(0.68)
Std. conscientiousness score		-1.65***		-1.83**		-1.64**
		(0.41)		(0.60)		(0.57)
Std. neuroticism score		-0.73		-1.55*		-0.16
		(0.44)		(0.63)		(0.61)
Std. openness to experience score		1.52***		1.29		1.62*
		(0.46)		(0.66)		(0.63)
Housing Tenure (55)						
Ref cat: Own Outright						
Mortgage		5.31***		5.80***		4.77***
		(0.93)		(1.39)		(1.26)

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
Rent		8.71*** (1.29)		9.07*** (1.93)		8.32*** (1.76)
Living with a partner (55)						
Ref cat: yes						
No		10.50*** (1.94)		8.45** (3.18)		10.26*** (2.51)
Partners Occupation (50)						
Ref cat: Professional						
Lower managerial		0.76 (1.57)		-0.53 (2.64)		1.22 (2.01)
Intermediate		0.93 (1.76)		0.03 (2.73)		-0.24 (2.65)
Small employers / lower supervisory		2.92 (1.80)		0.85 (3.73)		3.14 (2.10)
Semi-routine / Routine		1.76 (1.68)		1.68 (2.73)		0.32 (2.23)
Out of work		1.40 (1.59)		0.55 (2.65)		0.47 (2.07)
No partner (omitted)						
Age of partner (55)						
Ref cat: 54-56 yrs						
No partner		0.67 (2.01)		1.15 (2.78)		0.50 (2.83)
28-49 yrs		3.82* (1.50)		2.35 (1.88)		7.14** (2.72)
50-53 yrs		2.89* (1.21)		3.19* (1.52)		1.33 (2.16)
57-60		-0.93 (1.21)		-3.29 (2.23)		0.68 (1.48)
61-94		-0.66 (1.49)		2.57 (3.33)		-0.07 (1.75)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		-0.25 (1.14)		-1.98 (1.59)		1.82 (1.67)
19+		-1.66 (1.24)		-2.04 (1.80)		-0.84 (1.75)
Number of children <18 years						
Ref cat: none						
1		3.53** (1.34)		4.46* (1.83)		2.17 (1.98)
2		7.30*** (2.21)		6.59* (2.70)		7.59 (4.00)
3+		20.01*** (4.74)		13.72* (5.46)		46.18*** (10.09)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		-0.98 (1.10)		0.04 (1.71)		-1.81 (1.43)
Time spent caring for parent(s)						

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
Ref cat: no time / no parent						
1-10 hrs		-1.12 (0.90)		-1.26 (1.28)		-1.16 (1.28)
11+ hrs		-0.52 (1.75)		-2.23 (2.84)		0.56 (2.22)
Time spent caring for grandchildren						
Ref cat: no time / no grandchildren						
1-10 hrs		1.28 (1.20)		1.17 (1.86)		0.96 (1.57)
11+ hrs		-0.27 (1.38)		-4.36 (2.34)		1.59 (1.71)
constant	34.38*** (0.82)	21.86*** (4.03)	40.51*** (1.14)	25.18*** (6.30)	27.48*** (1.16)	19.75*** (4.72)
<i>N</i>	8697	8697	4242	4242	4455	4455
<i>R</i> ²	.01	.18	.00	.18	.02	.17

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A4.2a: Lifetime poverty and expectation of working past 60

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Lifetime experience of poverty (23 to 55)						
Ref cat: no poverty						
Intermittent	2.04*	4.03***	0.54	2.67**	3.71**	5.18***
	(0.85)	(0.73)	(1.13)	(1.00)	(1.24)	(1.07)
Persistent	-	3.51*	-	3.00	-8.60***	3.37
	14.21***	(1.47)	20.00***	(2.23)	(2.13)	(2.01)
	(1.53)		(2.15)			
constant	68.81***	49.34***	74.13***	52.59***	63.58***	45.06***
	(0.53)	(3.45)	(0.70)	(5.24)	(0.78)	(4.19)
<i>N</i>	8710	8710	4241	4241	4469	4469
<i>R</i> ²	.01	.35	.02	.31	.01	.37

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1a for details of all measures included in the adjusted models.

Table A4.2b: Lifetime poverty and expectation of working past SPA

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
Lifetime experience of poverty (23 to 55)						
Ref cat: no poverty						
Intermittent	4.22***	3.41***	3.62**	2.93*	5.04***	3.88**
	(0.89)	(0.85)	(1.28)	(1.22)	(1.21)	(1.20)
Persistent	-1.43	4.09*	-5.30*	3.60	2.65	4.22
	(1.60)	(1.71)	(2.43)	(2.70)	(2.08)	(2.26)
constant	37.18***	22.77***	42.08***	24.15***	32.32***	21.03***
	(0.55)	(4.03)	(0.79)	(6.38)	(0.76)	(4.71)
<i>N</i>	8697	8697	4242	4242	4455	4455
<i>R</i> ²	.00	.18	.00	.18	.00	.17

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1b for details of all measures included in the adjusted models.

Table A4.3a: Each age in poverty and expectation of working past 60

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
In poverty at each age						
Ref cat: not in poverty						
In poverty (55)	-8.60*** (1.22)	1.32 (1.03)	-10.10*** (1.60)	-0.92 (1.41)	-7.61*** (1.89)	3.12* (1.54)
In poverty (50)	-6.67*** (1.25)	0.17 (1.07)	-8.16*** (1.73)	-0.59 (1.54)	-4.99** (1.77)	0.74 (1.49)
In poverty (42)	1.36 (1.21)	2.11* (1.01)	-0.53 (1.70)	1.41 (1.52)	3.74* (1.71)	2.70 (1.38)
In poverty (33)	-0.35 (1.31)	1.54 (1.02)	-0.65 (1.70)	0.91 (1.45)	0.48 (1.76)	1.85 (1.47)
In poverty (23)	0.47 (1.11)	2.15* (1.05)	-0.16 (1.76)	3.69* (1.87)	0.36 (1.73)	0.53 (1.40)
constant	70.72*** (0.50)	48.45*** (3.49)	76.16*** (0.68)	51.17*** (5.40)	65.45*** (0.74)	44.26*** (4.21)
<i>N</i>	8710	8710	4241	4241	4469	4469
<i>R</i> ²	.01	.35	.02	.31	.01	.37

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1a for details of all measures included in the adjusted models.

Table A4.3b: Each age in poverty and expectation of working past SPA

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
In poverty at each age						
Ref cat: not in poverty						
In poverty (55)	-2.93* (1.27)	1.28 (1.20)	-4.01* (1.77)	0.42 (1.67)	-2.31 (1.84)	1.80 (1.76)
In poverty (50)	-0.20 (1.33)	1.29 (1.29)	-0.35 (1.91)	1.17 (1.84)	0.35 (1.80)	1.41 (1.77)
In poverty (42)	2.83* (1.28)	2.33 (1.21)	1.20 (1.96)	1.02 (1.86)	4.94** (1.70)	3.47* (1.60)
In poverty (33)	0.48 (1.31)	1.19 (1.28)	-0.67 (2.07)	-0.29 (1.93)	2.10 (1.73)	2.30 (1.68)
In poverty (23)	1.25 (1.14)	1.18 (1.17)	1.43 (1.95)	3.18 (1.83)	0.30 (1.78)	-0.83 (1.62)
constant	38.29*** (0.53)	22.23*** (4.06)	43.39*** (0.76)	23.20*** (6.50)	33.30*** (0.72)	20.30*** (4.74)
<i>N</i>	8697	8697	4242	4242	4455	4455
<i>R</i> ²	.00	.18	.00	.18	.00	.17

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1b for details of all measures included in the adjusted models.

Table A4.4a: Lifetime of no work and expectation of working past 60

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
Lifetime of no work (23 to 55)						
Ref cat: always in work						
Intermittent	-16.75*** (0.95)	0.20 (0.96)	-14.53*** (1.31)	2.19 (1.41)	-17.78*** (1.35)	-1.44 (1.33)
Persistent	-50.51*** (2.39)	-5.33* (2.61)	-53.36*** (3.14)	-2.23 (4.13)	-47.70*** (3.55)	-7.61* (3.60)
constant	73.29*** (0.44)	49.53*** (3.54)	77.19*** (0.58)	54.43*** (5.72)	69.41*** (0.65)	44.40*** (4.21)
<i>N</i>	8710	8710	4241	4241	4469	4469
<i>R</i> ²	.07	.35	.08	.31	.07	.38

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1a for details of all measures included in the adjusted models.

Table A4.4b: Lifetime of no work and expectation of working past SPA

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 60	Past 66 adj
Lifetime of no work (23 to 55)						
Ref cat: always in work						
Intermittent	-7.57*** (1.02)	-0.53 (1.12)	-6.55*** (1.52)	1.22 (1.72)	-7.61*** (1.36)	-2.33 (1.50)
Persistent	-24.66*** (2.53)	-6.83* (3.04)	-28.99*** (3.66)	-6.04 (5.02)	-20.35*** (3.47)	-8.46* (4.01)
constant	40.81*** (0.47)	23.95*** (4.15)	45.03*** (0.67)	28.02*** (6.95)	36.61*** (0.65)	21.20*** (4.76)
<i>N</i>	8697	8697	4242	4242	4455	4455
<i>R</i> ²	.02	.18	.02	.18	.01	.17

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1b for details of all measures included in the adjusted models.

Table A4.5a: Each age working v non-working poor and expectation of working past 60

	All		Men		Women	
	Past 60	Past 60 adj	Past 60	Past 60 adj	Past 60	Past 60 adj
In work / in poverty at each age	Ref cat: in work/not in poverty					
Working poverty (55)	-1.38 (1.36)	1.60 (1.17)	-4.18* (1.73)	-1.03 (1.55)	1.02 (2.25)	3.97* (1.82)
Not working poverty (55)	-34.72*** (2.07)	2.01 (2.07)	-35.15*** (3.08)	-0.45 (3.19)	-33.15*** (2.82)	3.43 (2.76)
Working poverty (50)	4.44** (1.35)	2.58* (1.16)	2.40 (1.85)	1.33 (1.69)	6.47*** (1.94)	3.36* (1.67)
Not working poverty (50)	-24.24*** (2.28)	-11.99*** (2.15)	-24.76*** (3.16)	-12.16*** (3.19)	-23.92*** (3.23)	-11.45*** (2.96)
Working poverty (42)	4.91*** (1.27)	2.36* (1.10)	3.96* (1.74)	1.61 (1.60)	6.33*** (1.78)	3.11* (1.51)
Not working poverty (42)	0.26 (2.25)	2.38 (1.99)	-3.59 (3.40)	0.51 (3.19)	3.45 (3.07)	2.84 (2.64)
Working poverty (33)	3.55* (1.39)	2.49* (1.20)	3.81* (1.90)	1.32 (1.71)	3.74 (1.96)	3.31* (1.65)
Not working poverty (33)	0.86 (1.98)	0.34 (1.77)	0.42 (2.86)	0.83 (2.76)	1.60 (2.76)	-0.56 (2.40)
Working poverty (23)	0.94 (1.78)	1.14 (1.50)	1.45 (2.68)	2.34 (2.34)	0.78 (2.43)	-0.20 (1.99)
Not working poverty (23)	2.99* (1.30)	2.94* (1.23)	2.52 (2.11)	4.66* (2.26)	2.65 (1.98)	1.12 (1.72)
constant	72.09*** (0.54)	52.57*** (3.61)	76.59*** (0.72)	58.45*** (6.01)	67.70*** (0.77)	46.46*** (4.27)
<i>N</i>	8710	8710	4241	4241	4469	4469
<i>R</i> ²	.12	.35	.12	.31	.11	.38

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1a for details of all measures included in the adjusted models.

Table A4.5b: Each age in work / in poverty and expectation of working past SPA

	All		Men		Women	
	Past 66	Past 66 adj	Past 66	Past 66 adj	Past 66	Past 66 adj
In work / in poverty at each age						
Ref cat: in work/not poor						
Working poverty (55)	1.91 (1.42)	2.26 (1.34)	-0.35 (1.95)	0.49 (1.83)	3.67 (2.10)	3.83 (1.96)
Not working poverty (55)	-18.24*** (2.24)	0.17 (2.41)	-17.28*** (3.57)	1.83 (3.85)	-17.62*** (2.88)	-1.18 (3.09)
Working poverty (50)	7.51*** (1.44)	3.94** (1.37)	7.70*** (2.12)	3.63 (2.01)	7.73*** (1.94)	4.09* (1.88)
Not working poverty (50)	-13.05*** (2.43)	-9.83*** (2.45)	-15.47*** (3.65)	-12.00** (3.83)	-11.31*** (3.21)	-8.89** (3.26)
Working poverty (42)	5.00*** (1.39)	2.57* (1.29)	4.18* (2.06)	1.31 (1.93)	6.27*** (1.83)	3.59* (1.72)
Not working poverty (42)	1.62 (2.42)	1.77 (2.30)	-2.22 (3.97)	-2.02 (3.85)	5.11 (3.11)	3.93 (2.99)
Working poverty (33)	2.84 (1.46)	2.03 (1.40)	2.72 (2.30)	0.56 (2.14)	3.47 (1.89)	3.09 (1.80)
Not working poverty (33)	2.01 (2.13)	0.36 (2.12)	-0.91 (3.39)	-2.03 (3.30)	4.71 (2.81)	1.57 (2.74)
Working poverty (23)	1.29 (1.89)	0.09 (1.74)	4.46 (2.99)	2.98 (2.74)	-0.54 (2.43)	-2.14 (2.28)
Not working poverty (23)	2.65 (1.38)	1.70 (1.42)	2.24 (2.16)	3.07 (2.09)	1.90 (2.19)	-0.23 (2.13)
constant	38.63*** (0.58)	26.61*** (4.22)	43.00*** (0.83)	33.85*** (7.25)	34.30*** (0.79)	22.11*** (4.81)
<i>N</i>	8697	8697	4242	4242	4455	4455
<i>R</i> ²	.04	.18	.03	.19	.04	.17

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A4.1b for details of all measures included in the adjusted models.

Table A4.6: further details on the 'Big 5' personality traits

Each of the five personality factors represents a range between two extremes. In the real world, most people lie somewhere in between the two polar ends of each dimension.

Extraversion

Low scores: more reserved, expend energy in social situations
High scores: very social, talkativeness, assertive, outgoing

Agreeableness

Low scores: more competitive, less kind and affectionate
High scores: cooperative, kind and altruistic

Conscientiousness

Low scores: not very thoughtful, poor impulse control
High scores: organized, thoughtful, mindful of details

Neuroticism

Low scores: more stable and emotionally resilient
High scores: emotional instability, prone to mood swings, anxious, sadness

Openness

Low scores: more traditional, fewer interests and less creative
High scores: adventurous and creative, high levels of insight and imagination

Appendix A5

Table A5.1a: Lifetime income quintiles and attitudes to retirement: worry

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime Income (23 to 50)						
Ref cat: top quintile						
Bottom	0.58*** (0.05)	0.31*** (0.06)	0.55*** (0.07)	0.27** (0.09)	0.61*** (0.07)	0.32*** (0.09)
2nd	0.48*** (0.04)	0.28*** (0.05)	0.40*** (0.06)	0.20** (0.07)	0.55*** (0.06)	0.33*** (0.07)
3rd	0.41*** (0.04)	0.26*** (0.04)	0.40*** (0.06)	0.25*** (0.06)	0.41*** (0.06)	0.25*** (0.06)
4th	0.22*** (0.04)	0.14*** (0.04)	0.21*** (0.05)	0.13* (0.06)	0.23*** (0.05)	0.13* (0.06)
Gender (male-female)		0.04 (0.04)				
Gross Weekly Pay (50)						
Ref cat: top quintile						
Bottom		0.09 (0.07)		0.04 (0.10)		0.25* (0.11)
2nd		0.02 (0.06)		-0.01 (0.09)		0.18 (0.10)
3rd		0.09 (0.06)		0.05 (0.07)		0.26** (0.10)
4th		0.06 (0.05)		0.04 (0.06)		0.18 (0.10)
Occupation (50)						
Ref cat: professional						
Lower managerial		0.06 (0.05)		0.09 (0.06)		-0.03 (0.08)
Intermediate		0.00 (0.06)		-0.02 (0.11)		-0.08 (0.10)
Small employers / lower supervisory		0.09 (0.06)		0.17* (0.07)		-0.05 (0.11)
Semi-routine / Routine		0.02 (0.06)		0.06 (0.08)		-0.07 (0.10)
Hours worked per week (50)						
Ref cat: 30-45						
<30		-0.06 (0.05)		-0.23* (0.12)		-0.04 (0.05)
>45		0.00 (0.04)		0.00 (0.05)		-0.03 (0.09)
Self-employed (50)						
Ref cat: employee						
Self-employed		-0.04 (0.05)		-0.07 (0.06)		0.02 (0.09)
Has a pension (50)						
Ref cat: none						
Employer		0.03 (0.04)		0.09 (0.07)		0.00 (0.05)
Personal		0.22*** (0.05)		0.33*** (0.07)		0.09 (0.07)

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
Both		0.25*** (0.05)		0.34*** (0.08)		0.18** (0.07)
Proportion time spent employed (17-50)		0.07 (0.03)		-0.13 (0.06)		0.16 (0.03)
General Health (50)						
Ref cat: good						
Poor / Fair		0.13** (0.04)		0.13* (0.06)		0.14* (0.06)
Very good / Excellent		-0.08* (0.03)		-0.10* (0.04)		-0.06 (0.04)
Disability Status (50)						
Ref cat: No						
Yes		-0.11 (0.07)		-0.16 (0.11)		-0.12 (0.10)
Symptoms of Depression (50)						
Ref cat: No						
Yes		0.28*** (0.04)		0.28*** (0.07)		0.28*** (0.06)
Highest Qualification (50)						
Ref cat: NVQ2/OLevel/GCSE A*-C						
No Quals		-0.05 (0.05)		-0.02 (0.07)		-0.10 (0.07)
NVQ1		0.13** (0.05)		0.25*** (0.07)		0.01 (0.07)
NVQ3		0.02 (0.04)		0.03 (0.06)		0.02 (0.06)
NVQ4		-0.02 (0.04)		0.02 (0.06)		-0.05 (0.05)
NVQ5+ (higher degree)		-0.09 (0.07)		-0.17 (0.11)		0.02 (0.11)
Std. cognitive score (50)		-0.04** (0.01)		-0.03 (0.02)		-0.04* (0.02)
Big 5 personality traits (50)						
Std. extroversion score		-0.01 (0.01)		-0.02 (0.02)		-0.01 (0.02)
Std. agreeableness score		0.03* (0.02)		0.05* (0.02)		0.02 (0.02)
Std. conscientiousness score		-0.01 (0.01)		-0.03 (0.02)		0.01 (0.02)
Std. neuroticism score		-0.20*** (0.01)		-0.23*** (0.02)		-0.18*** (0.02)
Std. openness to experience score		-0.01 (0.02)		-0.01 (0.02)		-0.01 (0.02)
Housing Tenure (50)						
Ref cat: Own Outright						
Mortgage		0.23*** (0.03)		0.26*** (0.05)		0.20*** (0.05)
Rent		0.26*** (0.05)		0.28*** (0.07)		0.26*** (0.07)
Living with a partner (50)						
Ref cat: yes						
No		-0.32 (0.85)		-0.46 (0.85)		-0.85 (1.29)
Partners Occupation (50)						

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
Ref cat: Professional						
Lower managerial		-0.05 (0.05)		-0.18* (0.09)		0.03 (0.07)
Intermediate		0.04 (0.06)		-0.02 (0.09)		-0.05 (0.09)
Small employers / lower supervisory		0.10 (0.06)		0.03 (0.13)		0.14 (0.07)
Semi-routine / Routine		0.05 (0.06)		-0.05 (0.09)		0.10 (0.08)
Out of work		-0.02 (0.06)		-0.11 (0.09)		0.00 (0.08)
No partner (omitted)						
Age of partner (50)						
Ref cat: 49-51 yrs						
No partner (omitted)						
21-45 yrs		-0.02 (0.05)		0.00 (0.06)		-0.09 (0.08)
46-48 yrs		-0.04 (0.05)		-0.02 (0.06)		-0.11 (0.08)
52-55		0.04 (0.04)		0.05 (0.08)		0.04 (0.05)
56-90		0.09 (0.05)		-0.01 (0.11)		0.11 (0.06)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		0.04 (0.04)		0.04 (0.06)		0.05 (0.06)
19+		-0.10* (0.04)		-0.07 (0.06)		-0.12 (0.06)
Number of children <18 years						
Ref cat: none						
1		0.09** (0.04)		0.08 (0.05)		0.09 (0.05)
2		0.11* (0.05)		0.14* (0.06)		0.04 (0.07)
3+		0.18* (0.09)		0.11 (0.11)		0.28 (0.16)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		-0.02 (0.04)		0.01 (0.07)		-0.06 (0.06)
Time spent caring for parent(s)						
Ref cat: no time / no parent						
1-10 hrs		0.01 (0.03)		0.04 (0.04)		-0.02 (0.04)
11+ hrs		0.03 (0.07)		0.15 (0.12)		-0.04 (0.09)
Constant		3.76*** (0.03)		3.52*** (0.21)		3.32*** (0.16)
	<i>N</i>	9562	9562	4695	4695	4867
	<i>R</i> ²	.02	.09	.02	.09	.03

Standard errors in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.1b: Lifetime income quintiles and attitudes to retirement: afford

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime Income (23 to 50)						
Ref cat: top quintile						
Bottom	1.89*** (0.06)	0.65*** (0.07)	1.95*** (0.08)	0.59*** (0.10)	1.83*** (0.07)	0.63*** (0.09)
2nd	1.23*** (0.05)	0.52*** (0.05)	1.14*** (0.07)	0.46*** (0.08)	1.28*** (0.07)	0.55*** (0.07)
3rd	0.86*** (0.05)	0.44*** (0.05)	0.71*** (0.06)	0.37*** (0.07)	0.98*** (0.06)	0.50*** (0.07)
4th	0.37*** (0.04)	0.18*** (0.04)	0.32*** (0.06)	0.15* (0.06)	0.41*** (0.06)	0.20*** (0.06)
Gender (male-female)		-0.01 (0.04)				
Gross Weekly Pay (50)						
Ref cat: top quintile						
Bottom		0.73*** (0.07)		0.72*** (0.11)		0.79*** (0.12)
2nd		0.65*** (0.06)		0.64*** (0.09)		0.69*** (0.11)
3rd		0.51*** (0.06)		0.46*** (0.07)		0.61*** (0.11)
4th		0.34*** (0.05)		0.32*** (0.07)		0.39*** (0.11)
Occupation (50)						
Ref cat: professional						
Lower managerial		0.20*** (0.05)		0.18** (0.07)		0.15 (0.09)
Intermediate		0.22** (0.07)		0.04 (0.12)		0.22* (0.10)
Small employers / lower supervisory		0.24*** (0.06)		0.31*** (0.08)		0.13 (0.11)
Semi-routine / Routine		0.27*** (0.07)		0.31*** (0.09)		0.21* (0.11)
Hours worked per week (50)						
Ref cat: 30-45						
<30		0.01 (0.05)		0.07 (0.12)		-0.02 (0.06)
>45		0.67* (0.31)		1.01** (0.34)		0.64 (0.90)
Self-employed (50)						
Ref cat: employee						
Self-employed		0.41*** (0.05)		0.37*** (0.07)		0.40*** (0.09)
Has a pension (50)						
Ref cat: none						
Employer		-0.38*** (0.04)		-0.46*** (0.07)		-0.34*** (0.06)
Personal		-0.42*** (0.05)		-0.44*** (0.08)		-0.48*** (0.07)
Both		-0.62*** (0.05)		-0.71*** (0.08)		-0.57*** (0.07)
Proportion time spent employed		0.05		-0.09		0.02

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
(17-50)		(0.09)		(0.18)		(0.11)
General Health (50)						
Ref cat: good						
Poor / Fair		0.19*** (0.05)		0.18** (0.07)		0.18** (0.06)
Very good / Excellent		-0.11*** (0.03)		-0.11* (0.05)		-0.13** (0.05)
Disability Status (50)						
Ref cat: No						
Yes		-0.01 (0.08)		-0.06 (0.12)		-0.07 (0.11)
Symptoms of Depression (50)						
Ref cat: No						
Yes		0.27*** (0.05)		0.22** (0.08)		0.27*** (0.06)
Highest Qualification (50)						
Ref cat: NVQ2/OLevel/GCSE A*-C						
No Quals		-0.00 (0.05)		0.05 (0.08)		-0.06 (0.07)
NVQ1		0.00 (0.05)		0.09 (0.07)		-0.07 (0.07)
NVQ3		0.00 (0.04)		0.02 (0.06)		-0.02 (0.06)
NVQ4		-0.08 (0.04)		-0.08 (0.06)		-0.09 (0.06)
NVQ5+ (higher degree)		-0.17* (0.08)		-0.25* (0.11)		-0.10 (0.12)
Std. cognitive score (50)		-0.02 (0.01)		-0.03 (0.02)		-0.00 (0.02)
Big 5 personality traits (50)						
Std. extroversion score		0.02 (0.02)		0.06* (0.02)		-0.03 (0.02)
Std. agreeableness score		0.03 (0.02)		0.01 (0.02)		0.06* (0.02)
Std. conscientiousness score		-0.07*** (0.01)		-0.06** (0.02)		-0.08*** (0.02)
Std. neuroticism score		-0.09*** (0.02)		-0.11*** (0.02)		-0.06** (0.02)
Std. openness to experience score		0.05** (0.02)		0.05* (0.02)		0.05* (0.02)
Housing Tenure (50)						
Ref cat: Own Outright						
Mortgage		0.61*** (0.04)		0.65*** (0.05)		0.57*** (0.05)
Rent		0.72*** (0.05)		0.66*** (0.07)		0.76*** (0.07)
Living with a partner (50)						
Ref cat: yes						
No		-0.50 (0.88)		-0.61 (0.89)		-0.46 (1.38)
Partners Occupation (50)						
Ref cat: Professional						
Lower managerial		0.14* (0.06)		-0.03 (0.09)		0.19** (0.07)

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
Intermediate		0.14*		-0.00		0.13
		(0.06)		(0.10)		(0.10)
Small employers / lower supervisory		0.35***		0.32*		0.39***
		(0.07)		(0.13)		(0.08)
Semi-routine / Routine		0.28***		0.10		0.35***
		(0.06)		(0.10)		(0.08)
Out of work		0.24***		0.02		0.36***
		(0.06)		(0.10)		(0.09)
No partner (omitted)						
Age of partner (50)						
Ref cat: 49-51 yrs						
No partner (omitted)						
21-45 yrs		0.08		0.06		0.14
		(0.05)		(0.06)		(0.09)
46-48 yrs		0.03		0.01		0.04
		(0.05)		(0.06)		(0.09)
52-55		-0.02		0.09		-0.03
		(0.05)		(0.08)		(0.06)
56-90		0.10		0.01		0.15*
		(0.06)		(0.12)		(0.07)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		-0.00		0.03		-0.02
		(0.04)		(0.06)		(0.07)
19+		-0.11*		-0.04		-0.16*
		(0.05)		(0.07)		(0.07)
Number of children <18 years						
Ref cat: none						
1		0.26***		0.15**		0.36***
		(0.04)		(0.06)		(0.05)
2		0.26***		0.21**		0.33***
		(0.05)		(0.07)		(0.08)
3+		0.53***		0.59***		0.34*
		(0.10)		(0.12)		(0.17)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		-0.07		-0.03		-0.11
		(0.05)		(0.07)		(0.06)
Time spent caring for parent(s)						
Ref cat: no time / no parent						
1-10 hrs		-0.01		-0.01		-0.02
		(0.03)		(0.04)		(0.04)
11+ hrs		0.07		0.14		0.04
		(0.07)		(0.13)		(0.09)
Constant	3.00***	2.13***	2.95***	2.48***	3.07***	2.07***
	(0.03)	(0.15)	(0.04)	(0.22)	(0.04)	(0.18)
	<i>N</i>	9563	4694	4694	4869	4869
	<i>R</i> ²	.14	.13	.29	.14	.27

Standard errors in parentheses
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.1c: lifetime income quintiles and attitudes to retirement: far off

My retirement is so far off, it is not worth worrying about what I will live on						
	All	All adj	Men	Men adj	Women	Women adj
Lifetime Income (23 to 50)						
Ref cat: top quintile						
Bottom	0.98*** (0.04)	0.31*** (0.05)	1.03*** (0.06)	0.30*** (0.08)	0.93*** (0.06)	0.31*** (0.07)
2nd	0.60*** (0.04)	0.22*** (0.04)	0.60*** (0.05)	0.23*** (0.06)	0.59*** (0.05)	0.22*** (0.06)
3rd	0.38*** (0.04)	0.15*** (0.04)	0.35*** (0.05)	0.16** (0.05)	0.40*** (0.05)	0.14** (0.05)
4th	0.23*** (0.03)	0.12*** (0.03)	0.23*** (0.05)	0.13** (0.05)	0.22*** (0.05)	0.12* (0.05)
Gender (male-female)		0.08* (0.03)				
Gross Weekly Pay (50)						
Ref cat: top quintile						
Bottom		0.13* (0.06)		0.14 (0.09)		0.08 (0.10)
2nd		0.24*** (0.05)		0.22** (0.07)		0.15 (0.09)
3rd		0.14** (0.05)		0.08 (0.06)		0.11 (0.09)
4th		0.13** (0.04)		0.14* (0.05)		0.01 (0.09)
Occupation (50)						
Ref cat: professional						
Lower managerial		0.08 (0.04)		0.02 (0.05)		0.14* (0.07)
Intermediate		0.11 (0.06)		0.04 (0.09)		0.14 (0.08)
Small employers / lower supervisory		0.21*** (0.05)		0.21*** (0.06)		0.21* (0.10)
Semi-routine / Routine		0.29*** (0.05)		0.33*** (0.07)		0.27** (0.09)
Hours worked per week (50)						
Ref cat: 30-45						
<30		0.01 (0.04)		0.08 (0.10)		0.00 (0.05)
>45		0.03 (0.04)		-0.02 (0.04)		0.20** (0.08)
Self-employed (50)						
Ref cat: employee						
Self-employed		0.17*** (0.05)		0.21*** (0.06)		0.04 (0.08)
Has a pension (50)						
Ref cat: none						
Employer		-0.24*** (0.04)		-0.27*** (0.06)		-0.23*** (0.05)
Personal		-0.21*** (0.04)		-0.18** (0.06)		-0.26*** (0.06)
Both		-0.38*** (0.04)		-0.36*** (0.06)		-0.42*** (0.06)
Proportion time spent employed (17-50)		-0.09		-0.32*		-0.04

My retirement is so far off, it is not worth worrying about what I will live on						
	All	All adj	Men	Men adj	Women	Women adj
General Health (50)		(0.08)		(0.15)		(0.09)
Ref cat: good						
Poor / Fair		0.01 (0.04)		0.01 (0.05)		0.02 (0.05)
Very good / Excellent		0.01 (0.03)		-0.01 (0.04)		0.03 (0.04)
Disability Status (50)						
Ref cat: No						
Yes		0.19** (0.07)		0.26** (0.10)		0.10 (0.09)
Symptoms of Depression (50)						
Ref cat: No						
Yes		0.11** (0.04)		0.12* (0.06)		0.10* (0.05)
Highest Qualification (50)						
Ref cat: NVQ2/OLevel/GCSE A*-C						
No Quals		0.32*** (0.04)		0.31*** (0.06)		0.33*** (0.06)
NVQ1		0.09* (0.04)		0.12 (0.06)		0.04 (0.06)
NVQ3		0.02 (0.04)		0.04 (0.05)		0.01 (0.05)
NVQ4		-0.09** (0.03)		-0.11* (0.05)		-0.09 (0.05)
NVQ5+ (higher degree)		-0.08 (0.07)		-0.12 (0.09)		-0.05 (0.09)
Std. cognitive score (50)		-0.06*** (0.01)		-0.07*** (0.02)		-0.04** (0.02)
Big 5 personality traits (50)						
Std. extroversion score		0.07*** (0.01)		0.08*** (0.02)		0.07*** (0.02)
Std. agreeableness score		-0.08*** (0.01)		-0.07*** (0.02)		-0.11*** (0.02)
Std. conscientiousness score		-0.02 (0.01)		-0.02 (0.02)		-0.02 (0.02)
Std. neuroticism score		0.04** (0.01)		0.05** (0.02)		0.03 (0.02)
Std. openness to experience score		-0.07*** (0.01)		-0.08*** (0.02)		-0.05*** (0.02)
Housing Tenure (50)						
Ref cat: Own Outright						
Mortgage		0.08** (0.03)		0.13** (0.04)		0.04 (0.04)
Rent		0.14*** (0.04)		0.20*** (0.06)		0.07 (0.06)
Living with a partner (50)						
Ref cat: yes						
No		0.80 (0.75)		0.80 (0.74)		-0.56 (1.13)
Partners Occupation (50)						
Ref cat: Professional						
Lower managerial		0.01 (0.05)		-0.07 (0.08)		0.04 (0.06)
Intermediate		-0.01		-0.09		-0.03

My retirement is so far off, it is not worth worrying about what I will live on						
	All	All adj	Men	Men adj	Women	Women adj
Small employers / lower supervisory		(0.05) 0.03		(0.08) -0.12		(0.08) 0.10
Semi-routine / Routine		(0.05) 0.08		(0.11) -0.06		(0.06) 0.21**
Out of work		(0.05) 0.03		(0.08) -0.15		(0.07) 0.19*
No partner (omitted)		(0.05)		(0.08)		(0.07)
Age of partner (50)						
Ref cat: 49-51 yrs						
No partner (omitted)						
21-45 yrs		-0.01 (0.04)		-0.03 (0.05)		0.01 (0.07)
46-48 yrs		-0.05 (0.04)		-0.04 (0.05)		-0.06 (0.07)
52-55		-0.02 (0.04)		-0.03 (0.07)		-0.03 (0.05)
56-90		0.02 (0.05)		0.06 (0.10)		-0.01 (0.06)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		-0.01 (0.04)		0.03 (0.05)		-0.04 (0.05)
19+		-0.09* (0.04)		-0.10 (0.05)		-0.07 (0.06)
Number of children <18 years						
Ref cat: none						
1		0.02 (0.03)		0.00 (0.04)		0.05 (0.04)
2		0.02 (0.04)		0.04 (0.06)		0.03 (0.06)
3+		-0.04 (0.08)		0.06 (0.09)		-0.22 (0.14)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		0.07 (0.04)		0.10 (0.06)		0.04 (0.05)
Time spent caring for parent(s)						
Ref cat: no time / no parent						
1-10 hrs		-0.00 (0.03)		0.01 (0.04)		-0.02 (0.04)
11+ hrs		0.03 (0.06)		0.01 (0.10)		0.04 (0.08)
Constant		2.21*** (0.02)		2.17*** (0.03)		2.30*** (0.15)
	<i>N</i>	9558	9558	4692	4692	4866
	<i>R</i> ²	.06	.14	.06	.16	.06

Standard errors in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.2a: lifetime poverty and attitudes to retirement: worry

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime experience of poverty (23 to 50)						
Ref cat: no poverty						
Intermittent	0.24*** (0.03)	0.13*** (0.03)	0.27*** (0.04)	0.16*** (0.05)	0.22*** (0.04)	0.09* (0.04)
Persistent	0.39*** (0.05)	0.15* (0.06)	0.33*** (0.08)	0.09 (0.09)	0.42*** (0.07)	0.16 (0.08)
Constant	3.94*** (0.02)	3.39*** (0.14)	3.90*** (0.03)	3.57*** (0.21)	3.98*** (0.03)	3.37*** (0.17)
<i>N</i>	9562	9562	4695	4695	4867	4867
<i>R</i> ²	.01	.08	.01	.09	.01	.08

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.2b: lifetime poverty and attitudes to retirement: afford

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime experience of poverty (23 to 50)						
Ref cat: no poverty						
Intermittent	0.71*** (0.03)	0.22*** (0.03)	0.72*** (0.05)	0.22*** (0.05)	0.68*** (0.05)	0.17*** (0.05)
Persistent	1.54*** (0.06)	0.33*** (0.06)	1.64*** (0.09)	0.21* (0.10)	1.42*** (0.08)	0.28** (0.09)
Constant	3.33*** (0.02)	2.26*** (0.15)	3.20*** (0.03)	2.61*** (0.23)	3.47*** (0.03)	2.17*** (0.18)
<i>N</i>	9563	9563	4694	4694	4869	4869
<i>R</i> ²	.00	.03	.00	.04	-.00	.02

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.2c: lifetime poverty and attitudes to retirement: far off

My retirement is so far off, it is not worth worrying about what I will live on							
	All	All adj	Men	Men adj	Women	Women adj	
Lifetime experience of poverty (23 to 50)							
Ref cat: no poverty							
Intermittent	0.30*** (0.03)	0.06* (0.03)	0.29*** (0.04)	0.05 (0.04)	0.29*** (0.04)	0.06 (0.04)	
Persistent	0.81*** (0.04)	0.16** (0.05)	0.93*** (0.07)	0.19* (0.08)	0.70*** (0.06)	0.11 (0.07)	
Constant	2.39*** (0.02)	2.20*** (0.12)	2.34*** (0.02)	2.54*** (0.18)	2.44*** (0.02)	2.36*** (0.15)	
	<i>N</i>	9558	9558	4692	4692	4866	4866
	<i>R</i> ²	.04	.14	.04	.16	.03	.11

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.3a: Each age in poverty and attitudes to retirement: worry

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
In poverty at each age						
Ref cat: not in poverty						
In poverty (50)	0.26*** (0.04)	0.13** (0.04)	0.27*** (0.06)	0.14* (0.07)	0.25*** (0.05)	0.10 (0.06)
In poverty (42)	0.16*** (0.04)	0.11** (0.04)	0.16** (0.06)	0.11 (0.06)	0.16** (0.05)	0.10 (0.05)
In poverty (33)	0.07 (0.04)	0.01 (0.04)	0.07 (0.07)	-0.00 (0.06)	0.07 (0.06)	0.01 (0.06)
In poverty (23)	0.01 (0.04)	0.01 (0.04)	0.03 (0.06)	0.05 (0.06)	-0.00 (0.05)	-0.05 (0.05)
Constant	3.96*** (0.02)	3.40*** (0.14)	3.92*** (0.02)	3.51*** (0.22)	4.00*** (0.02)	3.40*** (0.17)
<i>N</i>	9562	9562	4695	4695	4867	4867
<i>R</i> ²	.01	.08	.01	.09	.01	.08

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.3b: Each age poverty and attitudes to retirement: afford

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
In poverty at each age						
Ref cat: not in poverty						
In poverty (50)	1.02*** (0.05)	0.33*** (0.05)	1.14*** (0.07)	0.25*** (0.07)	0.90*** (0.06)	0.30*** (0.06)
In poverty (42)	0.45*** (0.05)	0.16*** (0.04)	0.49*** (0.07)	0.20** (0.07)	0.39*** (0.06)	0.09 (0.06)
In poverty (33)	0.30*** (0.05)	0.05 (0.04)	0.30*** (0.07)	0.03 (0.07)	0.29*** (0.06)	0.05 (0.06)
In poverty (23)	0.15* (0.06)	0.04 (0.04)	0.08 (0.06)	0.00 (0.06)	0.23*** (0.06)	0.07 (0.05)
Constant	3.34*** (0.02)	2.27*** (0.15)	3.20*** (0.03)	2.58*** (0.23)	3.48*** (0.03)	2.19*** (0.18)
<i>N</i>	9563	9563	4694	4694	4869	4869
<i>R</i> ²	.12	.27	.12	.29	.10	.26

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.3c: Each age poverty and attitudes to retirement: far off

	All	All adj	Far off		Women	Women adj
			Men	Men adj		
In poverty at each age						
Ref cat: not in poverty						
In poverty (50)	0.40*** (0.03)	0.10** (0.04)	0.48*** (0.05)	0.13* (0.06)	0.32*** (0.05)	0.06 (0.05)
In poverty (42)	0.25*** (0.04)	0.08* (0.04)	0.32*** (0.05)	0.12* (0.05)	0.19*** (0.05)	0.05 (0.05)
In poverty (33)	0.24*** (0.04)	0.06 (0.04)	0.23*** (0.06)	0.02 (0.06)	0.25*** (0.05)	0.08 (0.05)
In poverty (23)	0.09* (0.04)	0.02 (0.04)	0.04 (0.05)	-0.01 (0.05)	0.15** (0.05)	0.04 (0.06)
Constant	2.37*** (0.02)	2.19*** (0.12)	2.32*** (0.02)	2.57*** (0.19)	2.43*** (0.02)	2.33*** (0.15)
<i>N</i>	9558	9558	4692	4692	4866	4866
<i>R</i> ²	.05	.14	.06	.16	.04	.12

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.4a: Lifetime of no work and attitudes to retirement: worry

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime of no work (23 to 50)						
Ref cat: always in work						
Intermittent	0.15*** (0.04)	0.06 (0.04)	0.18*** (0.05)	0.06 (0.06)	0.13* (0.05)	0.03 (0.06)
Persistent	0.33*** (0.07)	-0.07 (0.10)	0.36*** (0.11)	-0.11 (0.16)	0.29** (0.10)	-0.15 (0.13)
Constant	4.01*** (0.02)	3.48*** (0.14)	3.97*** (0.02)	3.69*** (0.23)	4.06*** (0.02)	3.46*** (0.17)
<i>N</i>	9562	9562	4695	4695	4867	4867
<i>R</i> ²	.00	.08	.00	.09	.00	.08

Standard errors in parentheses
 * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.4b: Lifetime of no work and attitudes to retirement: afford

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime of no work (23 to 50)						
Ref cat: always in work						
Intermittent	0.70*** (0.04)	0.18*** (0.04)	0.74*** (0.06)	0.14* (0.07)	0.64*** (0.06)	0.14* (0.06)
Persistent	1.71*** (0.09)	0.14 (0.10)	1.94*** (0.12)	0.02 (0.17)	1.49*** (0.12)	-0.02 (0.14)
Constant	3.52*** (0.02)	2.33*** (0.15)	3.36*** (0.03)	2.71*** (0.25)	3.67*** (0.03)	2.25*** (0.18)
<i>N</i>	9563	9563	4694	4694	4869	4869
<i>R</i> ²	.06	.27	.07	.28	.05	.26

Standard errors in parentheses
 * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.4c: Lifetime of no work and attitudes to retirement: far off

	My retirement is so far off, it is not worth worrying about what I will live on					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime of no work (23 to 50)						
Ref cat: always in work						
Intermittent	0.70*** (0.04)	0.18*** (0.04)	0.74*** (0.06)	0.14* (0.07)	0.64*** (0.06)	0.14* (0.06)
Persistent	1.71*** (0.09)	0.14 (0.10)	1.94*** (0.12)	0.02 (0.17)	1.49*** (0.12)	-0.02 (0.14)
Constant	3.52*** (0.02)	2.33*** (0.15)	3.36*** (0.03)	2.71*** (0.25)	3.67*** (0.03)	2.25*** (0.18)
<i>N</i>	9563	9563	4694	4694	4869	4869
<i>R</i> ²	.03	.14	.03	.16	.02	.12

Standard errors in parentheses
 * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A5.5a: Each age in work / in poverty and attitudes to retirement: worry

	I worry about how much I will have to live on in retirement					
	All	All adj	Men	Men adj	Women	Women adj
In work / in poverty at each age						
Ref cat: in work/not in poverty						
Working poverty (50)	0.25*** (0.04)	0.14** (0.05)	0.24*** (0.07)	0.17* (0.07)	0.25*** (0.06)	0.10 (0.06)
Not working poverty (50)	0.27*** (0.07)	0.05 (0.10)	0.35*** (0.10)	0.00 (0.16)	0.21* (0.09)	0.01 (0.13)
Working poverty (42)	0.18*** (0.05)	0.12** (0.04)	0.17* (0.07)	0.13 (0.07)	0.17** (0.06)	0.11 (0.06)
Not working poverty (42)	0.14 (0.08)	0.08 (0.08)	0.07 (0.13)	0.03 (0.13)	0.17 (0.09)	0.10 (0.10)
Working poverty (33)	0.08 (0.05)	0.02 (0.05)	0.06 (0.07)	-0.01 (0.07)	0.09 (0.06)	0.03 (0.06)
Not working poverty (33)	0.10 (0.07)	0.03 (0.07)	0.11 (0.12)	0.06 (0.11)	0.09 (0.09)	0.02 (0.09)
Working poverty (23)	-0.03 (0.06)	-0.07 (0.06)	-0.09 (0.10)	-0.08 (0.10)	0.01 (0.08)	-0.06 (0.08)
Not working poverty (23)	0.02 (0.05)	0.03 (0.05)	0.05 (0.07)	0.09 (0.07)	-0.01 (0.07)	-0.04 (0.07)
Constant	3.96*** (0.02)	3.41*** (0.14)	3.92*** (0.03)	3.56*** (0.24)	3.99*** (0.03)	3.39*** (0.17)
<i>N</i>	9562	9562	4695	4695	4867	4867
<i>R</i> ²	.01	.08	.01	.09	.01	.08

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.5b: Each age in work / in poverty and attitudes to retirement: afford

	I can't afford to put money aside for retirement at the moment					
	All	All adj	Men	Men adj	Women	Women adj
In work / in poverty at each age						
Ref cat: in work/not in poverty						
Working poverty (50)	0.89*** (0.05)	0.34*** (0.05)	0.95*** (0.07)	0.29*** (0.08)	0.83*** (0.07)	0.32*** (0.07)
Not working poverty (50)	1.35*** (0.08)	0.38*** (0.10)	1.63*** (0.11)	0.18 (0.17)	1.10*** (0.10)	0.31* (0.14)
Working poverty (42)	0.44*** (0.05)	0.20*** (0.05)	0.45*** (0.08)	0.24*** (0.07)	0.40*** (0.07)	0.13* (0.06)
Not working poverty (42)	0.40*** (0.09)	0.07 (0.08)	0.47*** (0.14)	0.09 (0.14)	0.32** (0.11)	-0.02 (0.10)
Working poverty (33)	0.26*** (0.05)	0.06 (0.05)	0.23** (0.08)	0.04 (0.08)	0.27*** (0.07)	0.06 (0.07)
Not working poverty (33)	0.35*** (0.08)	0.06 (0.08)	0.39** (0.12)	0.07 (0.12)	0.32** (0.10)	0.03 (0.10)
Working poverty (23)	0.15 (0.07)	0.01 (0.06)	0.02 (0.11)	-0.07 (0.10)	0.24** (0.09)	0.06 (0.08)
Not working poverty (23)	0.11 (0.07)	0.06 (0.05)	0.03 (0.08)	0.02 (0.08)	0.21** (0.07)	0.08 (0.07)
Constant	3.30*** (0.02)	2.25*** (0.16)	3.16*** (0.03)	2.60*** (0.25)	3.45*** (0.03)	2.19*** (0.18)
<i>N</i>	9563	9563	4694	4694	4869	4869
<i>R</i> ²	.13	.27	.14	.29	.11	.26

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Table A5.5c: Each age in work / in poverty and attitudes to retirement: far off

	All	All adj	Men	Far off Men adj	Women	Women adj
In work / in poverty at each age						
Ref cat: in work/not in poverty						
Working poverty (50)	0.34*** (0.04)	0.10* (0.04)	0.40*** (0.06)	0.14* (0.06)	0.28*** (0.05)	0.07 (0.06)
	0.50*** (0.06)	0.18* (0.08)	0.56*** (0.09)	0.17 (0.13)	0.42*** (0.08)	0.13 (0.11)
Working poverty (42)	0.21*** (0.04)	0.06 (0.04)	0.24*** (0.06)	0.08 (0.06)	0.17** (0.05)	0.03 (0.05)
Not working poverty (42)	0.34*** (0.06)	0.15* (0.07)	0.54*** (0.11)	0.23* (0.11)	0.20* (0.08)	0.06 (0.09)
Working poverty (33)	0.21*** (0.04)	0.05 (0.04)	0.19** (0.07)	0.02 (0.06)	0.22*** (0.06)	0.06 (0.05)
Not working poverty (33)	0.32*** (0.06)	0.11 (0.06)	0.33*** (0.10)	0.09 (0.09)	0.31*** (0.08)	0.11 (0.08)
Working poverty (23)	0.15** (0.06)	0.03 (0.05)	0.14 (0.09)	0.04 (0.08)	0.16* (0.07)	0.01 (0.07)
Not working poverty (23)	0.03 (0.04)	0.01 (0.05)	-0.05 (0.06)	-0.04 (0.06)	0.12 (0.07)	0.06 (0.08)
Constant	2.36*** (0.02)	2.14*** (0.13)	2.30*** (0.02)	2.45*** (0.20)	2.42*** (0.02)	2.32*** (0.15)
<i>N</i>	9558	9558	4692	4692	4866	4866
<i>R</i> ²	.05	.14	.07	.16	.04	.11

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A5.1a-c for details of all measures included in the adjusted models.

Appendix A6

Table A6.1: Lifetime income quintiles and early labour market exits (age 50-55)

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime Income (23 to 50)						
Ref cat: top quintile						
Bottom	0.04** (0.02)	-0.00 (0.02)	0.06** (0.02)	-0.00 (0.03)	0.01 (0.02)	-0.03 (0.03)
2nd	0.01 (0.01)	-0.01 (0.01)	0.02 (0.01)	0.00 (0.02)	-0.01 (0.02)	-0.03 (0.02)
3rd	-0.02* (0.01)	-0.03** (0.01)	-0.01 (0.01)	-0.02 (0.01)	-0.04** (0.01)	-0.05** (0.02)
4th	-0.01 (0.01)	-0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	-0.03* (0.01)	-0.04* (0.02)
Gender (male-female)		-0.03* (0.01)				
Gross Weekly Pay (50)						
Ref cat: top quintile						
Bottom		-0.00 (0.02)		0.00 (0.02)		0.01 (0.03)
2nd		0.01 (0.02)		0.01 (0.02)		0.02 (0.03)
3rd		-0.01 (0.01)		-0.03 (0.02)		0.01 (0.03)
4th		-0.00 (0.01)		-0.00 (0.01)		-0.01 (0.02)
Occupation (50)						
Ref cat: professional						
Lower managerial		-0.00 (0.01)		-0.00 (0.01)		0.00 (0.02)
Intermediate		0.01 (0.02)		0.01 (0.02)		0.02 (0.02)
Small employers / lower supervisory		-0.01 (0.01)		-0.01 (0.02)		0.00 (0.03)
Semi-routine / Routine		0.00 (0.02)		-0.01 (0.02)		0.02 (0.03)
Hours worked per week (50)						
Ref cat: 30-45						
<30		0.02* (0.01)		0.04 (0.03)		0.02 (0.01)
>45		-0.00 (0.01)		-0.01 (0.01)		0.05* (0.02)
Self-employed (50)						
Ref cat: employee						
Self-employed		-0.02 (0.01)		-0.01 (0.01)		-0.03 (0.02)
Has a pension (50)						
Ref cat: none						
Employer		-0.00 (0.01)		0.02 (0.02)		-0.02 (0.02)

	In Work 50, Not in work 55			
	All	Men	Men	Women
	adj		adj	adj
Personal	-0.02 (0.01)		-0.02 (0.02)	0.01 (0.02)
Both	-0.02 (0.01)		-0.01 (0.02)	-0.03 (0.02)
Proportion time spent employed (17-50)	-0.09** (0.03)		-0.36*** (0.06)	-0.03 (0.03)
General Health (50)				
Ref cat: good				
Poor / Fair	0.06*** (0.01)		0.04** (0.02)	0.07*** (0.02)
Very good / Excellent	-0.01 (0.01)		-0.00 (0.01)	-0.01 (0.01)
Disability Status (50)				
Ref cat: No				
Yes	0.00 (0.03)		0.03 (0.04)	-0.03 (0.05)
Symptoms of Depression (50)				
Ref cat: No				
Yes	0.05*** (0.01)		0.04* (0.02)	0.06*** (0.02)
Highest Qualification (50)				
Ref cat: NVQ2/OLevel/GCSE A*-C				
No Quals	0.01 (0.01)		0.01 (0.02)	0.01 (0.02)
NVQ1	0.01 (0.01)		0.03 (0.02)	-0.00 (0.02)
NVQ3	-0.01 (0.01)		0.00 (0.01)	-0.02 (0.02)
NVQ4	0.01 (0.01)		0.01 (0.01)	0.01 (0.02)
NVQ5+ (higher degree)	0.00 (0.02)		-0.03 (0.02)	0.03 (0.03)
Std. cognitive score (50)	0.00 (0.00)		-0.00 (0.00)	0.01 (0.01)
Big 5 personality traits (50)				
Std. extroversion score	0.00 (0.00)		0.00 (0.01)	0.00 (0.01)
Std. agreeableness score	0.00 (0.00)		0.00 (0.01)	0.00 (0.01)
Std. conscientiousness score	-0.00 (0.00)		-0.00 (0.00)	-0.00 (0.01)
Std. neuroticism score	-0.01* (0.00)		-0.00 (0.01)	-0.01 (0.01)
Std. openness to experience score	0.00 (0.00)		-0.00 (0.01)	0.01 (0.01)
Housing Tenure (50)				
Ref cat: Own Outright				
Mortgage	-0.01 (0.01)		-0.01 (0.01)	-0.01 (0.01)
Rent	0.01 (0.01)		0.00 (0.02)	0.01 (0.02)
Living with a partner (50)				

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
Ref cat: yes						
No		0.07 (0.18)		0.08 (0.22)		0.05 (0.31)
Partners Occupation (50)						
Ref cat: Professional						
Lower managerial		0.00 (0.01)		0.01 (0.02)		0.01 (0.02)
Intermediate		-0.03* (0.02)		-0.01 (0.02)		-0.04 (0.02)
Small employers / lower supervisory		-0.01 (0.02)		0.00 (0.03)		-0.02 (0.02)
Semi-routine / Routine		-0.02 (0.01)		-0.01 (0.02)		-0.02 (0.02)
Out of work		0.00 (0.01)		0.03 (0.02)		-0.02 (0.02)
No partner (omitted)						
Age of partner (50)						
Ref cat: 49-51 yrs						
No partner (omitted)						
21-45 yrs		-0.00 (0.01)		-0.01 (0.01)		-0.01 (0.02)
46-48 yrs		0.01 (0.01)		0.00 (0.01)		0.02 (0.02)
52-55		0.01 (0.01)		-0.00 (0.02)		0.01 (0.01)
56-90		0.03* (0.01)		0.05 (0.03)		0.03 (0.02)
Age partner left education						
Ref-cat: 13-16 years						
No partner (omitted)						
17-18 yrs		0.00 (0.01)		-0.01 (0.01)		0.02 (0.02)
19+		-0.01 (0.01)		-0.02 (0.01)		-0.01 (0.02)
Number of children <18 years						
Ref cat: none						
1		-0.04*** (0.01)		-0.03* (0.01)		-0.04** (0.01)
2		-0.03* (0.01)		-0.01 (0.01)		-0.04 (0.02)
3+		-0.05* (0.02)		-0.02 (0.03)		-0.08 (0.05)
Parent or Partner parent alive?						
Ref cat: alive						
Dead		-0.00 (0.01)		-0.03 (0.02)		0.02 (0.02)
Time spent caring for parent(s)						
Ref cat: no time / no parent						
1-10 hrs		0.00 (0.01)		-0.01 (0.01)		0.02 (0.01)
11+ hrs		0.02 (0.02)		-0.00 (0.03)		0.03 (0.03)
	0.10*** (0.01)	0.24*** (0.04)	0.08*** (0.01)	0.46*** (0.06)	0.13*** (0.01)	0.15** (0.05)

		In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj	
<i>N</i>	7190	7190	3657	3657	3533	3533	
<i>R</i> ²	.00	.03	.00	.04	.00	.02	

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: all models in Tables A6.1 – A6.5 were re-run as probit and logit regressions as a sensitivity analysis. The results remained the same.

Table A6.2: Lifetime poverty and early labour market exits (age 50-55)

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime experience of poverty (23 to 50)						
Ref cat: no poverty						
Intermittent	0.01 (0.01)	-0.01 (0.01)	0.01 (0.01)	-0.01 (0.01)	0.00 (0.01)	-0.01 (0.01)
Persistent	0.06*** (0.02)	0.02 (0.02)	0.10*** (0.02)	0.03 (0.03)	0.03 (0.02)	-0.00 (0.03)
_cons	0.09*** (0.00)	0.23*** (0.04)	0.08*** (0.01)	0.46*** (0.06)	0.10*** (0.01)	0.13** (0.05)
<i>N</i>	7190	7190	3657	3657	3533	3533
<i>R</i> ²	.00	.03	.00	.04	-.00	.02

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A6.1 for details of all measures included in the adjusted models.

Table A6.3: Each age in poverty and early labour market exits (age 50-55)

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
In poverty at each age						
Ref cat: not in poverty						
In poverty (50)	0.02 (0.01)	0.01 (0.01)	0.03* (0.02)	0.02 (0.02)	0.01 (0.02)	0.01 (0.02)
In poverty (42)	0.01 (0.01)	-0.00 (0.01)	0.00 (0.02)	-0.01 (0.02)	0.00 (0.02)	-0.00 (0.02)
In poverty (33)	0.02 (0.01)	0.00 (0.01)	0.02 (0.02)	-0.00 (0.02)	0.02 (0.02)	0.00 (0.02)
In poverty (23)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.01 (0.01)	0.02 (0.02)	0.02 (0.02)
_cons	0.09*** (0.00)	0.24*** (0.04)	0.07*** (0.01)	0.48*** (0.07)	0.10*** (0.01)	0.14** (0.05)
<i>N</i>	7190	7190	3657	3657	3533	3533
<i>R</i> ²	.00	.03	.00	.04	-.00	.02

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A6.1 for details of all measures included in the adjusted models.

Table A6.4: Lifetime of no work and early labour market exits (age 50-55)

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
Lifetime of no work (23 to 50)						
Ref cat: always in work						
Intermittent	0.02* (0.01)	0.01 (0.01)	0.05*** (0.01)	0.05*** (0.01)	0.00 (0.02)	-0.01 (0.02)
Persistent	0.24*** (0.06)	0.17** (0.06)	0.43*** (0.08)	0.43*** (0.08)	0.06 (0.09)	0.02 (0.09)
_cons	0.09*** (0.00)	0.22*** (0.04)	0.07*** (0.00)	0.07*** (0.00)	0.11*** (0.01)	0.15** (0.05)
<i>N</i>	7190	7190	3657	3657	3533	3533
<i>R</i> ²	.00	.03	.01	.04	-.00	.02

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A6.1 for details of all measures included in the adjusted models.

Table A6.5: Each age in work / in poverty and early labour market exits (age 50-55)

	In Work 50, Not in work 55					
	All	All adj	Men	Men adj	Women	Women adj
In work / in poverty at each age						
Ref cat: in work/not in poverty						
Working poverty (50)	0.02 (0.01)	0.01 (0.01)	0.04* (0.02)	0.02 (0.02)	0.01 (0.02)	0.01 (0.02)
Working poverty (42)	-0.00 (0.01)	-0.01 (0.01)	-0.01 (0.02)	-0.02 (0.02)	0.01 (0.02)	0.00 (0.02)
Not working poverty (42)	0.05* (0.02)	0.01 (0.03)	0.11** (0.04)	0.04 (0.04)	0.01 (0.03)	-0.02 (0.03)
Working poverty (33)	0.01 (0.01)	-0.00 (0.01)	-0.01 (0.02)	-0.02 (0.02)	0.02 (0.02)	0.01 (0.02)
Not working poverty (33)	0.04 (0.02)	0.02 (0.02)	0.12** (0.05)	0.06 (0.04)	-0.02 (0.03)	-0.03 (0.03)
Working poverty (23)	0.00 (0.02)	-0.01 (0.02)	0.01 (0.02)	0.00 (0.02)	-0.01 (0.02)	-0.02 (0.02)
Not working poverty (23)	0.00 (0.01)	-0.00 (0.01)	0.01 (0.02)	-0.01 (0.02)	-0.00 (0.02)	-0.01 (0.02)
_cons	0.09*** (0.00)	0.22*** (0.04)	0.07*** (0.01)	0.43*** (0.07)	0.10*** (0.01)	0.14** (0.05)
<i>N</i>	7190	7190	3657	3657	3533	3533
<i>R</i> ²	.00	.03	.01	.04	-.00	.02

Standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

See Table A6.1 for details of all measures included in the adjusted models.