A Single-Tier Pension: What Does It Really Mean?

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Appendix A. Additional tables and figures

Table A.1. Characteristics of those winning and losing from the single-tier pension: in terms of income at SPA – assuming no 'contributions' after April 2016

	CS: ≥£146.30pw (small loss)	Current system entitlement: <£146.30pw		
		No change or loss	Gain less than £10pw	Gain £10pw or more
Mean change	–0.35	–0.39	5.76	17.72
Characteristics:				
Female (%)	11.2	25.1	79.8	73.4
Male (%)	88.8	74.9	20.2	26.6
Mean age in 2013–14	60.8	60.6	60.1	60.2
SPA = 2016 (%)	31.3	30.2	26.2	32.1
SPA = 2017 (%)	32.1	28.4	25.0	20.2
SPA = 2018 (%)	23.3	26.4	22.6	13.8
SPA = 2019 (%)	13.3	15.0	26.2	33.9
Single (%)	21.3	20.5	40.5	30.3
Couple (%)	78.7	79.5	59.5	69.7
Has children (%)	88.0	84.0	85.7	88.1
No children (%)	12.0	16.0	14.3	11.9
Low education (%)	43.0	36.5	50.0	53.2
Mid education (%)	34.5	33.6	33.3	35.8
High education (%)	22.5	29.9	16.7	11.0
Total net wealth				
Mean	£243,307	£357,003	£207,442	£153,838
Median	£48,626	£183,125	£23,998	£15,708
Average years employed	32.1	31.3	19.4	11.4
Ever paid reduced-rate NI	1.2	5.5	6	14.7
Ever contracted out	79.1	93.7	58.3	36.7
Average years contracted out (among those who have)	15.9	25.8	9.0	8.4
Ever self-employed	26.5	20.7	25	39.4
Average years self-employed (among those who have been)	9.7	8.5	10.0	17.3
Sample size	249 (23%)	633 (59%)	84 (8%)	109 (10%)

Note: Gain (loss) is defined as pension income at SPA under the proposed single-tier pension system being £1 or more per week higher (lower) than pension income at SPA under the current system. Education is defined as 'low' if left full-time education at or before the compulsory school-leaving age (CSL), 'mid' if left full-time education between the CSL and age 18, and 'high' if left full-time education at age 19 or above. Total wealth is per-head household wealth, and includes private pension wealth but not state pension wealth.
Source: Authors' calculations using English Longitudinal Study of Ageing and National Insurance administrative data.

Table A.2. Gains and losses among different groups of individuals: in terms of income at SPA, assuming no 'contributions' after April 2016

	Percentage of individuals:				
	CS≥£146.30, no change or loss	**CS<£146.30, no change or loss**	**CS<£146.30, gain less than £10pw**	**CS<£146.30, gain £10pw or more**	**Sample size**
All	**23.2**	**58.9**	**7.8**	**10.1**	**1,075**
Male	29.8	64	2.3	3.9	741
Female	8.4	47.6	20.1	24	334
SPA = 2016	23.9	58.6	6.7	10.7	326
SPA = 2017	26.4	59.4	6.9	7.3	303
SPA = 2018	22.4	64.5	7.3	5.8	259
SPA = 2019	17.6	50.8	11.8	19.8	187
Single	21.2	52	13.6	13.2	250
Couple	23.8	61	6.1	9.2	825
Any children	23.8	57.9	7.8	10.4	919
No children	19.2	64.7	7.7	8.3	156
Low education	24.4	52.7	9.6	13.2	438
Mid education	23.5	58.2	7.7	10.7	366
High education	20.7	69.7	5.2	4.4	271
Quintiles of total household net wealth					
Lowest	23.8	40.7	16.4	19.2	214
2	36.3	43.4	8	12.3	212
3	22.4	56.1	8.4	13.1	214
4	17.4	78.5	0.9	3.2	219
Highest	16.2	75	5.6	3.2	216
Ever paid reduced-rate NI	5.1	59.3	8.5	27.1	59
Self-employment years					
None	22.5	61.7	7.7	8.1	814
1 to 5	28.2	61.2	7.1	3.5	85
6 to 10	24.7	50.6	11.7	13	77
More than 10	23.2	40.4	6.1	30.3	99
Contracted-out years					
None	26.5	20.4	17.9	35.2	196
1 to 5	35.2	18.2	23.9	22.7	88
6 to 10	37.2	43.6	12.8	6.4	78
More than 10	19.2	76.2	2.5	2.1	713

Note: As for Table A.1.

Source: Authors' calculations using English Longitudinal Study of Ageing and National Insurance administrative data.

Table A.3. Percentage of individuals entitled to more and less than the full single-tier amount, under current and proposed systems – assuming continuing to accrue entitlement up to SPA

State pension entitlement	Men	Women	All
Current system			
£1 or more below £146.30 p.w.	66.5	88.9	73.5
Within £1 of £146.30 p.w.	1.8	2.1	1.9
£1 or more above £146.30 p.w.	31.7	9.0	24.7
Single-tier system			
£1 or more below £146.30 p.w.	58.3	65.6	60.6
Within £1 of £146.30 p.w.	12.4	27.0	16.9
£1 or more above £146.30 p.w.	29.3	7.5	22.5
Sample size	741	334	1,075

Source: Authors' calculations using English Longitudinal Study of Ageing and National Insurance administrative data.

Table A.4. Average gains to pension income at SPA, by year of stopping remaining contributory activity, holding constant categories of winners/losers assuming that people stop contributing in 2016

Change in state pension at SPA (assuming cease contributory activity in 2016)	Cease contributory activity in 2016			Cease contributory activity at SPA		
	% gain	% lose	Mean change (£ p.w.)	% gain	% lose	Mean change (£ p.w.)
Current system ≥ £146.30	0%	12%	–0.39	0%	61%	–2.58
Current system < £146.30						
No change / Lose	0%	3%	–0.39	43%	8%	1.82
Gain less than £10	100%	0%	5.76	94%	1%	6.19
Gain £10 or more	100%	0%	17.72	100%	0%	17.55
All	18%	4%	1.94	43%	19%	2.74

Note: Gain (lose) is defined as pension income at SPA under the proposed single-tier pension system being £1 or more per week higher (lower) than pension income at SPA under the current system.

Source: Authors' calculations using English Longitudinal Study of Ageing and National Insurance administrative data.

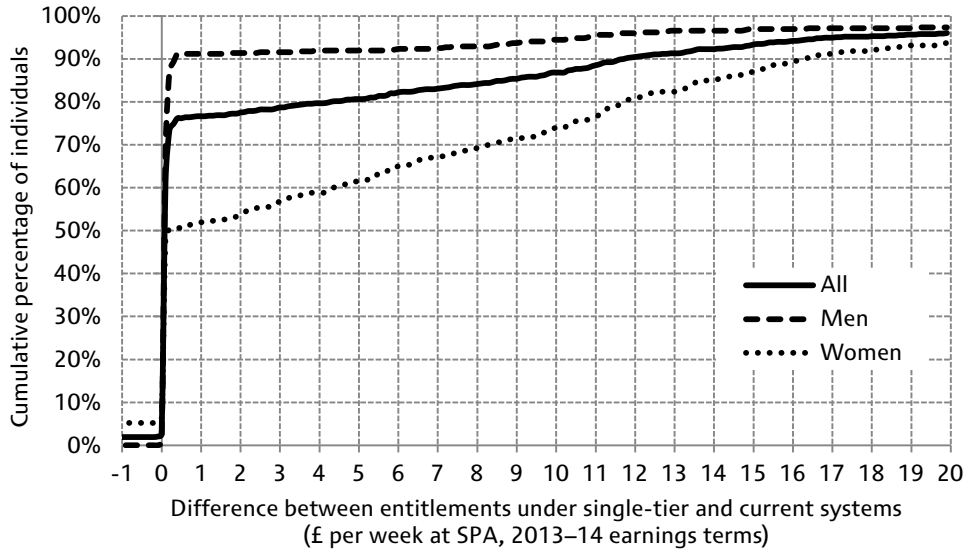
Table A.5. Percentage of gainers and losers from move to single-tier pension – assuming stop contributing in 2016: by income definition and individual characteristics

	Individual state pension income			**Household state pension income**			**Total household net income**		
	Mean change	% gain	% lose	Mean change	% gain	% lose	Mean change	% gain	% lose
All	2.75	41%	3%	6.33	50%	4%	5.09	45%	11%
Male	1.81	37%	2%	6.94	48%	2%	6.20	46%	7%
Female	4.72	50%	5%	5.06	52%	6%	2.77	43%	19%
SPA = 2016	2.95	35%	1%	6.82	44%	2%	5.25	39%	10%
SPA = 2017	2.22	39%	1%	6.04	47%	3%	5.18	44%	9%
SPA = 2018	2.13	43%	4%	5.80	52%	4%	4.84	49%	10%
SPA = 2019	4.08	50%	7%	6.67	59%	8%	5.01	53%	17%
Single	3.08	27%	1%	3.08	27%	1%	–1.67	9%	30%
Couple	2.64	45%	4%	7.38	57%	5%	7.26	57%	5%
Any children	2.18	28%	2%	2.94	32%	1%	0.34	24%	16%
No children	2.85	43%	3%	6.90	52%	4%	5.89	49%	10%
Low education	3.18	43%	3%	7.01	50%	3%	5.14	44%	14%
Mid education	2.97	44%	2%	5.06	52%	3%	4.01	47%	10%
High education	1.73	32%	4%	6.90	46%	6%	6.45	44%	8%
Quintiles of total household net wealth									
Lowest	4.67	47%	3%	8.25	54%	2%	2.89	36%	33%
2	3.17	45%	2%	6.45	51%	2%	6.03	49%	4%
3	3.47	47%	1%	6.74	55%	3%	6.36	53%	5%
4	1.50	38%	4%	5.09	47%	7%	5.09	47%	7%
Highest	0.91	27%	5%	5.10	41%	5%	5.10	41%	5%
Ever paid reduced-rate NI	5.34	37%	7%	5.65	46%	7%	4.29	42%	15%
Self-employment years									
None	2.29	39%	3%	5.01	47%	4%	3.55	41%	13%
1 to 5	1.05	24%	7%	6.99	43%	8%	6.66	41%	11%
6 to 10	3.35	46%	3%	9.94	60%	4%	8.70	58%	5%
More than 10	7.31	62%	1%	13.54	68%	1%	13.35	68%	1%
Contracted-out years									
None	6.46	66%	9%	8.88	67%	9%	5.71	56%	25%
1 to 5	5.69	55%	5%	9.66	68%	5%	6.27	51%	20%
6 to 10	2.25	34%	3%	6.53	39%	1%	3.72	32%	22%
More than 10	1.37	33%	1%	5.16	43%	2%	4.91	43%	4%

Note: As for Table 4.4.

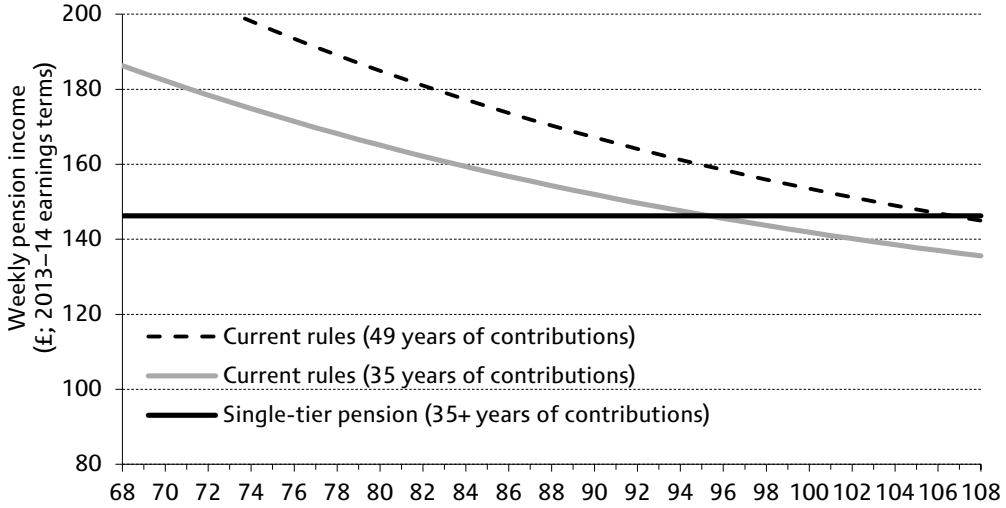
Source: Authors' calculations using English Longitudinal Study of Ageing and National Insurance administrative data.

Figure A.1. Distribution of change in state pension income at SPA under proposed system compared with current system – assuming no further 'contributions' after April 2016: those entitled to less than £146.30 p.w.



Source: Authors' calculation using English Longitudinal Study of Ageing and National Insurance administrative data.

Figure A.2. How state pension income evolves during retirement under the current and proposed systems: high earners aged 16 in 2002–03



Note: This graph is for someone contracted in, aged 16 in 2002–03, who works continuously from 2016–17 and earns at or above the UEL in every year they are in work. Someone with 35 years of contributions is assumed to make contributions between the ages of 20 and 54 inclusive. The level of the BSP is assumed to increase with the triple lock until April 2015 and then with average earnings growth thereafter, whereas the value of the single-tier pension is assumed to be £146.30 in 2013–14 earnings terms and uprated with average earnings growth after 2016.
Source: Authors' calculations.

Appendix B. Calculating state pension entitlements using ELSA–NI data

English Longitudinal Study of Ageing: overview

ELSA is a biennial panel survey of a representative sample of households aged 50 and over in England. These households have been interviewed every two years since 2002–03. In this report, we make use of data collected in the first five waves of the survey, up to 2010–11. In particular, we focus on the subsample of wave 1 respondents who were born between 6 April 1950 and 29 February 1952.

ELSA respondents were asked for permission to link their survey responses to administrative data on National Insurance (NI) contributions from HM Revenue and Customs. These data are available for the period from 1948 (when the NI system was established) up to 2003–04 (the last year for which complete information for the ELSA respondents is currently available). More detailed information on the matched data and the matching process is available in Bozio et al. (2010).[1]

Representativeness of the matched sample

Not all ELSA respondents gave permission to link to their NI records and, among those who did, a small number were not successfully matched. Therefore, while the full ELSA sample is designed to be representative of the underlying household population aged 50 and over, the group for whom we also have NI data may not be. To assess this, we can examine whether any observable characteristics are significantly predictive of individuals being in the matched sample. Since some of the analysis in Chapter 5 examines household income, our analysis sample is limited to individuals for whom we have NI data for both them and (where relevant) their partner. Table B.1 presents univariate analysis (and Table B.2 presents multivariate analysis) of whether or not ELSA sample members have matched NI data, focusing just on respondents born in or after 1950.

Table B.1 shows that people who have always been single are more likely to be matched to their NI data than currently or previously married respondents. Also, those who are most highly educated, are employed and have the lowest wealth are also slightly more likely to be matched. When one examines the success of matching both respondents and their partners (where relevant), the gap between singles and couples increases, as would be expected. Table B.2 shows that, after controlling for other characteristics, the difference in match rate between singles and couples remains but the other differences between groups apparent in Table

[1] A. Bozio, R. Crawford, C. Emmerson and G. Tetlow, 'Retirement outcomes and lifetime earnings: descriptive evidence from linked ELSA–NI data', Department for Work and Pensions (DWP), Working Paper no. 81, 2010 (http://research.dwp.gov.uk/asd/asd5/WP81.pdf).

B.1 are not statistically significant. From this, we conclude that the sample of individuals for whom matched NI data are available is broadly representative of these cohorts as a whole, although currently single individuals are somewhat over-represented.

Table B.1. Who is more likely to be in the linked National Insurance data? Univariate analysis

%	Respondent matched	Respondent and partner matched	Sample size
Sex			
Male	83.1	77.3	409
Female	86.3	74.7	495
Marital status			
Married	84.8	73.4	710
Always single	88.0	88.0	50
Single, previously married	84.0	84.0	144
Education level			
Low	84.5	76.5	349
Mid	84.1	74.2	353
High	87.0	77.7	184
Current economic activity			
Employed	87.2	77.9	596
Self-employed	77.4	71.0	93
Long-term sick	77.6	70.1	67
Other	83.1	73.6	148
Has children	84.5	74.9	760
Housing tenure			
Renter	87.7	79.7	138
Owner-occupier	84.4	75.5	762
Quintiles of total household net wealth			
Lowest	89.3	78.5	177
2	83.1	76.3	177
3	85.8	78.4	176
4	84.2	76.3	177
Highest	84.1	79.0	176
All	**84.8**	**75.9**	**904**

Note: Includes members of our core ELSA sample born in the calendar years 1950–1952.
Source: English Longitudinal Study of Ageing, wave 1.

Table B.2. Who is more likely to be in the linked National Insurance data? Multivariate analysis

	Marginal effect	Standard error
Sex		
Male	–	–
Female	–0.023	0.029
Marital status		
Married	–	–
Always single	0.119***	0.057
Single, previously married	0.098***	0.036
Education level		
Low	0.030	0.032
Mid	–	–
High	0.026	0.040
Economic activity		
Employed	–	–
Self-employed	–0.066	0.050
Retired	–0.114	0.093
Unemployed	–0.036	0.106
Long-term sick	–0.135**	0.067
Other	0.011	0.045
Never worked	–0.154	0.148
Has children	0.039	0.041
Housing tenure		
Renter	0.017	0.049
Owner-occupier	–	–
Quintiles of total household net wealth		
Lowest	–0.014	0.052
2	–0.023	0.045
3	–	–
4	–0.019	0.045
Highest	0.008	0.045
N	863	

Note: Marginal effects are average marginal effects from a probit regression. *** denotes statistical significance at the 1% level, ** at the 5% level and * at the 10% level.
Source: English Longitudinal Study of Ageing, wave 1.

Calculating state pension entitlements

The NI data are the administrative data used by the Department for Work and Pensions to calculate individuals' state pension rights when they claim their state pension. Therefore, they should provide exactly the information required to calculate accurately individuals' state pension entitlements under both the current and proposed rules. The only limitation we face is that we currently only

have information on ELSA respondents' NI records up to and including the 2003–04 tax year. In order to estimate the state pension entitlements that these cohorts will have at SPA, we need to fill in their contribution behaviour from 2004–05 until they reach SPA. We do this in two stages, described in detail below: first, we fill in their behaviour up to 2010–11 using survey responses collected in waves 2–5 of ELSA; second, we estimate what they will do from 2011–12 until they reach SPA.

Estimating National Insurance contributions and credits, 2004–05 to 2010–11

In order to calculate individuals' NI contributions and credits, we need information on earnings from employment, self-employment (payment of class 2 contributions), receipt of those benefits that would earn NI credits, and caring.[2] The main ELSA survey collects information on a range of individual circumstances that provide good – but not perfect – indicators of these in alternate years between 2002–03 and 2010–11.

Employment and earnings

Individuals are asked in the ELSA survey how much they are paid;[3] if they do not know, then they are asked to give a band of earnings, and their earnings are imputed based on other individuals observed in the same income band with similar characteristics.

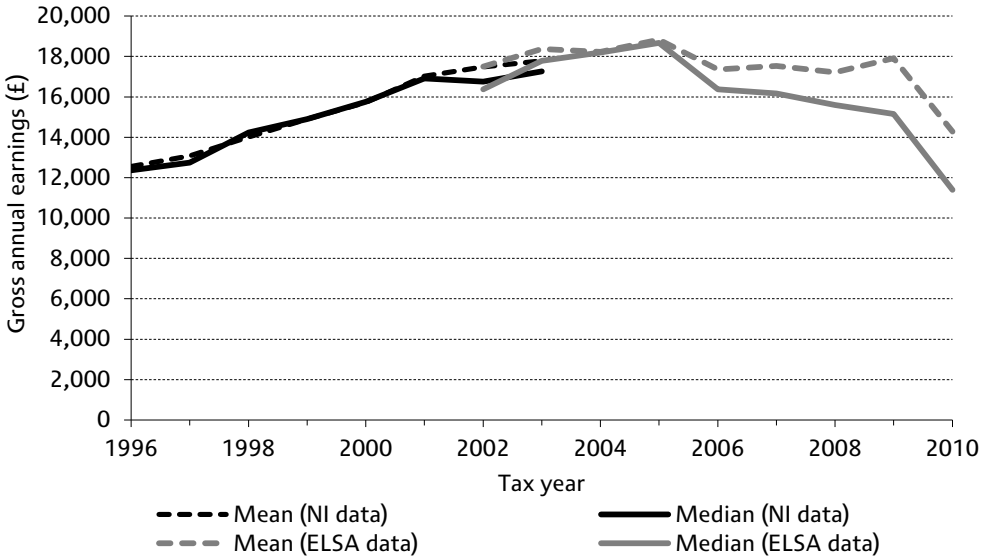
This yields earnings information for each year in which an ELSA interview took place. For years in between ELSA interviews, we uprate earnings by CPI inflation and assume that the individual was in work if they were observed with positive earnings at the last wave.

The earnings information in ELSA appears to match very well the average earnings captured in the NI data, as shown by the overlap between the black and grey solid/dashed lines in Figure B.1.

[2] We also need information on contracting-out behaviour and payment of the reduced rate, but the ELSA survey does not provide this information. We assume that if someone is in continuous employment, then there is no change to their reduced-rate election / contracting-out status (apart from, for example, following 2012 when it became impossible to contract out to a defined contribution pension). If we observe any break in their employment after 2003–04, we assume that when they return they are paying the main rate / are contracted in.

[3] They are asked to include overtime, bonuses, commissions, tips and tax refunds, and to report the figure before deductions have been made for tax, National Insurance and pension contributions. This figure is comparable to the gross earnings information we have within the NI data.

Figure B.1. Gross earnings (truncated at UEL) in the NI data and in ELSA



Note: Sample illustrated above includes all those born in the 1950–1952 calendar years in our linked core ELSA sample who were observed earning in both ELSA and the NI data in 2002–03 (N=501 in 2002, falling to N=344 in 2010 due to attrition from ELSA). Earnings are gross annual earnings in nominal terms truncated at the UEL.
Source: English Longitudinal Study of Ageing, waves 1 to 5.

Self-employment

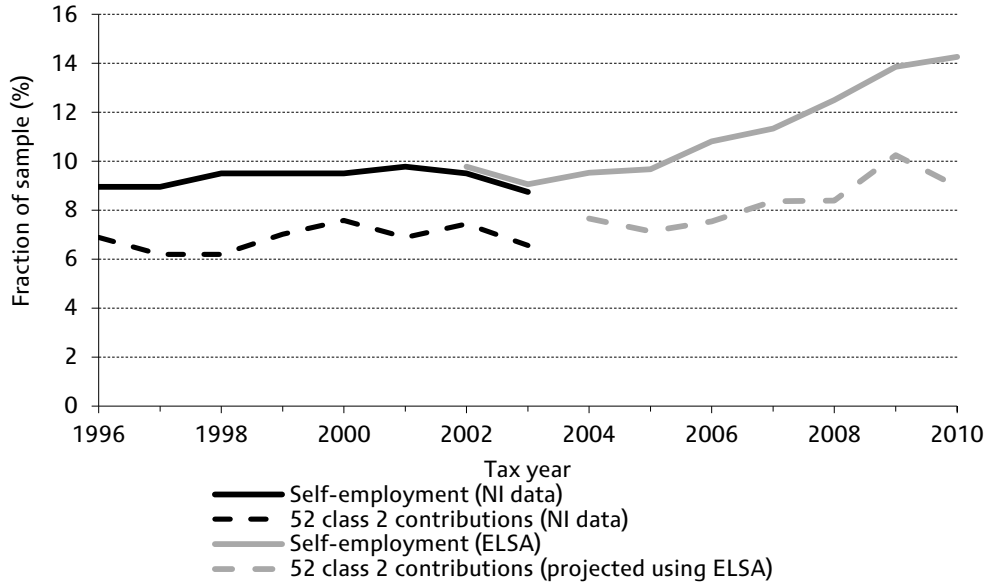
ELSA respondents are asked both whether they are working and whether they are self-employed; we assign a year of self-employment to all those answering yes to both questions. Respondents are also asked for the start/end dates of their employment, and we use these to deduce whether the respondent was in self-employment in years between the ELSA surveys. Where these start/end dates are missing, we are cautious and assume that the relevant individual is not self-employed in the years between ELSA surveys.

Of those assigned a year of self-employment from the ELSA survey, we then have to assign years of class 2 contributions (52 class 2 contributions will earn a qualifying year for the BSP but no S2P entitlement). The overall rates of self-employment in ELSA and the NI data seem broadly similar, but only a fraction of these self-employed people make 52 class 2 contributions in the NI data.[4]

We randomly assign 52 class 2 contributions to those reporting self-employment, according to the fraction of those reporting self-employment in ELSA who have at least 52 class 2 contributions in the 2002 NI data (the only year of overlap we observe). We calculate this fraction by gender and year of birth. Figure B.2 shows the rates of self-employment / class 2 contributions we estimate in the NI data and in ELSA for core sample members born between 1950 and 1952.

[4] The distance between the rate of self-employment in the NI data and the fraction of people with at least 52 class 2 contributions is accounted for by people paying fewer than 52 class 2 contributions, and those with the 'small earnings exception', who earn so little that they pay no contributions, but also do not earn state pension entitlement.

Figure B.2. Self-employment rates in the NI data and in ELSA



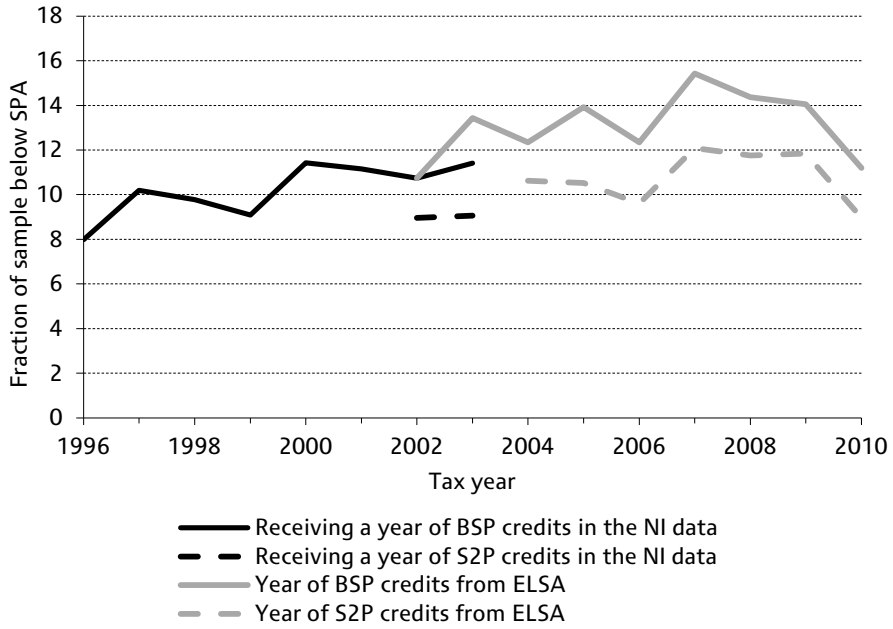
Note: Sample illustrated above includes all those born in the 1950–1952 calendar years in our linked core ELSA sample (N=726 in 2002, falling to N=491 by 2010 due to attrition from ELSA). 'Self-employment (NI data)' includes both those with any class 2 contributions and those who have elected to pay the small earnings exception.
Source: English Longitudinal Study of Ageing, waves 1 to 5.

Benefits and tax credits

We assign NI credits to the relevant tax years in which individuals report in ELSA that they receive carer's allowance or incapacity benefit. If they report receiving the benefit in two consecutive interviews, we assume that they also receive the benefit in all years between their interviews. If, after reporting in one ELSA interview that they do receive a benefit, they report in a later interview that they no longer receive it, we make the relatively generous assumption that they continue to receive it up to the year before that later interview.

Not all those earning credits towards the BSP earn credits towards the S2P; for example, historically, only those receiving long-term incapacity benefit earned credits towards the S2P. The distance between the dashed black line and the solid black line in Figure B.3 illustrates how the rate of carer's allowance / incapacity benefit receipt would overstate the rate of S2P credits. Therefore we randomly assign a year of S2P credits to those reporting carer's allowance / incapacity benefit, based on the ratio of S2P/BSP credit receipt observed in the 2003 NI data (by gender and year of birth). This approach results in rates of BSP/S2P credits shown by the solid and dashed grey lines shown in Figure B.3.

Figure B.3. National Insurance credit receipt in NI and ELSA



Note: Sample illustrated above includes all those born in the 1950–1952 calendar years in our linked core ELSA sample (N=726 in 2002, falling to N=491 in 2010 due to attrition from ELSA).
Source: English Longitudinal Study of Ageing, waves 1 to 5.

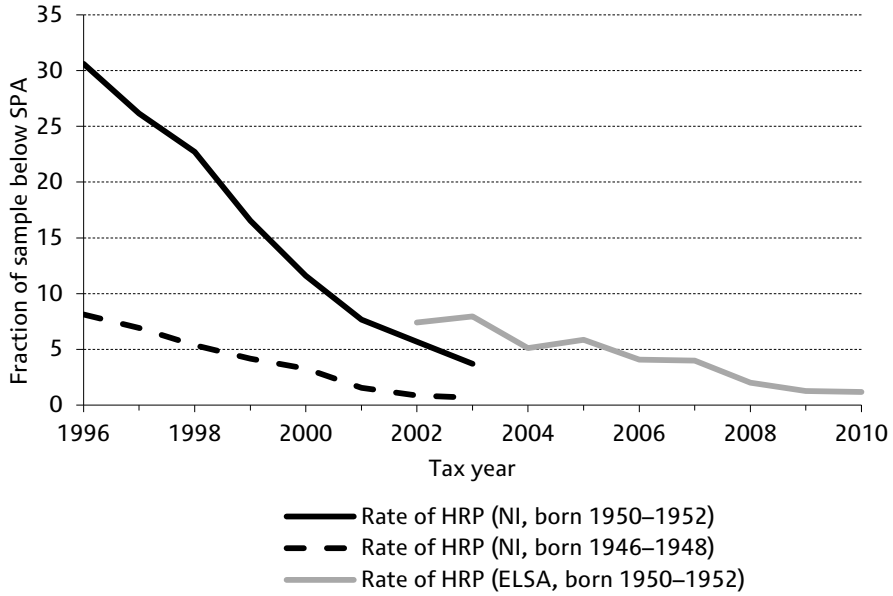
Caring (home responsibilities protection)

Individuals in our sample earned NI credits towards the BSP/S2P automatically if they were receiving child benefit for a child under 16 up until the 2009–10 tax year, after which the child had to be under 12.

We know from ELSA the age of the respondent's youngest child, and we assign a year of home responsibilities protection (HRP) to all women with a child under the age of 16 (or 12 as appropriate) who also report in ELSA that they have ever received child benefit. In order to earn a qualifying year for the BSP through HRP, one cannot have earned a qualifying year by any other means. Therefore this assignment of HRP is less generous than it might appear at first, as many will gain a qualifying year via class 1 contributions or other credits anyway.

Figure B.4 shows that for the older cohorts of women we observe in the NI data, rates of HRP are collapsing up to 2003. Less than 0.6% of women born in the calendar years 1946–1948 receive HRP by 2003, when the oldest of that cohort is 57.

Figure B.4. Home responsibilities protection (caring) in NI and ELSA (women only)



Note: Sample includes female linked core ELSA sample members, using those born in the 1950–1952 calendar years (N=405 in 2002, falling to N=171 by 2010 due to attrition from ELSA) and in the 1946–1948 calendar years (N=579). The rate of HRP from ELSA is taken by assigning a year of HRP to each tax year in which the woman's youngest child is below the age of 16 (or 12 for tax years 2009 and 2010).
Source: English Longitudinal Study of Ageing, waves 1 to 5.

Estimating National Insurance contributions and credits up to 2018–19

Exactly how much individuals stand to gain or lose from the proposed reforms depends crucially on how much state pension entitlement people have accrued by 2016 and what they would expect to accrue after 2016 in the absence of the policy change. What we assume about behaviour from the last year in which we observe people in ELSA could, therefore, be crucial to the policy conclusions that we draw.

Our central assumption is that individuals continue to contribute to the NI system until 2016 in the same way as they were doing when we last observed them, either in ELSA or in the 2003 NI data. This means, for example, that someone reporting in ELSA that they receive incapacity benefit or carer's allowance is assumed to continue receiving these benefits until 2016. If someone is observed with positive earnings in their last ELSA interview, we assume they remain in work and their earnings are uprated with CPI inflation.

We also present results using two alternative 'extreme' assumptions: first, that individuals accrue no further pension entitlements after the last time they are observed (either in ELSA or in the NI data); second, that individuals continue to accrue the same additional entitlements in each future year until they reach SPA.

Simulating cohorts born between 1 March 1952 and 5 July 1954

The ELSA sample in the first wave was representative of those born on or before 29 February 1952. In this report, we are interested in analysing the state pension rights of those retiring up to 5 April 2020. This includes men and women born up to 5 July 1954 – in other words, including some individuals who are not represented fully by the ELSA sample.

In order to examine these groups, we 'simulate' contribution histories for cohorts born between 1 March 1952 and 5 July 1954. To simulate contribution histories for later cohorts based on earlier cohorts' behaviour, we essentially assume that later cohorts' careers will have looked identical to those of cohorts that came before them except that they occurred a few years later. We therefore assume that individuals in later cohorts will have had the same earnings as earlier cohorts but inflated by economy-wide average earnings growth to account for the fact that they were in the labour market in later years.

The key components of cohorts' histories that we need to simulate are how many NI contributions were paid before 1978, the level of earnings from 1978 onwards, periods caring for children from 1978 onwards, and periods in receipt of certain benefits and tax credits.

The main assumption underlying the way we have simulated the later cohorts is that their behaviour was identical to that of the cohorts who are marginally older than them but occurring a few years later. Waves 3 and 4 of ELSA added additional cohorts to the original sample, such that by wave 4 the sample was representative of those born on or before 28 February 1958.[5] We can therefore compare the characteristics and behaviours of ELSA respondents born between 1 March 1952 and 5 July 1954 (i.e. the group we are trying to simulate) with those of individuals born between 1 January 1949 and 29 February 1952 (i.e. the group we are using as the basis for the simulation) to assess how accurate our main assumption is.

Table B.3 shows a comparison of some key characteristics and behaviours for these two groups. The figures for the 1949–1952 group are taken from wave 2 of ELSA, when these cohorts were on average aged 53.9 years. The figures for the 1952–1954 group are taken from wave 2 of ELSA, when these cohorts were on average aged 54.9 years.

The table shows that the earlier cohort is slightly more likely to have been married than the later cohort. They are also slightly more likely to have had children and slightly less likely to have some form of employer-provided pension.

[5] We do not use respondents from these later cohorts in our analysis as, unfortunately, we do not have linked NI data for these people.

Table B.3. Comparison of characteristics and behaviours of different cohorts

% (except where otherwise stated)	**1949–1952**	**1952–1954**
Age (mean)	53.9	54.9
Female	53.9	54.3
Marital status		
Married	79.9	76.0
Always single	4.9	8.6
Single, previously married	15.1	15.4
Has children	87.1	84.7
Economic activity		
Employed	63.8	63.8
Self-employed	11.3	10.8
Retired	3.8	4.6
Unemployed	1.8	3.6
Long-term sick	8.1	9.0
Other	11.2	8.3
Never worked	0.4	0.1
Has employer-provided pension	68.4	61.3
Sample size	**1,076**	**1,113**

Source: English Longitudinal Study of Ageing, waves 2 and 4.