

Attitudes of the over 50s to Fuller Working Lives

January 2015

DWP ad hoc research report no. 15

A report of research carried out by YouGov PLC on behalf of the Department for Work and Pensions

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First published 2015.

ISBN 978-1-78425-432-2

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Background and method

The UK has an ageing population, which offers both challenges and opportunities for individuals, businesses and the economy. In June 2014 the government launched *Fuller Working Lives, a Framework for Action* aimed at making the business case for later life working, and for tackling the issue of involuntary labour market exit of people in their 50s and early 60s. The Framework looked at the benefits of fuller working lives, both to individuals, businesses, and society. The benefits include better retirement outcomes for individuals, greater labour supply and growth for the economy, and the retention of skills and experience for employers.

This poll was designed to build upon the evidence gathered in the Framework, by further exploring individuals' attitudes and opinions, and the barriers to later life working. This insight will help shape policy and carry forward the actions laid out in the Framework.

In order to meet the research objectives, a bespoke online poll was implemented which drew sample from YouGov's proprietary research panel. A total of 2,235 completed questionnaires were gathered from among people aged 50 plus who are currently living in the UK. Fieldwork was conducted between the 28th November and the 3rd December 2014.

Screening criteria within the questionnaire ensured that all respondents who contributed to the results of the survey were:

- Aged 50 plus and employed;
- Aged 50 plus and unemployed/ not working; or
- Aged 50 plus and retired;

This report shows results structured according to the following sections:

- Individuals not currently retired: Retirement plans
- Individuals not currently retired: Future working plans
- Individuals not currently retired: Current employment environment
- Individuals not currently retired: Transitioning to retirement
- Individuals not currently retired: Getting back into work
- Retirees: Retirement status
- Retirees: Reflecting back on working life

To give these results some context Annex B shows the extrapolation of some of the survey results to give an indication of what they might look like for the UK as whole, assuming that the views in the poll are representative of the national population.

Significant differences reported in this document are to the 95% confidence level unless otherwise stated.

The sample framework is nationally representative of the 50 plus UK population by social grade, gender and region (Government Office Region) and is weighted accordingly. Statistics used to weight the data are taken from figures supplied by NOMIS. A sample framework summary is provided below:

Figure 1: Sample framework

	(n) unweighted	(n) weighted
Overall	2235	2235
All non-retirees	1223	1087
Employed	1003	882
Unemployed/ Not working	220	205
Retirees	1012	1148

Male	1142	1050
Female	1093	1185
Social grade ABC1 ¹	1297	973
Social grade C2DE	938	1262
50-59 years old	920	782
60-69 years old	769	693
70+ years old ²	546	760
North East	98	89
North West	247	246

¹ Social grade is collapsed down into ABC1 vs. C2DE groupings within this report. ABC1 contains those in higher, intermediate or junior managerial, administrative or professional occupations along with those who work in a supervisory or clerical capacity. C2DE includes those who work in skilled, semi-skilled and unskilled manual roles as well as those who work in a casual capacity, lowest grade workers, pensioners, and others who depend on the welfare state for their income. ABC1s are therefore indicative of those whose current/last employment provide(d) a higher economic circumstance than those from within the C2DE category.

² Analysis of results within this report is often looked at by the age of respondents. For the purposes of creating distinct and useable age categories, three bands were created covering the full age spectrum of respondents contained in the study; 50-59 years old, 60-69 years old and those over 70 years old. Each category is discrete from one another and contains a good number of respondents in each facilitating robust and direct comparison.

Yorkshire and Humberside	177	179
East Midlands	152	156
West Midlands	173	201
East of England	235	224
London	201	224
South East	341	313
South West	225	224
Wales	118	112
Scotland	222	201
Northern Ireland	46	67
Non retirees under 60	845	722
Non retirees under 65	1094	937
Non retirees: Part time employed	358	336
Non retirees: Full time employment	645	546
Self employed:	212	194
Not self employed	791	688
Not working due to caring responsibilities	18	16
Not working due to ill health or disability	108	102
Not working due to other reasons	44	41
Unemployed (and looking for work)	50	46

General note: Although every effort was made to design the survey to be nationally representative of the group of people included within the survey, it is important to note that all results are based on self-declared selections. Therefore although we believe the results are reasonable indications of peoples' experiences and attitudes, it should be recognised that a survey of this nature contains an element of variance within its results.

Executive summary

2,235 people aged 50+, including people not currently retired (1003 in work and 220 unemployed/not working) and people who had retired (1022), were polled between the 28th November and the 3rd December 2014 to explore their experiences and attitudes on later life working and retirement. The following is a summary of the findings:

- The average age at which respondents not currently retired³ said they thought they would stop working and retire was 65.2. This was similar for both men (65.5) and women (65.0). Thirty nine per cent of respondents expect to retire after reaching age 65.
- Over half (56 per cent) of respondents not currently retired said that they had changed their mind over the last few years about the time when they expected to retire. Nearly half (49 per cent) thought they would now retire later than before; rising to 56 per cent among women compared with 43 per cent of men. Only 7 per cent said they thought they would retire earlier than before.
- Thirty nine per cent of respondents not currently retired said that working part time or flexible hours before stopping work altogether would be the best way to retire. Seventeen per cent preferred a less demanding job before retiring altogether, while the same proportion said working full time and then stopping work altogether would be the best way to retire.

³ Respondents who self-identified as 'not retired', it includes those who are employed, self-employed, unemployed and not working.

- Fifteen per cent of respondents not currently retired and under 60 years old would like to stop work altogether and retire between the ages of 60 and 65 while 74 per cent would like to be in work still (either full time or part time). Forty per cent of those not currently retired and under 65 years old would like to be retired between the ages of 65 and 70, while 48 per cent would like to still be in work either full time or part time.
- If offered the opportunity to have a few months off and then return to work 28 per cent of respondents said that they would be interested in taking this as an alternative to retirement.
- Among employees, almost a quarter (23 per cent) said they think their employer views older workers 'less favourably than younger workers'. This can be compared to just over half (51 per cent) who said they think older workers are viewed 'as favourably as younger workers'. Relatively few (8 per cent) said that they think that their employer views older workers 'more favourably than younger workers'.
- When asked about employee rights, over a quarter (28 per cent) of those not currently retired were not aware that they can keep working for as long as they want (provided they can do their job well and their employer cannot justify asking them to leave). Thirty one per cent were not aware that they have the right to ask their employer about working part-time or flexibly. More than half (55 per cent) were not aware that they do not have to pay National Insurance after reaching State Pension age.
- Among those who have been unemployed at some point since turning 50 years old but who are now working, 57 per cent disagreed that it was easy to get another job. Forty one per cent agreed that their age affected their confidence in applying for jobs. Fifty three per cent agreed that they felt employers were not interested in hiring them because of their age and 23 per cent

agreed that applying for jobs was difficult because their skills were out of date.

- Among those currently unemployed or not working, 50 per cent agreed that it was difficult to get another job. Furthermore, 51 per cent agreed that age affected their confidence in applying for jobs and 57% agreed that they felt employers were not interested in hiring them because of their age (49 per cent of women and 68 per cent of men). Thirty nine per cent agreed that applying for jobs was difficult because their skills were out of date.
- Fifteen per cent of employees said that they had personally experienced discrimination due to their age in the workplace.
- About a third of those currently not retired said they had some interest in moving to self-employment (33 per cent) or starting a new career (36 per cent) and over half showed some interest in mentoring younger workers (54 per cent).
- Among those not currently retired nearly half of respondents (47 per cent) said that they were interested in 'attending a training course to learn new/ update existing skills' and 35 per cent said that they would be interested in volunteering. Levels of interest were slightly lower for 'starting my own business' (21 per cent) and 'doing some work experience' (20 per cent).'
- By far the leading reason for not retiring was 'needing' to earn money (31 per cent). Following this, 'I think I'm too young to stop' was the second most common response (13 per cent), while 'I enjoy the work I do' was third (9 per cent). The proportion of respondents who claimed the dominant reason for not being retired was enjoyment of work increased significantly with age; 5 per cent among those in their 50s, 15 per cent among those in their 60s and rising to 33 per cent of those aged 70 plus.

- Forty six per cent of those who had retired said that they had retired earlier than planned, 44 per cent said that they had retired at the age they planned, and 11 per cent said they had retired later than planned.
- More than one in five (22 per cent) of those who had retired miss work and just under a quarter (23 per cent) wished they had worked longer before retiring.
- Thirty nine per cent of people who had retired said that they 'don't miss anything' about work but 38 per cent said that they 'miss the social interaction', and 27 per cent said they 'miss the income'.
- Thirty six per cent of people who had retired said that they would advise someone who was thinking about stopping work altogether and retiring to 'consider switching to flexible or part time work for a period first', 20 per cent said 'If you can, take a break from work and then make a decision', while 32 per cent said they would advise retirement.

Individuals not currently retired: Retirement plans

Respondents who were not currently retired⁴ were asked about their plans and expectations for later life working and retirement.

Respondents were asked at which age they thought they would stop working altogether and retire (expected retirement age). Average expected retirement age was 65.2 and 39 per cent of respondents expect to retire after age 65. Expected retirement ages were clustered around certain ages: 60 (8 per cent), 65 (17 per cent), 66 (11 per cent) and 70 (9 per cent). A further 5 per cent of people hadn't thought about retirement age yet, and 5 per cent never want to retire. There was no difference between the expected retirement age of men (65.5) and women (65.0).

The poll asked how respondents' expected retirement age had changed over the last few years (Figure 2). Over half (56 per cent) said their expected retirement age had changed in the last few years. Nearly half (49 per cent) now think that they will retire later than they thought they would; this view was significantly more common among women (56 per cent) than men (43 per cent). Only 7 per cent thought that they would retire earlier than before.

⁴Respondents who self-identified as 'not retired', it includes those who are employed, self-employed, unemployed and not working.

Figure 2: Q. In the last few years, has the age at which you think you will retire changed? Base: All not retired (1223)

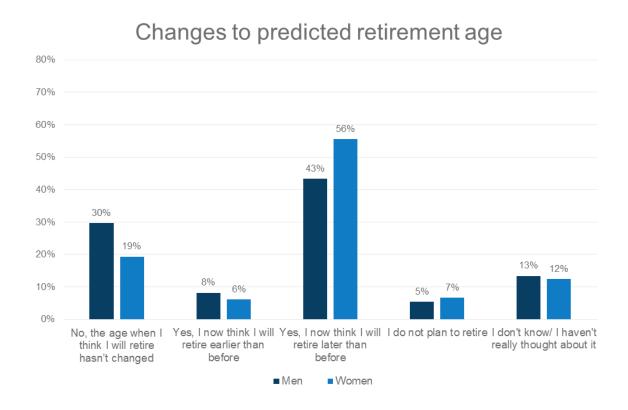


Figure 3 shows responses to the question about expected later life work patterns. Fifteen per cent of those not currently retired and under 60 years old would like to have stopped work altogether and retired between the ages of 60 and 65, while 74 per cent would like to still be working. Of those who would like to still be working, 36 per cent would prefer to work full time and 38 per cent part time; more women (49 per cent) prefer to work part time than men (27 per cent)

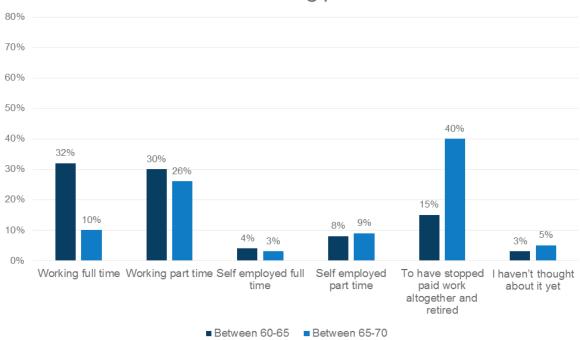
Forty per cent of those not currently retired and under 65 years old would like to retire between the ages of 65 and 70 while 48 per cent of people would like to still be working between the ages of 65 and 70: 35 per cent preferring part

time (32 per cent of men compared with 38 per cent of women) and 13 per cent preferring full time.

Figure 3: Q. Ideally, assuming good health, what would you expect your working pattern to be between the ages of 60 and 65/65 and 70?

Base: All not retired and under 60 (845), all not retired and under 65 (1094)

Ideal working patterns



When asked to consider the best way to retire, respondents' preferred option was to 'work part time or flexible hours for a period of time before stopping altogether' (39 per cent). Seventeen per cent said that the best way would be a less demanding job before retiring altogether, while a further 17 per cent said that the best way would be to continue to work full time and then stop altogether at retirement.

More women said they would prefer to work flexibly or part time before stopping work altogether and retiring, whereas a greater proportion of men prefer to take a less demanding role. Forty three per cent of women (compared with 35 per cent of men) prefer to move to part-time work first, whereas a greater proportion of men prefer to take a less demanding role before retiring (21 per cent of men compared with 13 per cent of women). Eleven per cent of women (compared with 23 per cent of men) prefer to work full time before stopping altogether.

While many expect they will be working for longer, 38 per cent say they are looking forward to retiring, whereas 13 per cent say they are not and 9 per cent say they do not plan to retire at all. Those of ABC1 social grade, an indicator of higher economic standing, are markedly more likely to be looking forward to it (42 per cent) than those of C2DE social grade, an indicator of lower economic standing, (34 per cent), however this difference may be partly explained by 11 per cent of C2DEs claiming that they 'do not plan to retire' compared to only 7 per cent among ABC1s. ABC1s are also more likely to have thought about how much money they will have to live on when they retire (79 per cent ABC1 compared to 66 per cent C2DE, against 72 per cent total).

While the majority (72 per cent) said they had thought about how much money they would have to live on during retirement, 16 per cent said they had not. The proportion of those who said they had not considered it was higher among those who are either unemployed or not working (25 per cent) and among the C2DE social group (19 per cent) compared with ABC1 social group (11 per cent).

Individuals not currently retired: Future working plans

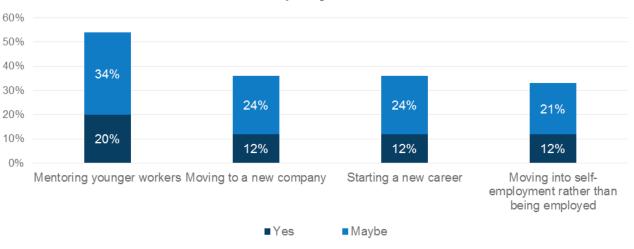
A series of questions were asked to gauge older workers' interest in a number of different work or career changes. Figure 4 shows that 33 per cent of respondents said they had some interest in moving to self-employment (of those 12 per cent said they were interested, 21 per cent said they were maybe interested). Similar levels of interest were also reported for training to

take on a new role (10 per cent interested, 21 per cent maybe interested), moving to a new company (12 per cent interested, 24 per cent maybe interested), starting a new career (12 per cent interested, 24 per cent maybe interested). There was more support for mentoring younger workers (20 per cent interested, 34 per cent maybe interested), Support for all of the above propositions decreases with age, with those aged 70 and over showing the least interest for most of these changes.

Figure 4: Q. Do any of the following appeal to you?

Base: All not retired (1223)/ all not retired and currently working (1003)/ all not retired and not self-employed (1011)

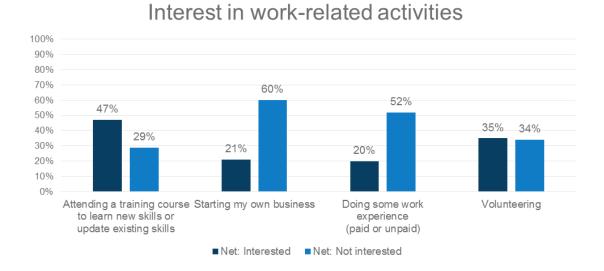




Further questions explored respondents' interest in some work or skill development activities. Figure 5 shows that nearly half of respondents (47 per cent) said that they were interested in 'attending a training course to learn new/ update existing skills' and 35 per cent said that they would be interested in 'volunteering'. Levels of interest were slightly lower for 'starting my own business' (21 per cent) and 'doing some work experience' (20 per cent).

Figure 5: Q. What would your attitude be to each of the following? (Please rate your interest in the following activities from 1-5 with 1 being 'I am not at all interested' and 5 being 'I am very interested')

Base: All not retired (1223)/ all not retired and not self-employed (1011)



Individuals not currently retired: Transitioning to retirement

Considering the options in the years leading up to retirement, 28 per cent of employees said that if their employer 'allowed them to have a few months off and then return to work (either part time or full time)' they would want to do this as 'an alternative to retirement'.

When questioned about whether their employer would let them take some time out from work (being able to return afterwards) to help them cope with a change of circumstance, 42 per cent believed that they would be able to do this and would ask about it if they needed to. Almost no one (less than 1 per cent) stated that they had had a request of this nature declined.

In addition, 56 per cent stated that if they needed to care for a loved one, they felt they would 'ask their employer if they could work part-time or flexible hours', 14 per cent said they would try to find alternative care options so they could continue working, 6 per cent would try and find another job that would accommodate caring responsibilities. Fewer respondents (3 per cent) said they would try and find another job rather than ask their employer for fewer hours.

Despite respondents' relative confidence in requesting time out from work if required, 52 per cent of those not currently retired still agree that 'new policies are needed to help older people stay at work longer if they wish to'. Levels of agreement were significantly higher among those unemployed/not working (61 per cent) compared to those employed (50 per cent), and again increases in age are evident, as 49 per cent of those in their 50s compared to 64 per cent of those aged 70 plus agreed.

On asking for the main reason for not being retired, finance is the key concern with 31 per cent stating 'I need to earn money'; this is a reason most common among those in their 50s (35 per cent) compared to those in their 60s (22 per cent) or aged 70 plus (26 per cent). Following this, 'I think I'm too young to stop' was the second most common response (13 per cent), while 'I enjoy the work I do' was third (9 per cent). The proportion of respondents who claimed the dominant reason for not being retired was enjoyment of work increased significantly with age; 5 per cent among those in their 50s, 15 per cent among those in their 60s and rising to 33 per cent of those aged 70 plus.

Individuals not currently retired: Current employment environment

As well as asking respondents about future working plans, those currently working were also questioned about their current employment environment.

When asked about flexibility, just over half (51 per cent) of employees said that their employer allows people to work flexibly as they get older, 9 per cent reported that their employer does not allow this while 40 per cent said they 'did not know' if their employer allowed flexible working or not. Notably, the proportion of respondents who do not know if their employer offers flexible working falls considerably with age. Forty five per cent of those in their 50s said they didn't know if they could work flexibly as they got older in contrast to 28 per cent of those in their 60s⁵; this suggests that as employees get older they are more likely to seek out information on this. However, 67 per cent agree that they would feel comfortable asking their employer about flexible working, compared with 23 per cent who said they would not. Sixteen per cent said they had already asked about working flexibly, with women significantly more likely to have already asked this than men (21 per cent compared to 12 per cent).

On asking employees to consider how they think their employer views older workers, the majority (51 per cent) said they felt their employer views older workers as favourably as younger workers, just under a quarter (23 per cent) said they felt older workers are viewed less favourably and 8 per cent said more favourably. Fifteen per cent of employees said they had personally experienced discrimination due to age in the workplace, something which showed little difference by gender, age or social grade. In contrast, 66 per cent of employees had not experienced discrimination in the workplace due to age and 9 per cent did not know if they had or not.

When asked about training provision, 58 per cent of employees agreed that their was enough training available from their employer to ensure that their skills stay up to date, compared with 31 per cent who said there was not enough training available from their employer.

⁵ Base size too low to comment on those aged 70 plus at this question

All those not currently retired were also asked questions about awareness of their rights in relation to employment. Twenty eight per cent per cent were *not* aware that they can keep working for as long as they want provided they can do their job well and their employer cannot justify asking them to leave. Lack of awareness is highest among the younger 50-59 year old age category (33 per cent) falling to roughly 1 in 5 for those older than this.

Thirty one per cent were *not* aware that they have the right to ask their employer about working part-time or flexibly. Again, those in the younger age bracket of 50-59 years old were less aware (34 per cent) compared to those 60 and over (23 per cent).

Over half (55 per cent) were *not* aware that they did not have to pay National Insurance after reaching State Pension age. There was a large difference between age groups - 34 per cent of those in their 60s were *not* aware that they did not have to pay while 68 per cent of people in their 50s were *not* aware. There was also a difference between genders: 52 per cent per cent of men were *not* aware compared to 58 per cent per cent of women.

Individuals not currently retired: Getting back into work

As well as asking questions of those currently in employment, those who have been unemployed for a period of time since turning 50 were asked about their experiences of looking for another job.

Among those who have been unemployed at some point since turning 50 but are now working, roughly 1 in 5 (21 per cent) agreed that they found it 'easy' to find another job compared with the majority (57 per cent) who disagreed with this statement. Differences in social grade are noticeable here; 50 per cent of C2DEs (an indicator of lower economic standing) disagreed it was 'easy' compared with 67 per cent of ABC1s (an indicator of higher economic

standing). However, those of C2DE social grade were more likely to feel that applying for jobs was difficult because their skills were out of date (29 per cent in compare with 14 per cent of ABC1, against 23 per cent total).

Among the same group, 41 per cent agreed that they are *not* confident in applying for jobs because of their age, with those in their 60s more likely to agree (45 per cent) than those in their 50s (38 per cent)⁶. Fifty three per cent also agreed that they felt that employers were not interested in them because of their age. Fifty two per cent agreed that employment agencies were not interested in them because of their age.

Figure 6 shows the responses to the same set of questions asked to those who are currently unemployed / not working (results are split by gender). Overall, 57 per cent of respondents agreed that they feel employers are not interested in hiring them because of their age, something that appears to affect men (68 per cent) significantly more than women (49 per cent). Half agreed that they are finding it difficult to get another job.

Furthermore, 39 per cent of unemployed respondents agreed that applying for jobs is made harder as they find their skills are out of date and 51 per cent agreed that they did not feeling confident in applying for jobs because of their age. The same proportion (51 per cent) also agreed that they felt that employment agencies were not interested in them because of their age⁷.

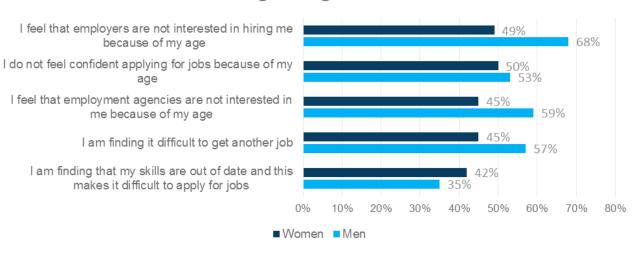
⁶ Base size too low to comment on those aged 70 plus at this question

⁷ This question included 'not applicable' as an answer to provide a valid option for those whose current circumstance may not allow them to agree / disagree with a particular statement. For example, a relatively high number (32 per cent) of those who are not working rather than being unemployed selected 'not applicable' for 'I am finding it difficult to get a job', almost certainly reflecting the fact that they are not actively looking for employment. Allowing respondents to select this option therefore ensures that only valid reactions are captured.

Figure 6: Q. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements?

Base: All who are currently unemployed/ not working (Women: 124, Men: 96)

Difficulties getting back into work



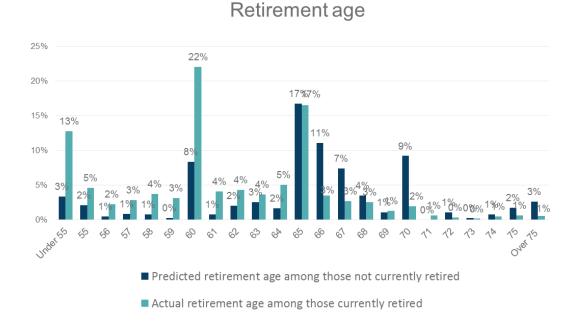
Retirees: Retirement status and reasons for retirement

As well as exploring the experiences and opinions of those yet to retire, people who had retired (retirees) were also polled, to provide insight into the circumstances surrounding retirement and reflections about later working life. The average age at which respondents said they retired was 61.3 years (61.9 years for men and 60.8 years for women); 15 per cent said they retired above 65 years old. The average age of retirement was slightly lower than the

average labour market exit age⁸ [64.7 years for men and 63.1 years for women]. Figure 7 displays the distribution of retirement age collected from within the survey.

Figure 7 compares the age at which those who are not currently retired think they will do so against the actual age of retirement among retirees. While there is near parity at the 65 year point, it can be observed that people tend to have actually retired earlier than those who are forecasting when they will do so.

Figure 7: Q. At what age did you retire? Base: All currently retired (1012)



https://www.gov.uk/government/publications/dwp-business-plan-transparency-measures/dwp-business-plan-transparency-measures#average-age-people-stop-working

Forty six per cent said that they had retired earlier than planned, 44 per cent said that they had retired at the age they planned and 11 per cent said they had retired later than planned. This showed little variation across social grade or gender, however the proportion who said they retired sooner than planned decreased with age, with 83 per cent of those in their 50s stating they had retired sooner than planned, in comparison to 39 per cent of those aged 70 plus.

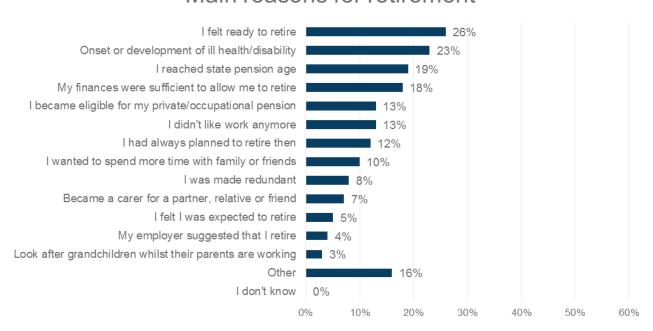
Retirees were asked the three most important reasons for retiring when they did. Figure 8 shows that the most popular reason was 'I felt ready to retire' (26 per cent), followed closely by 'onset or development of ill health/ disability' (23 per cent). 'I reached State Pension age' (19 per cent) and 'my finances were sufficient to allow me to retire' (18 per cent) are also grouped closely as third and fourth reasons.

Those who had retired in their 50s (32 per cent) were more likely to cite sufficient finances as a reason for retiring when they did compared to those in their 60s (20 per cent) or those aged 70 plus (16 per cent). Respondents in the 50s age band were also more likely to say they retired because they did not like work anymore (23 per cent) compared to those in their 60s (14 per cent) or aged 70 plus (12 per cent). Differences according to social grade can also be seen here with 'reaching State Pension age' more likely to be a main reason for retirement among C2DE, an indicator of lower economic standing (22 per cent) compared to ABC1, an indicator of higher economic standing (15 per cent).

Figure 8: Q. What are the main reasons why you retired when you did? (Select up to 3 answers)

Base: All who are retired (1012)

Main reasons for retirement



When asked what they were most looking forward to when they retired, the most commonly stated reason was 'having the freedom to dictate my own day and do what I want' (44 per cent)., However, 11 per cent said that 'they did not really want to retire but felt they had to or were expected to'.

Retirees: Reflecting back on working life

When asked to reflect on their working life, just over one in five (22 per cent) of those retired said that they missed work, while approximately three quarters (74 per cent) said they did not miss it. Also, while 23 per cent said they wish they had worked a bit longer before retiring, 72 per cent stated they do not.

There was little variation in views about missing work or working longer across gender, age and social groups.

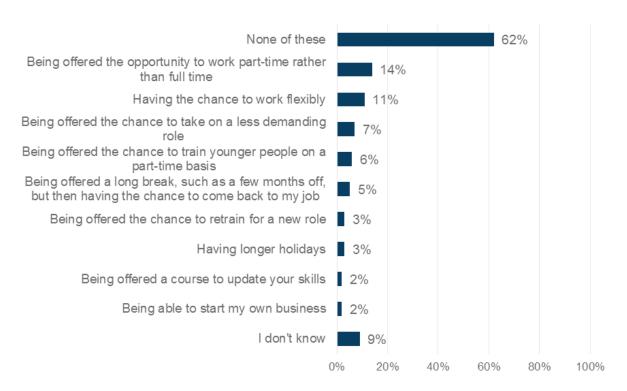
On asking respondents whether they missed anything about work now that they had retired, 39 per cent said that they 'don't miss anything', followed by 38 per cent who said that they 'miss the social interaction', and 27 per cent who said they 'miss the income'. Those who said they 'miss the income' were noticeably more likely to be retirees in their 50s (39 per cent), than those in their 60s (26 per cent) or aged 70 plus (27 per cent).

On asking respondents to consider which scenarios (Figure 9) might have encouraged them to work for longer, the most popular option was 'being offered the opportunity to work part-time rather than full time' (14 per cent). However, the majority (62 per cent) of retirees said that none of the listed options would have changed their time of retirement.

Figure 9. Q. Would any of the following have encouraged you to stay at work longer and retire later than you did? Please tick all that apply.

Base: All who are retired (1012)

Would any of these have encouraged you to work for longer?



When asked what their advice would be to someone who was thinking about stopping work altogether and retiring, 36 per cent said it would be to 'consider switching to flexible or part time work for a period first' before stopping altogether, 32 per cent of retirees said that their advice would be 'yes, you should do it' while 20 per cent said 'If you can, take a break from work and then make a decision'.

Appendix A: Topline data

q3_employment. At what age do you think you will stop work altogether and retire?

		Social	Grade		Age		Gei	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Under 55 [54]	3%	3%	4%	5%	-	-	2%	5%
55 [55]	2%	2%	2%	3%	-	-	2%	2%
56 [56]	1%	1%	0%	1%	-	-	0%	1%
57 [57]	1%	1%	1%	1%	-	-	1%	1%
58 [58]	1%	1%	0%	1%	-	-	1%	1%
59 [59]	0%	0%	0%	0%	-	-	0%	0%
60 [60]	8%	12%	5%	12%	1%	-	8%	8%
61 [61]	1%	1%	1%	1%	1%	-	1%	1%
62 [62]	2%	2%	2%	2%	3%	-	2%	2%
63 [63]	3%	3%	2%	2%	5%	-	2%	3%
64 [64]	2%	2%	2%	1%	5%	-	1%	2%
65 [65]	17%	18%	16%	17%	20%	-	19%	15%
66 [66]	11%	12%	11%	13%	10%	-	10%	12%
67 [67]	7%	7%	8%	9%	5%	-	7%	8%
68 [68]	4%	4%	3%	4%	4%	-	3%	5%
69 [69]	1%	1%	1%	1%	2%	-	1%	1%
70 [70]	9%	8%	10%	8%	13%	-	10%	9%
71 [71]	-	-	-	-	-	-	-	-
72 [72]	1%	1%	1%	0%	1%	10%	1%	1%
73 [73]	0%	0%	0%	0%	-	2%	0%	0%
74 [74]	1%	-	2%	0%	0%	9%	1%	1%
75 [75]	2%	1%	2%	0%	4%	7%	2%	1%
Over 75 [76]	3%	3%	2%	1%	1%	20%	3%	2%
I never want to retire	5%	3%	7%	2%	8%	31%	6%	5%
I haven't thought about it	5%	3%	6%	5%	4%	9%	4%	5%
I don't know	11%	10%	11%	10%	13%	12%	12%	10%
ve already stopped w orking and do not plan to return to w ork	-	-	-	-	-	-	-	-
Mean	65.20	64.73	65.65	64.09	66.74	74.52	65.46	64.95
StdDev	4.98	4.88	5.05	4.87	3.40	1.57	4.91	5.05
StdErr	0.17	0.24	0.24	0.20	0.23	0.26	0.24	0.24

q4_employment. In the last few years, has the age at which you think you will retire changed?

	Total	Social Grade		Age			Gender	
	Iotai	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
No, the age when I think I will retire hasn't changed	25%	26%	23%	24%	29%	17%	30%	19%
Yes, I now think I will retire earlier than before	7%	9%	6%	8%	7%	2%	8%	6%
Yes, I now think I will retire later than before	49%	50%	49%	53%	45%	29%	43%	56%
I do not plan to retire	6%	5%	7%	3%	8%	29%	5%	7%
I don't know / I haven't really thought about it	13%	10%	15%	13%	11%	23%	13%	12%

q5_employment. Are you looking forward to retiring?

	Total	Social Grade			Age	Gender		
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes	38%	42%	34%	43%	34%	4%	40%	35%
Somew hat	29%	29%	29%	26%	36%	26%	28%	30%
No	13%	13%	14%	13%	12%	25%	13%	14%
I do not plan to retire	9%	7%	11%	5%	11%	39%	9%	9%
I don't know	11%	10%	12%	13%	7%	6%	10%	12%

q6_employment. When thinking about your retirement, have you thought about how much money you will have to live on?

		Social	Grade		Age		Gen	der
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes	72%	79%	66%	71%	76%	65%	73%	71%
No	16%	11%	19%	17%	13%	12%	14%	17%
I do not plan to retire	6%	4%	7%	3%	8%	18%	8%	4%
I don't know	7%	6%	7%	8%	3%	6%	5%	8%

q7_employment. Ideally, of the following, what would be the best way for you to retire? Please select the option that best applies.

	Total	Social	Grade	Age			Gender	
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Work full time, then stop altogether	17%	19%	15%	19%	14%	2%	23%	11%
Work part time or flexible hours for a period of time before stopping altogether	39%	45%	34%	39%	41%	32%	35%	43%
Take on a less demanding job for a period of time before stopping altogether	17%	17%	17%	17%	16%	16%	21%	13%
Other	5%	4%	7%	4%	7%	14%	5%	6%
I do not want to stop work at all	8%	7%	9%	5%	11%	26%	8%	9%
I don't know	13%	9%	18%	15%	11%	10%	9%	18%

q8_employment. Ideally, assuming good health, what would you expect your working pattern to be between the ages of 60 and 65?

	Total	Social	Grade		Age		Ge	nder
	TOTAL	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	845	462	383	845	-	-	409	436
Base: All not retired and under 60	722	365	356	722	-	-	344	377
Working full time	32%	29%	34%	32%	-	-	43%	22%
Working part time	30%	33%	28%	30%	-	-	19%	41%
Self employed full time	4%	3%	5%	4%	-	-	6%	3%
Self employed part time	8%	6%	9%	8%	-	-	8%	8%
To have stopped paid w ork altogether and retired	15%	19%	11%	15%	-	-	16%	15%
Other	2%	2%	1%	2%	-	-	1%	2%
I haven't thought about it yet	3%	2%	4%	3%	-	-	3%	4%
I don't know	6%	4%	7%	6%	-	-	5%	6%

q9_employment. Ideally, assuming good health, what would you expect your working pattern to be between the ages of 65 and 70?

	T-4-1	Social Grade		Age			Gender	
	Iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1094	612	482	845	249	-	550	544
Base: All not retired and under 65	937	450	487	722	215	-	464	473
Working full time	10%	8%	12%	11%	7%	-	13%	7%
Working part time	26%	25%	27%	24%	33%	-	22%	29%
Self employed full time	3%	2%	3%	2%	3%	-	4%	1%
Self employed part time	9%	8%	10%	8%	13%	-	10%	9%
To have stopped paid w ork altogether and retired	40%	46%	34%	42%	33%	-	40%	40%
Other	2%	3%	2%	2%	4%	-	2%	3%
I haven't thought about it yet	5%	4%	6%	6%	3%	-	5%	5%
I don't know	5%	3%	6%	6%	1%	-	4%	6%

q10_employment_1. Do any of the following appeal to you? - Moving into self-employment rather than being employed

	Total	Social Grade		Age			Gender	
	I Otal	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1011	577	434	726	252	33	495	516
Base: All not retired and not self-employed	893	425	468	621	224	48	424	469
Yes	12%	14%	10%	14%	9%	3%	12%	12%
Maybe	21%	24%	17%	23%	17%	5%	20%	21%
No	63%	58%	67%	58%	71%	81%	64%	61%
I don't know	5%	4%	6%	5%	4%	10%	4%	5%

q10_employment_2. Do any of the following appeal to you? - Training to take on a new role in my existing company

	Total	Social	Grade		Age		Gender		
	iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female	
Unweighted base	1003	573	430	668	283	52	534	469	
Base: All not retired	882	415	467	563	249	70	453	429	
Yes	10%	9%	11%	11%	8%	5%	11%	9%	
Maybe	21%	27%	17%	26%	14%	8%	21%	22%	
No	66%	62%	69%	59%	75%	87%	66%	66%	
I don't know	3%	2%	3%	3%	3%	-	2%	4%	

q10_employment_3. Do any of the following appeal to you? - Moving to a new company

	Social Grade			Age	Gender			
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1003	573	430	668	283	52	534	469
Base: All not retired	882	415	467	563	249	70	453	429
Yes	12%	12%	11%	14%	8%	4%	13%	10%
Maybe	24%	28%	20%	30%	15%	10%	24%	24%
No	60%	57%	63%	52%	73%	84%	59%	62%
I don't know	4%	3%	5%	4%	4%	2%	4%	4%

q10_employment_4. Do any of the following appeal to you? - Starting a new career

	Total	Social	Grade		Age			Gender	
	l Otai	ABC1	C2DE	50-59	60-69	70+	Male	Female	
Unweighted base	1223	683	540	845	324	54	630	593	
Base: All not retired	1087	500	587	722	291	74	542	545	
Yes	12%	14%	10%	15%	6%	7%	13%	11%	
Maybe	24%	24%	24%	26%	21%	11%	25%	23%	
No	61%	59%	62%	54%	71%	83%	59%	62%	
I don't know	4%	3%	4%	5%	2%	-	3%	5%	

q10_employment_5. Do any of the following appeal to you? - Mentoring younger workers

	Total	Social	Grade		Age	Gender		
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	1223	683	540	845	324	54	630	593
Base	1087	500	587	722	291	74	542	545
Yes	20%	24%	17%	22%	18%	12%	23%	17%
Maybe	34%	36%	33%	36%	32%	25%	36%	32%
No	42%	37%	46%	38%	48%	59%	37%	47%
I don't know	4%	3%	4%	4%	3%	4%	3%	4%

q11_employment_1. Were you aware of the following... - I have the right to continue working until I want to stop, as long as I can do my job well and my employer cannot justify asking me to leave

	Social Grade Age Total					Gender		
	iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes, I was aware of this	72%	77%	68%	67%	82%	80%	75%	69%
No, I was not aware of this	28%	23%	32%	33%	18%	20%	25%	31%

q11_employment_2. Were you aware of the following... - I have the right to ask my employer about working part-time or flexibly

	Total	Social	Grade		Age		Gen	der
	iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes, I was aware of this	69%	76%	64%	66%	77%	77%	70%	69%
No, I was not aware of this	31%	24%	36%	34%	23%	23%	30%	31%

q11_employment_3. Were you aware of the following... - If I keep working after State Pension age I will not have to pay national insurance

	Social Grade Age Total					Gender		
	lotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes, I was aware of this	45%	48%	43%	32%	66%	91%	48%	42%
No, I was not aware of this	55%	52%	57%	68%	34%	9%	52%	58%

q12_employment. Does your employer allow people to work part time or flexibly as they get older?

	Total	Social Grade Age				Gender		
	lotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
Yes	51%	56%	47%	44%	65%	70%	51%	52%
N	9%	8%	10%	10%	7%	3%	10%	8%
I don't know	40%	36%	43%	45%	28%	27%	39%	40%

q13_employment. Would you feel comfortable asking your employer to allow you to work part time or flexibly as you get older?

	Total	Social	Grade		Age		Ge	nder
	iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
Yes, I have already asked about this	16%	17%	15%	8%	28%	50%	12%	21%
Yes, but I have not asked about this already	51%	53%	49%	56%	46%	18%	55%	47%
No, I fear my firm could not accommodate flexible working	9%	8%	11%	10%	9%	4%	12%	7%
No, I w ould be frightened to ask in case my employer thought I w as not committed to my job	7%	7%	8%	9%	3%	8%	7%	7%
No, but for another reason	7%	8%	6%	7%	7%	11%	5%	9%
I don't know	9%	8%	11%	10%	7%	9%	9%	10%

q14_employment. How do you think your employer views older workers?

	Total	Social	Grade		Age		Gender	
	TOTAL	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
More favourably than younger workers	8%	8%	9%	8%	9%	15%	9%	8%
As favourably as younger workers	51%	54%	47%	48%	54%	59%	47%	54%
Less favourably than younger workers	23%	24%	21%	26%	18%	11%	24%	22%
I don't know	18%	15%	22%	19%	19%	15%	20%	16%

q15_employment. Have you personally experienced discrimination due to your age in the workplace?

	Total	Social	Grade	Age			Gender	
	lotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Yes	15%	16%	14%	13%	18%	20%	16%	13%
No	66%	67%	65%	65%	67%	65%	66%	65%
I don't know	9%	9%	8%	10%	6%	6%	9%	9%
Not applicable	11%	8%	14%	12%	9%	9%	9%	13%

q16_employment. Have you been unemployed for any period of time since you turned 50?

	Total	Social	Grade		Age	Age		der
	lotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1003	573	430	668	283	52	534	469
Base: All currently working	882	415	467	563	249	70	453	429
Yes	23%	19%	26%	19%	31%	30%	25%	20%
No	77%	81%	74%	81%	70%	70%	75%	80%

q17_unemployment_1. You said you have been unemployed for a period of time since the age of 50, thinking about that period (or the most recent period if there has been more than one), how far do you agree or disagree with the following statements? - I found it easy to find another job

	Total	Social Grade		Age			Gender	
		ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	217	111	106	124	81	12	128	89
Base: All currently working, but who have been unemployed since turning 50	202	78	123	105	76	21	115	87
Strongly disagree [1]	19%	25%	15%	23%	16%	9%	20%	17%
Disagree [2]	38%	42%	35%	37%	40%	36%	40%	36%
Neither agree nor disagree [3]	19%	15%	22%	20%	18%	20%	19%	19%
Agree [4]	16%	13%	19%	12%	19%	29%	15%	18%
Strongly agree [5]	4%	3%	5%	3%	6%	7%	4%	5%
I don't know	1%	2%	-	1%	1%	-	0%	1%
Not applicable	3%	1%	4%	5%	1%	-	2%	4%
Net: Agree	21%	16%	24%	15%	24%	36%	18%	24%
Net: Disagree	57%	67%	50%	60%	56%	45%	60%	53%
Mean	2.48	2.26	2.62	2.32	2.57	2.89	2.41	2.57
StdDev	1.12	1.09	1.12	1.08	1.14	1.15	1.09	1.16
StdErr	0.08	0.12	0.10	0.11	0.13	0.25	0.10	0.13

q17_unemployment_2. You said you have been unemployed for a period of time since the age of 50, thinking about that period (or the most recent period if there has been more than one), how far do you agree or disagree with the following statements? - I found my skills were out of date and that made it difficult to apply for jobs

	Total	Social	Grade		Age		Ger	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	217	111	106	124	81	12	128	89
Base: All currently working, but who have been unemployed since turning 50	202	78	123	105	76	21	115	87
Strongly disagree [1]	17%	23%	14%	13%	19%	34%	15%	21%
Disagree [2]	34%	38%	31%	41%	24%	33%	37%	30%
Neither agree nor disagree [3]	18%	17%	19%	18%	18%	17%	18%	18%
Agree [4]	16%	11%	19%	18%	15%	11%	16%	17%
Strongly agree [5]	7%	3%	9%	3%	14%	-	8%	6%
I don't know	2%	1%	2%	-	3%	5%	1%	2%
Not applicable	6%	6%	6%	6%	8%	-	5%	7%
Net: Agree	23%	14%	29%	22%	28%	11%	24%	22%
Net: Disagree	51%	61%	45%	54%	43%	68%	52%	50%
Mean	2.58	2.27	2.78	2.55	2.78	2.05	2.62	2.53
StdDev	1.20	1.08	1.23	1.07	1.37	1.02	1.19	1.21
StdErr	0.09	0.13	0.12	0.11	0.17	0.23	0.11	0.14

q17_unemployment_3. You said you have been unemployed for a period of time since the age of 50, thinking about that period (or the most recent period if there has been more than one), how far do you agree or disagree with the following statements? - I did not feel confident applying for jobs because of my age

	T-4-1	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	217	111	106	124	81	12	128	89
ase: All currently working, but who have been unemployed since turning 50	202	78	123	105	76	21	115	87
Strongly disagree [1]	15%	17%	13%	14%	14%	19%	15%	14%
Disagree [2]	22%	21%	22%	26%	19%	10%	28%	14%
Neither agree nor disagree [3]	16%	17%	15%	16%	11%	29%	14%	18%
Agree [4]	32%	29%	33%	29%	32%	41%	30%	34%
Strongly agree [5]	9%	9%	10%	8%	13%	-	6%	14%
I don't know	2%	1%	2%	1%	4%	-	2%	2%
Not applicable	5%	5%	6%	6%	7%	-	5%	5%
Net: Agree	41%	38%	43%	38%	45%	41%	36%	47%
Net: Disagree	36%	39%	35%	40%	33%	30%	43%	28%
Mean	2.99	2.91	3.05	2.92	3.12	2.92	2.84	3.20
StdDev	1.27	1.29	1.26	1.25	1.34	1.16	1.23	1.30
StdErr	0.09	0.15	0.12	0.13	0.16	0.25	0.12	0.14

q17_unemployment_4. You said you have been unemployed for a period of time since the age of 50, thinking about that period (or the most recent period if there has been more than one), how far do you agree or disagree with the following statements? - I felt employers were not interested in hiring me because of my age

	Total	Social	Grade		Age		Gender		
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female	
Unweighted base	217	111	106	124	81	12	128	89	
Base: All currently working, but who have been unemployed since turning 50	202	78	123	105	76	21	115	87	
Strongly disagree [1]	6%	2%	8%	3%	5%	19%	4%	8%	
Disagree [2]	13%	12%	14%	14%	14%	3%	15%	10%	
Neither agree nor disagree [3]	16%	15%	17%	18%	11%	31%	17%	15%	
Agree [4]	29%	35%	25%	31%	31%	12%	31%	27%	
Strongly agree [5]	24%	26%	23%	24%	29%	9%	26%	23%	
I don't know	4%	6%	2%	4%	5%	-	3%	4%	
Not applicable	8%	4%	10%	6%	5%	26%	4%	13%	
Net: Agree	53%	61%	48%	55%	60%	21%	56%	50%	
Net: Disagree	19%	14%	22%	17%	19%	22%	19%	18%	
Mean	3.61	3.80	3.48	3.65	3.72	2.84	3.64	3.56	
StdDev	1.21	1.07	1.29	1.14	1.24	1.35	1.17	1.29	
StdErr	0.09	0.13	0.12	0.12	0.15	0.34	0.11	0.15	

q17_unemployment_5. You said you have been unemployed for a period of time since the age of 50, thinking about that period (or the most recent period if there has been more than one), how far do you agree or disagree with the following statements? - I felt employment agencies were not interested in me because of my age

	Total	Social	Grade		Age		Gei	nder
	Iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	217	111	106	124	81	12	128	89
Base: All currently working, but who have been unemployed since turning 50	202	78	123	105	76	21	115	87
Strongly disagree [1]	3%	3%	3%	3%	2%	7%	3%	3%
Disagree [2]	10%	12%	9%	10%	12%	8%	11%	9%
Neither agree nor disagree [3]	14%	16%	13%	17%	7%	24%	16%	12%
Agree [4]	26%	29%	24%	27%	30%	5%	28%	22%
Strongly agree [5]	26%	25%	27%	20%	34%	29%	27%	25%
I don't know	6%	5%	6%	6%	6%	-	4%	7%
Not applicable	15%	11%	18%	17%	9%	29%	10%	22%
Net: Agree	52%	54%	51%	47%	64%	33%	55%	47%
Net: Disagree	13%	15%	12%	12%	14%	14%	14%	11%
Mean	3.79	3.73	3.83	3.68	3.98	3.57	3.76	3.83
StdDev	1.14	1.13	1.16	1.11	1.12	1.41	1.14	1.16
StdErr	0.09	0.14	0.12	0.12	0.14	0.36	0.11	0.15

q17a_unemployment_1. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements? - I am finding it difficult to get another job

	Total	Social	Grade		Age		Ge	nder
	Iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	220	110	110	177	41	2	96	124
Base: All currently unemployed	205	85	120	159	42	4	89	116
Strongly disagree [1]	1%	2%	1%	1%	2%	-	-	2%
Disagree [2]	2%	3%	1%	1%	3%	-	3%	0%
Neither agree nor disagree [3]	11%	6%	15%	9%	19%	-	13%	10%
Agree [4]	22%	16%	26%	20%	22%	63%	24%	20%
Strongly agree [5]	28%	37%	22%	26%	35%	37%	33%	24%
I don't know	4%	4%	4%	5%	-	-	2%	5%
Not applicable	32%	32%	32%	37%	19%	-	25%	38%
Net: Agree	50%	53%	47%	46%	58%	100%	57%	45%
Net: Disagree	3%	5%	1%	2%	4%	-	3%	3%
Mean	4.16	4.31	4.05	4.18	4.07	4.37	4.19	4.13
StdDev	0.93	1.01	0.85	0.91	1.01	0.55	0.88	0.98
StdErr	0.08	0.14	0.10	0.10	0.17	0.26	0.11	0.12

q17a_unemployment_2. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements? - I

am finding that my skills are out of date and this makes it difficult to apply for jobs

	Total	Social	Grade		Age		Gei	nder
	Iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	220	110	110	177	41	2	96	124
Base: All currently unemployed	205	85	120	159	42	4	89	116
Strongly disagree [1]	7%	14%	3%	7%	9%	-	7%	7%
Disagree [2]	13%	15%	11%	13%	10%	-	18%	8%
Neither agree nor disagree [3]	18%	16%	20%	15%	23%	100%	21%	16%
Agree [4]	25%	27%	23%	24%	32%	-	23%	26%
Strongly agree [5]	14%	10%	17%	16%	10%	-	12%	16%
I don't know	5%	3%	7%	6%	3%	-	5%	5%
Not applicable	18%	16%	20%	20%	13%	-	14%	21%
Net: Agree	39%	37%	41%	40%	42%	-	35%	42%
Net: Disagree	20%	29%	13%	20%	19%	-	25%	16%
Mean	3.35	3.05	3.58	3.38	3.27	3.00	3.20	3.47
StdDev	1.22	1.29	1.10	1.26	1.17	-	1.19	1.23
StdErr	0.10	0.16	0.12	0.12	0.20	-	0.14	0.13

q17a_unemployment_3. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements? - I do not feel confident applying for jobs because of my age

	Total	Social	Grade		Age		Ger	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	220	110	110	177	41	2	96	124
Base: All currently unemployed	205	85	120	159	42	4	89	116
Strongly disagree [1]	4%	7%	2%	4%	2%	-	3%	5%
Disagree [2]	9%	11%	8%	10%	9%	-	14%	5%
Neither agree nor disagree [3]	16%	13%	17%	13%	21%	63%	15%	16%
Agree [4]	29%	24%	32%	28%	30%	37%	33%	26%
Strongly agree [5]	22%	23%	21%	22%	23%	-	19%	24%
I don't know	1%	1%	1%	1%	-	-	1%	1%
Not applicable	20%	21%	18%	22%	14%	-	14%	24%
Net: Agree	51%	47%	54%	51%	53%	37%	53%	50%
Net: Disagree	13%	18%	10%	14%	11%	-	17%	10%
Mean	3.70	3.58	3.79	3.71	3.72	3.37	3.62	3.78
StdDev	1.14	1.29	1.02	1.17	1.06	0.55	1.12	1.15
StdErr	0.09	0.16	0.10	0.11	0.18	0.26	0.13	0.12

q17a_unemployment_4. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements? - I feel that employers are not interested in hiring me because of my age

	Total	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	220	110	110	177	41	2	96	124
Base: All currently unemployed	205	85	120	159	42	4	89	116
Strongly disagree [1]	2%	3%	2%	2%	6%	-	3%	2%
Disagree [2]	3%	3%	2%	3%	4%	-	3%	3%
Neither agree nor disagree [3]	9%	7%	11%	8%	12%	-	10%	9%
Agree [4]	27%	23%	30%	27%	31%	-	33%	23%
Strongly agree [5]	30%	35%	27%	28%	36%	37%	35%	27%
I don't know	9%	11%	8%	11%	1%	-	5%	12%
Not applicable	19%	18%	21%	21%	10%	63%	11%	26%
Net: Agree	57%	58%	57%	55%	67%	37%	68%	49%
Net: Disagree	5%	7%	4%	4%	9%	-	6%	4%
Mean	4.12	4.17	4.09	4.15	4.01	5.00	4.11	4.13
StdDev	1.00	1.08	0.94	0.94	1.15	-	1.02	0.98
StdErr	0.08	0.14	0.10	0.09	0.19	-	0.12	0.12

q17a_unemployment_5. You said you are currently unemployed or not working, how far do you agree or disagree with the following statements? - I feel that employment agencies are not interested in me because of my age

	Total	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	220	110	110	177	41	2	96	124
Base: All currently unemployed	205	85	120	159	42	4	89	116
Strongly disagree [1]	2%	3%	1%	2%	2%	-	-	3%
Disagree [2]	3%	2%	4%	3%	-	37%	5%	2%
Neither agree nor disagree [3]	8%	10%	7%	8%	8%	-	10%	7%
Agree [4]	26%	17%	32%	25%	30%	-	31%	22%
Strongly agree [5]	25%	33%	19%	25%	28%	-	28%	23%
I don't know	9%	9%	8%	8%	14%	-	7%	10%
Not applicable	27%	24%	30%	29%	18%	63%	19%	34%
Net: Agree	51%	51%	51%	50%	58%	-	59%	45%
Net: Disagree	5%	5%	5%	5%	2%	37%	5%	5%
Mean	4.08	4.15	4.04	4.08	4.21	2.00	4.11	4.06
StdDev	0.98	1.10	0.88	0.98	0.86	-	0.89	1.07
StdErr	0.09	0.15	0.10	0.10	0.16	-	0.11	0.13

q18_employment. Do you think that there is enough training available from your employer to ensure your skills stay up to date?

	Total	Social	Grade		Age			nder
	I Otal	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
Yes	58%	60%	56%	56%	61%	62%	53%	63%
No	31%	30%	32%	33%	25%	31%	36%	26%
I don't know	12%	11%	12%	11%	13%	7%	11%	12%

q19a. Attending a training course to learn new skills or update existing skills

	T-4-1	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base	1087	500	587	722	291	74	542	545
- I am not at all interested [1]	18%	15%	22%	13%	27%	34%	18%	19%
2 [2]	10%	10%	11%	10%	12%	11%	12%	8%
3 [3]	19%	19%	19%	21%	17%	14%	19%	19%
4 [4]	25%	27%	23%	26%	22%	24%	27%	23%
5 - I am very interested [5]	22%	25%	20%	26%	17%	11%	20%	25%
Not sure	5%	5%	5%	5%	5%	6%	4%	6%
Net: Interested	47%	52%	43%	52%	39%	35%	47%	47%
Net: Not Interested	29%	24%	33%	23%	39%	45%	30%	27%
Mean	3.23	3.39	3.09	3.43	2.88	2.64	3.19	3.27
StdDev	1.42	1.38	1.45	1.35	1.48	1.48	1.39	1.45
StdErr	0.04	0.06	0.06	0.05	0.09	0.18	0.06	0.06

q19b. Starting my own business

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	Total	Social	Grade		Age		Gei	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1011	577	434	726	252	33	495	516
Base	893	425	468	621	224	48	424	469
1 - I am not at all interested [1]	52%	46%	57%	47%	63%	67%	53%	51%
2 [2]	8%	10%	7%	10%	4%	7%	9%	8%
3 [3]	14%	16%	13%	15%	12%	19%	14%	15%
4 [4]	11%	12%	9%	12%	11%	3%	12%	10%
5 - I am very interested [5]	10%	11%	10%	12%	8%	3%	8%	13%
Not sure	4%	4%	4%	5%	3%	-	4%	4%
Net: Interested	21%	23%	20%	23%	18%	6%	20%	22%
Net: Not Interested	60%	57%	64%	57%	67%	75%	62%	59%
Mean	2.16	2.28	2.05	2.27	1.94	1.67	2.09	2.22
StdDev	1.45	1.45	1.44	1.48	1.39	1.09	1.39	1.49
StdErr	0.05	0.07	0.07	0.06	0.09	0.16	0.07	0.07

q19c. Doing some work experience (paid or unpaid)

	T-4-1	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base	1087	500	587	722	291	74	542	545
1 - I am not at all interested [1]	39%	39%	39%	36%	42%	53%	38%	40%
2 [2]	13%	13%	13%	13%	14%	6%	15%	11%
3 [3]	19%	20%	18%	21%	14%	19%	22%	16%
4 [4]	12%	13%	12%	12%	13%	13%	12%	13%
5 - I am very interested [5]	8%	8%	8%	8%	8%	7%	6%	10%
Not sure	9%	8%	10%	10%	9%	3%	8%	11%
Net: Interested	20%	21%	20%	19%	22%	20%	18%	22%
Net: Not Interested	52%	52%	52%	49%	56%	59%	53%	50%
Mean	2.31	2.32	2.30	2.35	2.25	2.12	2.28	2.34
StdDev	1.36	1.36	1.36	1.35	1.40	1.39	1.29	1.43
StdErr	0.04	0.06	0.06	0.05	0.09	0.16	0.06	0.06

q19d. Volunteering

	Total	Social	Grade		Age		Ger	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base	1087	500	587	722	291	74	542	545
1 - I am not at all interested [1]	23%	19%	26%	21%	23%	37%	23%	23%
2 [2]	11%	11%	10%	11%	12%	5%	14%	8%
3 [3]	25%	26%	23%	25%	22%	27%	24%	25%
4 [4]	20%	22%	19%	21%	19%	20%	20%	20%
5 - I am very interested [5]	15%	17%	13%	15%	17%	8%	14%	16%
Not sure	7%	5%	8%	7%	7%	3%	5%	8%
Net: Interested	35%	39%	32%	36%	36%	28%	34%	36%
Net: Not Interested	34%	30%	37%	32%	35%	42%	36%	31%
Mean	2.93	3.07	2.81	2.97	2.93	2.55	2.89	2.98
StdDev	1.40	1.36	1.42	1.38	1.43	1.38	1.38	1.41
StdErr	0.04	0.06	0.06	0.05	0.09	0.16	0.06	0.06

q20a_employment. What is the main reason you are not yet retired?

	Total	Social	Grade		Age		Ge	nder
	IOtal	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
I need to earn money	31%	33%	30%	35%	22%	26%	30%	33%
I think I'm too young to stop	13%	12%	13%	17%	5%	1%	13%	13%
I enjoy the work I do	9%	10%	9%	5%	15%	33%	10%	9%
I earn more money w orking than I w ould get w hen I retire	7%	8%	6%	7%	9%	4%	8%	6%
I w ant to earn money	6%	7%	6%	7%	4%	5%	8%	5%
don't have much pension savings so I will w ork and save for the future	6%	6%	7%	7%	7%	-	5%	7%
Work gives me a sense of purpose	5%	5%	5%	4%	8%	8%	6%	5%
Work keeps me fitter and healthier than if I stopped	3%	3%	3%	2%	6%	7%	4%	2%
My partner is working so I want to keep working too	2%	2%	2%	1%	3%	3%	1%	2%
I don't know what else I would do with my time	1%	1%	1%	0%	2%	4%	1%	1%
I like the people I w ork w ith	1%	1%	1%	1%	2%	-	1%	1%
Work gives me a good social life	1%	0%	1%	0%	1%	4%	1%	0%
Other	9%	7%	10%	8%	13%	1%	9%	9%
I don't know	6%	5%	6%	6%	4%	2%	5%	7%

q21_employment. If your employer allowed you to have a few months off and then return to work (either full time or part time) would you want to do this as an alternative to retirement?

	Total	Social Grade Age				Gender		
	TOtal	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
Yes	28%	29%	26%	30%	23%	25%	30%	25%
No	46%	43%	48%	41%	53%	64%	43%	48%
I don't know	27%	28%	26%	29%	24%	12%	27%	27%

q22_employment. Do you think your employer would let you take some time out from work and then go back again to help you cope with a change in circumstances (for example, ill health, disability or caring responsibilities)?

	Total	Social	Grade		Age		Ger	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
Yes, my employer is currently letting me do this	3%	2%	3%	1%	5%	6%	2%	3%
Yes, I think my employer w ould let me and I w ould ask	42%	43%	41%	42%	45%	33%	46%	39%
Yes, I think my employer might let me, but I w ould not want to ask	10%	11%	9%	8%	15%	5%	10%	10%
No, I don't think my employer w ould let me, but I w ould like to be able to go back	14%	14%	14%	17%	7%	6%	14%	14%
No, I don't think my employer w ould let me and I w ould not w ant to go back	7%	8%	6%	6%	10%	2%	7%	7%
No, I've had a request declined	0%	0%	1%	0%	1%	-	0%	0%
I don't know	24%	22%	26%	24%	18%	48%	21%	27%

q23_employment. If you needed to care for a loved one what would you do?

	Total	Social	Grade		Age		Gen	der
	TOTAL	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	791	467	324	549	211	31	399	392
Base: All currently employed by an organisation	688	340	348	463	182	43	335	353
I w ould ask my employer if I could w ork part-time or flexible hours to fit in w ith caring	56%	59%	53%	55%	60%	48%	57%	56%
I would try to find alternative care options so that I could continue working (e.g. ask family members to help out, get help from a charity/ organisation etc.)	14%	16%	12%	17%	10%	7%	13%	15%
I would try to find another job that would accommodate caring responsibilities	6%	5%	6%	7%	3%	8%	7%	4%
I w ould be afraid to ask my employer for fewer hours, so w ould give up my job	3%	2%	4%	4%	3%	-	5%	2%
Other	6%	6%	6%	3%	12%	16%	5%	7%
I don't know	15%	11%	18%	15%	13%	21%	13%	16%

q24_1. How far do you agree or disagree with the following statement? - New policies are needed to help older people stay at work longer if they wish to

	T-4-1	Social	Grade		Age		Ge	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1223	683	540	845	324	54	630	593
Base: All not retired	1087	500	587	722	291	74	542	545
Strongly disagree	4%	5%	2%	5%	2%	-	4%	3%
Disagree	9%	8%	10%	10%	8%	4%	11%	8%
Neither agree nor disagree	28%	29%	26%	29%	24%	27%	29%	26%
Agree	35%	33%	37%	33%	42%	33%	33%	38%
Strongly agree	17%	17%	16%	15%	17%	31%	16%	18%
I don't know	7%	7%	7%	7%	7%	5%	6%	8%
Net: Agree	52%	51%	54%	49%	59%	64%	49%	55%
Net: Disagree	13%	13%	13%	15%	10%	4%	15%	11%

q25_retired. At what age did you retire?

	Tatal	Social	Grade		Age		Gender		
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female	
Unweighted base	1012	614	398	75	445	492	512	500	
Base: All who are retired	1148	473	675	60	402	686	509	640	
Under 55 [54]	13%	16%	11%	66%	12%	9%	13%	13%	
55 [55]	5%	6%	4%	8%	6%	4%	4%	5%	
56 [56]	2%	3%	2%	5%	4%	1%	3%	2%	
57 [57]	3%	3%	2%	9%	2%	3%	3%	3%	
58 [58]	4%	6%	2%	4%	5%	3%	4%	4%	
59 [59]	3%	4%	3%	8%	4%	2%	3%	3%	
60 [60]	22%	22%	22%	-	28%	21%	13%	29%	
61 [61]	4%	4%	4%	-	5%	4%	2%	5%	
62 [62]	4%	5%	4%	-	8%	2%	3%	5%	
63 [63]	4%	4%	3%	-	4%	4%	4%	3%	
64 [64]	5%	5%	5%	-	6%	5%	6%	4%	
65 [65]	17%	11%	21%	-	11%	21%	27%	9%	
66 [66]	3%	3%	4%	-	3%	4%	3%	4%	
67 [67]	3%	2%	3%	-	2%	3%	3%	2%	
68 [68]	3%	1%	4%	-	1%	4%	3%	2%	
69 [69]	1%	0%	2%	-	-	2%	1%	2%	
70 [70]	2%	2%	2%	-	-	3%	2%	2%	
71 [71]	1%	1%	0%	-	-	1%	1%	1%	
72 [72]	0%	0%	0%	-	-	1%	0%	0%	
73 [73]	0%	0%	-	-	-	0%	0%	-	
74 [74]	1%	1%	0%	-	-	1%	0%	1%	
75 [75]	1%	0%	1%	-	-	1%	1%	1%	
Over 75 [76]	1%	0%	1%	-	-	1%	1%	0%	
Mean	61.29	60.53	61.82	54.98	60.15	62.52	61.86	60.84	
StdDev	4.79	4.84	4.69	1.64	3.71	4.94	4.99	4.58	
StdErr	0.14	0.22	0.18	0.21	0.18	0.19	0.22	0.18	

q26_retired. Did you retire from paid employment sooner or later than you had planned?

	Social Grade Age					Gender		
	TOTAL	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
I retired sooner than I had planned	46%	47%	44%	83%	51%	39%	48%	44%
I retired at the age I had planned	44%	41%	45%	14%	40%	48%	45%	43%
I retired later than I had planned	11%	11%	10%	3%	9%	13%	7%	14%

q27_retired. Now that you are retired, do you miss work?

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	Total	Social	Grade		Age		Gender		
	iotai	ABC1	C2DE	50-59	60-69	70+	Male	Female	
Unweighted base	1012	614	398	75	445	492	512	500	
Base: All who are retired	1148	473	675	60	402	686	509	640	
Yes	22%	22%	22%	24%	21%	23%	23%	22%	
No	74%	75%	73%	64%	75%	74%	74%	74%	
l don't know	4%	3%	4%	13%	4%	3%	3%	5%	

q28_retired. Now that you are retired, do you wish you had worked a bit longer?

	Total	Social	Social Grade		Age	Gender		
	IOLAI	ABC1	C2DE	50-59	60-69	70+	Male	Fem ale
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
Yes	23%	24%	23%	22%	24%	23%	25%	22%
No	72%	72%	72%	71%	71%	72%	70%	73%
I don't know	5%	5%	6%	6%	4%	6%	5%	5%

q29_retired. What are the main reasons why you retired when you did? (Select up to 3 answers)

	Total	Social	Grade		Age		Gei	nder
	Total	ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
I felt ready to retire	26%	24%	27%	15%	24%	28%	25%	27%
Onset or development of ill health/disability	23%	21%	24%	28%	25%	21%	24%	22%
I reached state pension age	19%	15%	22%	-	18%	21%	17%	21%
My finances were sufficient to allow me to retire	18%	23%	15%	32%	20%	16%	23%	15%
I didn't like w ork anymore	13%	13%	14%	23%	14%	12%	14%	13%
I became eligible for my private/occupational pension	13%	16%	11%	25%	18%	10%	19%	9%
I had alw ays planned to retire then	12%	13%	11%	8%	12%	12%	15%	10%
I wanted to spend more time with family or friends	10%	9%	11%	13%	8%	12%	8%	13%
I w as made redundant	8%	10%	7%	15%	11%	6%	11%	7%
Became a carer for a partner, relative or friend	7%	8%	6%	8%	10%	5%	5%	9%
I felt I was expected to retire	5%	5%	5%	1%	2%	6%	3%	6%
My employer suggested that I retire	4%	4%	4%	4%	3%	4%	5%	3%
To look after my grandchildren w hilst their parents are at w ork	3%	4%	3%	-	4%	3%	1%	5%
Other	16%	17%	15%	19%	14%	17%	15%	17%
I don't know	0%	1%	0%	-	0%	0%	0%	0%

q30_retired. When you retired, what were you most looking forward to?

	Total	Social Grade		Age			Gender	
		ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
Having the freedom to dictate my own day and do what I want	44%	48%	41%	39%	52%	40%	45%	44%
Spending more time with family and grandchildren	11%	9%	12%	3%	9%	12%	9%	11%
Doing my hobbies or taking on new hobbies	10%	12%	9%	20%	6%	11%	14%	7%
Not having to get up in the morning	9%	8%	9%	1%	10%	8%	6%	11%
Long holidays	5%	4%	5%	3%	4%	5%	5%	4%
Having time for voluntary work	4%	3%	4%	1%	3%	4%	4%	3%
Spending more time with friends	2%	1%	2%	1%	1%	2%	1%	2%
Other	4%	5%	4%	13%	4%	3%	4%	4%
I didn't really w ant to retire but I had to or felt I w as expected to	11%	10%	11%	15%	8%	12%	9%	12%
I don't know	2%	2%	3%	4%	3%	2%	3%	2%

q31_retired. Now that you are retired, what do you miss about work? Please tick all that apply.

	Total	Social Grade		Age			Gender	
		ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
I don't miss anything	39%	38%	39%	30%	40%	39%	38%	39%
I miss the social interaction	38%	40%	36%	40%	40%	36%	38%	37%
I miss the income	27%	29%	26%	39%	26%	27%	28%	26%
I miss earning money	19%	20%	18%	16%	19%	19%	17%	20%
I miss the feeling that I'm doing something useful	18%	19%	16%	17%	17%	18%	16%	19%
I miss having structure to my week	11%	13%	10%	17%	12%	10%	11%	12%
I miss getting out of the house	10%	9%	10%	18%	9%	9%	11%	9%
I miss having something to do	9%	8%	9%	15%	6%	10%	10%	8%
Other	3%	5%	2%	6%	3%	3%	3%	4%
I don't know	1%	1%	2%	4%	1%	1%	1%	2%

q32_retired. Would any of the following have encouraged you to stay at work longer and retire later than you did? Please tick all that apply.

	Total	Social Grade		Age			Gender	
		ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
Being offered the opportunity to work part-time rather than full time	14%	17%	13%	19%	16%	13%	19%	11%
Having the chance to work flexibly	11%	13%	9%	14%	11%	10%	13%	9%
Being offered the chance to take on a less demanding role	7%	7%	6%	8%	9%	5%	8%	6%
Being offered the chance to train younger people on a part-time basis	6%	7%	5%	6%	7%	5%	9%	4%
Being offered a long break, such as a few months off, but then having the chance to come back to my job	5%	7%	4%	13%	5%	4%	5%	5%
Having longer holidays	3%	5%	3%	7%	4%	2%	5%	2%
Being offered the chance to retrain for a new role	3%	3%	3%	5%	3%	3%	4%	2%
Being able to start my own business	2%	3%	1%	2%	2%	2%	2%	2%
Being offered a course to update your skills	2%	2%	2%	1%	3%	1%	4%	1%
I don't know	9%	7%	10%	10%	5%	11%	9%	9%
None of these	62%	59%	65%	55%	62%	63%	60%	64%

q33_retired. What would your advice be to someone who was thinking about stopping work altogether and retiring?

Attitudes of the over 50s to Fuller Working Lives

	Total	Social Grade		Age			Gender	
		ABC1	C2DE	50-59	60-69	70+	Male	Female
Unweighted base	1012	614	398	75	445	492	512	500
Base: All who are retired	1148	473	675	60	402	686	509	640
Yes, you should do it	32%	31%	33%	35%	35%	30%	35%	30%
Before stopping altogether, you should consider switching to flexible or part time work for a period first	36%	37%	34%	32%	34%	37%	35%	36%
If you can, take a break from work and then make the decision	20%	21%	20%	21%	22%	20%	19%	21%
No, you should stay in work	3%	3%	4%	-	3%	4%	3%	3%
I don't know	9%	8%	9%	13%	7%	9%	7%	10%

Appendix B: 'Real World' Figures

The results in this report show the attitudes and opinions of respondents to later-life working and retirement. To give these results some context, it is possible to apply the proportions of survey respondents to labour market statistics for the UK population to give a sense of what the results look like for the UK as a whole. This assumes that the views in the poll are representative of the national population. Labour market statistics for older workers to give appropriate base populations can be taken from the Older Workers Statistical Information Booklet 2013 (Table A3), which uses data from the Labour Force Survey for April-June 2013.

For example, a finding from those not currently retired was:

- Fifteen per cent of those not currently retired and under 60 years old would like to stop work altogether and retire between the ages of 60 and 65, while 74 per cent would like to still be in work. Forty per cent of those not currently retired and under 65 years old would like to be retired between the ages of 65 and 70 while 48 per cent would like to be in work.
- Taking the number of 50-59 year olds who are not yet retired⁹ (around 7.7 million) and assuming the views in the poll are representative of the national population, we estimate that around 1.2 million¹⁰ would like to stop work altogether and retire between the ages of 60 and 65, while 5.7 million would like to still be in work. Taking the number of 50-64 year olds who are not yet retired (around 10.1 million) around 4 million¹¹ would like

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⁹ All those who are employed, unemployed and inactive due to reasons other than retirement aged 50-59.

¹⁰15% of the 7.7 million people aged 50-59 who are not retired.

¹¹ 40% of the 10.1 million people aged 50-64 who are not retired.

to be retired between the ages of 65 and 70 while **4.8 million** would like to be in work.

To take another example of a finding from those have retired:

- More than one in five (22%) of those who had retired miss work.
- Taking the number of 50+ who are retired (around 10.5 million) and again assuming the poll is representative of the national population, we estimate that around 2.3 million¹² retirees miss work.

¹² 22% of the 10.5 million people aged 50+ who are retired.