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WOMEN'S CURRENT PENSION ARRANGEMENTS:

INFORMATION FROM THE

GENERAL HOUSEHOLD SURVEY

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WOMEN'S CURRENT PENSION ARRANGEMENTS: INFORMATION FROM THE GENERAL HOUSEHOLD SURVEY

EXECUTIVE SUMMARY

Summary and main results

This report aims to provide background information on the current pension arrangements for women in different marital circumstances, of different ages, and for those with and without children. An area of particular interest is the pension arrangements of divorced women. Information on current pension arrangements is taken from the General Household Survey (GHS). The relevant reports are the GHS 1990, 1991 and 1992 (OPCS, 1992; 1993; 1994), and the computer microfiles were obtained from the ESRC Data Archive, University of Essex.

The report is in three sections, the first of which describes the characteristics of all women aged 20-59. The second estimates the current accumulation of independent pension rights of women aged 20-59 and includes comparisons with those of men aged 20-64, and those of self-employed women. The final section outlines the current accumulation of pension rights of ever-divorced women.

Characteristics of women aged 20-59

Some of the factors which are likely to influence pension arrangements for women are marital status, whether or not they have children, qualifications, employment, and earnings. Section I in the main report describes these characteristics for women aged 20-59. It uses combined information from the GHS for 1990, 1991 and 1992, so that there are sufficient numbers for analysis of small groups such as widows and separated women. The age group 20-59 was chosen because it was felt that relatively few women would have started to think about pension arrangements before the age of 20.

An underlying factor behind many differences in women's characteristics, not surprisingly, was their age. Thus their marital status, whether or not they had children, and their employment all varied with age (as seen in Tables 2a to 9 in the main report). The likelihood of separation, divorce and widowhood were associated with different age bands: separation, with ages 25-39;

divorce with ages 35-49; and widowhood particularly with ages 55-59. Older women were less likely to have dependent children, although increasingly likely to have had a child. They were less well qualified than younger women, but the proportions in employment did not fall until the 55-59 age band. This pattern was also reflected in earnings.

The combinations of these various characteristics (from Tables 10 to 16 in the main report) suggests that pen portraits of women in different marital circumstances might be a useful way to summarise this information.

Pen portraits of women in different marital circumstances

Single women tended to be younger, were more likely to work full time (60 per cent), were better qualified (12 per cent to degree level) and had higher earnings (27 per cent earning over £200 per week) than other women. Relatively few (25 per cent) had ever had children, or currently had dependent children (23 per cent). Sixteen per cent were cohabiting.

Married women spanned all age ranges except that there were few in the youngest age band (20-24 years). Over 85 per cent of women who had ever married had a child at some time, but of those currently married, just over half had a dependent child. Six per cent of married women were qualified to degree level, and 36 per cent had no qualifications. Although two-thirds were in employment, only 31 per cent worked full time and 36 per cent part time. As a result only 15 per cent earned more that £200 per week.

Divorced women were more concentrated in the middle age ranges than married women, with more in their late 30s and 40s. Like married women, nearly half had a dependent child. Their qualifications were very much the same as those of married women, although there were more with no qualifications. They were slightly more likely to be working full time, although less likely to be in paid work at all. A fifth were earning more than £200 per week.

Separated women were more likely than married or divorced women to be in their late twenties and thirties, and were the most likely to have dependent children (64 per cent). Their qualifications were very similar to those of married women, but they were considerably less likely

to be in paid work than either married or divorced women. The proportion working full time, however, was greater than that for married women although less than divorced women. Earnings were very similar to those of divorced women.

Widows tended to be older than those in other marital circumstances, with 83 per cent in the age band 45 to 59 years, and only 18 per cent with dependent children. They were noticeably less well qualified than other women, 61 per cent had no qualifications, and they were the least likely to work full time. The proportion in employment, however, was similar to that of separated women, but they had the lowest range of earnings.

The comparison of the characteristics of women who had ever had children with those who had not (see Tables 17a to 21b in the main report), highlighted the impact of children on women's lives. It was necessary to take account of age in this comparison, as younger, single women were the most likely not to have had children. However, for any given age, women who had ever had children had lower educational levels, were less likely to be in paid work, and had lower earnings than those who had not had children.

Level of qualifications had the expected effect on the likelihood of women working full-time - those educated to degree level were most likely to work full-time - although those with post-school, but below degree level education were most likely to be in work. Correspondingly, those with higher levels of education, had higher earnings, and higher socio-economic status. Those with no qualifications were the most likely to be economically inactive (See Tables 22 to 25 in main report).

Women's current pension arrangements

The main points of Section II of the report are set out here. Only the 1991 GHS had full information on pensions, including membership of personal pension schemes and non-banded income information, so the tabulations in this section were based entirely on this survey. Appropriate and other personal pensions are not distinguished in the GHS, and when personal pension schemes are referred to in the report both are included. Current pension arrangements are tabulated for women aged 20-59 according to marital status and other circumstances. The

GHS contains no information on how long women have been in their current pension contribution regime, nor on the extent of any retained rights in other pension schemes, or derived from their husband's or ex-husband's contributions. Thus there is no direct indication of how women are building up pension rights over time, either in the labour market, through concessions in the state pension scheme such as contribution credits or home responsibility protection (HRP), or through their husband's or ex-husband's contributions. All this information is required to gain a complete picture of women's pension provision, and of the amount of pension a woman is likely to receive at retirement. However, the report shows which women currently have their own current pension arrangements, imputes access to HRP, and hence sheds some light on which women may have better or worse provision in retirement.

Categories of current pension arrangements

We defined eight categories of current pension arrangements. Information on whether women were currently members of an occupational or personal pension scheme was taken directly from the GHS. Women in the first three categories set out in Figure ES1 all currently had some private (occupational and/or personal) pension arrangement in addition to any state pension contributions made. The other categories have been derived using a variety of information from the GHS with those in categories four to eight having no current private pension arrangements. In these latter categories women might or might not be contributing to the state retirement pension. For details of how these categories have been derived from the information available in the GHS see pages 30 to 32 in Section II. The details modify the categories mainly by pointing out how contribution credits and entitlement to home responsibility protection (HRP) can help towards basic state pension provision. Our estimate of entitlement to HRP is based solely on whether a women is currently in receipt of child benefit, which excludes those who qualify for other caring responsibilities, and those who may no longer have a dependent child. With these qualifications in mind, the main features of categories four to eight are outlined. Category four mainly refers to women who are not members of any private pension scheme, but are earning enough to be part of the state scheme in their own right. It would have required very complex procedures to estimate access to SERPS within the state scheme, so it is not discussed separately. Category five and six include women in work not earning enough to be required to pay national insurance contributions, but in category five we have assumed they currently have access to HRP because

they are in receipt of child benefit, whereas in category six they do not receive child benefit and so are assumed to have no current access to HRP. The last two categories cover women who are not in paid work, but category seven includes those assumed to have current access to HRP, whereas category eight covers those without.

We should also emphasise that in addition to the individual pension arrangements recorded in the GHS many women will qualify for both private and state pensions via derived rights from husbands' and ex-husbands' contributions.

It is important to bear these qualifications in mind when interpreting the results presented.

Figure ES1: Types of women's current pension arrangements and estimated access to HRP

The categories set out below are designed to cover all the circumstances described above:

1. Belonging to an occupational pension scheme;
2. Having both an occupational and personal pension arrangement;
3. Having a personal pension arrangement;
   (Categories 1-3 may be in addition to contributions to the state pension)
4. State contributions only (may include contributions to SERPS) defined by being in work and earning above the LEL or above the small earnings exception but with no contributions to occupational or personal pension schemes;
5. In paid work and earning below the LEL, or below the small earnings exception, as appropriate, in receipt of child benefit and assumed currently to have access to HRP;
6. In paid work, earning below the LEL, or below the small earnings exception, and not in receipt of child benefit nor currently with access to HRP (no current pension arrangement);
7. Not earning but in receipt of child benefit and assumed currently with access to HRP;
8. Not earning and not in receipt of child benefit nor currently with access to HRP (no current pension arrangement).

Table ES1 shows the distribution over the different categories of current pension arrangements. A quarter of all women aged 20-59 were members solely of an occupational pension scheme or in combination with a personal pension scheme. This compares with 40 per cent of men aged 20-64 (see Table 27 in the main report). Overall, 35 per cent of women had some private pension arrangements, and otherwise 18 per cent were in work and contributing to the state pension scheme only. Sixty-one per cent of men had private pensions and 12 per cent were contributing to the state pension only. A further seven per cent of women were in work earning below the LEL, but possibly having access to HRP, and an additional 18 per cent from those not in work were estimated to be within the scope of that scheme.

Table ES1: Current pension arrangements and estimated access to HRP for all women aged 20 to 59

	Percentage	*Number*
1. Occupational pension	23	1522
2. Occupational and personal pension	2	137
3. Personal pension	10	627
Some private arrangements (in addition to state contributions)	*35*	*2451*
4. State pension only, no private pension,	18	1203
5. In work, earning below LEL access HRP	7	437
6. In work, earning below LEL no HRP	4	243
7. No paid work access HRP	18	1220
8. No paid work, no HRP	16	1054
State contributions including HRP	*43*	*2863*
No pension arrangements	*20*	*1309*
Not possible to classify	3	180
Number of cases		6623

Note: HRP is based on receipt of child benefit

Source: 1991 GHS

Self-employed women, of course, do not have the option of an occupational pension scheme. In this group, 32 per cent were members of a private pension scheme, 17 per cent were in work and

contributed to the state pension scheme only, a further 23 per cent were earning below the LEL but were estimated to have current access to HRP, and 17 per cent had no current pension arrangements (See Table 28 in the main report).

Current pension arrangements reflected the pattern of labour market participation over the age range (see Table 29 in main report), but younger women were less likely to have no current pension provision: seven per cent at age 25-34 compared with 31 per cent at age 45-54, and a striking 57 per cent at age 55-59. However, 74 per cent of women aged 55-59 were married and might qualify for pensions through their husbands' contributions. Of some concern is the relatively high proportion (21 per cent) of women aged 20-24 with no pension arrangements. It indicates that some young women may have difficulty in achieving a full contribution record in spite of the help offered by HRP.

Those working full time were more than twice as likely to have private pension arrangements than those working part time - 71 per cent compared with 30 per cent (Table 35 in the main report). This difference was mainly due to the different proportions belonging to an occupational pension scheme, 50 per cent of women working full time compared with 16 per cent of those working part time. Forty-three per cent of economically inactive women had no pension provision. The likelihood of belonging to a private pension scheme increased steadily with earnings, from ten per cent of those earning under £50 per week to 93 per cent of those earning £350 per week or more (Table 42 in the main report). The increase is mainly due to higher proportions of those with higher earnings belonging to occupational pension schemes. Although the proportions with a personal pension arrangements increased with earnings, the rise was not so great as for occupational pensions. Level of earnings rather than age was the main determinant of types of pension arrangements: at all ages, those with higher earnings had similar patterns of arrangements (Table 42a in the main report).

Single women were more likely than others to belong to occupational pension schemes than women in other marital circumstances, and were also more likely, along with separated women, to be members of a personal pension scheme (Table 37 in the main report). When *de facto* rather than legal marital status (for categories see Table 1 in the main report) is considered, single and

divorced women who were cohabiting were more likely to belong to an occupational pension scheme than those who were living alone (Table 38 in the main report). They were more likely to be in work. Single women of all ages were more likely to have private pension arrangements, and, particularly, to belong to an occupational pension scheme, than those in other marital circumstances, although they were among those most likely to have no current pension arrangements at age 20-29 (Table 37a in the main report). Over 30 per cent of all women aged 45-59 were without current pension arrangements, although married or divorced women would probably qualify for some state or private pension through their husbands' or ex-husbands' contributions.

The presence of dependent children made a noticeable difference to the likelihood of membership of a private pension scheme: 26 per cent of those with, compared with 43 per cent of those without a dependent child, currently had a private pension arrangement (Table 39 in the main report). The fact that women had ever had children also reduced the probability of their belonging to an occupational or personal pension scheme. Twenty-eight per cent of those who had ever had a child compared with 51 per cent of those who had not, were members of a private pension scheme. Approximately a quarter of those who had never had children, however, were not making any pension provision.

At younger age groups women without children were more likely to have some private pension provision, but they were also more likely to have no pension provision (Table 40a in the main report). Considering estimated access to HRP meant that only two per cent of women aged 20-44 with children had no current pension provision, but a fifth to a quarter of those with no dependent children were in this position. At all ages women who had ever had children were less likely to have an occupational or personal pension arrangement.

Not surprisingly, single women with dependent children were the least likely of any group to have an occupational or personal pension arrangement (Table 45 in the main report). Only ten per cent had such provision, compared with 50 per cent of single women with no dependent children, and

around a quarter of married, divorced or separated women with children. Even if children were no longer dependent, the fact that a women had ever had children reduced the chance of her belonging to an occupational or personal pension scheme from 50 to 28 per cent irrespective of current marital status (Table 40 in the main report).

The current pension arrangements of ever-divorced women

The questions of interest in Section III were whether women who had been divorced had different current pension arrangements from other women, and whether the length of time since divorce had an effect on pension provision.

The section starts with a brief description of the characteristics of ever-divorced women (Tables 49 to 54 in the main report). To summarise, their characteristics were generally similar to those of women who had remained married, but both of these groups were different from single women, as we saw in the pen portraits earlier. Compared with women who had remained married, those who had been divorced were slightly older, less likely to have dependent children, more likely to be in full-time work, and had higher earnings. Forty-six per cent of ever-divorced women had first been divorced more than ten years ago, and currently 43 per cent were married, 14 per cent were cohabiting, meaning that 57 per cent were no longer living without a partner.

The current pension arrangements of all ever-divorced women were similar to those for all women, except that 47 per cent of ever-divorced women were currently covered (when estimated access to HRP is included) by the state pension only, compared with 43 per cent of all women aged 20-59 (Table 55 in the main report). Their arrangements were very similar to those of currently married women. Younger women who had been divorced were less likely than other women to be members of an occupational or personal pension, but were much less likely to have no current pension provision. Among older women, those who had been divorced were also more likely to have some pension provision than those who had not (Table 56 in the main report). For those in full-time work, the likelihood of belonging to an occupational or personal pension scheme was similar whether or not they had been divorced, but among those working part time, women who had not been divorced were more likely to have private pension arrangements than those who had (Table 58a in the main report). Those not in paid work had similar estimated

access to HRP, whether they had been divorced or remained married, but married women would also be more sure to qualify for pensions through their husbands' contributions.

The length of time since divorce made little difference to the likelihood of belonging to a private pension scheme, except for those whose first divorce had been 16 or more years ago (Table 59 in the main report). This group of women were also the least likely to have any current pension provision - 34 per cent compared with 11 per cent of those whose divorce had been less than six years ago. The length of time since divorce also reduced the likelihood of those working full time belonging to a private pension scheme. Seventy-seven per cent of those working full time and divorced ten years ago or less, were members of a private scheme, compared with 65 per cent of those who had been divorced 11 or more years ago (Table 63 in the main report).

WOMEN'S CURRENT PENSION ARRANGEMENTS: INFORMATION FROM THE GENERAL HOUSEHOLD SURVEY

INTRODUCTION

The aim of this analysis is to provide background information on the current pension arrangements for women in different marital circumstances, of different ages and for those with and without children. An area of particular concern is the pension arrangements of divorced women.

The General Household Survey (GHS) is an annual survey of about 13,000 households throughout Great Britain. It provides a rich source of data for individuals as well as households, on topics such as income, earnings, economic activity, education and qualifications, fertility, marital history, and membership of occupational and personal pension schemes. The GHS therefore represents a unique opportunity to explore some of the issues relating to women and retirement arrangements.

The report is presented in three main sections. The first simply describes the basic socio-demographic information for all women aged 20 to 59. It was considered that few women younger than 20 would have given much thought to their pension arrangements, so only women aged 20 and over have been included in the study. Because some of the categories of interest, such as widows, are likely to be small in any sample of the general population, data from three years of the GHS were merged. The population characteristics change relatively little in three years but it is necessary to uprate or deflate earnings to the base year. The years of the GHS which have been amalgamated in the study of the characteristics of women aged 20 to 59 are 1990, 1991 and 1992. Earnings have been adjusted to the middle year, 1991. There were 19,631 women aged 20 to 59 in the three years of the GHS we have analysed.

The second section describes the recorded, individual arrangements women in various circumstances currently had with respect to occupational, personal and state retirement pensions. The pension provision of self-employed women is reported, and some tables on men's current pension arrangements are included for comparison. Section 3 reports on the current pension

arrangements of ever-divorced women, how they differ from those of other women, and the relationship between pension arrangements and time since divorce are also investigated. For Sections 2 and 3 the information was drawn from the 1991 GHS alone, as it was the only one which provided sufficient detail to describe the pension arrangements categories of interest. The GHS allows the investigation of a nationally representative sample and\ the findings can be taken as reliable estimates except when the base is less than 50. The report consists of descriptive tables and draws no conclusions.

Presentation of results: notes to tables

The following symbols will be used throughout the tables in this paper:

*	Percentage estimated on a base smaller than 50 cases and so unreliable
.	Not available
..	Not applicable
-	Nil or negligible.

SECTION I

CHARACTERISTICS OF WOMEN AGED 20 TO 59 IN GHS 1990, 1991 AND 1992

Circumstances of all women aged 20-59

The factors which are likely to be important in terms of pension arrangements for women are age, marital status and whether or not they have had children, their qualifications, employment status and earnings.

When considering pension rights, it is legal rather than *de facto* marital status which is important, and Table 1 shows that in our sample 66 per cent were legally married; 20 per cent were single, nine per cent were divorced, and only small proportions were separated or widowed (three per cent in each case). Some tables do separate women (mainly single and divorced) who were cohabiting, but unless specified, tables are based on legal marital status. Looking at women's *de facto* marital status, three per cent of women were single but cohabiting, and two per cent were in common law marriages. The majority of divorced women were not cohabiting, but two per cent of women were divorced and cohabiting. Overall seven per cent of women were cohabiting.

Table 1: Legal and de facto marital status of women aged 20-59

Legal marital status	%	*De facto* marital status	%
Married	66	Legally married	66
Single	20	Common law marriage	2
		Single cohabiting	3
		Single	15
Widowed	3	Widowed cohabiting	0
		Widowed	2
Divorced	9	Divorced cohabiting	2
		Divorced	7
Separated	3	Separated cohabiting	0
		Separated	3
Number of cases	18961[1]		18961[1]

[1] 670 cases with no information on marital status
Source: GHS 1990, 1991, 1992

Although the majority, (72 per cent), of women aged 20 to 59 have had a child some time, only 46 per cent currently had dependent children. The children of many older women will be over 16 and no longer defined as dependent.

A third of women in the age group had no qualifications, 26 per cent had O level or Grade 1 CSE with 15 per cent having other CSE, commercial or apprenticeship qualifications. Twenty-six per cent had A level or above, with seven per cent reaching degree level.

In terms of employment, women aged 20 to 59 divided into three main groups: the largest was those in full-time work (37 per cent), and the other two, equal groups of those in part-time work and those out of the labour market (29 per cent in each group). Only four per cent of women in this age group reported that they were unemployed. Among those in work the level of earnings was low, partly because of the relatively large proportion in part-time work. Although 33 per cent of women had gross weekly earnings of more than £200 per week, 30 per cent earned between £100 and £200, and 36 per cent earned less than £100 per week. Eighteen per cent had gross weekly earnings between £50 and £100, and 18 per cent less than £50 per week.

The lower earnings limit (LEL) below which no contributions are made to the state pension scheme was £52 per week in 1991, so at any given time a substantial number of women would apparently not be contributing to the state pension scheme. Some would qualify for home responsibilities payments (HRP) or credits (see Section II for a discussion of HRP and credits).

The majority (70 per cent) of women in work had been in their current job for more than two years; 43 per cent for more than five years and 27 per cent for two to five years. Only ten per cent had been in their current job for less than six months.

A third of women described the kind of work they did as junior non-manual; this was the most common type of work. Twenty per cent said they did intermediate non-manual work, a further 21 per cent semi-skilled manual work, and ten per cent were employers or managers. The remainder described their work as skilled and unskilled manual work, eight per cent in each case, and, finally, two per cent were in the professional category.

Comparison of circumstances of women of different ages

Marital status varied with age (see Table 2a). Not surprisingly, 73 per cent of 20 to 24 year old women were single, but by their late twenties 56 per cent were married and the proportion who were single fell to 34 per cent. By their late forties, 79 per cent of women were married, only four per cent were single, 12 per cent divorced and three per cent separated. The proportion of widows rose substantially for those over 50, so that five per cent of 50 to 54 year olds were widows compared to 12 per cent of those aged 55 to 59. Table 2b shows the age distributions within different marital circumstances. Only four per cent of married women were aged 20-24 and 12 per cent 25-29 years, although subsequently there were around 15 per cent in each five year age band until age 49. The proportion of married women then fell from 13 per cent at age 50-54 to 11 per cent aged 55-59. The largest proportion of single women were aged 20-24 (46 per cent) and the proportions fell until age 39, after which there were similar proportions (four or five per cent) in each five year age band. Widows were generally older: 46 per cent of widows were aged 55-59; and until age 45 there were fewer than ten per cent in any five year age band. The most common ages for separated women were 25 to 34 years, whereas divorced women were more likely to be older 40 to 49 years.

Table 2a: Marital status for women of different ages

	Age in years:								*All aged 20-59*
	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	
	%	%	%	%	%	%	%	%	%
Married	24	56	70	75	77	79	78	74	66
Single	73	34	17	9	5	4	4	5	20
Widowed	0	0	0	1	2	3	5	12	3
Divorced	1	6	9	11	13	12	10	8	9
Separated	2	5	4	4	3	3	2	2	3
Number of cases	2317	2785	2642	2392	2548	2363	2026	1888	18961[1]

[1] 670 cases with no information on marital status

Table 2b: Age distributions of women in different marital circumstances

	Marital status					*All aged 20-59*
	Married	Single	Widowed	Divorced	Separated	
	%	%	%	%	%	%
20-24	4	46	0	2	7	12
25-29	12	26	1	10	20	15
30-34	15	12	2	14	19	14
35-39	14	6	5	16	17	13
40-44	16	4	9	20	13	13
45-49	15	3	14	17	11	13
50-54	13	2	23	13	8	11
55-59	11	3	46	9	5	10
Number of cases	12521	3701	473	1644	622	18961[1]

[1] 670 cases with no information on marital status

Source: GHS 1990, 1991, 1992

Table 3 demonstrates that women in their thirties were the most likely age group currently to have dependent children. The percentage of women with dependent children rose sharply from 55 per cent at age 25 to 29 to 75 per cent at age 30 to 34 and to 79 per cent at age 35 to 39. After this the proportions with dependent children decline from 62 per cent at age 40 to 44, to 34 per cent in the late forties and down to 12 per cent by age 50. Table 4 shows that the likelihood of ever having had children rose from 28 per cent for women in their early twenties to 85 per cent of those in their late forties. By the age of 55-59, only 16 per cent of women had never had a child.

Table 3: Percentages of women of different ages who had dependent children

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Has dependent children	28	55	75	79	62	34	12	3	46
No dependent children	72	45	25	21	38	66	89	98	54
Number of cases	2469	2893	2716	2446	2632	2442	2095	1938	19631

Source: GHS 1990, 1991, 1992

Table 4: Percentages of women of different ages who had ever had children

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Ever had children	28	55	75	82	85	86	85	84	72
Never had children	72	45	25	18	15	14	15	16	28
Number of cases	2469	2893	2716	2446	2632	2442	2095	1938	19631

Source: GHS 1990, 1991, 1992

Younger women were better qualified than older women - only 14 per cent of those aged 20-24 had no qualifications but the proportion with no qualifications rose steadily to 60 per cent of women aged 55-59. Only 15 per cent of this older age group had A level or higher qualifications compared with 34 per cent of those aged 20 -24 (Table 5).

Table 5: Highest level of qualification for women of different ages

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Degree	6	10	9	10	8	6	4	2	7
Below degree level	6	9	10	13	11	11	10	11	10
A level or equivalent	22	12	11	8	5	4	3	2	9
O level or CSE 1	39	37	34	26	20	18	15	12	26
Other	14	15	14	13	17	17	16	12	15
No qualifications	14	17	23	32	39	45	52	60	34
Number of cases	2321	2790	2641	2386	2554	2361	2019	1883	18955[1]

[1] 676 cases with no information on qualifications

Source: GHS 1990, 1991, 1992

Table 6 shows there is evidence of withdrawal from the labour market over the peak years for child rearing. Over 30 per cent of women aged 25 to 34 described themselves as economically inactive. In spite of this, 25-29 year olds were among the age groups most likely to be in full-time work, although the proportion fell between the early and late twenties. The proportion in full-time work falls to 33 per cent for women in their early thirties when the proportions employed part time correspondingly rises. Women in their forties were more likely to be in paid work than those in their twenties (although in part-time work) but participation was lower for those in their fifties.

Table 6: Economic status for women of different ages

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Full-time	54	44	33	33	37	38	32	23	37
Part-time	12	20	31	38	37	36	35	29	29
Employed	*66*	*64*	*64*	*71*	*74*	*74*	*67*	*52*	*66*
Unemployed	7	5	5	4	4	3	3	3	4
Inactive	26	31	32	25	22	22	29	46	29
Number of cases	2431	2870	2705	2434	2601	2422	2080	1927	19479*

* 152 cases with no information on economic status

Source: GHS 1990, 1991, 1992

The distribution of earnings was remarkably similar for women in the different age groups, although those aged 25 to 29 were slightly more likely to earn more than £200 (see Table 7). Those in their early twenties have a slightly more clustered distribution, with earnings being concentrated in the £100-199 bracket. Pre-retirement women (aged 55-59), of whom 48 per cent had no earnings, were much less likely to be in paid work than women in other age groups, and were also less likely to earn over £200. Median earnings peaked at £165 per week in the 25-29 age band, and were noticeably lower for those over 50 years.

Table 7: Usual gross weekly wage for women of different ages, £ per week

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	%	%	%	%	%	%	%	%
No earnings	33	36	36	28	25	25	33	48	33
Under £50	9	10	15	17	15	16	15	14	14
£50-99	7	9	13	16	16	17	17	13	13
£100-149	19	10	9	11	13	14	11	9	12
£150-199	18	12	8	9	10	10	10	7	10
£200 and over	14	24	20	19	20	19	15	9	18
Number of cases	2259	2726	2556	2319	2457	2260	1937	1821	18335
Median earnings for those in paid work	146	165	128	117	125	119	108	95	130

Source: GHS 1990, 1991, 1992

Overall, 66 per cent of women were in employment (either full-time or part-time) and Table 8 shows the length of time they had been in their current job. Older women were more likely to have been in their present job for five or more years than younger women and the proportions rose steadily with age. Only 15 per cent of women aged 20 to 24 compared with 72 per cent of those age 55 to 59 had been in their present job for more that five years. Women in their twenties were most likely to have been in their present job for two to five years, but by the age of 30 the most common length of time in the current job was over five years.

Table 8: Length of time in present job for women of different ages

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	%	%	%	%	%	%	%	%
Under 6 months	19	14	12	10	7	8	6	3	10
Six months to 2 years	33	26	25	22	19	15	11	9	21
Two to five years	34	30	29	29	27	22	21	16	27
Five years or more	15	30	35	39	47	55	62	72	43
Number of cases	1610	1832	1708	1717	1933	1807	1395	990	12992[1]

[1]6,603 cases were not in a job and 36 gave no information on length of time in present job

Source: GHS 1990, 1991, 1992

The distribution over different socio-economic groups remained stable for women aged 25 to 44; thus there was little evidence of women penetrating the professional or managerial ranks with age (Table 9). This stability is similar to that shown in the distribution of earnings. Women in their fifties, however, were more likely to describe themselves as unskilled manual workers than women in their twenties. The change was gradual through the age groups. Older women were less likely to have educational qualifications then younger women (see Table 5), and they also faced a different labour market with more jobs in the manufacturing sector.

Table 9: Socio-economic group for women of different ages

	Age in years								*All aged 20-59*
	20-24	*25-29*	*30-34*	*35-39*	*40-44*	*45-49*	*50-54*	*55-59*	
	%	*%*	*%*	*%*	*%*	*%*	*%*	*%*	*%*
Professional	2	3	2	3	2	1	1	0	2
Employer/manager	6	10	10	10	11	12	10	8	10
Intermediate non-manual	16	22	22	24	22	19	18	18	20
Junior non-manual	41	31	31	29	29	31	29	28	31
Skilled manual	6	8	8	10	8	8	8	10	8
Semi-skilled manual	25	21	20	17	19	19	22	24	21
Unskilled manual	4	5	7	8	8	9	11	12	8
Number of cases	2140	2717	2579	2345	2536	2370	1035	1875	18597[1]

[1]642 cases had no information on employment status, and in line with the published tables, those in the armed forces, those who have never worked, and full-time students are excluded. For persons over 16, the socio-economic group refers to their own present job or, for those currently not working, to their last job.

Source: GHS 1990, 1991, 1992

Comparison of the characteristics of women aged 20-59 in different marital circumstances

Table 10 shows that separated women were most likely to have dependent children (64 per cent); followed by married women (54 per cent), and divorced women (48 per cent). Twenty-three per cent of single women and 18 per cent of widows had dependent children. Irrespective of whether their current marital status was married, widowed, divorced or separated, over 86 per cent of these women have had a child at some time (Table 11), but the proportions with currently dependent children were considerably lower, as seen above. Single women were unusual in that the difference in the proportion who had ever had a child (25 per cent) and the proportion who had a dependent child (23 per cent) was not so great as for other women. This is because single women are generally younger (mainly in the 20-24 year age band) than women in other marital circumstances and if they have had children, the children are likely to be young, and dependent.

Table 10: Percentages of women in different marital circumstances who have or do not have dependent children

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
With dependent children	54	23	18	48	64	47
No dependent children	46	77	82	52	37	53
Number of cases	12521	3701	473	1644	622	18961[1]

[1] 670 cases with no information on marital status

Source: GHS 1990, 1991, 1992

Table 11: Percentages of women in different marital circumstances who have ever or never had children

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	*%*	*%*	*%*	*%*	*%*
Has had children	86	25	90	86	88	74
Never had children	14	75	10	15	12	26
Number of cases	12521	3701	473	1644	622	18961[1]

[1] 670 cases with no information on marital status

Source: GHS 1990, 1991, 1992

In the comparison of educational qualifications of women with different marital status shown in Table 12, it is clear that single women were the best qualified. They were the most likely to have some form of qualification, twice as likely to have reached degree level as others and almost twice as likely to have A levels or the equivalent. This may be a function of age, borne out by the fact that widows, who were generally older, were the most likely to have no qualifications (Table 5 has already shown the strong association between age and qualifications). There were no differences in the qualifications of women in other marital circumstances (married, divorced and separated).

Table 12: Highest qualifications of women in different marital circumstances

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
Degree	6	12	1*	4	6	7
Below degree level	10	9	9	9	10	10
A level or equivalent	7	17	3	7	7	9
O level or CSE grade 1	25	32	13	24	26	26
Other	15	13	13	15	15	15
No qualifications	36	18	61	42	37	34
Number of cases	12455	3696	470	1643	619	18883[1]

[1] 748 cases with no information on marital status or qualifications

Source: GHS 1990, 1991, 1992

Not surprisingly, single women were more likely to be in paid work, especially full-time work, than married, divorced, separated or widowed women (Table 13). Married women were almost as likely to be in paid work as single women, but much more likely to be in part-time rather than full-time work. Divorced women, and to a lesser extent widowed and separated women, were almost as likely to be in employment as married women, but divorced and separated women were more likely to work full time than married women. Widows were the least likely to be in paid work or to be working full time.

Table 13: Economic status of women in different marital circumstances

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
Full-time	31	60	26	38	35	37
Part-time	36	11	31	24	21	30
Employed	*67*	*71*	*57*	*62*	*56*	*67*
Unemployed	3	7	3	7	6	4
Economically inactive	30	22	39	31	37	29
Number of cases	12479	3672	471	1626	618	18866[1]

[1] Excluding those who do not know what hours they work and those on a government training scheme

Source: GHS 1990, 1991, 1992

Table 14 shows that single women were most likely to be earning over £200 per week (27 per cent) compared with 20 per cent of divorced women, 19 per cent of separated women, 15 per cent of married women, and only nine per cent of widows. Married and widowed women were also most likely to be earning under £100.

Table 14: Usual weekly wage of women in different marital circumstances, £ per week

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
No earnings	32	28	42	38	43	33
Under £50	16	7	15	12	11	14
£50-99	16	7	13	11	9	13
£100-149	11	16	12	10	10	12
£150-199	9	16	8	9	9	10
£200 and over	15	27	9	20	19	18
Number of cases	12036	3578	452	1602	603	18271[1]
Median earnings for those in work	110	172	108	143	150	130

[1] 1360 cases with no information on earnings or marital status

Source: GHS 1990, 1991, 1992

Separation is often the first stage after relationship breakdown, prior to divorce. It is a transitional period involving many changes, including changes in employment. Thus it is not surprising that separated women were the most likely to have been in their current job for less than six months (see Table 15). Single women, who are usually younger, were least likely to have had their present job for more than five years, whereas widows, who are generally older, were almost twice as likely to be in this position.

Table 15: Length of time in present job for employed women in different marital circumstances

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
Under 6 months	8	14	7	12	20	10
Six months-2 years	18	26	18	24	24	20
2-5 years	26	30	21	27	22	27
5 years or more	48	30	54	37	34	43
Number of cases	8383	2621	273	1016	353	12646[1]

[1] Employed women only

Source: GHS 1990, 1991, 1992

The distribution over socio-economic groups for married and single women were similar, with a third in the junior non-manual category, 21 per cent in the intermediate non-manual category and around 20 per cent doing semi-skilled manual work. Divorced and separated women and widows were more likely to be in semi-skilled and unskilled manual work (see Table 16).

Table 16: Socio-economic group for women in different marital circumstances

	Married	*Single*	*Widowed*	*Divorced*	*Separated*	*All aged 20-59*
	%	%	%	%	%	%
Professional	2	3	0	2	2	2
Employer/manager	10	10	9	10	9	10
Intermediate non-manual	21	21	14	18	21	20
Junior non-manual	32	33	28	27	24	31
Skilled manual	9	7	9	9	7	8
Semi-skilled manual	20	21	27	25	27	21
Unskilled manual	8	4	14	9	10	8
Number of cases	12280	3574	462	1621	605	18542[1]

[1] Excluding those in the armed forces, full-time students, and those who have never worked.

Source: GHS 1990, 1991, 1992

Comparison of circumstances of women who have ever had children with those who have not

Women who had never had children were much better qualified than those who had ever had children (see Table 17a). Forty-two per cent of those who had never had children had qualifications of A level or over, whereas only 20 per cent of those who had ever had children reached this standard. It might be expected that the group who had ever had children will include many older women who grew up before the expansion of higher education and the encouragement (or need) to stay at school to gain more qualifications. Table 17b shows, however, that even when age is taken into account, women who had ever had children were more likely to have no qualifications than those who had never had children. The difference in qualifications is

particularly noticeable in the youngest ages group, partly because those who participate in further education generally have children later.

Table 17a: Highest qualifications of women who had ever had children

	Ever had children		*All aged 20-59*
	Yes	*No*	
	%	*%*	*%*
Degree	5	13	7
Below degree level	9	12	10
A level or equivalent	6	17	9
O level or CSE grade 1	24	31	26
Other	16	12	15
No qualifications	40	17	34
Number of cases	14004	4951	18955[1]

Table 17b: Highest qualifications of women who have ever had children in different age groups

	Age in years						*All aged 20-59*
	20-29		30-44		45-59		
	Ever had children						
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	
	%	*%*	*%*	*%*	*%*	*%*	*%*
Degree	2	13	7	16	4	5	7
Below degree level	5	10	11	14	10	13	10
A level or equivalent	8	23	7	12	3	4	9
O level or CSE grade 1	40	36	27	27	15	17	26
Other	19	11	15	11	15	15	15
No qualifications	26	7	33	19	53	46	34
Number of cases	2267	2844	6251	1330	5486	777	18955[1]

[1] 676 missing observations

Source: GHS 1990, 1991, 1992

Similarly, Table 18a shows that those who had not had children were more likely to work full time than those who had. Table 18b shows that in all age bands the economic activity of women was affected by whether they had dependent children. Younger women, particularly, were less likely to be in paid work if they had dependent children. Relatively few women aged 45-59 had dependent children but they were less likely to work full time than those who had not.

Table 18a: Economic status of women who have ever had children

	Ever had children		*All aged 20-59*
	Yes	*No*	
	%	*%*	*%*
Full-time[1]	25	69	37
Part-time[1]	36	11	29
Employed	*61*	*80*	*66*
Unemployed	4	5	4
Economically inactive	34	14	29
Number of cases	14006	5373	19379[1]

[1] Full time employment refers to work of 31 or more hours per week, and part time to 30 or less .

Table 18b: Economic status of women in different age groups who had ever had children

	Age in years						*All aged 20-59*
	20-29		*30-44*		*45-59*		
	Ever had children						
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	
	%	*%*	*%*	*%*	*%*	*%*	*%*
Full-time	12	76	26	70	30	43	37
Part-time	27	9	40	12	36	20	29
Employed	*39*	*85*	*66*	*82*	*66*	*63*	*66*
Unemployed	6	6	4	6	3	4	4
Economically inactive	55	9	30	12	32	33	29
Number of cases	2260	3004	6243	1469	5503	900	19379[1]

[1] Excludes 42 women who did not know the hours they worked, and 58 women on a government training scheme, and those with missing information on economic status

Source: GHS 1990, 1991, 1992

Table 19a shows that those who had ever had children were twice as likely to have no earnings as those who had not had children, and only 30 per cent earned more than £100 per week compared with 69 per cent of those without children. The difference in earnings between women who had ever had children and those who had not remained over the whole age range (Table 19b). Thirty-one per cent of women aged 20-29 who had not had children earned over £200 per week compared with only four per cent of those who had. The proportions who had and had not had children were 50 and 13 per cent respectively at age 30-44, and 20 per cent compared with 13 per cent at age 45-59. Table 19a shows that the chances of combining high earnings with having children were low.

Table 19a: Distribution of usual gross weekly earnings for women who have ever had children

	Ever had children		*All aged 20-59*
	Yes	*No*	
	%	*%*	*%*
No earnings	39	18	34
Under £50	16	6	13
£50-99	15	7	13
£100-149	10	16	12
£150-199	8	18	10
£200 and over	12	35	18
Number of cases	13553	4782	18335

Source: GHS 1990, 1991, 1992

Table 19b: Distribution of usual gross weekly earnings of women in different age groups who have ever had children

	Age in years						*All aged 20-59*
	20-29		30-44		45-59		
	Ever had children						
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	
	%	%	%	%	%	%	
No earnings	60	14	33	15	34	36	7
Under £50	14	5	18	5	16	10	10
£50-99	10	7	17	7	17	9	9
£100-149	6	20	11	9	11	10	26
£150-199	5	22	8	14	9	10	15
£200 and over	4	31	13	50	13	20	34
Number of cases	2233	2752	6052	1280	5268	750	18955[1]

Source: GHS 1990, 1991, 1992

For women in work, however, those who had ever had children were more likely to have been in their present job for more than five years (see Table 20). The younger age group (20-29) was unusual in that the proportion of women who had been in their present job for more than five years was greater for those women who had children compared with those who had not. In older age bands the reverse was true.

Table 20: Length of time in present job for employed women who had ever had children

	Ever had children		*All aged 20-59*
	Yes	No	
	%	%	%
Under 6 months	10	10	10
Six months-2 years	19	23	20
2-5 years	25	29	27
5 years or more	45	38	43
Number of cases	8658	4334	12992[1]

Table 20a: Length of time in present job for employed women in different age groups who had ever had children

	Ever had children						*All aged 20-59*
	20-29		30-44		45-59		
	Yes	No	Yes	No	Yes	No	
	%	%	%	%	%	%	%
Under 6 months	24	14	11	5	6	4	10
Six months-2 years	28	29	24	15	13	10	20
2-5 years	24	35	29	24	21	14	27
5 years or more	24	22	36	56	60	72	43
Number of cases	886	2556	4149	1209	3623	569	12992[1]

[1] Employed women only

Source: GHS 1990, 1991, 1992

Women who had never had children were more likely to be in the professional and managerial category than those who had ever had children, 17 per cent compared with ten per cent (Table 21a). When age is taken into account (Table 21b) women who had not had children were more likely to be in the higher socio-economic groups than those who had, but the difference between women who had and had not had children was less for those in the 45-59 age band.

Table 21a: Socio-economic groups[!] of women who have ever had children

	Ever had children		*All aged 20-59*
	Yes	*No*	
	%	*%*	*%*
Professional	1	4	2
Employer/manager	9	13	10
Intermediate non-manual	19	25	20
Junior non-manual	31	33	31
Skilled manual	9	7	8
Semi-skilled manual	23	15	21
Unskilled manual	9	4	8
Number of cases	13609	4988	18597[1]

Table 21b: Socio-economic groups[!] of women in different age groups who have ever had children

	Age in years						*All aged 20-59*
	20-29		30-44		45-49		
	Ever had children						
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	
	%	*%*	*%*	*%*	*%*	*%*	*%*
Professional	-	4	2	5	1	1	2
Employer/manager	5	10	9	18	10	13	10
Intermediate non-manual	14	24	21	28	18	23	20
Junior non-manual	34	37	31	26	30	29	31
Skilled manual	9	6	9	8	8	10	8
Semi-skilled manual	31	16	21	12	23	17	21
Unskilled manual	8	2	8	4	11	7	8
Number of cases	2133	2724	6065	1395	5411	869	18597[1]

[1] Excluding those in the armed forces, full-time students, and those who have never worked
[!] Socio-economic group is based on current employment, or if not in work on previous job
Source: GHS 1990, 1991, 1992

Comparison of circumstances of women with different qualifications

The likelihood of working full time increased with level of qualification. However, women with a degree or A level (or equivalent) were less likely than others to work part time (see Table 22). Unemployment rates were similar for all qualifications, so that higher qualifications were not an insurance against unemployment. Women with lower qualifications were more likely than others to be economically inactive.

Table 22: Economic status for women with different qualifications

	Degree	*Below degree*	*A level or equivalent*	*O level or CSE 1*	*Other*	*No qualific-ations.*	*All aged 20-59*
	%	%	%	%	%	%	%
Full time[1]	61	50	50	41	34	23	37
Part time[1]	19	31	23	30	31	33	30
Unemployed	4	3	5	4	5	5	4
Economically inactive	16	16	22	25	29	39	29
Number of cases	1330	1880	1627	4910	2744	6368	18959[2]

[1] Full time employment refers to work of 31 or more hours per week, and part time to 30 or less.
[2] Excluding 42 cases with no information on hours worked and 52 on government training schemes

Source: GHS 1990, 1991, 1992

Those with degrees were more likely to be high earners than others: 57 per cent had earnings of £200 or more per week compared with 44 per cent of those with higher education but below degree level (see Table 23). However, only 16 per cent of those with O level or CSE Grade 1 earned £200 or more per week, and only five per cent of those with no qualifications.

Table 23: Usual gross weekly wage for women with different qualifications, £ per week

	Degree	*Below degree*	*A level or equivalent*	*O level or CSE 1*	*Other*	*No qualifications*	*All aged 20-59*
	%	%	%	%	%	%	%
No earnings	18	18	25	28	35	44	33
Under £50	8	8	12	14	14	17	14
£50-99	5	10	10	13	15	16	13
£100-149	5	8	12	14	14	12	12
£150-199	8	12	15	14	11	6	10
£200 and over	*57*	*44*	*25*	*16*	*12*	*5*	*18*
£200-249	10	11	10	7	6	3	6
£250-299	11	10	6	4	3	1	4
£300-349	11	10	4	2	1	1	3
£350-399	10	7	2	1	0	0	2
£400 and over	15	6	3	2	1	0	3
Number of cases	1296	1819	1593	4769	2664	6114	18255[1]
Median earnings for those in paid work	284	220	161	134	115	84	130

[1] Excluding those with no information on earnings or qualifications

Source: GHS 1990, 1991, 1992

Qualifications seemed to make relatively little difference to the length of time women had been in their current job (Table 24).

Table 24: Time in present job for women with different qualifications

	Degree	*Below degree*	*A level or equivalent*	*O level or CSE 1*	*Other*	*No qualifications*	*All aged 20-59*
	%	%	%	%	%	%	%
Under 6 months	10	8	11	11	11	9	10
6 months to 2 years	23	16	25	22	21	19	20
2 to 5 years	27	23	29	30	26	25	27
5 years and more	41	53	35	37	42	48	43
Number of cases	1069	1529	1189	3482	1800	3603	12672[1]

[1] Employed women only

Source: GHS 1990, 1991, 1992

Women with degrees or the equivalent were considerably more likely to be in professional jobs than those without and the majority of those with degrees (or higher education below degree level) were employed in intermediate non-manual grades and upwards (Table 25). The distribution over socio-economic groups for those with A levels was more like that for those with lower qualifications than for those with degrees, although as the level of qualifications declined the likelihood of manual work increased.

Table 25: Socio-economic status[1] for women with different qualifications

	Degree	*Below degree*	*A level or equivalent.*	*O level or CSE 1*	*Other*	*No qualifica-tions.*	*All aged 20-59*
	%	%	%	%	%	%	%
Professional	18	2	2	0	1	0	2
Employer/manger	19	16	16	10	8	5	10
Intermediate non-manual	49	62	23	17	14	7	20
Junior non-manual	10	10	38	45	43	25	31
Skilled manual	2	3	9	7	9	12	8
Semi-skilled manual	2	7	11	17	21	34	21
Unskilled manual	0	1	2	4	6	17	8
Number of cases	1265	1834	1447	4837	2677	6138	18198[1]

[1] Excluding those in the armed forces, full-time students, and those who have never worked
[!] Socio-economic status is based on current employment, or, if not in work, on previous job

Source: GHS 1990, 911, 1992

SECTION II

WOMEN'S CURRENT PENSION ARRANGEMENTS

Introduction

The tables reported in this section used data from the 1991 GHS alone as it is the only year which has full information on pensions, including membership of personal pension schemes, and non-banded income information. Appropriate and other personal pensions are not distinguished in the GHS, and when personal pension schemes are referred to in the report both are included. Complete income information is required in order to estimate the types of contributions made. The pension arrangements of women aged 20-59 in the 1991 GHS are tabulated according to current pension provision. The GHS contains no information on how long women have been in their current pension contribution regime, nor on the extent of any retained rights in other pension schemes, or through their husband's or ex-husband's contributions. All this information is required to gain a complete picture of women's pension provision, and the amount of pension women are likely to achieve at retirement. This paper presents only current pension arrangements of women at different ages and in different circumstances. There is no indication of how women are building up pension rights over time, either in the labour market, through concessions in the state pension scheme such as contribution credits or Home Responsibility Protection, or through their husband's or ex-husband's contributions. It can, however, say which women have current pension arrangements in their own right, and hence shed light on which women are likely to have better or worse provision in retirement.

Categories of current pension arrangements

We defined eight categories of current pension arrangements. Information on whether women were currently members of an occupational or personal pension is taken directly from the GHS. Women in the first three categories set out in Figure 1 below were all currently members of a private (occupational and/or personal) pension scheme. The other categories have been derived using a variety of information from the GHS, with those in categories four to eight having no private pension arrangements. In these latter categories women might or might not be contributing to the state retirement pension. If they were in paid work and were earning above

the lower earnings limit (LEL), or if self-employed, above the small earnings exception, then we have assumed they were contributing to the state scheme: such women are found in category four. We do not distinguish whether they are also contributing to the state earnings-related pension scheme (SERPS). It should be noted that the LEL is an annual figure, and although currently earning sufficient, some would not maintain that level for the whole year as required. Some women earning above the LEL have the option of paying reduced rate national insurance contributions (NICs) which means they have no state retirement pension in their own right, although they could receive widow's benefits and Category B retirement pension through their husbands' contributions. (The option to pay reduced rate NICs was removed in April 1977, and therefore only applies to women currently over 33 years and to women aged 30 and over in the 1991 survey, and who had not had a significant gap in their employment. The option of paying reduced rate NICs is lost if for any two consecutive tax years from 6 April 1978 onwards, they had not had any employment for which they had to pay Class 1 contributions, nor any self employment.)

A further group of women were earning below the LEL and so were not required to pay national insurance contributions (NIC). In general they would not accumulate any state pension in their own right for the period they were working at this level. However, among those earning below the LEL and not in paid work some may qualify for credited contributions and others to home responsibility protection (HRP) for the basic state retirement pension, and others may be entitled to a state basic pension paid as a result of their husbands' or ex-husbands' contributions.

Contributions credits are paid in certain circumstances, for example for unemployed people, for people caring for an invalid and receiving invalid care allowance, incapacity benefit, and for those in receipt of statutory sick or maternity pay. There is insufficient information available in the GHS for us to estimate who is eligible for contribution credits. Some women in the following analyses who appear to be making no contributions to a pension in their own right may in fact be in receipt of credited contributions.

Home Responsibility Protection (HRP) reduces the number of years for which a full contribution record is required in the calculation of the state basic pension entitlement. (In 1991 it only

protected the basic state pension entitlement but in the 1995 Pension Act protection was extended to SERPS.) If a woman receives child benefit or, in certain circumstances, if looking after an invalid or disabled person and has made no NICs throughout the year, her contribution record for the basic state retirement pension will be protected for that year. HRP can only affect pension in retirement if the claimant has some qualifying contribution years independently of any HRP. Thus some women, although currently with their basic state retirement pension protected by HRP, would in fact retire with no (or reduced) independent entitlement to the basic state pension.

The majority of women qualify for HRP through receipt of child benefit, and a few women because they care for an invalid or disabled person. In the categories we have used and set out in Figure 1, we have assumed that women qualify for HRP if they are in receipt of child benefit (information which is readily available in the GHS). Thus we exclude those who would qualify through the other criteria. Also, because the GHS only gives information at a point in time, those who have previously had dependent children but no longer do, appear to have no current access to HRP.

Figure 1: Types of women's current pension arrangements and estimation of HRP

The categories set out below are designed to cover all the circumstances described above:

1. Belonging to an occupational pension scheme;
2. With both an occupational and personal pension arrangement;
3. With a personal pension arrangement;

(Categories 1-3 may be in addition to contributions to the state pension)

4. State contributions only (may include contributions to SERPS) defined by being in work and earning above the LEL or above the small earnings exception but with no contributions to occupational or personal pension schemes;
5. In paid work and earning below the LEL, or below the small earnings exception, as appropriate, in receipt of child benefit and assumed currently to have access to HRP;
6. In paid work, earning below the LEL, or below the small earnings exception, and not in receipt of child benefit nor currently with access to HRP (no current pension arrangement);
7. Not earning but in receipt of child benefit and assumed currently to have access to to HRP;
8. Not earning and not in receipt of child benefit nor currently with access to HRP (no current pension arrangement).

Comparison of the pension arrangements of all women aged 20-59, all men aged 20-64 and self-employed women aged 20-59

Tables 26 to 36 set out the current pension arrangements of all women and compare them with those of men and of self-employed women.

The distribution over the current pension arrangement categories for all women aged 20 to 59 years is shown in Table 26. If we consider those belonging to an occupational pension only or in combination with a personal pension, a quarter of all women aged 20-59 were members of occupational pension schemes. Overall 35 per cent of women had some private pension arrangements, and otherwise 18 per cent were in work and contributing to the state pension scheme only. A further seven per cent were in work and earning below the LEL, but possibly having their state retirement pension protected as a result of HRP, which also covered a further 18 per cent of women, who were not in work. An appendix shows that these results compare well with the proportions of women in these pension arrangement categories in published information from the 1991 GHS (OPCS, 1993).

Table 26: Current pension arrangements and estimated access to HRP for all women aged 20 to 59

	Percentage	*Number*
1. Occupational pension	23	1522
2. Occupational and personal pension	2	137
3. Personal pension	10	627
Some private arrangements (in addition to state contributions)	*35*	*2451*
4. State pension only, no private pension	18	1203
5. In work, earning below LEL, access HRP	7	437
6. In work, earning below LEL, no HRP	4	243
7. No paid work, access HRP	18	1220
8. No paid work, no HRP	16	1054
State contributions including HRP	*43*	*2863*
No pension arrangements	*20*	*1309*
Not possible to classify	3	180
Number of cases		6623

Note: HRP is based on receipt of child benefit

Source: 1991 GHS

Comparing Table 27 with Table 26 (above) shows that 61 per cent of men aged 20-64 were had some private pension arrangements compared with 35 per cent of women aged 20-59. Men were not only more likely to be members of an occupational scheme than women but also of a personal pension scheme. Two per cent were earning less than the LEL, and 21 per cent had no paid work. Hence 23 per cent had no current pension arrangements, which compares with 20 per cent of women who did not have any pension arrangement and were not currently with estimated access to HRP through receipt of child benefit.

Table 27: Current pension arrangements for all men aged 20 to 64

	Percentage	*Number*
1. Occupational pension	35	2449
2. Occupational and personal pension	5	316
3. Personal pension	22	1508
Some private arrangements (in addition to state contributions)	*61*	*4273*
4. State pension only, no private pension	12	842
5. In work, earning below LEL, access HRP	..	..
6. In work, earning below LEL, no HRP	2	130
7. No paid work, access HRP	..	..
8. No paid work, no HRP	21	1472
State contributions including HRP	*12*	*842*
No pension arrangements	*23*	*1602*
Not possible to classify	4	266
Number of cases		6983

Source: 1991 GHS

Self-employed women can only make private pension arrangements through personal pension schemes - they do not have access to an occupational scheme. Table 28 shows that 32 per cent of self-employed women were members of a private pension scheme, and 17 per cent contributed to the state scheme. A further 23 per cent earned below the LEL but were possibly currently with access to HRP through receipt of child benefit. This compares with 12 per cent of all women aged 20-59 who were members of a personal pension scheme, and 35 per cent who made some private provision, as seen in Table 26 above. Setting aside any rights to contribution credits or previously accumulated rights to HRP, 17 per cent of self-employed women had no current pension provision in their own right compared with 20 per cent of all women in the age range.

Table 28: Current pension arrangements and estimated access to HRP for all self-employed women aged 20 to 59

	Percentage	*Number*
Some private arrangements (in addition to state contributions)	*32*	*111*
State pension only, no private pension	17	59
In work, earning below LEL, access HRP	23	81
In work, earning below LEL, no HRP	17	59
State contributions including HRP	*40*	*140*
No pension arrangements	*17*	*59*
Not possible to classify	12	41
Number of cases		351

Source: 1991 GHS

Table 29 shows how women's current pension arrangements changed with age. Contribution to an occupational pension scheme (including those with to a personal pension arrangement) varied from 21 per cent at age 20-24, to 27 per cent at age 35-44, and back to 21 per cent at age 55 and over. The variation reflects the pattern of labour market participation over the different age groups. The proportions of women not in paid work varied from over 37 per cent in the age group 20-34, then fell to around 30 per cent at ages 35-54. Almost half of those aged 55 and over were not in paid work and, not surprisingly were not estimated to have current access to HRP. They may, of course, already have the full quota of HRP if there was a period when they were at home with a dependent child. Estimated current access to HRP peaked at age 25-34 for those not in paid work but it was similar for the two age groups 25-34 years and 35-44 years for those in paid work. These are the ages when women are most likely to have dependent children. Older women, aged 45-59, were the most likely to have no pension arrangements in their own right, with the proviso that some may have contribution credits and some HRP.

Table 29: Current pension arrangements and estimated access to HRP for different age groups, all women aged 20-59

	Age in years					*All aged 20-59*
	20-24	25-34	35-44	45-54	55-59	
	%	%	%	%	%	%
1. Occupational pension	20	24	24	24	20	23
2. Occupational and personal pension	1	1	3	4	1	2
3. Personal pension	11	9	10	10	5	10
Some private arrangements (in addition to state contributions)	*32*	*34*	*37*	*38*	*26*	*35*
4. State pension only, no private pension,	23	17	19	18	14	18
5. In work, earning below LEL access HRP	2	9	10	4	-	7
6. In work, earning below LEL no HRP	3	1	2	7	9	4
7. No paid work access HRP	20	31	21	6	1	18
8. No paid work, no HRP	18	6	8	23	48	16
State contributions only including HRP	*45*	*57*	*50*	*27*	*15*	*43*
No pension arrangements	*21*	*7*	*10*	*31*	*57*	*20*
Not possible to classify	4	2	2	4	2	3
Number of cases	817	1965	1667	1515	659	6623

Source: 1991 GHS

Table 30 shows how current pension arrangements vary with age for all men aged 20-64. The likelihood of making some private provision increased with age from 41 per cent of 20-24 year old men to 74 per cent in the 35-44 age band, and fell to 43 per cent of 55-64 year old men. In this oldest age group some men are likely to have taken early retirement and be drawing a pension. The pattern of changing arrangements with age is different for women (see Table 29 above) where young women aged 20-24 were almost as likely to have some private pension arrangements as women in their thirties and forties. In common with men, however, women aged 55-59 were less likely to have a private pension arrangement. Similarly, both young men and women and those in the oldest age bands were most likely to have no current pension arrangements although some men and some women might have had contribution credits, and some women might have HRP. Around a fifth of both men and women were not currently covered by any pension arrangement after women's estimated access to HRP is taken into account.

Table 30: Current pension arrangements for different age groups, all men aged 20-64

	20-24	*25-34*	*35-44*	*45-54*	*55-64*	*All men aged 20-64*
	%	%	%	%	%	%
1. Occupational pension	21	35	42	42	26	35
2. Occupational and personal pension	2	5	6	6	3	5
3. Personal pension	18	25	26	22	14	22
Some private arrangements (in addition to state contributions)	*41*	*65*	*74*	*70*	*43*	*62*
4. State pension only, no private pension,	24	14	9	9	10	12
5. In work, earning below LEL access HRP	..	..	..	..	..	..
6. In work, earning below LEL no HRP	2	2	2	1	2	2
7. No paid work access HRP	..	..	..	..	..	..
8. No paid work, no HRP	28	15	13	16	42	21
State contributions only including HRP	*24*	*14*	*9*	*9*	*10*	*12*
No pension arrangements	*30*	*17*	*15*	*17*	*44*	*23*
Not possible to classify	6	4	3	4	3	4
Number of cases	919	1833	1653	1445	1233	6983

Source: 1991 GHS

Comparing Table 31, which shows how the current pension arrangements of self-employed women vary with age, and Table 29, the similar table for all women aged 20-59, we see that the changes over age for self-employed women were little different from those for all women. The proportions with some private pension arrangements were similar over all age groups, but the proportions making no pension provision in their own right increased with age, particularly for those aged 45-59.

Table 31: Current pension arrangements and estimated access to HRP for different age groups, all self-employed women aged 20-59

	20-24	*25-34*	*35-44*	*45-54*	*55-59*	*All aged 20-59*[1]
	%	*%*	*%*	*%*	*%*	*%*
Personal pension	36*	33	28	34	34*	32
Some private arrangements (in addition to state contributions)	*36**	*33*	*28*	*34*	*34**	*32*
State pension , no private pension	7*	18	15	18	20*	17
In work, earning below LEL, access HRP	7*	35	33	11		23
In work, earning below LEL, no HRP	29*	5	9	27	40*	17
State contributions only including HRP	*14**	*53*	*48*	*29*	*2**	*49*
No pension arrangements	*29**	*5*	*9*	*27*	*40**	*17*
Not possible to classify	21*	9	15	11	6*	12
Number of cases	14	87	120	95	35	351

[1] Self-employed women aged 20-59

Source: 1991 GHS

Patterns of current pension arrangements varied substantially with level of qualifications (Table 32). Simply considering those belonging to an occupational pension only, the proportions belonging ranged from 47 per cent for those with a degree down to only 14 per cent of those with no qualifications. To some extent, those with lower educational qualifications were covered by the state pension scheme: over 20 per cent of those with O level or lower qualifications were likely to be contributing to the state pension scheme only, compared with ten per cent of those with a degree. Estimated access to HRP brought some more lower qualified women into scope for the state pension. In spite of this, however, 31 per cent of those with no qualifications had no current pension arrangements in their own right. This is a substantial number of women since women with no qualifications form 35 per cent of all women aged 20-59.

We investigated the interaction of age and educational qualifications on pension arrangements, but no clear pattern emerged.

Table 32: Current pension arrangements and estimated access to HRP for women with different educational qualifications

	With degree	*Higher education below degree level*	*A level or equivalent*	*O level or CSE grade 1*	*CSE and other*	*No qualific-ations*	*All aged 20-59*
	%	%	%	%	%	%	%
1. Occupational pension	47	40	34	22	18	14	23
2. Occupational and personal pension	6	5	2	2	2	1	2
3. Personal pension	11	12	10	12	10	7	10
Some private arrangements (in addition to state contributions)	*64*	*57*	*46*	*36*	*30*	*22*	*35*
4. State pension only, no private pension	10	15	18	22	21	19	19
5. In work, earning below LEL, access HRP	2	4	5	9	8	7	7
6. In work, earning below LEL, no HRP	3	3	3	2	4	6	4
7. No paid work, access HRP	14	10	16	23	22	19	19
8. No paid work, no HRP	7	9	12	8	14	25	15
State contributions only including HRP	*26*	*29*	*39*	*54*	*51*	*45*	*45*
No pension arrangements	*10*	*12*	*15*	*10*	*18*	*31*	*19*
Not possible to classify	1	2	1	2	2	3	2
Number of cases	445	616	565	1625	927	2219	6397

Source: 1991 GHS

Table 33 shows that over three-quarters of men with post-school qualifications (degree or other) had an occupational or personal pension arrangement, compared with approximately ten per cent fewer of those with O or A level or equivalent qualifications, and 51 per cent of those with no qualifications. The pattern is similar to that found for women in Table 32a (above), although women were less likely at all levels of education to have private pension arrangements. For example, 76 per cent of men with degrees were members of private pension schemes, compared with 64 per cent of women; 67 per cent of men with A levels compared with 46 per cent of women; and among those with no qualifications 51 per cent of men compared with 22 per cent of women.

Women with lower qualifications were more likely than men to contribute to the state pension scheme: of those qualified up to and including O level or equivalent around 20 per cent of women contributed, compared with the maximum of 16 per cent of men.

Table 33: Pension contributions for men with different educational qualifications

	With degree	*Higher education below degree level*	*A level or equivalent*	*O level or CSE grade 1*	*CSE and other*	*No qualific ations*	*All men aged 20-64*
	%	*%*	*%*	*%*	*%*	*%*	*%*
1. Occupational pension	50	50	37	35	29	29	36
2. Occupational and personal pension	9	6	5	4	3	3	5
3. Personal pension	17	21	25	26	26	19	22
Some private arrangements (in addition to state contributions)	*76*	*77*	*67*	*65*	*58*	*51*	63
4. State pension only, no private pension	8	8	13	16	14	13	13
5. In work, earning below LEL, access HRP	..	..	..	..	..	..	..
6. In work, earning below LEL, no HRP	2	3	2	3	2	2	2
7. No paid work, access HRP	..	..	..	..	..	..	..
8. No paid work, no HRP	12	10	16	15	23	31	20
State contributions only including HRP	8	8	13	16	14	*13*	13
No pension arrangements	*14*	*13*	*18*	*18*	*25*	*35*	22
Not possible to classify	1	2	2	2	3	2	2
Number of cases	751	729	850	1218	871	1974	6393[1]

[1] Excluding cases with no information on education levels

Source: 1991 GHS

An interesting variation occurs when considering the influence of educational level on the probability of a personal pension arrangement for self-employed women (Table 34) and for all women aged 20-59 (Table 32). For all women aged 20-59, as the level of education declined, the probability of having any private pension arrangement also fell: however, for self-employed women this pattern is less clear, and those with CSE qualifications below O level were rather more likely to have a personal pension arrangement than those who were better qualified. This difference may be because women with lower qualifications were less likely to be in work.

Table 34: Current pension arrangements and estimated access to HRP for self-employed women with different educational qualifications

	Higher education, degree level or below	*O or A level or equivalent*	*CSE and other*	*No qualific-ations*	*All*[1]
	%	%	%	%	%
Personal pension	42	31	38*	23	32
Some private arrangements (in addition to state contributions)	*42*	*31*	*38**	*23*	*32*
State pension , no private pension	18	18	13*	14	17
In work, earning below LEL, access HRP	10	29	21*	25	23
In work, earning below LEL, no HRP	19	10	21*	24	17
State contributions only including HRP	*28*	*47*	*34**	*39*	*40*
No pension arrangements	*19*	*10*	*21**	*24*	*17*
Not possible to classify	10	11	8*	13	11
Number of cases	67	140	48	91	346[2]

[1] Self-employed women aged 20-59
[2] Excluding cases with no information on education levels

Source: 1991 GHS

Over half of women (54 per cent) who worked full time were members of an occupational pension scheme or a combination of an occupational and personal pension scheme, compared with 18 per cent of those who worked part time (Table 35). Overall, 71 per cent of those working full time had private pension arrangements compared with 30 per cent of those working part time. A

further 55 per cent of those working part time were covered by the state pension scheme, when estimated access to HRP is included. However, 11 per cent were still left with no pension cover at that time. Among those not in work, the only option for cover was through HRP, and as unemployed women were less likely to have access to HRP through receipt of child benefit than economically inactive women, over half of unemployed women currently had no pension arrangements. However, at least 43 per cent of economically inactive women personally had no pension arrangements, although they may have been saving for retirement in other ways, and may be covered through their husband's or ex-husband's contributions.

Table 35: Current pension arrangements and estimated access to HRP for women employed full time and part time

	Full time[1]	*Part time*[1]	*Unemployed*	*Economically inactive*	*All aged 20-59*
	%	%	%	%	%
1. Occupational pension	50	16	..	..	23
2. Occupational and personal pension	4	2	..	..	2
3. Personal pension	17	12	..	..	10
Some private arrangements (in addition to state contributions)	*71*	*30*	..	..	*35*
4. State pension only, no private pension	24	33	..	..	18
5. In work, earning below LEL, access HRP	1	22	..	..	7
6. In work, earning below LEL, no HRP	1	11	..	..	4
7. No paid work, access HRP	..	..	41	57	19
8. No paid work, no HRP	..	..	55	43	15
State contributions only including HRP	*25*	*55*	*41*	*57*	*44*
No pension arrangements	*1*	*11*	*55*	*43*	*19*
Not possible to classify	3	5	5	-	3
Number of cases	2453	1865	301	1915	6575[2]

[1] Full time employment refers to work of 31 or more hours per week, and part time to 30 or less .
[2] Excluding those with no information on economic status

Source: 1991 GHS

Forty-two per cent of self-employed women working full time were members of a personal pension scheme, compared with 22 per cent working part time. Those working part time were considerably more likely to be estimated to have current access to HRP (Table 36).

Table 36: Current pension arrangements and estimated access to HRP for self-employed women working full time and part time

	Full time[1]	*Part time*[1]	*All*[2]
	%	%	
Personal pension	42	22	31
Some private arrangements (in addition to state contributions)	*42*	*22*	31
State pension only, no private pension	17	17	17
In work, earning below LEL, access HRP	12	33	23
In work, earning below LEL, no HRP	15	19	17
State contributions only including HRP	*29*	*50*	*40*
No pension arrangements	*15*	*19*	*17*
Not possible to classify	14	9	12
Number of cases	171	180	351

[1] Full time employment refers to work of 31 or more hours per week, and part time to 30 or less.
[2] Self-employed women aged 20-59

Source: 1991 GHS

Current pension arrangements of women in different demographic and economic circumstances

The following tables (37 to 54) show how women's current pension arrangements varied with different circumstances such as age, marital status, children, full-time and part-time employment, earnings and socio-economic groups.

Single women were more and widows less likely than women in other marital circumstances to have some private pension arrangements. Differences in the proportions belonging to occupational pensions was the main reason for this. For example 29 per cent of single women were members of an occupational pension scheme compared with 16 per cent of widows, and 22-23 per cent of married, separated and divorced women (Table 37). Separated, divorced and single women were the most likely to be members of a personal pension scheme.

Widows were more than twice as likely as other women not to have any pension arrangements: 42 per cent, compared with under 20 per cent of women in other marital circumstances. Because separated women were most likely to have dependent children (see Table 10 above), according to our estimates they were more likely than others to be contributing to the state pension scheme only and have the benefit of HRP. Fifty-three per cent of separated women were in this category, compared with 30 per cent of widows and around 40 per cent of other women.

Table 37: Current pension arrangements and estimated access to HRP for women in different marital circumstances

	Marital status					*All aged 20-59*
	Married %	*Single* %	*Widowed* %	*Divorced* %	*Separated* %	%
1. Occupational pension	22	29	16	22	23	23
2. Occupational and personal pension	2	2	2	4	1	2
3. Personal pension	9	11	8	9	12	10
Some private arrangements (in addition to state contributions)	*33*	*42*	*26*	*35*	*36*	*35*
4. State pension only, no private pension,	18	22	18	18	17	19
5. In work, earning below LEL access HRP	8	2	3	7	5	7
6. In work, earning below LEL no HRP	4	2	8	4	3	4
7. No paid work access HRP	20	15	9	20	31	19
8. No paid work, no HRP	14	16	34	15	8	15
State contributions including HRP	*46*	*39*	*30*	*45*	*53*	*45*
No pension arrangements	*18*	*18*	*42*	*19*	*11*	*20*
Not possible to classify	2	2	3	2	2	2
Number of cases	4254	1216	160	563	197	6390[1]

[1] Excluding cases with no information on marital circumstances

Source: 1991 GHS

Because employment, marital status and other circumstances vary with age, tables are included to examine the interaction between age and other circumstances on current pension arrangements.

Table 37a shows that at all ages single women were more likely than others to belong to an occupational pension scheme only. Further, the gap between the proportions of single women and others with an occupational pension widens between ages 20-29 and 30-44. At age 45 and over single women were almost twice as likely to belong to an occupational pension scheme, compared with women in other marital circumstances. The proportions of married women belonging to an occupational pension scheme changed little with age. The use of personal pension schemes only remained at around ten per cent for all ages or marital circumstances. According to our estimates, over 30 per cent of women aged 45-59 had no current pension arrangements irrespective of their marital status. Some may have access to HRP from an earlier time when they were at home with dependent children. Among the younger age groups it was single women aged 20-29 who were most likely to have no current pension arrangements, perhaps through unemployment, or by remaining in education, or through lack of access to HRP because they did not currently have children. Compared to other women in the age group, however, a higher proportion of single women currently had private pension arrangements.

Table 37a: Current pension arrangements and estimated access to HRP for women of different ages and marital circumstances

	Age in years									
	20-29			*30-44*			*45-59*			
	M	S	D/S	M	S	D/S	M	S	D/S	W
	%	%	%	%	%	%	%	%	%	%
1. Occupational pension	21	25	16	22	39	22	22	39	26	17
2. Occupational and personal pension	1	1	-	2	4	3	2	1	6	2
3. Personal pension	10	11	9	10	9	10	9	9	10	9
Some private arrangements (in addition to state contributions)	*32*	*37*	*25*	*34*	*52*	*35*	*33*	*49*	*42*	*28*
4. State pension only, no private pension	17	26	15	19	14	19	18	13	16	16
5. In work, earning below LEL, access HRP	8	2	7	13	3	9	3	-	2	2
6. In work, earning below LEL, no HRP	1	3	1	1	1	3	9	2	6	9
7. No paid work, access HRP	37	16	48	27	15	26	5	1	6	2
8. No paid work, no HRP	5	15	3	5	13	5	30	34	29	41
State contributions only including HRP	*62*	*44*	*70*	*59*	*32*	*54*	*26*	*14*	*24*	*20*
No pension arrangements	*6*	*18*	*4*	*6*	*14*	*8*	*39*	*36*	*30*	*50*
Not possible to classify	1	2	1	2	3	3	3	0	1	3
Number of cases	709	870	124	1910	264	381	1635	82	255	130

Key: M - married; S - single; D/S - divorced or separated; W - widowed

Source: 1991 GHS

When the option of cohabiting is included among the possible marital circumstances, both single and divorced women were very slightly more likely to belong to an occupational pension scheme if they were cohabiting than otherwise (Table 38). However, they were more likely to be in work and with some individual pension arrangement, whether state or private. Seventy per cent of single women who were cohabiting had some pension arrangement compared with 61 per cent of other single women, and 65 per cent of divorced women who were cohabiting compared with 48 per cent of other divorced women.

Table 38: Current pension arrangements and estimated access to HRP for women in different marital circumstances including cohabitation

	De facto marital status							*All aged 20-59*
	Legally married	Single	Single/co-habiting	Widowed[1]	Divorced	Divorced/ cohabiting	Separated[2]	
	%	%	%	%	%	%	%	%
1. Occupational pension	22	28	30	17	21	23	22	23
2. Occupational and personal pension	2	2	2	2	4	4	1	2
3. Personal pension	9	11	10	9	9	11	12	10
Some private arrangements (in addition to state contributions)	*33*	*41*	*42*	*28*	*34*	*38*	*35*	*35*
4. State pension only, no private pension	18	20	28	18	14	27	15	18
5. In work, earning below LEL, access HRP	8	2	1	3	8	5	6	7
6. In work, earning below LEL, no HRP	4	3	2	7	4	5	2	4
7. No paid work, access HRP	20	14	19	9	21	17	34	18
8. No paid work, no HRP	14	19	7	34	18	7	6	16
State contributions only including HRP	46	36	48	30	43	49	55	43
No pension arrangements	18	22	9	41	22	12	8	20
Not possible to classify	2	2	2	3	2	3	2	3
Number of cases	4254	906	310	152	412	151	171	6623[3]

[1] Only 8 cases of a widow cohabiting
[2] Only 26 cases were separated and cohabiting
[3] 233 were not classified according to *de facto* marital status

Source: 1991 GHS

Table 39 shows that the current pension arrangements of women with and without dependent children were noticeably different. Just over a quarter of those with dependent children had private pension arrangements compared with 43 per cent of those without dependent children. Conversely, those without dependent children were considerably more likely than those with children to have no current independent pension arrangements.

Table 39: Current pension arrangements and estimated access to HRP for women with and without dependent children

	With dependent children		*All aged 20-59*
	Yes	No	
	%	%	%
1. Occupational pension	16	29	23
2. Occupational and personal pension	2	3	2
3. Personal pension	8	11	10
Some private arrangements (in addition to state contributions)	*26*	*43*	*35*
4. State pension only, no private pension	17	19	18
5. In work, earning below LEL, access HRP	14	-	7
6. In work, earning below LEL, no HRP	-	7	4
7. No paid work, access HRP	40	-	18
8. No paid work, no HRP	2	28	16
State contributions only including HRP	*71*	*19*	*43*
No pension arrangements	*2*	*35*	*20*
Not possible to classify	2	3	3
Number of cases	3055	3568	6623

Source: 1991 GHS

Table 39a shows that among the younger age groups, up to age 44, women without dependent children were more likely to have some private pension arrangements and, in particular, belong to an occupational pension scheme. In the older age group (45-59), the proportions belonging to an occupational pension scheme were similar, but those with dependent children were slightly more likely to have a personal pension arrangement. For younger age groups (age 20-44), over a fifth of those with no dependent children (and hence no estimated access to HRP) currently had no independent pension arrangements.

Table 39a: Current pension arrangements and estimated access to HRP for women of different ages and with dependent children

	Age in years					
	20-29		30-44		45-59	
	With dependent children					
	Yes	No	Yes	No	Yes	No
	%	%	%	%	%	%
1. Occupational pension	8	34	18	38	22	23
2. Occupational and personal pension	-	1	2	4	4	3
3. Personal pension	5	14	8	13	11	8
Some private arrangements (in addition to state contributions)	*13*	*49*	*28*	*55*	*37*	*34*
4. State pension only, no private pension	13	26	19	16	16	17
5. In work, earning below LEL, access HRP	10	-	15	-	16	-
6. In work, earning below LEL, no HRP	-	3	-	5	1	9
7. No paid work, access HRP	60	-	35	-	25	-
8. No paid work, no HRP	2	18	2	20	2	37
State contributions only including HRP	*83*	*26*	*69*	*16*	*57*	*17*
No pension arrangements	*2*	*21*	*2*	*25*	*3*	*46*
Not possible to classify	2	3	2	2	4	3
Number of cases	771	1018	1903	757	381	1793

Source: 1991 GHS

Just over half of women who had never had children had private pension arrangements, compared with only 28 per cent of those who had ever had children (Table 40). The effect of HRP meant, however, that 53 per cent of those who had ever had children were likely to be brought within the scope of the state pension with only 17 per cent having no pension cover. Among those who had never had children, 19 per cent were currently contributing to the state pension, leaving 26 per cent with no current independent pension arrangements.

Table 40: Current pension arrangements and estimated access to HRP for women who have ever had children

	Ever had children		*All aged 20-59*
	Yes	No	
	%	%	%
1. Occupational pension	18	35	23
2. Occupational and personal pension	2	3	2
3. Personal pension	8	13	10
Some private arrangements (in addition to state contributions)	*28*	*51*	*35*
4. State pension only, no private pension	18	19	18
5. In work, earning below LEL, access HRP	9	-	7
6. In work, earning below LEL, no HRP	4	3	4
7. No paid work, access HRP	26	1	18
8. No paid work, no HRP	13	23	16
State contributions only including HRP	*53*	*20*	*43*
No pension arrangements	*17*	*26*	*20*
Not possible to classify	2	4	3
Number of cases	4750	1873	6623

Source: 1991 GHS

At all ages, if women had ever had children, the likelihood of currently having a private pension arrangement was lower than if they had not had children (Table 40a), but particularly up to age 44. Below this age women who had ever had children were less than half as likely to have any private pension arrangements. From age 45 -59 the difference was smaller - 34 per cent of those who had ever had children compared with 41 per cent for those who had not. Those most likely to have no current independent pension arrangements were older women whether or not they had ever had children and younger women who had not had children. Some of the older women who had had children would have had access to HRP for any time they were at home with dependent children.

Table 40a: Current pension arrangements and estimated access to HRP for women of different ages who had ever or never had children

	Age in years					
	20-29		*30-44*		*45-59*	
	Ever had children					
	Yes	No	Yes	No	Yes	No
	%	%	%	%	%	%
1. Occupational pension	9	33	19	43	22	28
2. Occupational and personal pension	1	1	2	5	3	4
3. Personal pension	5	15	9	12	9	9
Some private arrangements (in addition to state contributions)	*15*	*49*	*30*	*60*	*34*	*41*
4. State pension only, no private pension	13	26	19	13	18	9
5. In work, earning below LEL, access HRP	10	-	14	0	3	1
6. In work, earning below LEL, no HRP	0	3	2	2	8	6
7. No paid work, access HRP	60	-	31	1	5	1
8. No paid work, no HRP	1	19	3	21	30	37
State contributions only including HRP	*83*	*26*	*64*	*14*	*26*	*11*
No pension arrangements	*1*	*22*	*5*	*23*	*38*	*43*
Not possible to classify	1	4	2	2	3	6
Number of cases	765	1024	2128	532	1857	317

Source: 1991 GHS

Table 41 shows that there was little difference in the pattern of current pension arrangements by full-time and part-time workers of different ages. (The pattern for all women working full time or part time is shown above in Table 33). Across all ages those employed full time were more likely to have both occupational and personal pension arrangements than those working part time. The main difference was that the proportion of women working full time belonging to an occupational pension scheme rose from 44 per cent to 54 per cent between the two younger age groups 20-29 and 30-44. As expected older women (aged 44-59) not in paid work were mostly not involved in any current pension arrangements in their own right. Few qualified for HRP based on current receipt of child benefit, but this may underestimate the proportion of women in this age group with access to HRP. This is the age group most likely to qualify for HRP through caring for an invalid or disabled person, and they may also have qualified through previous care for a dependent child.

Table 41: Current pension arrangements and estimated access to HRP for women of different ages in different employment circumstances

	Age in years											
	20-29				*30-44*				*45-59*			
	Full time[1]	Part time[1]	Unemp	Inact	Full time	Part time	Unemp	Inact	Full time	Part time	Unemp	Inact
	%	%	%	%	%	%	%	%	%	%	%	%
1. Occupational pension	44	11	..	..	54	15	..	..	52	19	..	..
2. Occupational and personal pension	2	1	..	..	5	2	..	..	7	2	..	..
3. Personal pension	18	11	..	..	17	12	..	..	15	12	..	..
Some private arrangements (in addition to state contributions)	*64*	*23*	..	..	*76*	*29*	..	..	*74*	*33*	..	..
4. State pension only, no private pension,	32	35	..	..	19	34	..	..	20	32	..	..
5. In work, earning below LEL access HRP	-	28	..	..	2	31	..	..	1	8	..	..
6. In work, earning below LEL no HRP	1	9	..	..	1	4	..	..	3	21	..	..
7. No paid work access HRP	..	..	43	78	..	..	58	84	..	..	6	13
8. No paid work, no HRP	..	..	53	22	..	..	37	16	..	..	87	84
State contributions only including HRP	*32*	*63*	*43*	*78*	*21*	*65*	*58*	*84*	*21*	*40*	*6*	*13*
No pension arrangements	*1*	*9*	*53*	*22*	*1*	*4*	*37*	*16*	*3*	*21*	*87*	*84*
Not possible to classify	3	5	4	-	2	4	5	-	4	6	7	-
Number of cases	846	272	111	531	924	880	121	695	683	713	69	689

[1] Full time employment refers to work of 31 or more hours per week, and part time to 30 or less .
Source: 1991 GHS

The likelihood of having an occupational or personal pension arrangement increased steadily with earnings, from ten per cent of those earning less than £50 per week to 93 per cent of those earning £350 or over (Table 42). The use of personal pension schemes was highest, at just over 20 per cent, over the middle ranges of earnings from £100-299 per week. The importance of the state pension scheme is clearly seen for those earning between £50 and £150 per week, with over 50 per cent of women earning at this level contributing to the state scheme only.

Although there were relatively few women earning less than £50 per week, 32 per cent of them had no pension arrangements in their own right. In the next earning band (£50-99), however, the proportion fell to three per cent.

Table 42: Current pension arrangements and estimated access to HRP for women with different earnings

	Earnings, £ per week									*All aged 20-59*	*Median earnings £ per week*
	No earnings %	Under 50 %	50-99 %	100-149 %	150-199 %	200-249 %	250-299 %	300-349 %	350 & over %	%	%
1. Occupational pension	..	2	16	28	45	58	67	69	73	23	235
2. Occupational and personal pension	..	0	1	2	5	4	3	13	7	2	255
3. Personal pension	..	8	11	20	17	17	15	10	13	9	172
Some private arrangements (in addition to state contributions)	..	*10*	*28*	*50*	*67*	*79*	*85*	*92*	*93*	*34*	-
4. State pension only, no private pension	..	0	63	49	32	20	15	8	6	20	172
5. In work, earning below LEL, access HRP	..	50	5	..	..	..	..	..	..	7	29
6. In work, earning below LEL, no HRP	..	27	3	..	..	..	..	..	..	4	31
7. No paid work, access HRP	57	8[2]	..	..	..	..	..	0	..	20	..
8. No paid work, no HRP	43	5[2]	..	..	..	..	..	..	..	15	..
State contributions only including HRP	*57*	*58*	*68*	*49*	*32*	*20*	*15*	*8*	*6*	*47*	-
No pension arrangements	*43*	*32*	*3*	..	..	..	..	..	..	*19*	-
Not possible to classify	1	-	-	-	-	-	-	-	-	0	..
Number of cases	2010	805	766	716	669	375	258	211	304	61301[3]	

[1] In 1991/92 The Lower Earnings Limit was £52 and the Upper Earnings Limit was £390 [2] Not recorded as in paid work but with some earnings
[3] 493 missing cases
Source: 1991 GHS

The pattern of membership of private pension schemes at different earnings levels was similar across the age bands (Table 42a). For example, among young women aged 20-29, 16 per cent of those earning under £100 per week were members of a private pension scheme; 52 per cent of those earning £100-200 and 82 per cent of those earning £200 and over. For the older age group, aged 44-59 years, these proportions had increased to 23 per cent, 65 per cent and 89 per cent respectively.

Table 42a: Current pension arrangements and estimated access to HRP for women of different ages and earning levels

	Age in years								
	20-29			30-44			45-59		
	Earnings, £ per week								
	Under £100	£100-200	£200 and over	Under £100	£100-200	£200 and over	Under £100	£100-200	£200 and over
	%	%	%	%	%	%	%	%	%
1. Occupational pension	5	33	61	9	34	69	13	42	67
2. Occupational and personal pension	1	1	2	1	3	7	-	6	9
3. Personal pension	10	18	19	10	21	12	10	17	13
Some private arrangements (in addition to state contributions)	*16*	*52*	*82*	*20*	*58*	*88*	*23*	*65*	*89*
4. State pension only, no private pension,	38	46	18	31	41	11	33	35	11
5. In work, earning below LEL, access HRP	33	..	..	43	..	..	12	..	..
6. In work, earning below LEL no HRP	13	..	..	6	..	..	31	..	..
7. No paid work, access HRP	..	..	..	..	..	..	..	..	..
8. No paid work, no HRP	..	..	..	..	..	..	..	..	..
State provision only including HRP	*71*	*46*	*18*	*74*	*41*	*11*	*56*	*35*	*11*
No current pension arrangements	*13*	-	-	*6*	-	-	*31*	-	-
Not possible to classify	2	-	-	1	-	-	1	-	-
Number of cases	240	459	333	695	480	520	542	433	287

Source: 1991 GHS

Table 43 indicates that the longer a women had been in her current job, the more likely she was to have a private pension arrangement. Only 24 per cent of those who had started their current job within the past three months were members of a private scheme, but the proportion rose to 68 per cent of those who had been in their job for five years or more. The main factor in this increase was the rise in the proportions of women belonging to an occupational pension only, particularly for those who had been in their job for a year or more. A waiting or probationary period or a minimum age requirement often operates before acceptance to occupational schemes, or there may be a move from temporary to permanent jobs, or wages rise above some threshold.

Table 43: Current pension arrangements and estimated access to HRP for women who have been in present job for different lengths of time

	Time in job						*All aged 20-59*[1]
	Under 3 months	3-6 months	6-12 months	1-2 years	2-5 years	5 or more years	
	%	%	%	%	%	%	%
1. Occupational pension	13	16	13	23	30	50	35
2. Occupational and personal pension	-	-	2	2	2	5	3
3. Personal pension	11	10	18	13	17	13	14
Some private arrangements (in addition to state contributions)	*24*	*26*	*33*	*38*	*49*	*68*	*52*
4. State pension only, no private pension	36	37	36	38	31	19	28
5. In work, earning below LEL, access HRP	21	22	18	14	11	5	10
6. In work, earning below LEL, no HRP	10	8	7	5	5	5	6
7. No paid work, access HRP	..	..	..	..	..	..	-
8. No paid work, no HRP	..	..	..	..	..	..	-
State contributions only including HRP	*57*	*59*	*54*	*52*	*42*	*24*	*38*
No current pension arrangements	*10*	*8*	*7*	*5*	*5*	*5*	*6*
Not possible to classify	6	5	6	4	3	3	4
Number of cases	251	184	303	549	1152	1890	4337

[1] Only includes those in paid work

Source: 1991 GHS

For women who had been in their present job for a year or more, the likelihood of having a private pension arrangement declined with age, and most noticeably for those who had been in the job for 1-5 years (Table 43a). At age 20-29, 58 per cent contributed to a private pension scheme, but by age 45-59 the proportion had fallen to 38 per cent. Older women were less likely to work full time. The pattern of contribution to the state pension over different age bands is less clear. It appears that a higher proportion of younger women would have a greater chance of a state pension in their own right than older women, if current estimated access to HRP is considered. This, however, becomes less clear when account is taken of any allocation of HRP to older women because of earlier child care responsibilities.

Table 43a: Current pension arrangements and estimated access to HRP for employed women of different ages and length of time in present job

	Age in years								
	20-29			30-44			45-59		
	Time in job								
	Under 1 year	1-5 years	5 or more years	Under 1 year	1-5 years	5 or more years	Under 1 year	1-5 years	5 or more years
	%	%	%	%	%	%	%	%	%
1. Occupational pension	15	39	56	12	24	53	14	21	45
2. Occupational and personal pension	0	1	3	2	2	5	2	3	5
3. Personal pension	15	18	15	11	16	14	16	14	12
Some private arrangements (in addition to state contributions)	*30*	*58*	*74*	*25*	*42*	*72*	*32*	*38*	*62*
4. State pension only, no private pension	42	32	21	33	33	17	31	35	21
5. In work, earning below LEL, access HRP	13	6	3	32	19	7	12	6	3
6. In work, earning below LEL, no HRP	7	1	1	5	3	1	19	14	10
State contributions only including HRP	*55*	*38*	*24*	*65*	*52*	*24*	*43*	*41*	*24*
No current pension arrangements	*7*	*1*	*1*	*5*	*3*	*1*	*19*	*14*	*24*
Not possible to classify	7	3	1	5	2	3	4	6	5
Number of cases	298	556	265	294	736	779	143	407	846

Source: 1991 GHS

The pattern of pension arrangements for women in different socio-economic groups (Table 44) is similar to that for levels of earnings; for example, 70 per cent of those in professional work had some private arrangements (in addition to state pension contributions), whereas among unskilled manual workers the proportion fell to 16 per cent. The likelihood of belonging to an occupational pension was also greater for those in the higher socio-economic groups. Women in manual work were more likely than others to have no pension arrangements and if they did, were more likely than others to contribute only to the state scheme.

Table 44: Current pension arrangements and estimated access to HRP for women in different socio-economic groups[1]

	Socio-economic group							*All aged 20-59*[1]
	Profess-ional	Employer manager	Intermed non-manual	Junior non-manual	Skilled manual	Semi-skilled manual	Unskilled manual	
	%	%	%	%	%	%	%	%
1. Occupational pension	48	33	43	24	10	11	11	24
2. Occupational and personal pension	3	3	5	1	1	1	1	2
3. Personal pension	19	21	10	9	12	7	4	10
Some private arrangements (in addition to state contributions)	*70*	*57*	*58*	*34*	*23*	*19*	*16*	*36*
4. State pension only, no private pension	12	17	15	22	17	22	18	19
5. In work, earning below LEL, access HRP	2	3	2	6	13	9	18	7
6. In work, earning below LEL, no HRP	2	2	1	3	8	4	11	4
7. No paid work, access HRP	9	9	13	20	16	25	16	18
8. No paid work, no HRP	2	9	9	13	18	19	19	14
State contributions only including HRP	*23*	*29*	*30*	*48*	*46*	*56*	*52*	*44*
No current pension arrangements	*4*	*11*	*10*	*16*	*26*	*23*	*30*	*18*
Not possible to classify	4	3	2	3	5	3	2	3
Number of cases	110	619	1247	1913	526	1290	563	6268

[1] Excludes those in the armed forces, those who have never worked, and full-time students
! Socio-economic group is based on current employment, or, if not in work, on most recent job

Source: 1991 GHS

Table 44a shows that around 45 per cent of women in the non-manual socio-economic group had private pension arrangements irrespective of age; for women in the manual group, the proportion with such arrangements remained at around 18 to 20 per cent over all ages. There was a decline with age in the likelihood of having a private pension arrangement for those in the professional and managerial group, from around 60 per cent for the two younger age groups to 56 per cent for those aged 45-59. A fifth of women in manual occupations contributed to the state pension only, irrespective of age.

Table 44a: Current pension arrangements and estimated access to HRP for employed women of different ages and socio-economic group

	Age in years								
	20-29			30-44			45-59		
	Prof/manager	Non manual	Manual	Prof/manager	Non manual	Manual	Prof/manager	Non manual	Manual
	%	%	%	%	%	%	%	%	%
1. Occupational pension	34	33	9	39	31	10	31	31	13
2. Occupational and personal pension	2	1	0	2	4	1	5	4	1
3. Personal pension	23	11	9	20	9	8	20	9	6
Some private arrangements (in addition to state contributions)	*59*	*45*	*18*	*61*	*44*	*19*	*56*	*44*	*20*
4. State pension only, no private pension,	25	23	20	13	19	20	15	16	20
5. In work, earning below LEL access HRP	1	3	9	4	7	21	2	2	4
6. In work, earning below LEL no HRP	1	-	2	1	1	3	4	5	12
7. No paid work access HRP	10	23	37	14	24	27	2	4	4
8. No paid work, no HRP	2	5	10	4	4	7	18	26	37
State contributions only including HRP	*36*	*49*	*66*	*31*	*50*	*68*	*19*	*22*	*28*
No current pension arrangements	*3*	*5*	*12*	*5*	*5*	*10*	*22*	*31*	*49*
Not possible to classify	2	2	4	3	2	3	5	4	3
Number of cases	158	890	572	330	1249	916	241	976	891

Source: 1991 GHS

Current pension arrangements for women by marital status and other circumstances

Not surprisingly, single women with dependent children were less likely than those with dependent children in other marital circumstances to have a private pension arrangement: ten per cent compared with 27 per cent of married women, and 24 per cent of divorced or separated women with children (see Table 45). Conversely, single, separated and divorced women with no dependent children were more likely than married women to be making some private provision for retirement. However, those without dependent children were assumed not to have access to HRP.

Table 45: Current pension arrangements and estimated access to HRP for women in different marital circumstances with and without dependent children

	With dependent children									
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	Marital status									
	Married		Single		Divorced		Separated		Widows	
	%	%	%	%	%	%	%	%	%	%
1. Occupational pension	17	27	7	35	14	29	16	34	9*	18
2. Occupational and personal pension	2	2	-	2	2	6	0	1	-*	2
3. Personal pension	8	10	3	13	8	10	8	18	9*	8
Some private arrangements (in addition to state contributions)	*27*	*39*	*10*	*50*	*24*	*45*	*24*	*53*	*18**	*28*
4. State pension only, no private pension	17	19	14	25	18	17	15	20	24*	16
5. In work, earning below LEL, access HRP	15	-	8	-	14	-	9	-	15*	-
6. In work, earning below LEL, no HRP	-	8	-	3	-	8	-	6	-*	9
7. No paid work, access HRP	37	-	66	-	41	-	51	-	41*	1
8. No paid work, no HRP	1	30	1	20	1	27	-	19	-*	43
State contributions only including HRP	*69*	*19*	*88*	*25*	*73*	*17*	*75*	*20*	*80**	*17*
No current pension arrangements	*1*	*38*	*1*	*23*	*1*	*35*	-	*25*	-*	*52*
Not possible to classify	2	3	1	2	2	2	2	3	-*	3
Number of cases	2295	1959	278	938	274	289	117	80	34	126

Source: 1991 GHS

Whatever the current marital status, the fact that a woman has had children seemed to have a similar effect on current pension arrangements (Table 46), although it was not possible to make the comparison for widows as few in the sample had not had children. Women who had not had children were generally twice as likely currently to have a private pension arrangement, although for married women the difference was not as great. Fifty-six per cent of married women who had not had children had a private pension arrangement, compared with 29 per cent of those who had ever had children.

Conversely, those who had never had children were more likely to have no current pension provision in their own right. The contrast was particularly noticeable for single women. Twenty-three per cent of single women with no children had no current pension arrangements compared with only four per cent of those with children who are assumed to have access to HRP.

Table 46: Current pension arrangements and estimated access to HRP for women in different marital circumstances who have ever had children

	Ever had children									
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	Marital status									
	Married		Single		Divorced		Separated		Widowed[1]	
	%	%	%	%	%	%	%	%	%	
1. Occupational pension	19	39	11	35	18	44	20	41*	15	
2. Occupational and personal pension	2	3	1	2	4	7	1	0*	1	
3. Personal pension	8	14	3	13	9	12	10	21*	8	
Some private arrangements (in addition to state contributions)	*29*	*56*	*15*	*50*	*31*	*63*	*31*	*61**	*24*	
4. State pension only, no private pension	18	18	15	25	18	15	15	28*	19	
5. In work, earning below LEL, access HRP	10	1	7	-	8	-	6	-*	3	
6. In work, earning below LEL, no HRP	4	4	1	3	4	5	2	7*	8	
7. No paid work, access HRP	23	1	60	-	23	-	36	-*	10	
8. No paid work, no HRP	14	19	3	20	14	17	8	3*	34	
State contributions only including HRP	*51*	*20*	*82*	*25*	*49*	*15*	*57*	*28**	*32*	
No current pension arrangements	*18*	*23*	*4*	*23*	*18*	*22*	*10*	*10**	*42*	
Not possible to classify	3	1	1	2	2	1	2	-*	2	
Number of cases	3641	613	309	907	478	85	168	29	146	

[1] Only 14 cases of widows who have never had children

Source: 1991 GHS

Table 47 compares the current pension arrangements of women in different marital status and levels of qualifications, and shows that the pattern of single women being the most likely to be members of private pension schemes was modified at both ends of the educational spectrum. Among women with degrees and women with no qualifications, married women were more likely to have private pension arrangements than single women. Reliance on the state increased for all women as educational level fell as did the likelihood of having no pension provision at all.

Table 47: Current pension arrangements and estimated access to HRP for women with different educational qualifications and marital circumstances

	Level of education																	
	With degree			Higher education below degree level			A level or equivalent			O level or CSE grade 1			Other			No qualifications		
	Marital status																	
	M	S	D	M	S	D	M	S	D	M	S	D	M	S	D	M	S	D
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
1. Occupational pension	45	48	53*	38	46	39	30	34	45	20	28	19	18	19	20	15	12	12
2. Occupational and personal pension	5	6	13*	5	3	4	1	2	2	2	1	4	2	1	3	1	0	2
3. Personal pension	14	8	5*	12	13	12	10	8	16	10	16	15	9	11	13	7	5	4
Some private arrangements (in addition to state contributions)	*64*	*60*	*71**	*55*	*62*	*55*	*41*	*44*	*63*	*32*	*45*	*38*	*29*	*31*	*36*	*23*	*17*	*18*
4. State pension only, no private pension,	8	13	8*	15	20	15	17	23	11	19	28	23	21	27	16	20	17	18
5. In work, earning below LEL access HRP	3	0	0*	5	1	3	8	1	5	12	2	7	10	4	10	8	3	7
6. In work, earning below LEL no HRP	2	4	5*	3	1	4	2	3	2	2	1	2	3	3	4	7	3	5
7. No paid work access HRP	20	4	13*	12	3	7	25	4	16	25	15	25	22	22	22	16	34	28
8. No paid work, no HRP	3	16	5*	8	12	14	6	24	3	9	7	4	14	13	10	23	26	22
State contributions only including HRP	*31*	*17*	*21**	*32*	*24*	*25*	*50*	*28*	*32*	*56*	*45*	*55*	*53*	*53*	*48*	*44*	*54*	*53*
No current pension arrangements	*5*	*20*	*10**	*11*	*13*	*18*	*8*	*27*	*5*	*11*	*8*	*6*	*17*	*16*	*14*	*30*	*29*	*27*
Not possible to classify	1	2	0*	2	3	3	2	1	0	2	2	2	2	1	1	3	2	3
Number of cases	262	139	40	418	112	74	291	209	62	1036	369	192	647	162	90	1572	224	300

Key: M - married; S - single; D - divorced or separated

Source: 1991 GHS

Married women seemed more likely than those in other marital circumstances to have a private pension arrangement whether in full-time or part-time work, although the difference was more marked for those working part-time (Table 48). Age may be a factor in this finding. Many single women are young and may not yet be in a job with an occupational pension scheme, or may not have been the job long enough to qualify for the scheme. The differences between married women and separated or divorced women were not so great.

Table 48: Current pension arrangements and estimated access to HRP for women in different marital circumstances[1] working full time and part time

	Marital status							
	Married		Single		Divorced		Separated	
	Full-time (FT) or part-time (PT)							
	FT	PT	FT	PT	FT	PT	FT	PT
	%	%	%	%	%	%	%	%
1. Occupational pension	52	17	48	9	47	9	53	10*
2. Occupational and personal pension	5	2	3	-	8	3	1	-*
3. Personal pension	17	12	17	7	17	9	20	17*
Some private arrangement (in addition to state contributions)	74	31	68	16	72	21	74	27*
4. State pension only, no private pension	23	32	30	46	21	37	23	36*
5. In work, earning below LEL, access HRP	2	23	-	18	2	26	-	24*
6. In work, earning below LEL no HRP	1	11	1	18	3	12	3	7*
State contributions only including HRP	*25*	*55*	*30*	*64*	*23*	*63*	*23*	*60**
No current pension arrangements	*1*	*11*	*1*	*18*	*3*	*12*	*3*	*7**
Not possible to classify	2	4	2	2	2	4	1	7*
Number of cases	1300	1483	709	126	231	134	80	42

[1] Too few widows working full time or part time to include in tabulation

Source: 1991 GHS

SECTION III
EVER-DIVORCED WOMEN

This section first describes the characteristics and current pension arrangements of ever-divorced women. As has been explained earlier in the report, it is not possible to provide a comprehensive account of women's overall pension coverage. No account of any rights accumulated through the contributions of husbands or ex-husbands is possible, but we describe the arrangements women currently make for pension provision in their own right.

Characteristics of women who have divorced at least once: comparison with single women and with continuously married women

Women included in the tabulations presented in this section have been divorced at least once although they may have subsequently remarried. We will refer to them as 'ever-divorced' women.

Single women were clearly younger than either continuously married or ever-divorced women: 72 per cent of single women were in the 20-29 years age range compared with ten per cent of ever-divorced women and 18 per cent of married women (Table 49). The main difference between continuously married women and ever-divorced women was the greater proportion of ever-divorced women in the middle age range 30-44 years.

Table 49: Age distribution of ever-divorced women aged 20-59

	At least one divorce	*Continuous marriage*	*Single*	*Other*	*All aged 20-59*
	%	%	%	%	%
20-29	10	18	72	14	27
30-44	51	44	22	35	40
45-59	39	38	7	52	33
Number of cases	1068	3768	1216	338	6390[1]

[1] Excluding cases with no information or marital circumstances

Consistent with the slightly larger numbers in the 30-44 year age group seen in the previous table, ever-divorced women were slightly less likely than married women currently to have dependent children (Table 50). Single women, partly because of their average age, were very much less likely to have dependent children than women who have been divorced or continuously married women.

Table 50: Percentage of ever-divorced women with dependent children

	At least one divorce	*Continuous marriage*	*Single*	*Other*	*All aged 20-59*
	%	%	%	%	%
With dependent children	50	54	23	41	46
No dependent children	50	46	77	59	54
Number of cases	1068	3768	1216	338	6390[1]

[1] Excluding cases with no information on marital circumstances

At the time of the survey, over half (53 per cent) of ever-divorced women were currently divorced whereas a smaller proportion (43 per cent) were married, as seen in Table 51. Currently, 14 per cent of ever-divorced women were divorced but cohabiting. Thus if *de facto* marital status is considered, the proportion of ever-divorced women who were living without a partner at the time of the survey was 39 per cent. The majority had established new partnerships.

Table 51: Current legal and *de facto* marital status of ever-divorced women

	Ever-divorced	*All aged 20-59*		*Ever-divorced*	*All aged 20-59*
Legal marital status	*%*	*%*	*De facto marital status*	*%*	*%*
Married	43	67	Legally married	43	67
Single	0	19	Single	0	19
Widowed	2	3	Widowed[2]	2	3
Divorced	53	9	Divorced	39	6
			Divorced, cohabiting	14	2
Separated	3	3	Separated	2	3
			Separated, cohabiting	1	0
Number of cases	1068	6390[1]		1068	6390[3]

[1] Excluding those with no information on marital circumstances
[2] Only eight cases of widows cohabiting

Table 52 shows that nearly half (46 per cent) of all ever-divorced women had been divorced for 11 years or more, but almost a third (31 per cent) had been divorced relatively recently, within the past five years.

Table 52: Time since first divorce for ever-divorced women

	Time since first divorce
	%
Five years and under	31
6-10 years	24
11 and over	46
Number of cases	1068

Women who had ever been divorced were more likely to work full time than women who had remained married (Table 53). Single women were almost twice as likely to be in full-time work than either group.

Table 53: Comparison of economic status of ever-divorced women and those with other marital histories

	At least one divorce	*Continuous marriage*	*Single*	*Other*	*All aged 20-59*
	%	%	%	%	%
Full-time work	37	31	59	33	37
Part-time work	29	35	10	29	29
Unemployed	6	3	7	4	5
No paid work	29	31	23	37	29
Number of cases	1059	3750	1204	337	6350[1]

[1] Excluding those with no information on economic status

Table 54 shows that women who had ever been divorced and those who had remained married had similar levels of earnings. However, those who had remained married were slightly more likely to earn under £100 a week because they were also more likely to be employed part time.

Table 54: Comparison of usual gross weekly earnings (£ per week) of ever-divorced women and those in other marital histories

	At least one divorce	*Continuous marriage*	*Single*	*Other*	*All aged 20-59*
	%	%	%	%	%
No paid work	34	33	29	40	33
Under 50	13	16	6	13	13
50-99	14	15	7	10	13
100-149	10	11	15	13	12
150-199	11	10	16	10	11
200 and over	18	16	28	16	19
Number of cases	1027	3584	1165	321	6097[1]
Median earnings for those in paid work	134	120	175	132	136

[1] Excluding those with no information on earnings or employment status

Current pension arrangements of ever-divorced women

In the following paragraphs we describe the current pension arrangements of ever-divorced women in different circumstances and compare them with those of other women. We then examine the relationship between the length of time since divorce and women's current pension arrangements. As before, access to HRP is based on the receipt of child benefit, although this excludes some older women who would have access to HRP when their children were younger.

Current pension arrangements of ever-divorced women with different characteristics

First of all we show how the current pension arrangements of ever-divorced women vary with age, current marital status and employment. Table 55 shows that the pension arrangements of ever-divorced women were very similar to those of married women: 33 per cent had some private arrangements, 19 per cent were in work and contributing to the state pension only, rising to 47 per cent if HRP is included. Nineteen per cent had no current pension provision, again with the proviso that some would have access to contribution credits and HRP from previous periods.

Table 55: Current pension arrangements and estimated HRP for ever-divorced women

	At least one divorce	*Continuous marriage*	*Single*	*Other*	*All aged 20-59*
	%	%	%	%	%
1. Occupational pension	20	22	29	21	23
2. Occupational and personal pension	3	2	2	2	2
3. Personal pension	10	9	11	9	*10*
Some private arrangements (in addition to state contributions)	*33*	*33*	*42*	*32*	*35*
4. State pension only, no private pension	19	18	22	16	19
5. In work, earning below LEL, access HRP	8	8	2	4	7
6. In work, earning below LEL, no HRP	4	4	2	5	4
7. No paid work, access HRP	20	20	15	20	19
8. No paid work, no HRP	15	14	16	21	15
State contributions only including HRP	*47*	*46*	*39*	*40*	*43*
No current pension arrangements	*19*	*18*	*18*	*26*	*19*
Not possible to classify	2	2	2	2	2
Number of cases	1068	3768	1216	338	6390[1]

[1] Excluding cases with no information on marital circumstances

Source: 1991 GHS

The current pension arrangements of ever-divorced women (Table 56) varied with age in the same way as those for all women (Table 29 above). For ever-divorced women, the older age groups were more likely than younger women to have current private pension arrangements, so that at age 20-29, 24 per cent had private pension arrangements, and this rose to 35 per cent at age 45-49 years. The oldest age group of ever-divorced women were the least likely to have any pension arrangements, although some might have access to HRP through their current caring responsibilities or from previous responsibilities for dependent children.

Table 56: Current pension arrangements and estimated HRP for ever-divorced women for different age groups

	Age in years			*All aged 20-59*[1]
	20-29	30-44	45-59	
	%	%	%	%
1. Occupational pension	13	21	20	20
2. Occupational and personal pension	0	3	5	3
3. Personal pension	11	10	10	10
Some private arrangements (in addition to state contributions)	*24*	*34*	*35*	*33*
4. State pension only, no private pension	15	19	19	19
5. In work, earning below LEL, access HRP	7	10	4	8
6. In work, earning below LEL, no HRP	0	3	7	4
7. No paid work, access HRP	51	26	4	20
8. No paid work, no HRP	3	6	29	15
State contributions only including HRP	*73*	*55*	*27*	*47*
No current pension arrangements	*3*	*9*	*36*	*19*
Not possible to classify	1	3	1	2
Number of cases	109	544	415	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

The current marital status of ever-divorced women made relatively little difference to their current pension arrangements, according to Table 57a which shows that approximately a third had some private pension arrangements and a fifth belonged to an occupational pension scheme only.

Table 57b shows that the likelihood of having an occupational pension or a personal pension arrangement was greater for the older age group (40-59 years) for those who were legally married or divorced. However, younger married and cohabiting divorced women were more likely only to have a personal pension arrangement. Proportions contributing to the state pension only were higher for younger than older age groups, probably as a result of the imputation of access to HRP based on the presence of dependent children. Older, currently-divorced women, however, were the most likely to have no current pension arrangements in their own right, although as with other women some might qualify for contribution credits and have previous access to HRP.

Table 57a: Current pension arrangements and estimated access to HRP for ever-divorced women by current marital status

	Current marital status			*All aged 20-59*[1]
	Legally married	Divorced, cohabiting	Divorced	
	%	%	%	%
1. Occupational pension	18	23	21	20
2. Occupational and personal pension	2	4	4	3
3. Personal pension	11	11	9	10
Some private arrangements (in addition to state contributions)	*31*	*38*	*34*	*33*
4. State pension only, no private pension,	20	27	14	19
5. In work, earning below LEL access HRP	8	5	8	8
6. In work, earning below LEL no HRP	4	5	4	4
7. No paid work access HRP	20	17	21	20
8. No paid work, no HRP	15	7	18	15
State contributions only including HRP	*48*	*49*	*43*	*47*
No current pension arrangements	*19*	*12*	*22*	*19*
Not possible to classify	2	3	2	2
Number of cases	455	151	412	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

Table 57b: Current pension arrangements and estimated access to HRP for ever-divorced women in different age groups and current marital status

	Age in years						*All aged 20-59*[1]
	20-39			40-59			
	Current marital status						
	Legally married	Divorced, cohabiting	Divorced	Legally married	Divorced, cohabiting	Divorced	
	%	%	%	%	%	%	%
1. Occupational pension	15	21	18	20	25	24	20
2. Occupational and personal pension	1	4	2	3	4	6	3
3. Personal pension	14	14	8	9	8	9	10
Some private arrangements (in addition to state contributions)	*30*	*39*	*28*	*32*	*37*	*39*	*33*
4. State pension only, no private pension,	20	27	10	20	26	17	19
5. In work, earning below LEL access HRP	14	6	14	5	3	4	8
6. In work, earning below LEL no HRP	1		1	6	10	6	4
7. No paid work access HRP	30	22	40	13	11	8	20
8. No paid work, no HRP	4	3	5	22	11	26	15
State contributions only including HRP	*64*	*55*	*64*	*38*	*40*	*29*	*47*
No current pension arrangements	*5*	*3*	*6*	*18*	*21*	*32*	*19*
Not possible to classify	1	4	2	2	3	1	2
Number of cases	171	78	170	284	73	242	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

Table 58a shows that 71 per cent of ever-divorced women who worked full time were members of a private pension scheme, a similar proportion to that for all women who worked full time as seen in Table 35 above. Ever-divorced women who worked part time, however, were less likely than other women to have private pension arrangements. Age makes little difference to the likelihood of having private pension arrangements for ever-divorced women (Table 58b).

Table 58a: Current pension arrangements and estimated access to HRP for ever-divorced women in differing employment circumstances

	Employment status				*All aged 20-59*[1]
	Full-time	Part-time	Unemp-loyed	No paid work	
	%	%	%	%	%
1. Occupational pension	45	12	..	..	20
2. Occupational and personal pension	7	2	..	..	3
3. Personal pension	19	11	..	..	10
Some private arrangements (in addition to state contributions)	*71*	*25*	..	..	*33*
4. State pension only, no private pension,	23	37	..	..	19
5. In work, earning below LEL access HRP	2	24	..	..	8
6. In work, earning below LEL no HRP	3	11	..	..	4
7. No paid work access HRP	..	..	48	59	20
8. No paid work, no HRP	..	..	46	41	15
State contributions only including HRP	*25*	*61*	*48*	*59*	*47*
No current pension arrangements	*2.*	*11*	*46*	*41*	*19*
Not possible to classify	2	4	6	-	2
Number of cases	390	302	63	304	1059[2]

[1] Ever-divorced women aged 20-59 [2] Excluding cases with no information on earnings

Source: 1991 GHS

Table 58b: Current pension arrangements and estimated access to HRP for ever-divorced women in differing employment circumstances by age

	Age in years						*All aged 20-59*[1]
	20-39			40-59			
	Employment status						
	Full-time	Part-time	Economically inactive	Full-time	Part-time	Economically inactive	
	%	%	%	%	%	%	%
1. Occupational pension	43	9	..	46	13	..	20
2. Occupational and personal pension	4	2	..	9	3	..	3
3. Personal pension	26	10	..	15	12	..	10
Some private arrangements (in addition to state contributions)	*73*	*21*	..	*70*	*28*	..	*33*
4. State pension only, no private pension	20	35	..	24	38	..	19
5. In work, earning below LEL, access HRP	4	36	..	-	15	..	8
6. In work, earning below LEL, no HRP	-	3	..	5	16	..	4
7. No paid work, access HRP	..	..	94	..	..	32	20
8. No paid work, no HRP	..	..	6	..	..	68	15
State contributions only including HRP	*24*	*71*	*94*	*24*	*53*	*32*	*47*
No current pension arrangements	*-*	*3*	*6*	*5*	*16*	*68*	*19*
Not possible to classify	2	4	-	1	3	-	2
Number of cases	143	127	134	247	175	170	1059[2]

[1] Ever-divorced women aged 20-59
[2] Excluding cases with no information on earnings

Source: 1991 GHS

Current pension arrangements of ever-divorced women and the length of time since divorce

Current pension arrangements varied little with time since first divorce, except that those who had the longest period since their first divorce were less likely to be members of a private pension scheme - 29 per cent compared with 35 per cent of more recently divorced women (see Table 59). Those with a long period since their first divorce are likely to be older, and we have seen that older women were less likely to have private pension arrangements.

Table 59: Current pension arrangements and estimated access to HRP for ever-divorced women by length of time since divorce

	Years since divorce				*All aged 20-59*[1]
	5 and under	6-10	11-15	16 and over	
	%	%	%	%	%
1. Occupational pension	20	19	21	19	20
2. Occupational and personal pension	5	2	2	4	3
3. Personal pension	10	14	12	6	10
Some private arrangements (in addition to state contributions)	*35*	*35*	*35*	*29*	*33*
4. State pension only, no private pension	17	18	18	22	19
5. In work, earning below LEL, access HRP	8	11	7	4	8
6. In work, earning below LEL, no HRP	2	4	5	7	4
7. No paid work, access HRP	29	20	19	9	20
8. No paid work, no HRP	9	12	14	27	15
State contributions only including HRP	*54*	*49*	*44*	*35*	*47*
No current pension arrangements	*11*	*16*	*19*	*34*	*19*
Not possible to classify	1	2	3	3	2
Number of cases	328	254	233	253	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

Among those most recently divorced (one to ten years since divorce), younger women (30 and under) were more likely than others to be contributing only to the state scheme and to have no other private arrangements (Table 60). For ever-divorced women aged 31 and over, those who had a longer interval since divorce were less likely to be members of any private pension schemes. They were less likely to have any current pension arrangements in their own right than those who had been divorced more recently. Even within this age group those with a longer interval since divorce are likely to be older and have lower likelihood of having dependent children and current estimated access to HRP.

Table 60: Current pension arrangements and estimated access to HRP for ever-divorced women by length of time since divorce and age at divorce

	Age at divorce			*All aged 20-59*[1]
	30 and under	31 and over		
	Years since divorce			
	1-10	1-10	11 and over	
	%	%	%	%
1. Occupational pension	13	22	20	20
2. Occupational and personal pension	1	4	3	3
3. Personal pension	10	12	9	10
Some private arrangements (in addition to state contributions)	*24*	*38*	*32*	*33*
4. State pension only, no private pension	17	18	20	19
5. In work, earning below LEL, access HRP	8	10	6	8
6. In work, earning below LEL, no HRP	-	3	6	4
7. No paid work, access HRP	48	18	13	20
8. No paid work, no HRP	2	13	21	15
State contributions only including HRP	*73*	*46*	*39*	*47*
No current pension arrangements	*2*	*16*	*27*	*19*
Not possible to classify	2	1	3	2
Number of cases	141	441	485	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

Ever-divorced women who were currently married were less likely to have private pension arrangements if they were first divorced over ten years ago than if they were first divorced more recently (Table 61). The length of time since divorce did not have the same effect for those who were currently divorced.

Table 61: Current pension arrangements and estimated access to HRP for ever-divorced women by length of time since divorce and current marital status

	Current marital status[1]				*All aged 20-59*[2]
	Married		Divorced		
	Years since divorce				
	1-10	11 and over	1- 10	11 and over	
	%	%	%	%	%
1. Occupational pension	18	18	21	23	20
2. Occupational and personal pension	3	2	4	4	3
3. Personal pension	14	8	10	7	10
Some private arrangements (in addition to state contributions)	*35*	*28*	*35*	*34*	*33*
4. State pension only, no private pension	18	22	18	18	19
5. In work, earning below LEL, access HRP	11	7	8	5	8
6. In work, earning below LEL, no HRP	3	6	2	7	4
7. No paid work, access HRP	23	17	26	9	20
8. No paid work, no HRP	11	18	10	24	15
State contributions only including HRP	*52*	*46*	*52*	*32*	*47*
No current pension arrangements	*14*	*24*	*12*	*31*	*19*
Not possible to classify	1	2	2	3	2
Number of cases	200	255	372	191	1068

[1] There were only 18 cases of ever-divorced widows and 32 cases of women who had been divorced and were currently separated.
[2] Ever-divorced women aged 20-59

Source: 1991 GHS

Table 62 shows that the types of current pension arrangements of ever-divorced women with dependent children vary little with the length of time since the first divorce. Among those without dependent children, women whose first divorce had occurred within the past ten years were more likely to have occupational and personal pension arrangements than those who had divorced 11 or more years ago. There was little difference in the proportions contributing to the state pension for women with or without dependent children over all age groups.

Table 62: Current pension arrangements and estimated access to HRP for ever-divorced women by length of time since divorce and whether they have dependent children or not

	Years since divorce						*All*[1]
	1-5		6-10		11 and over		
	Dependent children						
	Y	N	Y	N	Y	N	
	%	%	%	%	%	%	%
1. Occupational pension	14	31	12	28	16	22	20
2. Occupational and personal pension	3	8	0	4	2	3	3
3. Personal pension	8	12	12	17	7	10	10
Some private arrangements (in addition to state contributions)	*35*	*51*	*25*	*49*	*25*	*35*	*33*
4. State pension only, no private pension	17	18	19	16	20	21	19
5. In work, earning below LEL, access HRP	12	1	19	0	15	0	8
6. In work, earning below LEL, no HRP	0	4	1	7	1	9	4
7. No paid work, access HRP	45	1	35	0	36	0	20
8. No paid work, no HRP	1	22	0	28	1	33	15
State contributions only including HRP	*74*	*20*	*73*	*16*	*71*	*21*	*47*
No current pension arrangements	*1*	*26*	*1*	*35*	*2*	*42*	*19*
Not possible to classify	1	2	2	1	3	3	2
Number of cases	207	121	145	109	185	301	1068

[1] Ever-divorced women aged 20-59

Source: 1991 GHS

Table 63 shows that the differences in the types of pension arrangements between full-time and part-time workers varied with length of time since divorce. Those more recently divorced and working full-time were the most likely to have a private pension arrangement than those divorced earlier.

Table 63: Current pension arrangements and estimated access to HRP for ever-divorced women by length of time since divorce and whether employed full time or part time

	Years since divorce			
	1-10		11 and over	
	Hours worked			
	Full time	Part time	Full time	Part time
	%	%	%	%
1. Occupational pension	45	12	46	12
2. Occupational and personal pension	8	2	6	3
3. Personal pension	24	10	13	13
Some private arrangements (in addition to state contributions)	*77*	*24*	*65*	*28*
4. State pension only, no private pension	19	38	27	36
5. In work, earning below LEL, access HRP	3	29	0	19
6. In work, earning below LEL, no HRP	1	8	6	13
State contributions only including HRP	*22*	*67*	*27*	*55*
No current pension arrangements	*1*	*8*	*6*	*13*
Not possible to classify	1	3	2	5
Number of cases	218	157	172	145

Source: 1991 GHS

REFERENCES

OPCS (1992) *General Household Survey 1990*, London: HMSO.

OPCS (1993) *General Household Survey 1991*, London: HMSO.

OPCS (1994) *General Household Survey 1992*, London: HMSO.

APPENDIX

In Tables A1 to A3 we have replicated the tables published in the 1991 GHS report but included our expanded categories of current pension arrangements.

In Table 6.1 in the 1991 GHS, 55 per cent of women working full time aged 16 and over are shown as being currently members of an employer's pension scheme; in Table A1 below 55.4 per cent belong to an occupational pension scheme. The figures for women working part-time are 17 per cent and 17.4 per cent respectively. In GHS Table 6.12, 19 per cent of women working full time and 11 per cent of those working part-time are members of a personal pension scheme: in our analyses the percentages are 18.6 and 10.8 respectively.

Note that the numbers of women working full time and part time differ slightly from the published table, because our dataset only includes women aged 16-64. It is clear from our analyses that the difference is because some women over 64 are still working, mainly part time. It would be time consuming to go back to the whole dataset to check these numbers, and as we are only concerned with women aged 20-59 it is not necessary to do so.

Among all employed women 3.4 per cent of cases cannot be allocated to a pension arrangement category mainly because they have not provided any earnings information. Women working part time are more likely not to have responded to the earnings questions - 4.5 per cent cannot be categorised compared with 2.6 per cent of full-time workers. The missing information is recorded in the report. Further information on the missing group is given in subsequent tables.

Table A1: Current pension arrangements for employees in different age groups, for comparison with Tables 6.1 and 6.12 in the published GHS report for 1991

	Men			*Women*		
	Full time	Part time	All	Full time	Part time	All
	%	%	%	%	%	%
Missing	3.7	7.5	3.9	2.6	4.5	3.4
Occupational pension	53.8	11.8	51.6	51.1	16.0	35.7
Occupational and personal pension	6.9	1.6	6.6	4.4	1.4	3.1
Personal pension	19.0	6.7	18.4	14.2	9.4	12.1
State pension only, no private pension	16.4	26.4	16.9	26.9	32.6	29.4
In work, earning below LEL with HRP	-	-	-	0.2	17.9	8.0
In work, earning below LEL no HRP	0.2	46.1	2.7	0.6	18.0	8.3
Number of cases	4574	254	4828	2480	1945	4425

Table 6.5 of the 1991 GHS report shows that 34 per cent of 18-24 year old women working full time, 60 per cent of those aged 25-34, 65 per cent of those aged 35-44, 64 per cent of those aged 45-55 and 60 per cent of those aged 55 and over belong to an occupational pension scheme. The corresponding percentages from our analyses are identical, except for those aged over 55, where the percentage in Table A2 is 61 as opposed to 60 in the published report. The percentages of those who are members of occupational schemes also matches for women working part-time over all age groups except those over 55 years. In Table A2 the percentage with membership of an occupational scheme is 21 per cent, compared with 19 per cent in the published GHS table. These discrepancies are likely to be because our sample is missing women aged over 64 who are still working.

Table A2: Current pension arrangements for different age groups for comparison with Table 6.5 in the published GHS report for 1991

	16-17	*18-24*	*25-34*	*35-44*	*45-54*	*Over 55*	*All*
	%	%	%	%	%	%	%
Women full time							
Missing	5.7	5.8	1.4	0.6	2.1	4.1	2.6
Occupational pension	8.6	33.5	56.1	59.0	54.5	59.1	51.1
Occupational and personal pension	-	0.7	3.6	6.3	9.1	2.1	4.4
Personal pension	-	15.8	15.8	14.8	13.2	7.3	14.2
State pension only, no private pension	71.4	43	22.4	19.0	20.9	26.4	26.9
In work, earning below LEL, with HRP	-	0.2	0.4	0.2	-	-	0.2
In work, earning below LEL, no HRP	14.3	0.9	0.3	0.2	0.2	1.0	0.6
Number of cases	35	537	704	541	470	193	2480
Women part time							
Missing	5.6	5.0	3.6	2.3	6.7	5.7	4.5
Occupational pension only	-	4.3	16.4	16.0	20.3	20.7	16.0
Occupational and personal pension	-	-	0.7	2.3	2.4	0.4	1.4
Personal pension only	0.9	5.7	9.2	11.7	12.0	5.3	9.4
State pension only, no private pension,	6.5	32.6	35.4	37.5	31.7	30.9	32.6
In work, earning below LEL, with HRP	-	13.5	33.4	25.0	10.6	0.4	17.9
In work, earning below LEL, no HRP	87.0	39.0	1.3	5.1	16.3	36.6	18.0
Number of cases	108	141	446	512	492	246	1945

The percentages of women working full time who belong to an occupational pension scheme in Table 6.6 of the published GHS report and Table A3 are identical over the range of usual gross weekly earnings. The same is true of those who are members of a personal pension scheme when comparing Table 6.14 and Table A3, except for those earning £100-149 when there is a one per cent difference.

For women working part time, the percentages belonging to an occupational scheme in Table 6.6 of the published GHS report and Table A3 are well matched, as are the percentages who are members of a personal pension scheme in Table A3 and Table 6.14.

Table A3: Current pension arrangements by usual gross weekly earnings (£ per week) for comparison with Tables 6.6 and 6.14 in the published GHS report for 1991

	Under 100	*100-149*	*150-199*	*200-249*	*250-299*	*300 and over*	*All*
Women full time							
Occupational pension	11.9	26.9	48.6	60.9	71.1	76.7	51.2
Occupational and personal pension	1.5	2.2	4.3	3.0	2.6	9.7	4.4
Personal pension	10.4	19.2	14.6	17.2	13.2	8.0	14.3
State pension only, no private pension	60.7	51.7	32.4	18.9	13.2	5.5	29.2
In work, earning below LEL, with HRP	3.7	-	-	-	-	-	0.2
In work, earning below LEL, no HRP	11.9	-	-	-	-	-	0.7
Number of cases	135	547	555	338	235	473	2283
Women part time							
Occupational pension only	9.9	31.7	35.3	51.4	52.9	41.7	15.7
Occupational and personal pension	0.6	2.4	7.8	8.6	5.9	16.7	1.5
Personal pension only	7.2	15.4	14.7	17.1	23.5	41.7	9.3
State pension only, no private pension	32.5	50.4	42.2	22.9	17.6	-	34.9
In work, earning below LEL, with HRP	24.8	-	-	-	-	-	19.2
In work, earning below LEL, no HRP	25.0	-	-	-	-	-	19.3
Number of cases	1405	246	102	35	17	12	1817