**Returns to work after retirement: A prospective study of unretirement in the United Kingdom**

# Appendix 1: Sensitivity analysis using full information maximum likelihood estimation

## Table A1: Mutually adjusted models of unretirement in relation to selected covariates, British Household Panel Survey, N=2394. Discrete-time survival analysis using maximum likelihood estimation with robust standard errors.

|  |  |
| --- | --- |
|  | Fully adjusted estimates |
| Covariates | Coefficient | p-value | 95% CI |
|  |  |  |  |
| *Gender* |  |  |  |
| Male (reference) | 1.00 | – | – |
| Female | 0.74 | 0.003 | (0.62; 0.87) |
|  |  |  |  |
| *Decade of birth* |  |  |  |
| 1920–1929 | 1.07 | 0.838 | (0.62; 1.84) |
| 1930–1939 | 0.92 | 0.624 | (0.70; 1.22) |
| 1940–1949 (reference) | 1.00 | – | – |
| 1950–1959 | 1.55 | 0.020 | (1.14; 2.11) |
|  |  |  |  |
| *Retirement age* |  |  |  |
| 50–59 years (reference) | 1.00 | – | – |
| 60–65 years | 0.84 | 0.231 | (0.67; 1.07) |
| 66–69 years | 0.89 | 0.580 | (0.62; 1.27) |
|  |  |  |  |
| *Highest educational level* |  |  |  |
| Post-secondary academic qualification(s) (reference) | 1.00 | – | – |
| A-Level | 0.85 | 0.339 | (0.65; 1.12) |
| O-Level, GCSE | 0.59 | 0.001 | (0.46; 0.76) |
| CSE or qualifications below GCSE | 0.89 | 0.756 | (0.47; 1.69) |
| No academic qualifications | 0.53 | <0.001 | (0.42; 0.67) |
|  |  |  |  |
| *Subjective financial situation* |  |  |  |
| Living comfortably/doing alright (reference) | 1.00 | – | – |
| Just getting by/finding it difficult/finding it very difficult | 1.16 | 0.256 | (0.94; 1.43) |
|  |  |  |  |
| *Equivalised household income quintiles* |  |  |  |
| First (lowest) | 1.00 | – | – |
| Second | 0.78 | 0.248 | (0.56; 1.11) |
| Third | 0.98 | 0.930 | (0.72; 1.35) |
| Fourth | 1.23 | 0.290 | (0.89; 1.69) |
| Fifth (highest) | 1.01 | 0.975 | (0.72; 1.40) |
|  |  |  |  |
| *Housing tenure* |  |  |  |
| Owned outright (reference) | 1.00 | – | – |
| Owned with mortgage | 1.37 | 0.005 | (1.14; 1.65) |
| Rented (local authority, private, etc.) | 1.28 | 0.124 | (0.98; 1.67) |
|  |  |  |  |
| *Occupational pension* |  |  |  |
| Member of an occupational pension scheme (reference) | 1.00 | – | – |
| Not a member of an occupational pension scheme | 1.08 | 0.520 | (0.89; 1.30) |
|  |  |  |  |
| *Health* |  |  |  |
| Excellent, very good or good (reference) | 1.00 | – | – |
| Fair, poor or very poor | 0.74 | 0.011 | (0.61; 0.90) |
|  |  |  |  |
| *Spouse* |  |  |  |
| Partnered: partner not in paid work (reference) | 1.00 | – | – |
| Partnered: partner in paid work | 1.25 | 0.055 | (1.03; 1.52) |
| Unpartnered: never married | 1.73 | 0.010 | (1.22; 2.45) |
| Unpartnered: divorced/separated | 1.13 | 0.528 | (0.82; 1.57) |
| Unpartnered: widowed | 1.22 | 0.372 | (0.85; 1.76) |
|  |  |  |  |
| *Informal caregiving* |  |  |  |
| None or less than 20 hours per week | 1.00 | – | – |
| Caring at least 20 hours per week | 0.77 | 0.289 | (0.51; 1.15) |

Note: Participants followed for up to 12 years since retirement. Data from waves 1–18 of the British Household Panel Survey, with participants followed into waves 2–6 of Understanding Society. Authors’ calculations.