

Centre for Policy on Ageing  
Information Service

Selected Readings

**Pensions and Benefits**

November 2018

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## Centre for Policy on Ageing

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2018

Active ageing, pensions and retirement in the UK; by Liam Foster.

Journal of Population Ageing, vol 11, no 2, June 2018, pp 117-132.

The ageing population has led to increasing concerns about pensions and their future sustainability. Much of the dominant policy discourse around ageing and pension provision over the last decade has focussed on postponing retirement and prolonging employment. These measures are central to productive notions of 'active ageing'. Initially, the paper briefly sets out pension developments in the UK. Then it introduces active ageing and active ageing policy, exploring its implications for UK pension provision. The paper demonstrates that a more comprehensive active ageing framework, which incorporates a life-course perspective, has the potential to assist the UK in responding to the challenges of an ageing population. In doing so, UK policy needs to highlight older people as an economic and social resource, and to reduce barriers to older people's participation in society. (RH)  
From : <https://link.springer.com/content/pdf/10.1007%2Fs12062-017-9181-7.pdf>

Comparing occupational welfare in Europe: the case of occupational pensions; by Emmanuele Pavolini, Martin Seeleib-Kaiser.: Wiley, March 2018, pp 477-490.

Social Policy and Administration, vol 52, no 2, March 2018, pp 477-490.

The article provides an assessment to what extent reforms of occupational pensions (OPs) have fostered a "risk shift" or increased social protection dualism across countries. The essay focuses on workers, whilst previous research primarily analysed provision for current pensioners. The empirical analysis confirms that in countries such as the Netherlands and Sweden, increased private pension or (OP) provision does not necessarily lead towards social protection dualism and comprehensive risk shifts. Britain continues to be characterised by strong social protection dualism and entrenched social divides, creating "social policy enclaves". Divisions of welfare are also very likely to be a feature of the German pension system in the future. The latter two countries have witnessed clear risk shifts and processes of dualisation. The pension systems in Austria, Italy, and Spain have not witnessed paradigm changes, and continue to be primarily based on public or statutory pension schemes. The idea that multi-pillarisation in itself fosters major risk shifts and dualisation has to be reconsidered. Under specific conditions, encompassing OPs can be functionally equivalent to public pension schemes. However, countries relying on voluntarism with regard to OPs coverage tend to witness processes of dualisation. (RH)

ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

The decision to work after state pension age and how it affects quality of life: evidence from a 6-year English panel study; by Giorgio Di Gessa, Laurie Corna, Debora Price, Karen Glaser.: Oxford University Press, May 2018, pp 450-457.

Age and Ageing, vol 47, no 3, May 2018, pp 450-457.

Despite an increasing proportion of older people working beyond State Pension Age (SPA), little is known about neither the motivations for this decision nor whether, and to what extent, working beyond SPA affects quality of life (QoL). QoL was measured using the CASP-19 scale. Respondents in paid work beyond SPA were distinguished based on whether they reported financial constraints as the main reason for continuing in work. Linear regression models were used to assess the associations between paid work beyond SPA and CASP-19 scores among men aged 65-74 and women aged 60-69 (n = 2,502) cross-sectionally and over time using Wave 4 and Wave 7 of the English Longitudinal Study of Ageing (ELSA). Approximately one in five respondents were in paid work beyond SPA, one-third of whom reported financial issues as the main reason. These individuals reported significantly lower CASP-19 scores (beta = -1.21) compared with those who retired at the expected or usual age. Respondents who declared being in paid work beyond SPA because they enjoyed their work or wanted to remain active, reported significantly higher QoL (beta = 1.62). Longitudinal analyses suggest that those who were working post-SPA by choice, but who had stopped working at follow-up, also reported marginally (P < 0.10) higher CASP-19 scores. The potential QoL benefits of working beyond SPA need to be considered in light of individual motivations for extending working life. Given the trend towards working longer and the abolishment of mandatory retirement ages, it is important that older people maintain control over their decision to work in later life. (RH)

ISSN: 00020729

From : <https://academic.oup.com/ageing>

The effect of family formation on the build-up of pension rights among minority ethnic groups and native women in Belgium; by Karel Neels, David De Wachter, Hans Peeters.: Cambridge University Press, June 2018, pp 1253-1278.

Ageing and Society, vol 38, no 6, June 2018, pp 1253-1278.

Gender penalties in pension outcomes are widely acknowledged and have been documented for majority populations in various settings. A recurring finding is that the gendered impact of family formation on work-care trajectories adversely affects women's accumulation of pension rights over the life-course relative to men. Although maternal employment is particularly low in migrant populations, few papers have explicitly addressed pension protection of migrant women. Using longitudinal microdata from the Belgian Social Security Registers, the authors analyse whether entry into parenthood differentially affected the build-up of first pillar pension rights of working-age migrant women compared to natives between 1998 and 2010, further distinguishing by origin group and migrant generation. The results show that native women are most likely to build up pension rights through full-time employment both before and after parenthood. In contrast, first-generation women and women of Turkish and Moroccan origin are more likely to build up pension rights though assimilated periods or rely on derived pension rights after parenthood, even when controlling for type of pension build-up before parenthood. The authors conclude that policies reinforcing individualisation of pension rights based on employment or decreasing the importance of derived rights may erode pension protection of groups with limited access to the labour market, and require co-ordination with employment and family policies that support the combination of work and care responsibilities. (RH)

ISSN: 0144686X

From : <http://www.cambridge.org/aso>

Good job, good pension?: The influence of the workplace on saving for retirement; by Lynne Robertson-Rose. Ageing and Society, first view, 18 June 2018, 19 pp.

Most private-sector employees in the United Kingdom (UK) are automatically enrolled into individualised defined contribution (DC) pension accounts. In a DC environment, income adequacy in retirement is highly dependent on the decisions that individuals make earlier in their lives. The ease with which they move into employment, and the pension support that they then receive from their employer, can be critical in determining outcomes. This paper discusses how employees respond to workplace pension schemes and the circumstances under which they assess the suitability of their contributions. The findings are based on an embedded case study comprising qualitative interviews with 25 employees of a large UK utility company. Participants were selected on the basis of socio-economic similarity. The research concluded that fixed-term employment negatively impacted on saving for retirement, both with respect to scheme membership and to the level of saving. Furthermore, it was found that the employment context had an influence upon retirement savings behaviour. The proactive approach of the employer in providing retirement benefits, and the trust that employees had in their employer, positively influenced membership and contribution levels. In addition to employer endorsement effects, both the encouragement of older work colleagues and workplace norms had a role to play in influencing how successfully individuals prepared for retirement. (OFFPRINT) (RH)

ISSN: 0144686X

From : <https://doi.org/10.1017/S0144686X18000600>

Later pension, poorer health?: Evidence from the new State Pension Age in the UK; by Ludovico Carrino, Karen Glaser, Mauricio Avendano.: Harvard Center for Population and Development Studies, June 2018, 37 pp. Harvard Center for Population and Development Studies Working Paper Series, June 2018, 37 pp.

This paper examines the health impact of UK pension reforms that has increased women's State Pension age (SPA) for up to six years since 2010. The author base their analysis on a sample of 3,452 women aged 60-64 interviewed between 2009 and 2015 as part of Understanding Society (the UK Household Longitudinal Study, UKHLS), a nationally representative survey that extensively uses health measurements. Raising the State Pension age has led to an 11% increase in employment, which the authors show has reduced physical and mental health among women from routine-manual occupations. They show robust evidence that a larger increase in the State Pension age leads to larger negative health effects, resulting in a widening gap in health between women from different occupations. These results are consistent with a 27% fall in individual incomes for women in routine-manual occupations. (RH)

From : <https://dx.doi.org/10.2139/ssrn.3195760>

Occupational pensions in Europe: Trojan horse of financialization?; by David Natali.: Wiley, March 2018, pp 449-462.

Social Policy and Administration, vol 52, no 2, March 2018, pp 449-462.

This article aims to answer two questions. First, has the recent evolution of occupational pensions (OPs) contributed to the financialisation of pension policy? Second, is the nexus between OPs and financialisation the

result of the increased influence of financial markets in the pension field, or of a more complex interaction of state, market and social actors? By comparing Italy, the Netherlands and the United Kingdom, the article shows financialisation is a broad process that affects the three countries, but it has followed three different paths. In Italy, financialisation is spreading through individual pension schemes rather than OPs. The Dutch collective OPs are still a central part of the pension systems, but are increasingly influenced by the financial markets. In the UK, employer-led OPs are in the hands of the financial services industry. This proves that financialisation is a powerful trend, but has to deal with domestic socioeconomic institutions (a country's political economies and pensions institutions) that shape strategies and reforms. Financial actors have an increased role in pension politics, but are involved in complex interactions with the state, employers and trade unions. (RH)  
ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

Pensions planning in the UK: a gendered challenge; by Liam Foster, Martin Heneghan.: Sage, 2018, pp 345-366.

Critical Social Policy, vol 38, no 2, 2018, pp 345-366.

Gender differences in the accumulation of pension savings are well documented. Work in this field has concluded that while differing lifetime work profiles (and family history) explained much of the difference, other factors such as pension knowledge and confidence in decision-making, may also be significant. This research (commissioned by the Fawcett Society and funded by Scottish Widows) explores some of these factors through the use of 30 semi-structured interviews and a focus group with women (aged 24-39) about their attitudes and motivations towards pension saving. It concentrates on discussions around pension knowledge, advice and decision-making, and identifies challenges in relation to women's pension knowledge and the use of male 'role models' in making decisions. The article then explores potential policy mechanisms to enhance women's pension saving for retirement, including the manner in which information and advice is provided and strategies to improve confidence in pension decision-making. (OFFPRINT.) (RH)

ISSN: 02610183

From : <http://journals.sagepub.com/doi/abs/10.1177/0261018317726639>

Social policy and late-life happiness: the impact of the basic old-age pension on the happiness of older people in South Korea; by Seung-Min Park.: Emerald, 2018, pp 3-13.

Quality in Ageing and Older Adults, vol 19, no 1, 2018, pp 3-13.

The purpose of this paper was to examine the relationship between social policy and late-life happiness by analysing the impact of the basic old-age pension on the happiness of older people in South Korea. A sample of older adults aged 65 and over selected from the Korean Longitudinal Study of Ageing were analysed in the study. Findings showed that the association between the basic old-age pension and the happiness of older people was negative. This may be attributable to the frugality of the benefits and the side effects of the means test. This implies that the relationship between social policy and late-life happiness is not linear but it is affected by the context of the policy. Changing the fundamental benefit system to be more progressive can be a more useful policy option to realise the initial policy goal for recipients. (JL)

ISSN: 14717794

From : <http://www.emeraldinsight.com/loi.qaoa>

Three paths to more encompassing supplementary pensions; by Margarita Gelepithis.: Cambridge University Press, July 2018, pp 603-623.

Journal of Social Policy, vol 47, no 3, July 2018, pp 603-623.

In pension systems characterised by low or moderate state benefits, reliance on voluntary private pensions creates a dualism of access to adequate retirement income. This dualism is expected to persist over time. Yet while some private-heavy pension systems continue to rely on dualising voluntarism, since the 1980s most have introduced regulatory reforms to make private pensions more encompassing. This paper uses fuzzy-set Qualitative Comparative Analysis to identify three paths to the regulatory extension of private pension coverage: collective self-regulation, top-down regulation in Continental Europe, and top-down regulation in Anglophone countries. A case study of the UK then shows how it is that unions have been able to bring about more encompassing private pensions in Anglophone countries, despite strong employer opposition, weak formal influence in policymaking, and a weak institutional capacity for collective self-regulation. (RH)

ISSN: 00472794

From : <http://www.cambridge.org/JSP>

Towards a comprehensive explanation of the development of occupational pension: the interplay between welfare state legacies, industrial relations, and housing regimes in Belgium and the Netherlands; by Johan De Deken.: Wiley, March 2018, pp 519-533.

Social Policy and Administration, vol 52, no 2, March 2018, pp 519-533.

The author investigates the interplay between social policies, industrial relations and housing regimes, to explain the development of occupational pensions. The structure of statutory provisions and industrial relations of the Bismarckian "latecomer" Belgium make it appear a "most likely case" for a successful transition into "mature" multi-pillarism. The continued importance of outright home ownership in the retirement package turns out to be key in explaining that such a transition largely failed in Belgium. In the Netherlands, on the other hand, two financial crises have eroded the apparent advantages of securing the second-tier function of retirement provisions by relying on pre-funded occupational plans and a financialised housing regime. The crises provoked a drift away from the "high road" of second-pillar pensions, and initiated a process that increases the importance of outright home ownership in the retirement package at the expense of generously funded occupational plans. (RH)

ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

When finance captures labor's capital: dominant personal pensions, resurgent occupational provision in Central and Eastern Europe; by Marek Naczyk.: Wiley, March 2018, pp 549-562.

Social Policy and Administration, vol 52, no 2, March 2018, pp 549-562.

Whereas in Western Europe occupational plans dominate private pension provision, coverage of such plans is marginal in Central and Eastern Europe (CEE). Previous literature has shown the World Bank's instrumental role in persuading CEE countries to divert part of their social security contributions towards mandatory personal pensions. The dominance of the Bank's model of pension privatisation from the mid-1990s largely explains the marginalisation of occupational plans. However, as this model has been challenged since the late 2000s, occupational pensions (OPs) have re-appeared on the agenda. To shed light on the changing politics of OPs, this article focuses on the role of organised interests - namely employers' associations, trade unions and financial groups - that are key players in Western Europe, but whose role has been insufficiently studied in CEE. The article follows these actors' activities in the last three decades of pension politics in Poland, i.e., one of the few CEE countries to have promoted occupational provision. It shows that, although organised interests had limited policy expertise and mainly mobilised social consent for - or opposition to - reform in the early phases of post-communist pension reform, the growing organisational resources of business groups - in contrast with unions - make them increasingly influential actors in reshaping the contours of CEE private pension provision. (RH)

ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

## 2017

Can't wait to get my pension: the effect of raising the female state pension age on income, poverty and deprivation; by Jonathan Cribb, Carl Emmerson, Institute for Fiscal Studies - IFS. London: Institute for Fiscal Studies, 2017, 28 pp (IFS working paper W17/10).

The earliest age at which women can receive a state pension in the UK (the state pension age - SPA) has been increasing since 2010. The authors use data from the Family Resources Survey (FRS) and a difference-in-differences methodology, exploiting the gradual increase from age 60 in 2010 to age 63 in 2016, to estimate the impact of the reform on women's incomes, income poverty rates and measures of material deprivation. On average, they find that increased earnings partially offset the loss of state pension income, leaving affected women's household incomes on average £32 per week lower due to the reform. Proportionally, the reduction in household income is larger for lower-income women. These reductions in income lead to the absolute income poverty rate of women aged 60-62, who are now under the state pension age, increasing by 6.4 percentage points. However, the increased risk of poverty does not persist after the point at which they reach the state pension age. Moreover, the authors find no evidence that increasing the state pension age increases the probability of women reporting being deprived of important material items, at least for the items observed in our data. This potentially suggests that they have smoothed their consumption, and avoided increased levels of material deprivation, despite the large reduction in income caused by the reform. Funding by the Joseph Rowntree Foundation (JRF) is acknowledge, also support from the Economic and Social Research Council (ESRC) through the Centre for the Microeconomic Analysis of Public Policy at IFS (grant reference ES/M010147/1). (RH)

From : <https://www.ifs.org.uk/uploads/publications/wps/WP201710.pdf>

The effects of defamilization and familization measures on the accumulation of retirement income for women in the UK; by Ruby C M Chau, Liam Foster, Sam W K Yu.: Taylor and Francis, 2017, pp 551-561.

Journal of Women and Aging, vol 29, no 6, 2017, pp 551-561.

This article is concerned with the link between the effects of pro-market pension reforms on women and familisation or defamilisation measures. It aims to contribute to the study of this link in three ways. Firstly, it identifies defamilisation or familisation measures that have the potential to reduce negative effects of pro-market pension measures on women. Secondly, based on the examples from the United Kingdom, it shows that the government's willingness to provide sufficient defamilisation or familisation measures to assist women to deal with the negative effects of the pro-market pension measures should not be taken for granted. Thirdly, it suggests ways for tackling this problem. (RH)

ISSN: 08952841

From : <http://www.tandfonline.com>

Ethnic elders and pension protection in the United Kingdom; by Athina Vlachantoni, Zhixin Feng, Maria Evandrou, Jane Falkingham.: Cambridge University Press, May 2017, pp 1025-1049.

Ageing and Society, vol 37, no 5, May 2017, pp 1025-1049.

Pension receipt in later life is determined by the way in which individuals' pension contributions and circumstances over the life-course interact with eligibility rules. Within the British context, such pensions relate to sources such as the State Pension, an occupational or private pension, and Pension Credit. Existing research shows that membership of certain ethnic groups is associated with a lower likelihood of receiving occupational or private pensions. Data from Understanding Society (a longitudinal survey) allows us to build on existing evidence, by examining the factors associated with the receipt of three different kinds of pension income - State, occupational or private, and Pension Credit - among older men and women from separate Black and Minority Ethnic (BME) groups. The results show that belonging to certain BME groups reduces one's chances of receiving the State Pension, or an occupational or private pension, but increases the chance of receiving Pension Credit. The gender-specific analysis shows that these results hold true for many BME groups of men, whereas among women, only Pakistani women are less likely than White British women to receive an occupational or private pension. Such findings provide up-to-date empirical evidence that ethnic inequalities in pension protection are still evident, and contribute to the increasingly important debate in the United Kingdom and elsewhere regarding migrants' social security and welfare over the life-course and in later life. (RH)

ISSN: 0144686X

From : [cambridge.org/aso](http://cambridge.org/aso)

Golden years or retirement fears?: private pension inequality among Canada's immigrants; by Josh Curtis, Naomi Lightman.: Cambridge University Press, June 2017, pp 178-195.

Canadian Journal on Aging, vol 36, no 2, June 2017, pp 178-195.

Currently many immigrants are disqualified from Canada's public pension scheme because of residency requirements. In addition decades of low income and labour market exclusion prohibit many Canadian immigrants from building adequate private pension savings throughout their working life. Together these factors present serious concerns for immigrant seniors' economic well-being. Using Canadian census data spanning a 20-year period (1991-2011), this study found that income from personal savings plans and investments had declined sharply for both native-born and immigrant Canadians, with recent immigrant cohorts faring worst. However since 1991, native-born and immigrant men living in Canada for 40-plus years had major gains in private employer pensions (Registered Pension Plans, or RPPs). Yet RPP income for all other immigrant cohorts remained stable or declined during these decades. Thus the data demonstrate a worrisome growing private savings gap between native-born men and all others in Canada, with newer immigrants and women faring worst. (JL)

ISSN: 07149808

From : <http://cambridge.org/cjg>

Helping DB members make better retirement decisions: the role of schemes, advisers, regulators and government: a joint policy paper; by LCP Insight Clarity Advice, Lane Clark and Peacock LLP; Royal London. London: Royal London, August 2017, 30 pp.

In the last few years, people with Defined Benefit (DB) pension rights have had many options to reshape their retirement incomes, such as taking their pension earlier or later than the normal scheme pension age. This paper asks whether more could be done to help DB members make the right choices as they approach retirement. It brings together the results of specially commissioned surveys of occupational pension schemes and of financial advisers, to answer key questions about the role of schemes, advisers, regulators and government in reshaping pension benefits for members of DB schemes. It concludes that there are vast amounts of pension wealth lie in DB pension schemes. While people have more choices about how to access that wealth than ever before, many

of those with DB pension wealth appear to have little or no information about the choices available to them, nor the support they need to make the best choices. Legislation and regulatory changes such as improved information from pension schemes, an updated regime for advising on DB to DC (Defined Contribution) transfers, and new legal rights to partial transfers could all help to deliver better outcomes for savers. (RH)  
From : <https://www.royallondon.com/Documents/Policy%20Papers/Helping-DB-members-make-better-retirement-choices.pdf>

The impact of defamilisation measures on gender and pensions: a comparison between the UK and seven other European countries; by Liam Foster, Ruby Chau, Sam Yu.: Policy Press, 2017, pp 199-217.  
*Journal of Poverty and Social Justice*, vol 25, no 3, 2017, pp 199-217.

This article uses individual-based and state-led care-focused defamilisation indices to explore women's employment opportunities and experiences and their implications for pension contributions. These two types of defamilisation indices are applied to eight European countries (Belgium, Finland, France, the Netherlands, Denmark, Norway, Sweden and the UK). These indices show that the UK has less generous defamilisation measures than its European counterparts. The article indicates that the use of defamilisation measures along with pension policies which are not based on the male breadwinner ideology have the capacity to moderate economic inequalities between men and women in older age. (OFFPRINT). (RH)

ISSN: 17598281

From : <https://doi.org/10.1332/175982717X14999284090397>

Intergenerational inequity arguments and the implications for state-funded financial support of older people; by Karen Hurley, Mary Breheny, Keith Tuffin.: Cambridge University Press, March 2017, pp 561-580.

*Ageing and Society*, vol 37, no 3, March 2017, pp 561-580.

As population demographics shift towards an older population structure in the Western world, concerns about the future costs of pensions are apparent in politics, media and everyday conversations. In New Zealand, the universal state-funded pension paid to all citizens over the age of 65 years is often considered to be unsustainable in the context of population ageing. To examine the arguments surrounding universal superannuation, rhetorical analysis was undertaken on two New Zealand newspaper articles that discussed the future cost of pensions, and the 233 public responses these articles generated. The cost of superannuation was used to emphasise the different characteristics of each generational cohort and the ways that this produced inequity across generations. Claims of intergenerational inequity generated antagonism and widened divisions between generational groups. Foregrounding generational inequity in the discussion of superannuation has profound implications for state-funded income support for older people, which relies upon widespread public support. Intergenerational inequity ignores the significant inequity in health and social circumstances in retirement among older New Zealanders, and overlooks the significant impact of universal superannuation on protecting older New Zealanders from poverty in later life. (RH)

ISSN: 0144686X

From : [cambridge.org/aso](http://cambridge.org/aso)

A model pension scheme in Africa; by Charles Knox-Vydmannov.: AARP International, 2017, pp 42-44.

AARP International: *The Journal*, 2017, pp 42-44.

In 2016, the government of Zanzibar (a semi-autonomous region of Tanzania) began making pension payments to all people aged over 70, regardless of their income status. Unlike other cash transfer schemes across Africa, the scheme is fully financed by the government budget. An assessment of the impact in Zanzibar is still ongoing, but initial discussions with older people suggest that the scheme is having a substantial positive impact on older people and their families. (JL)

From : [journal.aarpinternational.org](http://journal.aarpinternational.org)

Non-contributory benefits, pension re-reforms and the social protection of older women in Latin America; by Camila Arza.: Cambridge University Press, July 2017, pp 361-375.

*Social Policy and Society*, vol 16, no 3, July 2017, pp 361-375.

Gender inequalities are a key issue for most pension systems in Latin America. Contributory pension schemes that link benefit entitlements to work and earnings tend to reflect in the benefits they offer the gender gaps that prevail in the labour market. This deepened with the implementation of individual private accounts as part of structural pension reforms in a number of countries. This article evaluates how recent pension policies, including measures geared to coverage expansion and so-called pension 're-reforms', have addressed gender gaps in pensions in four Latin American countries. It shows that the expansion of non-contributory pensions and a greater emphasis on redistribution are important for the protection of older women in a context of gendered labour markets and the unequal distribution of paid and unpaid work between women and men. Looking at the cases of Argentina, Bolivia, Brazil and Chile, the article identifies progress but also the persistence of gender



gaps in pensions; and emphasises the need for further measures to promote adequate social protection for older women. (RH)

ISSN: 14747464

From : [cambridge.org/sps](http://cambridge.org/sps)

Pension insecurity and wellbeing in Europe; by Javier Olivera, Valentina Ponomarenko.: Cambridge University Press, July 2017, pp 517-542.

Journal of Social Policy, vol 46, no 3, July 2017, pp 517-542.

This paper studies pension insecurity in a sample of non-retired individuals aged 50 years or older from 18 European countries. The authors capture pension insecurity, with the subjective expectations on the probability that the government will reduce the pensions of the individual before retirement, or will increase the statutory retirement age. The authors argue that changes in economic conditions and policy affect the formation of such probabilities, and through this, subjective well-being. In particular, they study the effects of pension insecurity on subjective well-being with pooled linear models, regressions per quintiles and instrumental variables. They find a statistically significant, stable and negative association between pension insecurity and subjective well-being. Their findings reveal that the individuals who are more affected by pension insecurity are those who are further away from their retirement, have lower income, assess their life survival as low, have higher cognitive abilities, and do not expect private pension payments. (RH)

ISSN: 00472794

From : [cambridge.org/JSP](http://cambridge.org/JSP)

Periodic review of rules about State Pension age: report by the Government Actuary: presented to the House of Commons pursuant to section 27 of the Pensions Act 2014; by Government Actuary's Department. London: Government Actuary's Department [on behalf the Department for Work and Pensions], 2017, 57 pp (HC 989 session 2016/17).

The Government Actuary has produced this report for the Department for Work and Pensions (DWP) as part of the State Pension Age Review. The report aims to determine pension age rules that would be required for an average person to spend a specified proportion of adult life (aged 20+) as being eligible to receive the State Pension. It makes calculations for those born on or after 6 April 1961, and thus considers State Pension changes between 6 April 2028 and 5 April 2064. It makes mortality assumptions based on Office for National Statistics (ONS) 2014 principal population projections. It makes calculations for two scenarios for the State Pension Age (SPA): one third (33.3%) of adult life, and 32% of adult life. The report also includes sensitivity analyses that take into account, for example, high and low life expectancy variant projections, and upward and downward revisions of life expectancy forecasts (to reflect fluctuations in ONS life expectancy projections). Also considered are potential impacts on the old age dependency ratio (OADR, the proportion of people above SPA compared to the number of people of working age) of changing the SPA timetable. (RH)

From : <https://www.gov.uk/government/collections/state-pension-age-review> Government Actuary's Department, Finlaison House, 15-17 Furnival Street, London, EC4A 1AB.

"Prince Charming syndrome?": Gender gap in preferences for defined contribution pensions in Japan; by Satoshi P Watanabe.: Taylor and Francis, 2017, pp 356-371.

Journal of Women and Aging, vol 29, no 4, 2017, pp 356-371.

Using survey data collected by the Japan Institute of Life Insurance in 2002, this study finds that a significant gender gap existed in defined contribution (DC) pension knowledge among workers employed at small to medium-sized private firms in Japan. Even with similar DC knowledge, however, men and women reveal different preferences for DC pensions, indicating that their perceptual responses may widely differ from actual behaviours. Apart from the knowledge gap, the result shows evidence of the Prince Charming Syndrome among female employees as a significant source of the gender gap in DC participation rates. Here, the Prince Charming Syndrome refers to a reluctance by some women to actively engage with future retirement money matters. Among corporate pension-covered employees, the gender difference in the efficacy of DC portability is a more significant gap-generating factor. DC tax advantage is particularly favoured by pension-covered women employees over male counterparts, reducing the DC preference gap. No similar evidence is found for employees with no corporate pension coverage. (RH)

ISSN: 08952841

From : <http://www.tandfonline.com>

Protecting pensions against scams: priorities for the Financial Guidance and Claims Bill: third report of Session 2017-19: Report, together with formal minutes relating to the report; by Work and Pensions Committee, House of Commons - HoC.

Pension savings will be the largest financial asset held by most individuals in their lifetime. However, the threat to pension savings from scams has become more pronounced since the 2015 pension freedoms reforms gave people more flexibility over access to their defined contribution pension pots. In this report, the Work and Pensions Committee calls on the Government to take urgent legislative action through the Financial Guidance and Claims Bill. This Bill has just been introduced to the House of Commons, having completed its passage through the Lords. The Committee is concerned that Clause 4 of the Bill is flawed: there is a lack of urgency in introducing a ban on cold calling. The other focus is on the free and impartial guidance that is available through Pension Wise. Default guidance would promote shopping around, better informed decision-making, and protection against scams. Combined with a ban on cold calling, it would represent a great step forward in consumer protection in the era of pension freedoms. (RH)

From : <https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/404/404.pdf>

Public/private pension mix, income inequality and poverty among the elderly in Europe: an empirical analysis using new and revised OECD data; by Jim Been, Karen Caminada, Kees Goudswaard, Olaf van Vliet.: Wiley, December 2017, pp 1079-1100.

Social Policy and Administration, vol 51, no 7, December 2017, pp 1079-1100.

Previous studies have suggested that higher public pensions are associated with lower income inequality among older people, whereas the reverse is true for private pensions. In 2012, van Vliet et al used panel data from the OECD SOCX (Social Expenditure) and the EU-SILC (European Union Statistics on Income and Living Conditions) databases, to empirically test whether relative shifts from public to private pension schemes entail higher levels of income inequality among older people. Contrasting earlier empirical studies using either cross-sectional or time-series data, they do not find evidence that shifts from public to private pension provision are associated with higher levels of income inequality or poverty among older people. This article aims to extend the analysis of van Vliet et al by: adding additional countries; adding additionally available years; and using revised OECD SOCX data. In contrast to van Vliet et al, the authors find that a greater relative importance of private pensions is associated with higher levels of income inequality and poverty among older people. A central explanation of the difference in conclusions stems from the revision of OECD SOCX data. (RH)

ISSN: 01445596

From : [https://www.netspaar.nl/assets/uploads/P20160826\\_dp028\\_Been.pdf](https://www.netspaar.nl/assets/uploads/P20160826_dp028_Been.pdf)

Quality of life of the elderly receiving old age pension in Lesotho; by Eltony Mugomeri, Peter Chatanga, Ts'ele Khetheng, Jotham Dhemba.: Taylor and Francis, July-September 2017, pp 371-393.

Journal of Aging and Social Policy, vol 29, no 4, July-September 2017, pp 371-393.

The southern African country of Lesotho introduced an old age pension scheme in 2004 with the aim of enhancing the quality of life (QoL) of the nation's older population. This study is the first to assess the physical, psychological, social and environmental aspects of the health-related QoL (HRQoL) of older people in Lesotho since the pension scheme was adopted. Data for this study were gathered using the World Health Organization (WHO) Quality of Life Questionnaire (QoL-BREF). Mean QoL scores were compared across demographic, socioeconomic and clinical variables using analysis of variance, t test, and regression analysis. Findings indicate that respondents were least satisfied with the environmental and physical domains of QoL. They also indicate that the overall QoL of older people in Lesotho was mainly affected by marital status, level of education, type of housing, source of income, and level of satisfaction with income. These factors should thus be taken into account when developing interventions aimed at improving the QoL of older people in Lesotho. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Race, language, or length of residency?: Explaining unequal uptake of government pensions in Canada; by Josh Curtis, Weizhen Dong, Naomi Lightman, Matthew Parbst.: Taylor and Francis, July-September 2017, pp 332-351.

Journal of Aging and Social Policy, vol 29, no 4, July-September 2017, pp 332-351.

Canada's old age security (OAS), a flat-benefit public pension, is internationally lauded as an accessible and effective safety net for older people. This paper explores discrepancies in OAS uptake, using Canadian Census data from 1996 to 2011. The findings demonstrate disparities in OAS uptake based on immigration status, language proficiency and visible minority status, disputing claims of "universal" OAS provision. Multivariate analyses confirm a strong "immigrant effect", with being in Canada for 20 years or less leading to lower rates of OAS uptake. The analyses also confirm that those not proficient in Canada's official languages are less likely to receive OAS benefits. However, the influence of minority status on grounds of race is found to be spurious.

After controlling for immigration status and official language proficiency, many racial minority senior groups have higher odds of receiving OAS than White Canadians. The article concludes with a brief discussion of the trade-offs involved in considering a potential removal of OAS eligibility barriers for immigrants in Canada. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Recognising unpaid care in private pension schemes; by Myra Hamilton, Cathy Thomson.: Cambridge University Press, October 2017, pp 517-534.

Social Policy and Society, vol 16, no 4, October 2017, pp 517-534.

Parents and carers often have interrupted employment histories, causing gaps in their pension contributions and hence significantly lower retirement incomes. In some countries, to ameliorate these inequalities, carer credits have been introduced to maintain public pension contributions during periods of workforce absence. But improvements to credits in public schemes have taken place alongside a shift to private pensions that widens inequalities for carers. Introducing carer credits to private pensions is one method of addressing these inequalities. A search for examples of credits to private schemes in OECD countries revealed that, at present, they are rare and limited. This article sets out the design features and principles that should underpin carer credits to private pensions. (RH)

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From : <https://doi.org/10.1017/S1474746416000312>

The regulatory welfare state in pension markets: mitigating high charges for low-income savers in the United Kingdom and Israel; by Avishai Benish, Hanan Haber, Rotem Eliahou.: Cambridge University Press, April 2017, pp 313-330.

Journal of Social Policy, vol 46, no 2, April 2017, pp 313-330.

How does the rising 'regulatory welfare state' address social policy concerns in pension markets? This study examines this question by comparing the regulatory responses to high charges paid by low-income workers in pension markets in the UK and Israel. In the UK, with the recognition that the market would not cater to low-income workers, the regulatory response was the creation of a publicly operated low-cost pension fund (the National Employment Savings Trust - NEST), a 'public option' within the market. This allowed low-income workers access to a low level of charges, previously reserved for high-income and organised workers. In Israel, regulation sought to empower consumers, while providing minimal social protection by capping pension charges at a relatively high level, thereby leaving most of the responsibility for reducing the charges with the individual saver. By comparing these two cases, the article develops an analytical framework for the study of the regulatory welfare state, making two contributions. First, it highlights different types of regulatory citizenship: minimal regulatory social protection as opposed to a more egalitarian approach. Second, it identifies an overlooked regulatory welfare state strategy: creating 'public option' arrangements, whereby a state-run (but not funded) service operates within the market. (RH)

ISSN: 00472794

From : [cambridge.org/JSP](http://cambridge.org/JSP)

Smoothing the transition: final report, Independent review of the State Pension age; presented to Parliament pursuant to Section 27 of the Pensions Act 2014; by John Cridland, State Pension Age Independent Review, Department for Work and Pensions - DWP. London: Department for Work and Pensions, March 2017, 130 pp.

The Pensions Act 2014 requires the Government to review the State Pension Age (SPA) during each Parliament. This report suggests that individuals need at least ten year's notice of state pension changes, and such changes should be limited to once per decade. The report focuses on recommendations on State Pension age (SPA) arrangements post-2028, when State Pension age will have reached 67. Three generations feature in the analysis: Baby Boomers (born 1945-65), Generation X (born 1966-1979), and Generation Y (born 1980-2000). The report looks at changing longevity, affordability, inter and intra-generational fairness and the effects on particular groups, and principles for and approaches to setting the SPA. Section 5, 'Smoothing the transition', examines enabling fuller working lives (acknowledging the need to support older workers and carers, also issues such as burnout); the contribution of older workers as trainers; flexibility within a universal SPA; supporting older people over SPA to work; and the impacts of private and public sector pensions. The report estimates that the cost of the state pension will rise from 5.2% of GDP in 2016/17 to 6.2% in 2036/37. Also included is commentary on responses received to the interim report's consultation (Annex B). The DWP analysis of British Social Attitudes data 2008 to 2015, to which the report refers is also accessible at the weblink given. (RH)

From : <https://www.gov.uk/government/publications/state-pension-age-independent-review-final-report>

2016

Austerity, ageing and the financialisation of pensions policy in the UK; by Craig Berry.

British Politics, vol 11, no 1, April 2016, pp 2-25.

This article offers a detailed analysis of the recent history of pensions policy in the United Kingdom, culminating in two apparent revolutions in policy now underway: the introduction of automatic enrolment into private pensions, and proposals for a new single-tier state pension. These reforms are examples of the 'financialisation' of UK welfare provision, typified in pensions policy by the notion that individuals must take personal responsibility for their own long-term financial security, and must engage intimately with the financial services industry to do so. As such, the reforms represent the continuation of pensions policy between the Labour and Coalition governments, despite the Coalition government's novel rhetorical commitment to austerity. In fact, the pensions revolutions will actually cost the state significantly more than current arrangements; yet the importance of fears about population ageing means that the government is able to marshal the imagery of austerity to justify financialisation, but is also required to partly conceal the increased expenditure this requires. The article shows how the financialisation agenda in pensions policy was evident before the financial crisis, but has evolved to both take advantage of, and mitigate the constraints, of a post-crisis political climate. (OFFPRINT.) (RH)

ISSN: 1746918x

From : doi:10.1057/bp.2014.19

Costs of extending the noncontributory pension program for elderly: the Mexican case; by Emma Aguila, Neily Mejta, Francisco Perez-Arce (et al.): Taylor and Francis, October-December 2016, pp 325-343.

Journal of Aging and Social Policy, vol 28, no 4, October-December 2016, pp 325-343.

Population ageing, coupled with high poverty rates among older people and a lack of access to social security benefits or traditional support systems, have led governments in low- and middle-income countries to introduce non-contributory pension programmes for older people. This article reviews a non-contributory pension program introduced in Mexico in 2007 that has since expanded greatly. The authors use a variety of sources to estimate current and future costs of this programme. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Defamilisation and familisation measures: can they reduce the adverse effects of pro-market pension reforms on women in Hong Kong and the UK?; by Ruby C M Chau, Liam Foster, Sam W K Yu.: Sage, 2016, pp 205-224.

Critical Social Policy, vol 36, no 2, 2016, pp 205-224.

Typically, women's pay is lower than their male counterparts, and they have a greater likelihood of having caring responsibilities or working part-time. As a result, women tend to accumulate smaller pension pots than men. This article explores the impact of defamilisation and familisation measures for women with caring responsibilities and their implications for access to pensions in later life in Hong Kong and the UK in the context of pro-market pension reforms. The article discusses pro-market pension reforms and their effects on women. Next, it discusses the potential role of defamilisation and familisation measures in reducing the adverse effects of pro-market pension reforms. It then focuses on pension policies and examples of defamilisation and familisation measures in Hong Kong and the UK. Finally, on the basis of the discussion of the link between defamilisation and familisation measures and pension measures for women, the authors assert that both Hong Kong and the UK still have much to do in developing multi-option measures throughout the life course - measures that could limit future inequalities in retirement between men and women. (OFFPRINT.) (RH)

ISSN: 02610183

From : [www.sagepublications.com](http://www.sagepublications.com)

How important are state transfers for reducing poverty rates in later life?; by Debora Price, Karen Glaser, Jay Ginn, Malcolm Nicholls.: Cambridge University Press, October 2016, pp 1794-1825.

Ageing and Society, vol 36, no 9, October 2016, pp 1794-1825.

Financial welfare in later life is of prime concern as the funding of pensions and care rises up policy agendas. In this context, work and family histories are well-known for how they affect late-life income, generally reducing state and private pensions for women. In a political context where benefits are under threat as part of the retrenchment of the welfare state, the authors consider two key questions. First, how do state pension and benefit transfers interact with work and family histories to reduce poverty risks in later life? Second, who is kept out of poverty by state benefits and transfers? The authors use data from the English Longitudinal Study of Ageing (ELSA) to examine how work, family and health histories are associated with poverty in later life, and to estimate how far and in what ways state pensions, Income Support and disability benefits play a mediating role. The authors conclude that state support is key to maintaining incomes above official poverty lines for a

substantial number of those whose work, family and health histories would otherwise have led to their incomes falling below these lines. While disability benefits are designed to compensate for the additional costs of disability, it is likely that many in receipt experience poverty (even though they are not captured in official poverty statistics); even more so for those incurring the costs of disability, but not in receipt of these benefits. (RH)

ISSN: 0144686X

From : [journals.cambridge.org/aso](http://journals.cambridge.org/aso)

Independent review of the State Pension age: interim report; by John Cridland, State Pension Age Independent Review, Department for Work and Pensions - DWP. London: Department for Work and Pensions, 13 October 2016, 100 pp.

The Pensions Act 2014 requires the government to review the State Pension Age (SPA) during each Parliament. As part of the State Pension Age Review, this interim report and consultation sets out evidence considered thus far, and seeks further research, insights and evidence. It examines the impact of a universal SPA age rising in line with life expectancy on affordability and fairness, and looks at the labour market position of older people. It describes how life expectancy is measured and its influence on different socio-economic and lifestyle factors in different parts of the country. It also discusses Healthy Life Expectancy, and summarises the latest data. It considers the serious impacts of changing SPA on groups such as carers, people with disabilities and self-employed people; the pension outcomes that people will see in the future; and the material impact of waiting longer for a state pension. The dependencies between SPA, the remaining welfare system and private pensions are identified. It explores and asks whether moving to a more personalised way of assessing what it means to retire, and when those key decisions may happen, could be a better choice for people than a fixed decision point around SPA. It asks whether it is possible and useful to smooth the transition between working age and retirement. The consultation closes at 5pm, 31 December 2016. (RH)

From : Link to download: <https://www.gov.uk/government/consultations/state-pension-age-independent-review-interim-report-with-questions>

Path-dependency versus reform in pensions and family policy re-examined: dual trajectories of the Polish welfare state since the 1990s; by Tomasz Inglot.: Wiley Blackwell, March 2016, pp 241-261.

Social Policy and Administration, vol 50, no 2, March 2016, pp 241-261.

Many studies of the welfare state in Poland underestimate continuity in pension policy and overlook evidence of change in family policy. The author argues that each of these policies evolves historically along dual trajectories. One trajectory represents a set of constantly reproduced and politically reinforced norms and structures. The other exemplifies cyclical, emergency adjustments and innovations, which enable incremental and cumulative change. Pensions more closely resemble the overall development of Polish social policy as a whole, and are likely to remain path-dependent more consistently into the future. By contrast, there are signs of change in family policy that indicate a gradual but significant break with the past. (RH)

ISSN: 01445596

From : [wileyonlinelibrary.com/journal/spol](http://wileyonlinelibrary.com/journal/spol)

Pension reform in China; by Tao Liu, Li Sun.: Taylor and Francis, January-March 2016, pp 15-28.

Journal of Aging and Social Policy, vol 28, no 1, January-March 2016, pp 15-28.

China has recently established a universal non-contributory pension plan covering urban non-employed workers and all rural residents, in addition to the pension plan covering urban employees that was already in place. In this latest reform, China has also discontinued the special pension plan for civil servants, and integrated this privileged welfare class into the urban old-age pension insurance programme. With these steps, China has achieved a degree of universalism and integration of its pension arrangements, which is unprecedented in the non-Western world. Despite this radical pension transformation strategy, the authors argue that the current Chinese pension arrangement represents a case of "incomplete" universalism. First, its benefit level is low. Moreover, the benefit level varies from region to region. Finally, universalism in rural China has been undermined due to the existence of the "policy bundle". The authors also argue that the 2015 pension reform has created a situation in which the stratification of Chinese pension arrangements has been "flattened", even though it remains stratified to some extent. (RH)

ISSN: 08959420

From : <http://tandfonline.com>

Public pensions as the great equalizer?: decomposition of old-age income inequality in South Korea, 1998-2010; by Sun-Jae Hwang.: Taylor and Francis, April-June 2016, pp 81-97.

Journal of Aging and Social Policy, vol 28, no 2, April-June 2016, pp 81-97.

The redistributive effects of public pensions on old-age income inequality are examined, testing whether public pensions function as the "great equalizer". Unlike the well-known alleviating effect of public pensions on old-age poverty, the effects of public pensions on old-age income inequality more generally have been less examined, particularly outside Western countries. Using repeated cross-sectional data on older Koreans between 1998 and 2010, the author applied Gini coefficient decomposition to measure the impact of various income sources on old-age inequality, particularly focusing on public pensions. The findings show that, contrary to expectations, public pension benefits have inequality intensifying effects on old-age income in Korea, even countervailing the alleviating effects of public assistance. This rather surprising result is due to the specific institutional context of the Korean public pension system, and suggests that the "structuring" of welfare policies could be as important as their expansion for older people, particularly for developing welfare states. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Public-private partnerships in European old-age pension provision: an accountability perspective; by Ville-Pekka Sorsa.: Wiley Blackwell, December 2016, pp 846-874.

Social Policy and Administration, vol 50, no 7, December 2016, pp 846-874.

Over the last few decades, the boundary between public and private responsibility in old-age pension provisions has been redrawn throughout Europe. A new, public-private mix has emerged, not only in pension policy, but also in pension administration. The purpose of this article is to map and conduct a comparative analysis of the administrative design of public-private partnerships (PPPs) in European pension regimes, with a specific focus on how accountabilities are institutionally enforced within the PPP design. Previous literature has recognised accountability as an important factor in promoting trust in mandated pension schemes. However, as the literature on PPPs suggests, institutional arrangements of accountability are more complex in the case of PPPs than has been suggested by previous studies on pension administration. Thus, there is a need for further elaboration of existing comparative models. This study's analysis examines 19 old-age pension schemes that existed in 18 European countries at the beginning of 2013. The findings suggest that significant variations in accountability structures exist, even among schemes that are similar in terms of their pension policy targets. It is concluded that various schemes suffer from ineffective accountability structures that may compromise the legitimacy and sustainability of PPP-type pension schemes. (RH)

ISSN: 01445596

From : [wileyonlinelibrary.com/journal/spol](http://wileyonlinelibrary.com/journal/spol)

The under-pensioned 2016: a research paper; by Daniela Silcock, Shamil Popat, Tim Pike, Pensions Policy Institute - PPI. London: Pensions Policy Institute - PPI, March 2016, 86 pp.

In 2003 and again in 2008 the Pensions Policy Institute (PPI) explored current and future pension incomes of women, disabled people and people from ethnic minority groups. This third in the series explores outcomes for the "under-pensioned", defined as people who have characteristics associated with lower than average levels of pension savings and income. The report examines whether and by how much differences in state and private pension entitlements have changed since the 2003 and 2008 analyses, in light of reforms, and investigates how income differences may be reduced in future. It runs through the high-level results and methodology from the 2008 under-pensioned report, and looks at relevant policy developments since its publication. It uses Labour Force Survey (LFS) data for 2015, the Family Resources Survey (FRS) and the Wealth and Asset Survey to explore the labour market characteristics of different groups, particularly women, ethnic minorities, disabled people, carers, and the self-employed,. It considers what pension income and saving the under-pensioned have; also differences in eligibility for means-tested benefits between under-pensioned groups and the median earning male. Lastly, it considers how pension incomes of the under-pensioned might change in the future, and how policies might affect differences in pension income. The report is sponsored by Age UK, the Joseph Rowntree Foundation (JRF), the People's Pension and the Trades Union Congress (TUC). (RH)

From : Pensions Policy Institute, King's College London, Virginia Woolf Building, 1st Floor, 22 Kingsway, London WC2B 6LE. Download at: <http://www.pensionspolicyinstitute.org.uk/press/press-releases/the-under-pensioned-2016>

2015

Basic Old-Age Pension and financial wellbeing of older adults in South Korea; by Eunhae Shin, Young Keong Do.: Cambridge University Press, May 2015, pp 1055-1074.

Ageing and Society, vol 35, no 5, May 2015, pp 1055-1074.

South Korea's old-age poverty rate is among the highest in the developed world. Confronted with the increasing demand for a social safety net for older people, the South Korean government introduced the Basic Old-Age Pension (BOAP) in 2008. The BOAP is a non-contributory, means-tested pension covering 70% of the older population, with monthly benefits amounting to 84 kW (thousand Korean won, approximately equivalent to US \$1) for singles and 139 kW for couples. Little empirical research has been conducted, however, to evaluate the effectiveness of the new pension programme in supporting older people's financial well-being. Using data from the 2008-2010 Korea Welfare Panel Study, a panel data analysis is conducted to estimate the effects of the BOAP on three sets of financial well-being measures: financial difficulty, monthly consumption, and overall financial satisfaction. The results suggest that the BOAP has beneficial effects on older people's financial well-being, by improving affordability of basic subsistence items such as heating and nutritious meals, particularly among the older-old group. However, the effects are limited to these few outcomes only; overall financial well-being and other important indicators remain unchanged. (RH)

ISSN: 0144686X

From : [journals.cambridge.org/aso](http://journals.cambridge.org/aso)

Beyond April 2015: the long view on UK pension reform; by Reform; Just Retirement. London: Reform, 2015, 16 pp.

On 10 February 2015, Reform held a conference in partnership with Just Retirement on the future of UK pension policy. This publication sets out the views of speakers at the conference and some international contributors on delivering security throughout retirement, the long-term outlook for UK pensions, and international trends and consumer behaviour. (RH)

From : Reform, 46 Great Peter Street, London SW1P 3LT. website: [www.reform.co.uk](http://www.reform.co.uk) Download:

[http://www.reform.co.uk/wp-content/uploads/2015/02/Beyond-April-2015\\_V3-FINAL.pdf](http://www.reform.co.uk/wp-content/uploads/2015/02/Beyond-April-2015_V3-FINAL.pdf)

Defined capability: pensions, financial capability and decision-making among retirees; by James Lloyd, Chris Lord, Strategic Society Centre; NatCen; Joseph Rowntree Foundation - JRF. London: Strategic Society Centre, March 2015, 66 pp.

The government's announcement in the 2014 Budget of a change in the taxation of Defined Contribution (DC) pension savings from April 2015 removed the obligation for individuals to convert DC savings into a secure pension income at retirement. Outcomes from these changes will depend on the behaviour, choices and financial capability of these individuals. Historically, there has been limited detailed, quantitative evidence on the financial capability of Defined Contribution (DC) pension savers approaching retirement, and on how financial capability changes through later life. This research, which analysed data from Wave 3 of the Wealth and Assets Survey, explored the characteristics of three specific groups; DC pre-retirees aged 55 to 64 with DC pension savings; DC retirees aged 65 and over with DC pensions savings or a DC pension income; and low-income DC retirees. The study found limited experience of financial products among DC savers approaching retirement, with one quarter of this group possessing neither a savings account nor an ISA; an age-related 'liquidity bias', with the amount individuals have in their current account increasing in older age groups, even as levels of financial wealth decline; and low levels of financial engagement - such as monitoring financial 'best-buy' tables - among DC savers, with engagement levels declining steadily with age. (NH)

From : <http://strategicsociety.org.uk/wp-content/uploads/2015/03/Defined-Capability-Pensions-financial-capability-and-decision-making-among-retirees.pdf>

Ethnicity and occupational pension membership in the UK; by Athina Vlachantoni, Zhixin Feng, Maria Evandrou, Jane Falkingham.: Wiley Blackwell, December 2015, pp 801-823.

Social Policy and Administration, vol 49, no 7, December 2015, pp 801-823.

Using data from the UK Household Longitudinal Study, this article explores patterns of employment and the odds ratios of membership in an employer's pension scheme among working-age individuals from minority ethnic groups and the White British population, taking into account factors such as migration history and public or private sector employment. Findings show that ethnicity remains a strong determinant of a person's pension protection prospects through being in paid work, being an employee and working for an employer who offers a pension scheme. However, for those working for an employer who does offer a pension scheme, the effect of ethnicity on their odds of being a member of that scheme reduces, except among Pakistani and Bangladeshi people for whom the differentials remain. Information is also given on the pension protection of Polish workers. (NH)

ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

How well-informed are pension scheme members on their future pension benefits?: evidence from Ireland; by Alan Barrett, Irene Mosca, Brendan Whelan.: Taylor and Francis, October-December 2015, pp 295-313.

Journal of Aging and Social Policy, vol 27, no 4, October-December 2015, pp 295-313.

One part of the policy response in many countries to increasing pension coverage will be greater private provision on the part of individuals. This requires that individuals are well informed about pensions. In this article, the authors assess levels of knowledge of pensions in a representative sample of older Irish adults. They find that two-thirds of individuals enrolled in pension schemes do not know what amount will be paid out on retirement, and/or whether the payments will be in the form of lump sums, monthly payments, or both. One policy implication is the need for increased information to be directed at certain groups, in particular, women and less educated people. More fundamentally, the results suggest that the mandatory elements in pension systems should be extended. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Income security and a good retirement; by Will Parry, James Lloyd, Strategic Society Centre; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2015, 37 pp.

This report describes the results of explorative, quantitative research into the association between level of secure income and a range of retirement outcomes, for retirees in England with some form of private pension income. The research was undertaken in the wake of the April 2015 changes to rules on Defined Contribution (DC) pension savings, which broke with the previous regime - known as the 'annuities deal' - which required DC pension savers to convert their savings into a secure income at retirement. (NH)

From : <https://www.jrf.org.uk/report/income-security-and-good-retirement>

Interactions between state pension and long-term care reforms: an overview; by John Adams, Chris Curry, Ferran Espuny-Pujol (et al), Care and State Pension Reform Team - CASPeR. London: Pensions Policy Institute, November 2015, 26 pp.

The Care and State Pension Reform Team (CASPeR) is a collaborative project between the Pensions Policy Institute (PPI), the University of East Anglia (UEA) and the Personal Social Services Research Unit (PSSRU) at London School of Economics and Political Science (LSE), funded over two years by the Nuffield Foundation, to investigate the long-term impacts of both long term care and state pension reforms and their potential interactions. In April 2016 major reforms to state pensions will be implemented in Great Britain. Reforms to the English long-term care financing system were also to be introduced in 2016, but have recently been postponed until 2020. This report assesses how reforms to the state pension and the English long-term care financing system interact to affect different groups. The report uses a number of hypothetical individuals in different circumstances (vignettes), to illustrate the effects of the state pension and long-term care reforms. All vignettes reach state pension age in April 2016, which will be 63 for women and 65 for men. The vignettes' combinations of earnings level, financial and housing wealth, pension accumulation and housing tenure are informed by analysis of the English Longitudinal Study of Ageing (ELSA). The report finds that those most likely to benefit from the reforms are homeowners and high / median income earners. Lower earning renters could lose out from the combination of reforms, if transitional protection is not introduced. (RH)

From : Download at: <http://www.pensionspolicyinstitute.org.uk/casper>

Lifecourses, pensions and poverty among elderly women in Belgium: interactions between family history, work history and pension regulations; by Hans Peeters, De Tavernier Wouter.: Cambridge University Press, July 2015, pp 1171-1199.

Ageing and Society, vol 35, no 6, July 2015, pp 1171-1199.

The precarious financial situation of many older women in developed countries is well established. Nevertheless, in-depth insight into the persistent vulnerability of this group remains largely absent. In this article, the authors demonstrate how a specific focus on the interaction between work history, family history and pension regulations can provide greater insight into the mechanisms that produce poverty among older women in Belgium. To that end, the authors make use of register data on some 9,000 women aged 65-71. Data on the poverty risk of these women is linked to career and family data, spanning over 45 years. The authors find that pension policy can indeed account for the higher poverty risk of some groups of older women (e.g. divorcees) as compared to others (e.g. widows). Similarly, pension policy can, to a large extent, directly or indirectly explain how previous lifecourse events, such as marital dissolution or childbirth, affect old-age poverty risk. However, the study also reveals some unexpected findings. Most notably, pension regulations fail to account for the beneficial situation of married women. Indeed, the analyses that were conducted suggest that capital (income)



may prove more decisive than pension rights in explaining the low poverty risk of married women when compared to other marital groups. The authors draw on their findings to suggest where pension policy should go from here. (RH)

ISSN: 0144686X

From : [journals.cambridge.org/aso](http://journals.cambridge.org/aso)

Low-income retirees, financial capability and pension choices; by James Lloyd, Chris Lord, Strategic Society Centre; NatCen Social Research; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, July 2015, 4 pp (Inspiring social change; Ref: 3128).

This research looks at low-income retirees with Defined Contribution pension savings. It examines how choices are being made on pensions and the implications for retirement income since changes were implemented in April 2015, allowing retirees to opt to draw down or cash in their pension pots. It also examines the impact of individuals' financial capability. (NH)

From : <https://www.jrf.org.uk/report/low-income-retirees-financial-capability-and-pension-choices>

Making the system fit for purpose: how consumer appetite for secure retirement income could be supported by the pension reforms; by Ben Franklin, Helen Creighton, International Longevity Centre UK - ILC-UK. London: International Longevity Centre UK - ILC-UK, January 2015, 23 pp.

ILC-UK research finds that the majority of people approaching retirement want to use their pension pots to deliver a secure guaranteed income for life, with inflation protection being very important. However, many may be too confused to know how to go about achieving this goal. This report finds that consumers approaching retirement are ill-equipped for the new pension freedoms announced by George Osborne in his 2014 Budget. The report has been supported by a consortium of industry partners (EY, Just Retirement, Key Retirement, LV= and Partnership) and guided by pensions and retirement expert, Ros Altmann. The research incorporates a representative survey of 5000 people aged 55-70 who are yet to retire or draw on their private pension wealth. The main themes that emerge include: secure income in retirement is preferred; older consumers are risk averse; withdrawing everything from the pension could result in retirement funding shortfalls; and advice is favoured, but trust issues could lead to an advice gap. (RH)

From : ILC-UK, 11 Tufton Street, London SW1P 3QB. Download also available; see:

[http://www.ilcuk.org.uk/index.php/publications/publication\\_details/making\\_the\\_system\\_fit\\_for\\_purpose](http://www.ilcuk.org.uk/index.php/publications/publication_details/making_the_system_fit_for_purpose)

Pension pots and how to survive them; by Les Mayhew, David Smith, Douglas Wright, Faculty of Actuarial Science and Insurance, Cass Business School, City University London; International Longevity Centre UK - ILC-UK. London: International Longevity Centre UK - ILC-UK, November 2015, 30 pp.

In 2014, the UK Government announced proposals to allow people to withdraw money from their pension pot from age 55, subject to their marginal rate of income tax in that year. The main effect of this change is to remove the obligation to annuitise funds at any future age. This paper looks at how individuals can best use their pension pots, and argues that most people are better off drawing down, rather than annuitising. The authors review the likely effects of the new flexibilities on the decision to buy an annuity by aligning that decision to a person's retirement strategies. They deal with two types of longevity risk - which they call the selection effect and longevity drift - and the difference that these will make to future financial planning. They provide two worked examples of different draw-down strategies, to illustrate whether the risk that a retiree will run out of money can be avoided without buying an annuity. The report also considers the timing and bequeathing of wealth; the integration of housing wealth into retirement planning; and the question 'what if the pot does run dry?' It highlights the need for people to take advice; also that too many pension pots are far too small. While autoenrolment seems to have been successful in bringing more people into saving, the next challenge is how to get people to save adequately. The research finds that with careful management, moderate sized pension pots of £100,000 or more should not run out until at least the age of 80 or even older. Using a flexible rather than fixed drawdown approach can reduce the risk of running out still further.

From : ILC-UK, 11 Tufton Street, London SW1P 3QB. Download also available at:

[http://www.ilcuk.org.uk/index.php/publications/publication\\_details/pension\\_pots\\_and\\_how\\_to\\_survive\\_them](http://www.ilcuk.org.uk/index.php/publications/publication_details/pension_pots_and_how_to_survive_them)

Perceived retirement savings adequacy in Hong Kong: an interdisciplinary financial planning model; by Kee-Lee Chou, Kar-Ming Yu, Wai-Sum Chan (et al.): Cambridge University Press, September 2015, pp 1565-1586. Ageing and Society, vol 35, no 8, September 2015, pp 1565-1586.

Using an interdisciplinary model of financial planning, the authors investigated the factors contributing to perceived adequacy of retirement savings among Hong Kong workers by replicating a previous study of American and Dutch workers. The model was also tested for age differences in the way in which the variables operated within the model. These questions were examined using data from a phone survey conducted with 999 Hong Kong workers in 2012. The authors examined three psychological factors (future time orientation, goal

clarity and financial knowledge), three social support variables (early learning from parents, spousal support and friend support) and three institutional factors (quality of employer pensions, trust in banks and fund managers, and trust in the government), as well as retirement savings planning activity and perceived retirement savings adequacy. Path analyses were used to test the model for the whole sample, and separately for younger (N=437) and older (N=562) workers. Although a few age differences were found in the path analyses, the model was found to be useful in explaining the factors contributing to retirement savings planning and practices. How these findings differ from those of prior studies are discussed, and their theoretical and practical implications are assessed. (RH)

ISSN: 0144686X

From : [journals.cambridge.org/aso](http://journals.cambridge.org/aso)

Standing up for today's and tomorrow's pensioners; by Dot Gibson.: Emerald, 2015, pp 14-17.

Quality in Ageing and Older Adults, vol 16, no 1, 2015, pp 14-17.

The National Pensioners' Convention (NPC) aims to challenge the case for current government policies to raise the age of retirement from paid work, and to diversify routes to and amounts of pensions entitlement. This paper by the NPC's General Secretary aims to discuss these issues by drawing on evidence and arguments presented in the National Pensioners' Convention Manifesto about the relative affluence of socio-economic class groups and their length of life after age 65. In contrast to government claims of simplifying pensions by introducing single-tier state pensions, three different pension schemes will coexist for many years, and in many cases these will provide less than current entitlements. Other universal pensioner benefits such as concessionary travel and winter fuel payments are now also the target of financial cost savings. Access to home care and residential care is increasingly restricted by service cuts and wider means testing. The National Pensioners' Convention Manifesto argues that the standard of care and support for older people needs to be guaranteed to be set above current poverty levels, to be linked to price and consumer indices and earnings; for universal pensioner benefits to be maintained; and for a National Health and Care Service to be free at the point of use, funded through taxation, and for standards to be improved through a legally binding Dignity code. This commentary expresses the views of a non-party campaigning organisation run by pensioners themselves, to highlight their case for ways in which they may gain increased rather than decreased support for maintaining active living in later life. (RH)

ISSN: 14717794

From : [www.emeraldgroupublishing.com/qaoo.htm](http://www.emeraldgroupublishing.com/qaoo.htm)

Where next for pensioner living standards?; by Gemma Tetlow, Institute for Fiscal Studies - IFS; Joseph Rowntree Foundation - JRF. York: Joseph Rowntree Foundation - JRF, September 2015, 9 pp (Inspiring social change; Ref: 3145).

Draws together key findings from a programme of work which looked at the prospects for future pensioner living standards. Findings include the prospect that the improvement in average pensioner living standards seen over the last few decades is likely to continue into the start of the next decade. Recent pension reforms to the state pension system are likely to mean that fewer pensioners will be reliant on means-tested benefits to lift them out of income poverty, but for middle and higher income people the state pension will increasingly replace less of their earnings. With greater reliance now being placed on individuals' private savings decisions, it will be important for the government to ensure that people have the right, accessible information to help them plan appropriately for retirement; and with working lives likely to continue getting longer, policy-makers will need to continue to be aware that not everyone will be equally able to work into older age. (NH)

From : <https://www.jrf.org.uk/report/where-next-pensioner-living-standards>

Work, pensions and poverty: a better deal under the next government; by Claire Turner.: Emerald, 2015, pp 22-26.

Quality in Ageing and Older Adults, vol 16, no 1, 2015, pp 22-26.

The author explores how the next government (from May 2015) could develop a better deal in relation to work, pensions and poverty. Her paper argues that given the changing face of poverty, the next government should focus on creating better jobs, if it is really to encourage people to work longer and save more for retirement. Furthermore, it could do more to support those who are currently under-saving for retirement. The paper draws on evidence from a number of recent qualitative and quantitative Joseph Rowntree Foundation (JRF) research reports and government statistical data. The paper suggests policy recommendations for the next government, focused on creating better jobs and helping those on lower incomes to increase their pension pots. This includes: ensuring that the minimum wage is set with regard to the changing price of essentials and changing average earnings; raising awareness of the Living Wage and playing a leadership role; industrial strategies for low-paid sectors; mid-life career reviews and increased rights for those aged 60 and over; the redistribution of tax relief

on pension contributions; and the auto-escalation of workplace pensions. This paper thus looks at the issue of an ageing society, work and pensions through a poverty lens.(RH)

ISSN: 14717794

From : [www.emeraldgroupublishing.com/qaoa.htm](http://www.emeraldgroupublishing.com/qaoa.htm)

## 2014

Assessing the distributional impact of reforms to disability benefits for older people in the UK: implications of alternative measures of income and disability costs; by Ruth Hancock, Stephen Pudney.: Cambridge University Press, February 2014, pp 232-257.

Ageing and Society, vol 34, no 2, February 2014, pp 232-257.

The UK Attendance Allowance (AA) and Disability Living Allowance (DLA) are non-means-tested benefits paid to many disabled people aged 65+. They may also increase entitlements to means-tested benefits through the Severe Disability Premium (SDP). The authors investigate proposed reforms involving withdrawal of AA/DLA. The authors demonstrate that despite the present non-means-tested nature of AA/DLA, withdrawal would affect mainly low-income people, whose losses could be mitigated if SDP were retained at its current or a higher level. The authors also show the importance of the method of describing distributional impacts, and that use of inappropriate income definitions in official reports has overstated recipients' capacity to absorb the loss of these benefits. (RH)

ISSN: 0144686X

From : [journals.cambridge.org/aso](http://journals.cambridge.org/aso)

Freedom and choice in pensions: risks and opportunities; by Ben Franklin, International Longevity Centre UK - ILC-UK. London: International Longevity Centre UK - ILC-UK, June 2014, 25 pp.

The most sweeping pension reform by the Coalition Government has been the end of the effective requirement to annuitise for a large number of people. ILC-UK analyses the removal of the effective requirement to annuitise that was announced in the 2014 Budget. Following a detailed exploration of many of the factors likely to determine the choices that people could make at the point of retirement, this report argues that a number of issues need to be resolved in order to minimise the risks associated with the new freedoms. The financial services industry has been set a significant challenge to develop new products and services that will meet the retirement income needs of individuals throughout the duration of retirement, while continuing to demonstrate the value of more traditional product offerings. Questions remain about the financial viability of providing advice to those with moderate sized pension pots, and the capability of the advice industry to be able to do this on a large scale. The financial services industry, the Government and regulators must quickly decide how this can be delivered if we are to close the advice gap which threatens to exacerbate many of the risks associated with the new pension freedoms. (RH)

From : ILC-UK, 11 Tufton Street, London SW1P 3QB. Download:

[http://www.ilcuk.org.uk/index.php/publications/publication\\_details/freedom\\_and\\_choice\\_in\\_pensions\\_risks\\_and\\_opportunities](http://www.ilcuk.org.uk/index.php/publications/publication_details/freedom_and_choice_in_pensions_risks_and_opportunities)

Growing the UK pension pot: the case for privatisation; by Philip Booth, Kristian Niemietz, Age Endeavour Fellowship - AEF; Institute of Economic Affairs - IEA. London: Institute of Economic Affairs, October 2014, 59 pp (IEA Discussion paper, no 56).

The system of contracting out of state pensions - a form of pension privatisation - operated very successfully in the UK until recent years with cross-party support. This was very important in ensuring that the UK system of private pension provision was one of the most successful in the Western world. The Institute of Economic Affairs (IEA) has worked with Age Endeavour Fellowship to produce reports such as this on the effects of work on ageing (<http://www.ageendeavour.org.uk/research>). This paper proposes reviving the concept of voluntary pension privatisation through contracting out using the proposed reformed UK pension system that will be introduced from 2016. The risks in state and private pension systems, as well as inter-generational liabilities are also considered. This paper is based on a book chapter 'Pension privatisation by choice' by the same authors in 'Pensions policies, new reforms and current challenges' (New York: Nova Science Publishers, 2014). It also forms the basis of a shorter paper by the authors, 'Privatising pensions in the UK: how to restore contracting out' (Economic Affairs, vol 34, no 2, 2014). (RH)

From : Institute of Economic Affairs, Lord North Street, London SW1P 3LB.

Irish citizens' attitudes to pension reform and redistribution; by Yosr Abid, Cathal O'Donoghue.: Cambridge University Press, April 2014, pp 203-220.

Social Policy and Society, vol 13, no 2, April 2014, pp 203-220.

In order to assess people's preferences regarding potential reforms of the Irish state pension system, a sample of the Irish adult population was surveyed about their opinion on a selection of measures and issues related to the redistributive principles and parameters of the pension scheme. Even though very few people are well-informed about the pension system, this article's authors observe a kind of homogeneity regarding perceptions about the way public pension benefits should be provided. As far as is known, this article represents the first attempt to elicit people's preferences for reforming the state Irish pension system using stated preferences techniques. (RH)  
ISSN: 14747464

From : [journals.cambridge.org/sps](http://journals.cambridge.org/sps)

Pension confusion, uncertainty and trust in Scotland: an empirical analysis; by Rob Webb, Duncan Watson, Patrick Ring, Cormac Bryce.: Cambridge University Press, July 2014, pp 595-613.

Journal of Social Policy, vol 43, no 3, July 2014, pp 595-613.

In the context of the new automatic enrolment requirements for all eligible employees to make pension provision for their employees, and the importance of trust in pension provision, this article uses data from the Scottish Social Attitudes Survey, which, in its 2005 wave, asked correspondents specific questions regarding pension provision. The authors integrate two different empirical approaches, to achieve a more robust understanding of pension confusion in Scotland. They find that pension confusion is dominated by pension uncertainty and myopia, but these may be reduced for those working in the financial sector. They consider the implications of these findings for the relationship of trust between employers and their employees, as well as for trust in government pension policy more generally. (RH)

ISSN: 00472794

From : [journals.cambridge.org/JSP](http://journals.cambridge.org/JSP)

The politics of public and private pension generosity in advanced democracies; by Frieder Wolf, Reimut Zohlnhofer, Georg Wenzelburger.: Wiley Blackwell, February 2014, pp 86-106.

Social Policy and Administration, vol 48, no 1, February 2014, pp 86-106.

The quantitative strand of social policy research suffers from a triple deficit: analyses of aggregate expenditure dominate; most of the few studies of replacement rates focus on unemployment or sickness benefits while pensions are excluded; and the interdependence between public and private pension plans is often ignored. This article addresses the said deficits, first, by discussing the pension sectors' theoretical peculiarities and by proposing two hypotheses: one on the role played by political parties in implementing public pension retrenchment, and the second on their role in extending private pension plans. Second, the article presents regression results of public pension replacement rate changes in 18 developed democracies. The findings show considerably smaller cuts to pensions than to unemployment or sickness benefits, and striking differences regarding partisan effects between the sectors. Lastly, the article assesses partisan effects on private pension plans, detecting some rather surprising effects. Most noteworthy is the fact that those parties which reduced public pension generosity during the 1990s (i.e. Social Democrats) cannot claim responsibility for compensating these cuts by eliciting higher private engagement. (RH)

ISSN: 01445596

From : <http://www.wileyonlinelibrary.com/journal/spol>

The shifting face of workplace pensions: the retreat of employers and growth of defined contribution; by Anthony Neuberger, British Academy. London: British Academy, 2014, 59 pp.

There has been a shift from defined benefit (DB) to defined contribution (DC) schemes for providing occupational pensions. This paper compares DB and DC pension schemes, highlighting the strengths and weaknesses of both types of schemes. It examines the economics of paying employees through pension rights rather than giving higher cash wages. It surveys DC schemes in selected countries around the world, noting the multiplicity of designs and the interactions between the different features. It looks at contribution rates, investment policy, documentation and scheme governance of occupational DC schemes. It makes observations on the current pensions debate in the UK. This document was originally produced as part of a European Commission (EC) funded project on uncertainty and sustainability in social policy. (RH)

From : British Academy, 10 Carlton House Terrace, London SW1Y 5AH. Website: [www.britac.ac.uk](http://www.britac.ac.uk)

2013

Beveridge rebooted: social security for a networked age; by Ian Mulheirn, Jeff Masters, Social Market Foundation - SMF. London: Social Market Foundation, 2013, 104 pp.

Seventy years ago, the report of the Inter-Departmental Committee on Social Insurance and Allied Services chaired by Sir William Beveridge (Cmd. 6404; HMSO, 1942) was launched to popular acclaim. Yet over the intervening 70 years, the descent from Beveridge has been total. Public attitudes have hardened towards unemployed people, and the political parties now compete to sound tough on 'scroungers'. These four essays explore this crisis of legitimacy in working age welfare. The policy options for what to do about financial support for the unemployed are examined. Should financial support be more generous or less generous? Or should we somehow revive the central plank of Beveridge's 1942 proposals, that is, benefits claimed as a right based on past contribution? The essays conclude with radical proposals for an entirely new direction of reform, putting social networks at the heart of the welfare system. (RH)

Price: £10.00

From : SMF, 11 Tufton Street, London SW1P 3QB. Website: [www.smf.co.uk](http://www.smf.co.uk) Also available as download: <http://www.smf.co.uk/wp-content/uploads/2013/08/Publication-Beveridge-Rebooted-Social-security-for-a-networked-age.pdf>

A cap that fits: the 'capped cost plus' model; by James Lloyd, Strategic Society Centre. London: Strategic Society Centre, September 2013, 76 pp.

In its report, 'Fairer care funding' (2011), the Commission on Funding of Care and Support, chaired by Andrew Dilnot, proposed a 'capped cost' model of long-term care funding in England. The government has committed to implementing reform of care funding in England in April 2016. With less than three years until the reforms are due to be implemented, this report examines in detail the issues facing the 'capped cost' model, and identifies options for policymakers to fix these problems. These issues are organised sequentially relating to when, leading up to and beyond 2016, they are likely to be widely acknowledged, such as the non-availability of insurance products in relation to the £72,000 'liability'. The report examines issues around the operation of the reforms, such as the exclusion of private expenditure on Moderate needs. It explores why the 'cap' is not a cap, what the risks arising from this are, and what the government can do. The report concludes by assembling a range of options into an alternative package of measures that could be implemented in April 2016: the 'capped cost plus' model. (RH)

From : Download: <http://www.strategicsociety.org.uk/wp-content/uploads/2013/09/A-Cap-that-Fits.pdf>

Carers and the Welfare Reform Act: how carers will be affected by planned changes to benefits; by Carers UK. London: Carers UK, January 2013, 20 pp (Frequently asked questions).

The Government is the process of making major changes to the benefits system, and is leading to uncertainty for many, particularly families affected by illness and disability who are dependent on benefits for their living costs. This 'Frequently asked questions' publication from Carers UK notes four key areas of the Government's plans as they affect carers: Universal Credit, which will replace most existing benefits and tax credits; carers' benefits; Disability Living Allowance (DLA); and other changes including "localising" Council Tax Benefit. Although Carer's Allowance is remaining as an independent benefit, working-age carers on means-tested benefits will move to the Universal Credit. DLA for working age people is being replaced by a new benefit called Personal Independence Payment (PIP), and the budget is being cut. In the light of these changes, Carers UK is working with other organisations in the Disability Benefits Consortium to lobby MPs, Peers and the Government. (RH)

From : Carers UK, 20 Great Dover Street, London SE1 4LX. <http://www.carersuk.org>

Changing social security in the US: rising insecurity?; by Madonna Harrington Meyer.: Cambridge University Press, January 2013, pp 135-146.

Social Policy and Society, vol 12, no 1, January 2013, pp 135-146.

Although poverty rates among older people in the US are at an all-time low, many face rising fiscal insecurity. The US welfare state is being remodelled in market-friendly ways that maximise individual choice, risk and responsibility, rather than family friendly ways that maximise shared risk and responsibility and reduce insecurity. This article analyses how each of the main sources of income for older people are being either frozen or shrunk in ways that are likely to increase inequality and insecurity in the years ahead, particularly among those who are female, black and/or Hispanic, and unmarried. The article assesses various policy changes for their capacity to either increase or decrease financial insecurity and inequality, particularly for those with a lifetime of lower earnings, more labour force disruptions and greater responsibility for providing unpaid care work for the young, disabled or frail. (JL)

ISSN: 14747464

From : [journals.cambridge.org/sps](http://journals.cambridge.org/sps)

Draft Pensions Bill: presented to Parliament by the Secretary of State for Work and Pensions; by Department for Work and Pensions - DWP. London: TSO, January 2013, 114 pp (Cm 8529).

In April 2011, the Government published a Green paper, 'A state pension for the 21st century' (Cm 8053), which consulted on two broad options for reforming the state pension system for future pensioners. The Government has now published a White Paper, 'The single-tier pension: a simple foundation for saving' (Cm 8528) and a draft Pensions Bill. This draft Bill contains provisions to introduce a single-tier pension which will, for future pensioners, replace the current basic State Pension and additional State Pension with a single component flat-rate pension that is set above the basic level of means-tested support. The enacted Bill will bring forward the increase in the State Pension age to 67 by eight years (as announced in November 2011), meaning that the State Pension age will gradually rise from 66 to 67 between 2026 and 2028. Other provisions include measures to reform the current suite of Bereavement Benefits through the introduction of Bereavement Support Payment. Provisions relating to private pensions mostly clarify existing legislation about automatic enrolment or the Pensions Regulator; also the power to prohibit offer of incentives to transfer pension rights. This document includes Explanatory notes (24 pp) which provide an outline of the effect of each clause in the draft Bill, and are intended to be read alongside it. The draft Bill is being submitted for formal pre-legislative scrutiny by the Work and Pensions Select Committee, which will be issuing a call for evidence (see website, [www.parliament.uk/workpencom](http://www.parliament.uk/workpencom)). The DWP also seeks comments on this Draft Bill by 22 March 2013 (contact: Pensions Bill Team, Department for Work and Pensions, 1st Floor, Caxton House, Tothill Street, London SW1H 9NA. Email: [pensions.bill@dwp.gsi.gov.uk](mailto:pensions.bill@dwp.gsi.gov.uk)). This publication can be accessed online (at [www.dwp.gov.uk/draft-pensions-bill](http://www.dwp.gov.uk/draft-pensions-bill)).

From : Download: <http://www.official-documents.gov.uk/document/cm85/8529/8529.pdf>

Fair cuts?: The impact of British public service pension reform on workers in the main occupations; by Paul Bridgen, Traute Meyer.: Cambridge University Press, January 2013, pp 105-122.

Social Policy and Society, vol 12, no 1, January 2013, pp 105-122.

Public service pensions have been a fundamental component of the British pension system in the post-war period and recent reform initiatives have caused political controversy. This article assesses the impact of the Coalition Government's public sector pension reform plans of 2011 for different public sector workers. It simulates their projected pension outcomes, assuming people contribute to the new system throughout their working lives. In particular, the authors examine the government's claim that the move away from final to average salary schemes will make pensions fairer for women and lower paid workers. The article shows that the reforms are indeed fair, if measured by the government's standards: retirement is delayed for all, but the lowest skilled and women lose least and some even gain higher pensions without paying proportionately more. Despite austerity, recent British pension reforms reflect a greater awareness of social inequality than many would expect and they have been built on more cross-party agreement than apparent at first sight. (JL)

ISSN: 14747464

From : [journals.cambridge.org/sps](http://journals.cambridge.org/sps)

How best to measure pension adequacy; by Aaron George Grech, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2013, 35 pp (CASEpaper 172).

Although the main benchmark used to assess pension reforms continues to be the expected resulting fall in future government spending, the impact of policy changes on pension adequacy is increasingly coming to the fore. As yet, there does not seem to be a broad consensus in policymaking circles and academic literature on what constitutes the best measure of pension adequacy. While various indicators have been developed and utilised, no single measure appears to offer a clear indication of the extent to which reforms will impact on the achievement of pension system goals. Existing measures are frequently hard to interpret as they do not have an underlying benchmark which allows their current or projected value to be assessed as adequate or inadequate. Currently used pension adequacy indicators tend to be point-in-time measures which ignore the impact of benefit indexation rules. They also are unaffected by very important factors, such as changes in the pension age and in life expectancy. This tends to make existing indicators minimise the impact of systemic reforms on the poverty alleviation and income replacement functions of pension systems. The emphasis on assumptions which are very unrepresentative of real-life labour market conditions also makes current indicators deceptive, particularly in relation to outcomes for women and those on low incomes. This paper posits that these defects can be remedied by using adequacy indicators based on estimates of pension wealth (i.e. the total projected flow of pension benefits through retirement) calculated using more realistic labour market assumptions. These measures are used to give a better indication of the effective impact of pension reforms enacted since the 1990s

in ten major European countries. They suggest that these reforms have decreased generosity significantly, but that the poverty alleviation function remains strong in those countries where minimum pensions were improved. However, moves to link benefits to contributions have raised clear adequacy concerns for women and for those on low incomes which policymakers should consider and tackle. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Inequality of pension arrangements among different segments of the labor force in China; by Ling Wu.: Taylor & Francis, April-June 2013, pp 181-196.

Journal of Aging and Social Policy, vol 25, no 2, April-June 2013, pp 181-196.

Social security for older people in China today has been established institutionally. However, there are substantial problems such as coverage, affordability, fund management and corruption. This paper aims to provide a general picture of China's social security system for older people, and to argue that the inequality of pension arrangements among different segments of the labour force is one of the most conspicuous problems challenging the Chinese government. Four unequal aspects of the pension system concerning the financing resources and pension levels are examined in this paper: unequal institutional arrangements among different sectors; unbalanced governmental expenditure in pension provision; an increasing gap in pension levels between urban and rural areas; and uncovered groups such as the unemployed and self-employed. Historical, economic and political reasons all contribute to this unequal institution under transition from socialism to a market-oriented economy. At present, it is urgent for the central government to take measures to integrate the various pension arrangements into the unified Old Age Insurance, and to reduce the gaps among different regions. (RH)

ISSN: 08959420

From : <http://www.tandfonline.com>

Minimum income standards and older pensioners' needs; by Yvette Hartfree, Donald Hirsch, Liz Sutton.: Joseph Rowntree Foundation - JRF, January 2013, 34 pp (JRF programme paper: Minimum Income Standards).

The Minimum Income Standard (MIS) defines how much income people need in order to reach a minimum acceptable standard of living in the UK today. However the rapid increase in the population of older pensioners makes it particularly salient to ask whether the current MIS for pensioner households is adequate for meeting the needs of this group. The research set out to explore whether different needs among older pensioners may alter significantly the income they need for an acceptable standard of living, and if so the nature and rationale for this difference. In particular it looked at how health changes and cognitive impairment impact on people's lives in later old age; how the scope of an MIS for older pensioners may be defined; and how the needs of older pensioners differ. A key finding from the research was that older pensioners do not have fewer needs compared to younger pensioners. When discussing a minimum acceptable standard of living older pensioners did not need less and there was no evidence that they had lower expectations, or that there were spending economies from life being less 'full'. (JL)

From : Download report: <http://www.jrf.org.uk/publications/minimum-income-standards-pensioners>

Pensions Bill briefing; by National Pensioners Convention - NPC. London: National Pensioners Convention, 2013, 2 pp.

The Pensions Bill currently going through Parliament (session 2013/14) proposes to introduce a new single tier state pension of £146 a week (at 2013 prices) for those reaching state pension age (SPA) after April 2016. This paper outlines the main proposals, the effect on existing pensioners, the future of means testing, and the Bill's defects. The National Pensioners Convention (NPC) is campaigning to include all existing pensioners that currently receive a state pension (basic and second) to be included in the proposals. (RH)

From : National Pensioners Convention, Walkden House, 10 Melton Street, London NW1 2EJ. Website: [www.npcuk.org](http://www.npcuk.org)

Reforming state pension provision in 'liberal' Anglo-Saxon countries: re-commodification, cost-containment or recalibration?; by David Lain, Sarah Vickerstaff, Wendy Loretto.: Cambridge University Press, January 2013, pp 77-90.

Social Policy and Society, vol 12, no 1, January 2013, pp 77-90.

There are good theoretical reasons for expecting pension reform in Anglo-Saxon countries to follow similar paths. Esping-Anderson (1990) identified these countries as belonging to the same 'liberal' model of welfare, under which benefits, including pensions, are said to be residual and weakly 'de-commodifying', reducing individuals' reliance on the market to a much lesser degree. Pierson (2001) has furthermore argued that because of path dependency welfare states are likely to follow established paths when dealing with 'permanent austerity'. Following this logic, Aysan and Beaujot (2009) argue that pension reform in liberal countries has resulted in

increasing re-commodification. In this review article, the authors review pension reforms in the UK, USA, Canada and New Zealand in the 2000s. In reality, the pension systems differed significantly at the point of reform. So the paths followed varied considerably in terms of whether they focused on 're-commodification', 'cost-containment' or 'recalibration'. (JL)

ISSN: 14747464

From : [journals.cambridge.org/sps](http://journals.cambridge.org/sps)

The single-tier pension: a simple foundation for saving: presented to Parliament by the Secretary of State for Work and Pensions; by Department for Work and Pensions - DWP. London: TSO, January 2013, 108 pp (Cm 8528).

In April 2011, the Government published a Green paper, 'A state pension for the 21st century' (Cm 8053), which consulted on two broad options for reforming the state pension system for future pensioners. There was a consensus that the state pension system needs to be simplified, and around three-quarters of the organisations responding supported the concept of a single-tier pension. The Government has now published this White Paper and a draft Pensions Bill. The White Paper explains the context for reform: that the decline in the relative value of the basic State Pension, resultant growth of means-tested support, and a move towards additional state earnings-related pension provision have made the state pension system increasingly complex. Against a backdrop of increasing longevity and with the introduction of automatic enrolment in pension schemes, current generations of workers will have to take greater personal responsibility for saving to achieve the level of retirement income they are likely to expect. Also described are: the single-tier pension; managing the end of contracting out; the transition to the single-tier pension; sustainability and assumptions; and longer-term sustainability regarding State Pension age (SPA). A few simplified case studies illustrate the transition process for people in different circumstances at implementation. Annexes include a brief history of the state pension; features of the single-tier pension and specific transitional arrangements; an example State Pension statement' and proposed timetable for implementing the increase in State Pension age to 67. (RH)

From : Download: <http://www.official-documents.gov.uk/document/cm85/8528/8528.pdf>

UK pension reforms: is gender still an issue?; by Jay Ginn, Ken MacIntyre.: Cambridge University Press, January 2013, pp 91-103.

Social Policy and Society, vol 12, no 1, January 2013, pp 91-103.

In the past decade gender inequality in pensions has been increasingly recognised as unacceptable. A review by the UK Pensions Commission (2004) confirmed that women's domestic roles are crucial to their pension disadvantage. As a result, measures enacted in the Pensions Acts of 2007 and 2008 have aimed to make state pensions more inclusive for those with periods out of the labour market for family caring, as well as encouraging more saving through private pensions by those with low to moderate earnings. In this article the authors question whether these legislative changes, and subsequent reforms and plans, are likely to reduce future gender inequality in UK pensions. They argue that the benefits to women will be patchy and overall less than expected. They first review the interaction of male-oriented pension schemes with the gendered division of caring labour and how this has changed for later cohorts of women. They then analyse, from a gender perspective, the pension reforms and proposals since 2007. Finally the authors consider policy alternatives that would give women a better deal in pensions and conclude with an assessment of the mixed effects of pension reforms. (JL)

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From : [journals.cambridge.org/sps](http://journals.cambridge.org/sps)

Understanding the relationship between pensioner poverty and material deprivation: a report of research carried out by NatCen on behalf of the Department for Work and Pensions; by Mehul Kotecha, Sue Arthur, Steven Coutinho, National Centre for Social Research - NatCen; Department for Work and Pensions - DWP. London: Department for Work and Pensions - DWP, 2013, 77 pp (Department for Work and Pensions Research report, no 827).

The National Centre for Social Research (NatCen) was commissioned by the Department for Work and Pensions (DWP) to provide qualitative insight into poverty and material deprivation among older people. The research is based on data from a measure of pensioner material deprivation included in the Family Resources Survey (FRS) since May 2008 and reported in the Households Below Average Income (HBAI) report since 2009/10. This data provides knowledge about older peoples' living standards, but other areas merit further exploration. This report examines the impact of key factors on material deprivation: housing; financial and material support; health and material circumstance; and financial management. Attitudes around living on a low income had a significant effect on how materially deprived individuals felt and also how they prioritised and organised their spending. The research took as its starting point a sample of respondents defined by the FRS as being in one of four groups: low income and materially deprived; low income and not materially deprived; just



above low income and materially deprived; and just above low income and not materially deprived. Case studies illustrate some of the individual circumstances. (RH)

From : [http://research.dwp.gov.uk/asd/asd5/report\\_abstracts/rr\\_abstracts/rra\\_827.asp](http://research.dwp.gov.uk/asd/asd5/report_abstracts/rr_abstracts/rra_827.asp)

Understanding the relationship between pensioner poverty and material deprivation: a synthesis of findings; by Mehul Kotecha, Sue Arthur, Steven Coutinho (et al), National Centre for Social Research - NatCen; Department for Work and Pensions - DWP. London: Department for Work and Pensions - DWP, 2013, 5 pp (Department for Work and Pensions Research summary).

Although income is an important factor in determining living standards, other non-financial factors can affect living standards. The Department for Work and Pensions (DWP) publishes statistics on pensioners living on low incomes in the annual Households Below Average Income (HBAI) series. Since 2009/10, HBAI has also included a measure of pensioner material deprivation (from the Family Resources Survey - FRS), which helps broaden the analysis of poverty beyond income. In 2010/11, 1.2 million people aged 65+ (12% of pensioners) were living on a low income; a further 7% (600,000 individuals) were materially deprived; and 2% (200,000 individuals) were both materially deprived and living on a low income. The vast majority (around 80%) do not experience low income or material deprivation. This summary presents synthesised findings from two recent research reports which explored material deprivation among older people. It identifies four types of deprivation (social, financial, housing and basic); the relationship between low income and material deprivation; and the depth of material deprivation. While the research concludes that low income does not automatically result in a pensioner living in material deprivation, it confirms the need for a broader poverty measure which looks beyond low income. (RH)

From : [http://research.dwp.gov.uk/asd/asd5/report\\_abstracts/rr\\_abstracts/rra\\_827.asp](http://research.dwp.gov.uk/asd/asd5/report_abstracts/rr_abstracts/rra_827.asp)

Voluntary pension saving for old age: are the objectives of self-responsibility and security compatible?; by Bernard H Casey, Jorg Michael Dostal.: Wiley Blackwell, June 2013, pp 287-309.

Social Policy and Administration, vol 47, no 3, June 2013, pp 287-309.

Looks at voluntary pension schemes - the NEST or Personal Accounts scheme in Britain and the Riester Pension scheme in Germany - and examines the debate about whether it is worthwhile for some people to participate in pension schemes that are not mandatory, particularly those with low incomes and/or potential broken careers. (NH)

ISSN: 01445596

From : <http://wileyonlinelibrary.com/journal/spol>

Workplace pension reform: lessons from pension reform in Australia and New Zealand; by Sharon Collard.: Cambridge University Press, January 2013, pp 123-134.

Social Policy and Society, vol 12, no 1, January 2013, pp 123-134.

The UK Government's workplace pension reforms introduce major changes to the way in which employees save for retirement. Eligible employees will be automatically enrolled into a workplace-based pension scheme and, for the first time in the UK, employers will be legally required to contribute to employees' pensions. This article critically examines the evidence from New Zealand and Australia, two countries that have undergone pension reforms similar in some ways to the UK reforms. The study assesses what can be learned from their experiences in two areas: firstly, how pension schemes are structured and, secondly, the outcomes for individuals. The evidence highlights the potential of automatic enrolment to overcome people's disinterest in pension saving. At the same time, relatively few UK employees are likely to choose where their pension savings are invested. As a result, default funds will play an important role in determining the pension outcomes for individuals. (JL)

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## 2012

Attitudes to pensions: the 2012 survey: a report of research carried out by TNS-BRMB on behalf of the Department for Work and Pensions; by Pat MacLeod, Alice Fitzpatrick, Becky Hamlyn (et al), TNS-BRMB; Department for Work and Pensions - DWP. London: Department for Work and Pensions, 2012, 166 pp (Department for Work and Pensions Research report, no 813).

This report presents the findings from a survey on people's attitudes to pensions and financial preparations for later life. A randomly selected sample of 1,949 adults in Great Britain took part in the survey between February and June 2012. The results of this survey are compared with those in the two previous surveys carried out in 2006 and 2009. The findings from the survey cover: people's resources for later life and the characteristics of people who have no resources for later life; membership of workplace pension schemes; people's attitudes towards saving for later life; and the relationship between attitudes and behaviour. There are also findings

related to these areas of government policy: people's views on automatic enrolment into workplace pensions; people's knowledge of increases in State Pension age (SPA); and attitudes to redefining retirement. Respondents' self-assessed knowledge and actual knowledge of pensions are both described. A summary of this research (4 pp) is also available. (RH)

Price: download

From : Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

Employers' Pension Provision Survey 2011; by John Forth, Lucy Stokes, Alice Fitzpatrick (et al), Department for Work and Pensions - DWP; National Institute of Economic and Social Research - NIESR; TNS-BMRB. London: Department for Work and Pensions, 2012, 3 pp (Department for Work and Pensions Research summary).

This Research summary outlines the findings of Department for Work and Pensions Research report 802 (176 pp; ISBN 9781908523723), the main aim of which is to describe the extent and nature of pension provision among private sector employers in Britain in 2011. It also considers employers' preparations for the forthcoming workplace provision reforms. It summarises: pension scheme status and eligibility criteria; employer contributions; and the expected impact of, and likely enrolment destinations and contribution rates following the workplace pension reforms. The main report presents findings from the 2011 Employers' Pension Provision survey (EPP 2011). The survey was the ninth in a series, with previous surveys having been conducted in 1994, 1996, 1998, 2000, 2003, 2005, 2007 and 2009. The report also outlines the main reasons for provision or non-provision of pensions. Comparisons are also made with findings from the 2007 and 2009 surveys. The research was carried out by National Institute of Economic and Social Research (NIESR) and TNS-BMRB on behalf of DWP. (RH)

Price: download

From : <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

Evaluating the possible impact of pension reforms on future living standards in Europe; by Aaron George Grech, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2012, 19 pp (CASEpaper 161).

Successive reforms enacted since the 1990s have dramatically changed Europe's pensions landscape. This paper tries to assess the impact of recent reforms on the ability of systems to alleviate poverty and maintain living standards, using estimates of pension wealth for a number of hypothetical cases. By focusing on all prospective pension transfers rather than just those at the point of retirement, this approach can provide additional insights on the efficacy of pension systems in the light of increasing longevity. CASE's estimates indicate that while reforms have decreased generosity significantly, in most countries poverty alleviation remains strong. However, moves to link benefits to contributions have made some systems less progressive, raising adequacy concerns for certain groups. In particular, unless the labour market outcomes of women and of lower-income individuals change substantially over the coming decades, state pension transfers will prove inadequate, particularly in Eastern European countries. Similarly, while the generosity of minimum pensions appears to have either been safeguarded by pension reforms, or improved in some cases, these transfers generally remain inadequate to maintain individuals above the 60% relative poverty threshold throughout retirement. CASE's simulations suggest that the gradual negative impact of price indexation on the relative adequacy of state pensions is becoming even more substantial in view of the lengthening of the time spent in receipt of retirement benefits. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Jam tomorrow?: the next 20 years of savings policy; by Nigel Keohane, Social Market Foundation - SMF. London: Social Market Foundation, 2012, 83 pp.

There is widespread recognition that UK households have saved insufficiently in the past: it has been estimated that nine million people are under-saving for their retirement. Tackling the UK's low savings problem is a long-term challenge. This report of a Social Market Foundation (SMF) scenario-planning exercise considers the need to take a long-term approach to resolving this problem. The report highlights important emerging tensions that policy-makers will need to address - now and in the coming decades - to re-build households' financial resilience, and to ensure that individuals save adequately for later life. (RH)

ISBN: 1904899781

Price: £10.00

From : SMF, 11 Tufton Street, London SW1P 3QB.<http://www.smf.co.uk/research/financial-services/jam-tomorrow-the-next-20-years-of-savings-policy/>

Pension landscape and charging: quantitative and qualitative research with employers and pension providers; by Andrew Wood, Dominika Wintersgill, Niall Baker, Department for Work and Pensions - DWP; Policy Research Institute. London: Department for Work and Pensions, 2012, 4 pp (Department for Work and Pensions Research summary).

The Pensions Act 2008 introduced measures aimed at encouraging greater private pension saving and making it easier for people to save for their retirement. Most of the measures in the Act are coming into force from 2012. In light of this, the Department for Work and Pensions (DWP) commissioned the Policy Research Institute to carry out quantitative research that was designed to explore and understand the charging levels and structures in trust-based and contract-based pension schemes. Qualitative research was carried out with leading pension providers. Interviews took place between September and November 2011. This Research summary outlines the findings of Department for Work and Pensions Research report 804 (158 pp; ISBN 9781908523785), which reports on this research. It examines: charges paid by scheme members; fees paid for advice and other services; additional charges for specific funds; other member-specific charges; and providers' costs of pension provision. The most common approach to charging is an Annual Management Charge (AMC), which covers a pension provider's costs in setting up and running a pension scheme. Employers' awareness of such charges was low; and the impact of the pension reforms on provider costs and charges are likely to result in small contributions. (RH)

Price: download

From : <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

A simpler State Pension: a qualitative study to explore one option for State Pension reform: a report of research carried out by TNS-BRMB and the Futures Company on behalf of the Department for Work and Pensions; by Andrew Thomas, Josh Hunt, Alice Coulter, TNS-BRMB; Futures Company; Department for Work and Pensions - DWP. London: Department for Work and Pensions, 2012, 158 pp (Department for Work and Pensions Research report, no 787).

The Department for Work and Pensions commissioned TNS-BMRB and the Futures Company to undertake this qualitative research study, which was conducted with respondents in a series of 23 focus groups and two workshops. Fieldwork took place between January and October 2011 and was conducted in four stages. The aim of the research was to explore perceptions of whether the proposed Single Tier State Pension system was simpler and fairer than the current system, and whether it offered certainty with regard to the amount that people will get that might impact financial planning for later life. The research also explored views and understanding of concepts such as means-testing, qualifying years, automatic enrolment, contracting-out and the transition from one scheme to another, as well as language and communications testing. The research informed policy development for the Single-Tier White Paper, published on 14 January 2013. The research also informed illustrations for the White Paper, to make complex concepts more easily understandable. (RH)

Price: download

From : Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

Welfare systems and adequacy of pension benefits in Europe; by Orla Gough, Roberta Adami.

*Social Policy & Society*, vol 11, pt 1, January 2012, pp 41-53.

The public pension system is one of the major components of the welfare state in Europe. However the extent to which public pensions are seen as a means of social and economic equality varies from country to country. The aim of this study was to explore the link between pension systems belonging to different welfare models and the adequacy of retirement income. The countries used in the analysis (all part of the European Union) were Austria, Belgium, Denmark, France, Germany, Greece, the Netherlands, Spain, Sweden and the UK. Data is taken from the Survey of Health, Ageing and Retirement in Europe and from the English Longitudinal Study of Ageing. The study analyses the mix of public and private pensions and considers the impact of different policies on poverty rates amongst pensioners. The findings suggest that only a few European countries have been successful in providing combinations of private and public pensions that improve the adequacy of retirement income. (JL)

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From : <http://journals.cambridge.org/action/displayJournal?jid=SPS>

Workplace pension reforms: baseline evaluation reports; by Department for Work and Pensions - DWP. London: Department for Work and Pensions, 2012, 4 pp (Department for Work and Pensions Research summary).

Millions of individuals in the UK are not saving enough for their retirement. The workplace pension reforms are a response to some of the key challenges facing the UK pensions system. This Research summary outlines the findings of Department for Work and Pensions Research report 803 (114 pp; ISBN 9781908523754), which was prepared by the Department's Workplace Pension Reform Evaluation Team, with contributions from the Pensions Regulator and National Employment Savings Trust (NEST). The baseline report is the first following the Workplace Pension Reforms Evaluation Strategy and aims to describe the landscape before implementation of the reforms. The main report is structured around the eight key evaluation questions outlined in the Strategy. This summary covers: delivery of the reforms and employer awareness; increasing the number of savers; increasing the amount of savings; understanding the wider context; and the long-term impact of the reforms. Subsequent reports monitoring the effects of the reforms will be published on an annual basis during implementation. (RH)

Price: download

From : <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

## 2011

The effect of lengthening life expectancy on future pension and long-term care expenditure in England, 2007 to 2032.; by Juliette Malley.

Health Statistics Quarterly, no 52, Winter 2011, pp 33-61.

The aim of this analysis was to examine the effect of different assumptions about future trends in life expectancy (LE) on the sustainability of the pensions and long-term care (LTC) systems in England. Macro and micro simulation models were used to make projections of future public expenditure on LTC services for older people and on state pensions and related benefits, making alternative assumptions on increases in future LE. The projections covered the period 2007 to 2032. Results were presented for a base case and for specified variants to the base case. The base case assumed that the number of older people by age and gender would rise in line with the Office for National Statistics' principal 2006-based population projection for England. It also assumed no change in disability rates, no changes in patterns of care, no changes in policy and rises in unit care costs and real average earnings by two per cent per year. Under these assumptions public expenditure on pensions and related benefits was projected to rise from 4.7 per cent of Gross Domestic Product (GDP) in 2007 to 6.2 per cent of GDP in 2032 and public expenditure on LTC from 0.9 per cent of GDP in 2007 to 1.6 per cent of GDP in 2032. Under a very high LE variant to the principal projection however, public expenditure on pensions and related benefits was projected to reach 6.8 per cent of GDP in 2032 and public expenditure on LTC 1.7 per cent of GDP in 2032. Policymakers developing reform proposals need to recognise that, since future LE is inevitably uncertain and since variant assumptions about future LE significantly affect expenditure projections, there is a degree of uncertainty about the likely impact of demographic pressures on future public expenditure on pensions and LTC. (JL)

ISSN: 14651645

From : <http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Health+and+Social+Care>

## 2010

21st century welfare: presented to Parliament by the Secretary of State for Work and Pensions; by Department for Work and Pensions - DWP. London: TSO, July 2010, 44 pp (Cm 7913).

Through this consultation, the Department for Work and Pensions (DWP) seeks views to inform thinking on reforms to the benefits and Tax Credits system, including the idea of a single integrated Universal Credit. The ideas for reform would make it easier for individuals to understand what they are entitled to, easier for people to make or change a claim, and easier for them to understand how any changes in their circumstances will affect their claim. Among the aims is to target support more efficiently, supporting and protecting those in vulnerable circumstances and in greatest need; and to support the Coalition Government's wider goal of strengthening families, supporting carers and enabling disabled people to have an equal role in society. This document looks at problems with the current welfare system. It sets out seven principles for reform; and how a reformed system would be delivered, for example in tandem with reforms to the HM Revenue and Customs Pay as You Earn (PAYE) system. A weblink (<http://www.dwp.gov.uk/consultations/2010/21st-century-welfare/?=1234>) leads to links to other versions of this and related documents. (RH)

Price: £14.75

From : TSO, PO Box 29, Norwich NR3 1GN.

<http://www.tsoshop.co.uk>Download:<http://www.dwp.gov.uk/docs/21st-century-welfare.pdf>

21st century welfare: response of the Royal National Institute of Blind People to the Department for Work and Pensions consultation paper; by Geoff Fimister, Royal National Institute of Blind People - RNIB; Department for Work and Pensions - DWP. London: Royal National Institute of Blind People, 14 September 2010, 16 pp (Consultation response).

The RNIB very much welcomes the opportunity to contribute to the debate started by the Department for Work and Pensions (DWP) consultation paper, '21st century welfare' (Cm 7913), which proposes a major re-shaping of means-tested benefits and tax credits. The RNIB comments on the main substance of the paper and on the twelve questions asked, concluding that it hopes that the Government will "build on the positive aspects of these proposals and meanwhile resist the temptation to find further savings at the expense of the wellbeing of disabled people and others vulnerable to low incomes". Disabled people, not least those with sight loss, tend to have lower incomes than does the general population. They are therefore disproportionately likely to qualify for means-tested assistance with essential living costs, including housing, as well as the extra costs of disability. (RH)

From : Geoff Fimister, Campaigns Officer (Independent Living), RNIB. Tel 020 7391 2124. E-mail: [gfimister@rnib.org.uk](mailto:gfimister@rnib.org.uk)

Age UK's response to the Work and Pensions Committee Inquiry into changes to housing benefit: consultation response; by Sally West, Age UK. London: Age UK, September 2010, 9 pp (Consultation response, Ref: 2910).

In the June 2010 Budget, the Coalition Government announced a range of changes to Housing Benefit. The House of Commons Work and Pensions Committee's inquiry asks about the implications of the changes, for example on levels of rent; shortfalls in rent; evictions and homelessness services; landlord confidence; community cohesion; disabled people; carers and specialist housing; and older people. Age UK is of the view that the wider impacts of the reforms must be considered before changes to Housing benefit are made, including the impact on other national and local provision and the availability of suitable affordable housing that meets older people's needs. Age UK has concerns about older tenants in the private rented sector and the effects of changes to the Local Housing Allowance (LHA) which could lead to shortfalls in rent for those on low incomes. There is strong support, though, for the change that will allow LHA to fund an extra bedroom for a claimant who requires a non-resident carer to stay overnight. Age UK concludes that should the various changes go ahead, there should be close monitoring of the effects on vulnerable groups as well as pressures on local services. (RH)

From : Age UK, Astral House, 1268 London Road, London SW16 4ER. [www.ageuk.org.uk](http://www.ageuk.org.uk)

Are old-age pension system reforms moving away from individual retirement accounts in Latin America?; by Esteban Calvo, Fabio M Bertranou, Evelina Bertranou.

Journal of Social Policy, vol 39, part 2, April 2010, pp 223-234.

This article reviews two rounds of pension reform in ten Latin American countries to determine whether they are moving away from individual retirement accounts (IRAs). Although the idea is provocative, the authors conclude that the notion of 'moving away from IRAs' is insufficient to characterise the new politics of pension reform. As opposed to the politics of enactment of IRAs of the late twentieth century, pension reform in Latin America in recent years has combined significant revival of public components in old-age income maintenance with improvement of IRAs. Clearly, the policy prescriptions that were most influential during the first round of reforms in Latin America have been re-evaluated. The World Bank and other organisations that promoted IRAs have recognised that pension reform should pay more attention to poverty reduction, coverage and equity, and to protect participants from market risks. The experience and challenges faced by countries that introduced IRAs, the changes in policies by international financing institutions, and the recent financial volatility and heavy losses experienced in financial markets may have tempered the enthusiasm of other countries from applying the same type of reforms. Scholars and policy-makers around the globe could benefit from looking closely at these changes in pension policy. (KJ/RH)

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From : <http://journals.cambridge.org/action/displayJournal?jid=JSPdoi:10.1017/S0047279409990663>

Assessing the sustainability of pension reforms in Europe; by Aaron George Grech, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, 2010, 36 pp (CASEpaper 140).

Spurred by the ageing transition, many governments have made wide-ranging reforms, dramatically changing Europe's pensions landscape. Nevertheless, there remain concerns about future costs, while unease about adequacy is growing. This study develops a comprehensive framework to assess pension system sustainability. It captures the effects of reforms on the ability of systems to alleviate poverty and maintain living standards, while setting out how reforms change future costs and relative entitlements for different generations. This framework differs from others, which just look at generosity at the point of retirement, as it uses pension wealth - the value of all transfers during retirement. This captures the impact of both longevity and changes in the value of pensions during retirement. Moreover, rather than focusing only on average earners with full careers, this framework examines individuals at different wage levels, taking account of actual labour market participation. The countries analysed cover 70% of the European Union's population and include examples of all system types. This study's estimates indicate that while reforms have decreased generosity significantly in most but not all countries, the poverty alleviation function remains strong, particularly where minimum pensions have improved. However, moves to link benefits to contributions have made some systems less progressive, raising adequacy concerns for women and those on low incomes. The consumption smoothing function of state pensions has declined noticeably, suggesting the need for longer working lives or additional private saving for individuals to maintain pre-reform living standards. Despite the reforms, the size of entitlements of future generations should remain similar to that of current generations, in most cases, as the effect of lower annual benefits should be offset by longer retirement. Though reforms have helped to alleviate the financial challenge faced by pension systems, the pressures remain strong in many countries and further reforms are likely. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

Attitudes to pensions: the 2009 survey: a report of research carried out by the National Centre for Social Research on behalf of the Department for Work and Pensions; by Elizabeth Clery, Alun Humphrey, Tom Bourne, National Centre for Social Research - NatCen; Department for Work and Pensions - DWP. London: Department for Work and Pensions, 2010, 174 pp (Department for Work and Pensions Research report, no 701). This report presents the findings from a 2009 survey that explores people's attitudes towards pensions, also their expectations for retirement as well as views on other topics related to planning and saving for later life. The findings update and expand on the first Attitudes to Pensions Survey which was conducted in 2006. It presents a detailed picture on how attitudes to pensions and financial planning for later life have remained stable or changed since 2006. The findings are based on a representative sample of 1,654 adults in Great Britain aged 18-69. Most of the respondents were positively disposed towards saving; 67% report accessing information about financial products, services and issues through a variety of sources, with variation by age. However, there is considerable lack of reasonable knowledge about financial products and much uncertainty about the age at which they will be able to claim their State Pension. The majority of respondents have or expect to have access to some form of financial resource in order to fund their retirement, although the provision varied substantially between respondents. There is considerable variation in respondents' expectations around the age at which they will retire and the likely duration of their retirement. There is widespread interest in working beyond the current SPA. A summary of this research (4 pp) is also available. (RH)

Price: download

From : Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

Contrasting approaches to old-age income protection in Korea and Taiwan; by Young Jun Choi, Jin Wook Kim. *Ageing and Society*, vol 30, part 7, October 2010, pp 1135-1152.

Old-age income security has become one of the most important social policy issues in two East Asian emerging welfare states, South Korea and Taiwan, as they transform at a remarkable pace into societies with a representation of older people approaching that of western countries. During the last two decades, the two countries have developed different forms of social protection for older people. South Korea has expanded social insurance pensions with means-tested benefits, whereas Taiwan has introduced flat-rate old-age allowance programmes that exclude the rich rather than target the poor. Much has been written about these programmes, but their actual performance in reducing old-age poverty has not been thoroughly examined. This paper analyses the anti-poverty effect of these programmes, firstly by describing recent developments in the two countries, and secondly by examining headcount poverty rates and the size and incidence of the 'poverty gap' using nationally-representative micro-household datasets. It is argued that while the programmes have increasingly reduced old-age income security, the different policy choices have resulted in distinctive welfare outcomes in the two

countries. In the final section of the article, the researchers discuss the long-term implications of the recent policy reforms. (KJ)

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From : [http://www.journals.cambridge.org/asodoi: 10.1017/S0144686X10000413](http://www.journals.cambridge.org/asodoi:10.1017/S0144686X10000413)

The history of state pensions in the UK: 1948 to 2010; by Antoine Bozio, Rowena Crawford, Gemma Tetlow, Institute for Fiscal Studies - IFS. London: Institute for Fiscal Studies, 2010, 79 pp (IFS briefing note BN 105).

This Briefing Note describes state pension provision in the United Kingdom from the inception of the basic state pension in 1948 following the Beveridge Report, to the Pensions Act 2007 and the plans of the Conservative/Liberal Democrat coalition government. The main objective is to provide a comprehensive description of the rules that currently determine pension benefits, as well as those that have been in place in the past. The authors also provide a brief historical overview of the dilemmas facing policymakers when contemplating pension reforms and a summary of the most recent reforms. The history of the UK pension system is of a mainly non-contributory system, periodically tempted by the higher replacement rate of social insurance schemes, but always frightened once the costs become apparent. Recent reforms have tilted the system further in the direction of a universal flat-rate benefit, abandoning any social insurance design. This confirms that the main objective of the UK state pension system is to reduce poverty at old age. These flat-rate pensions will also reduce the reliance of the system on means-tested benefits, somewhat reinforcing Beveridge's design of the system. Given these clarifications, it is unfortunate that the latest reforms have still sought to maintain much of the complex structure of the pre-existing system, instead of reforming and rationalising it. However, once issues of transition have been dealt with, there may yet be scope for simplifying the presentation of the rules. (RH)

From : Link to download: <https://www.ifs.org.uk/publications/5000>

The impact of disability living allowance and attendance allowance: findings from exploratory qualitative research; by Anne Corden, Roy Sainsbury, Annie Irvine (et al), Social Policy Research Unit - SPRU, University of York; Department for Work and Pensions - DWP. London: Department for Work and Pensions, July 2010, 154 pp (Department for Work and Pensions Research Report, no 649).

SPRU undertook qualitative research for the government to understand more about the impact that Disability Living Allowance (DLA) and Attendance Allowance (AA) have on people's lives, as relatively little was known about this. This report investigates the use of these benefits and the impact they have on people's lives. Findings can contribute to the development of questions that might be used in further surveys about the benefits. Discussion groups were undertaken with 24 professionals and advisers in touch with people who claim or may be entitled to claim DLA or AA. Face-to-face qualitative interviews with 15 adult DLA recipients, 15 AA recipients and 15 parents of child recipients were also carried out to explore how they use the benefits. This was followed by a desk-based review of relevant survey instruments. Findings showed a wide range of ways in which DLA and AA are currently enabling elderly and disabled people to afford to pay for services and items they need. This happens by enabling people to find their own solutions, both in the market place, and in accessing services from voluntary organisations, which are often not cost-free for users. A further research aim was to inform the possible development of quantitative research instruments for measuring the difference made by DLA and AA and recommendations were made for this. (KJ/RH)

From : Download report from: <http://php.york.ac.uk/inst/spru/pubs/1747/Contact>: Paul Noakes, Commercial Support and Knowledge Management Team, 3rd Floor, Caxton House, Tothill Street, London SW1H 9NA.

Independent Public Service Pensions Commission: Interim Report; by John Hutton (Chair), Independent Public Service Pensions Commission. London: Electronic format, 7 October 2010, 176 pp (ref PU1011).

The Chancellor of the Exchequer invited Lord Hutton of Furness to chair the Independent Public Service Pensions Commission. The Commission will make recommendations on how public service pensions can be made sustainable and affordable in the long-term, fair to both the public service workforce and the taxpayer, and ensure that they are consistent with the fiscal challenges ahead, whilst protecting existing accrued pension rights. This interim report sets out the case for change and defines the exact nature of the problem and the issues that need to be addressed. Longer lives, the unfairness of a system that rewards high-flyers disproportionately, the imbalance of risk between taxpayers and employees, and contribution rates that do not reflect the value of benefits received all demonstrate the need for reform. Yet this reform needs to be guided by a common set of principles against which long-term options for change should be judged. The Commission is interested in gathering further views on public service pensions to inform the final report, and will therefore be issuing a second call for evidence later in October 2010, asking for contributions by early December 2010. Final recommendations will be set out at the Budget 2011. (KJ/RH)

Price: FOC

From : 1 Horse Guards Road, London SW1A

2HQ.Pensions.Commission@hmtreasury.gsi.gov.ukhttp://www.hm-treasury.gov.uk/indreview\_johnhutton\_pensions.htm

Non-take up of social benefits in Greece and Spain; by Manos Matsaganis, Horacio Levy, Maria Flevotomou. *Social Policy & Administration*, vol 44, no 7, December 2010, pp 827-844.

Even though interest in non-take up of social benefits is considerable in many European countries, the topic is under-researched in southern Europe. This article provides preliminary estimates of the extent of non-take up of two pairs of means-tested retirement benefits in Greece and Spain. The benefits examined are: (1) the minimum pension supplements pensioner social solidarity benefit EKAÇ and complementos por mínimos; and (2) the social pensions pension to uninsured elderly and pensión de jubilación no contributiva. The article finds that non-take up of social benefits in the two countries is rather extensive, examines the methodological difficulties inherent in the analysis of non-take up, and concludes with a discussion of the results and their implications. (KJ)

ISSN: 01445596

From : <http://onlinelibrary.wiley.com/doi/10.1111/j.1467-9515DOI:10.1111/j.1467-9515.2010.00746.x>

Pension trends: Chapter 13: Inequalities and poverty in retirement; [and] Chapter 14: Pensions and the National Accounts; by Office for National Statistics - ONS.: Office for National Statistics - electronic only, 27 January 2010.

'Pension trends' draws together statistics from ONS, a number of government departments and other organisations to highlight the complex issues that shape trends in pension provision in the UK. Since its first appearance in hardcopy in 2005, updated chapters have been published on the website (<http://www.statistics.gov.uk/pensiontrends/>). In March 2009, chapter numbering changed to accommodate areas of interest not previously covered, as is the case here. Chapter 13 uses data predominantly from 'Redistribution of income' (ONS) and 'Households below average income' (DWP) to look at inequalities. This chapter (14 pp) compares average incomes and inequalities of retired and non-retired households over the last three decades. It looks at the effect that different sources of income have on a pensioner household's position within the income distribution. Other characteristics such as age, ethnicity and housing tenure are considered, as are alternative measures of poverty. Chapter 14 considers the ways in which transactions relating to pension provision are incorporated in the National Accounts and contribute to aggregate measures such as Gross Domestic Product (GDP) and the household saving ratio. It notes that in 2008, the savings ratio fell to 1.7%, its lowest level since the late 1950s. Also in 2008, the value of household assets held in life assurance and pension funds fell to £1.8 trillion (128% of GDP) from £2.2 trillion (155% of GDP) in 2007, reflecting falling stock markets at the onset of the recession. This chapter (11 pp) presents statistical tables and graphs based on data from United Kingdom National Accounts: the Blue Book 2009 (ONS) relating to pensions and savings. (RH)

From : Weblink: <http://www.statistics.gov.uk/pensiontrends/>

Pensions and demographic change; by International Social Security Association - ISSA.

Currently, national pension systems are confronted with a number of major challenges. Pre-eminent among these is the multifaceted challenge of demographic change, involving falling fertility rates, increased longevity, changing migration patterns and evolving family structures. Most commonly, demographic change is viewed as threatening the financial sustainability of pension systems. In addition, the current global economic downturn has accentuated the financial pressures attributable to demographic change. This Social Policy Highlight examines the challenge of demographic change as it applies to pension systems and explains how they can adapt to address this challenge. (KJ/RH)

Price: download

From : Download: <http://www.issa.int/content/download/134193/2730921/file/2-SPH-15.pdf>

Perceptions and expectations of pension savings adequacy: a comparative study of Dutch and American workers; by Hendrik P van Dalen, Kène Henkens, Douglas A Hershey.

*Ageing and Society*, vol 30, part 5, July 2010, pp 731-754.

What drives the perceptions of pension savings adequacy and what do workers expect to receive when they retire? These questions are assessed among married workers using an identical survey distributed to Dutch and American workers in 2007. Despite marked differences in expected pension replacement rates - where the Dutch replacement rates are systematically higher than the American rates - the perceived savings adequacy is more or less the same across Dutch and American workers. In both countries, about half of the respondents were confident they had amassed sufficient retirement savings. Individuals' perceived savings adequacy was found to be influenced by three groups of factors: trust in pension institutions (pension funds, banks, insurance



companies and governments), social forces, and psychological dispositions. This study shows that differences in the dispositions of workers (with respect to future orientation and financial planning) played a far larger role in explaining differences in perceptions of savings adequacy in the United States than in The Netherlands. Dutch workers rely and trust their pension fund and seem to leave thinking about and planning for retirement to its managers. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/asodoi:10.1017/S0144686X09990651>

Public service pensions; by Public Service Pensioners' Council (PSPC); Civil Service Pensioners' Alliance (CSPA).: Public Service Pensioners' Council (PSPC), January 2010, 3 pp.

A joint statement by two organisations that represent the voice of public service pensioners. The Public Service Pensioners' Council (PSPC) and the Civil Service Pensioners' Alliance (CSPA) seek to defend their members' accrued pension rights which, in recent months, have been under increasing attack as overly generous. The statement seeks to redress the balance with informed discussion of the role and structure of public sector pensions. It draws attention to the growing trend by the private sector to withdraw proper pension provision. (KJ/RH)

From : <http://www.cspa.co.uk/>

Put cash back in your wallet: [Mayor's Office 2010 campaign]; by Mayor of London. London: Mayor's Office, 24 February 2010, A3 poster + letter.

This campaign builds upon the 2009 campaign in which the Mayor of London has again entered into a partnership with London Citizens Advice Bureau and Age Concern London to help people across London get the benefits to which they are entitled. This is particularly important during the prevailing economic downturn when families and vulnerable people living on low incomes will experience higher bills. The poster encourages people to contact their local Age Concern or CAB. (KJ/RH)

From : Mayor's Office, City Hall, The Queen's Walk, More London, London SE1 2AA.[www.london.gov.uk](http://www.london.gov.uk)

"Quality of life and independence" - why Attendance Allowance is so important to blind and partially sighted people: a briefing based on research undertaken jointly by RNIB and Visionary; by Geoff Fimister, Royal National Institute of Blind People - RNIB; Visionary (formerly: National Association of Local Societies for Visually Impaired People - NALSVI). London: RNIB and Visionary, August 2010, 42 pp.

Attendance Allowance (AA) and similar benefits can make all the difference to whether or not a blind or partially sighted older person can get along in the community with a reasonable quality of life. This briefing is based on responses from 116 blind and partially sighted AA claimants aged 65+ about what they spend their benefit on and how they would be affected if they did not have it. The briefing highlights the vital role that AA plays in allowing older blind and partially sighted people to live independent and fulfilling lives. It brings together for the first time detailed accounts of how this extra costs benefit is used by people with sight loss to support life in the community. AA has been described as the "original personal budget", so that its importance cannot be overstated in the light of possible changes in the social security system. The report details the methodology of the research; characteristics of claimants in the survey; how AA (and DLAC 65+ - Disability Living Allowance care component) were spent; support (if any) from social services; the policy debate; and other research on the topic. (RH)

From : Geoff Fimister, Campaigns Officer (Independent Living), RNIB. Tel 020 7391 2124 E-mail: [gfimister@rnib.org.uk](mailto:gfimister@rnib.org.uk)

Ready for retirement?: Pensions and Bangladeshi self-employment; by Phil Mawhinney, Runnymede Trust. London: Runnymede Trust, October 2010, 29 pp (Runnymede financial inclusion report).

Many Black and minority ethnic (BME) people in the UK are in low income self-employment. They face challenges to saving and contributing to a decent pension and enjoying a retirement free from poverty. This report looks at the relationship between BME self-employment and pensions. It examines the level and type of pension provision people have and the barriers they face in light of reforms in the Pensions Acts 2007 and 2008. These reforms have been in response to an ageing population, lower annuities offered by company pension schemes, and the fact that people are less likely to prioritise personal savings than in the past. Automatic enrolment of employees into workplace pension schemes and changes to the state pension age (SPA) are central features of these reforms. Key issues are illustrated with examples from Runnymede's research among Bangladeshi and other BME communities, as well as from official sources published by the Department for Work and Pensions (DWP) and the Office for National Statistics (ONS). This publication is part of the Runnymede Financial Inclusion Programme and funded by the Nationwide Foundation. (RH)

From : The Runnymede Trust, 7 Plough Yard, Shoreditch, London EC2A 3LP. E-Mail: info@runnymedetrust.org Website: www.runnymedetrust.org

Removing the requirement to annuitise by age 75: consultation response; by Jane Vass, Age UK. London: Age UK, 10 September 2010, 12 pp (Consultation response, Ref: 2510).

This Age UK response includes an explanation of how tax legislation currently operates in relation to pension savings accumulated through a defined contribution pension scheme. The June 2010 Budget includes an intention to remove the age 75 annuity rule. Age UK has concerns about how the proposal will affect those with more modest wealth, for example the risk of being mis-sold complex and expensive alternative products. (RH)

From : Age UK, Astral House, 1268 London Road, London SW16 4ER. www.ageuk.org.uk

Simplification is the key: stimulating and unlocking long-term saving; by Michael Johnson, Centre for Policy Studies. London: Centre for Policy Studies, 2010, 97 pp.

The pensions and savings industry has suffered an erosion of trust, fuelled by mis-selling scandals, excessive costs and a long period of poor investment returns. This paper makes 16 proposals to help simplify saving and improve flexibility. These involve bringing individual savings accounts (ISAs) and pensions closer together, while enhancing incentives to save. It also discusses four alternatives for a unified tax framework for ISAs and pension savings products. An annual contribution limit of £45,000 is proposed for all tax-incentivised saving, along with limited pre-retirement access to pension savings. Among other proposals are: broadening auto-enrolment of savings to include ISAs; allowing pensions assets to be bequeathed free of inheritance tax; and addressing gender inequality for example by allowing couples to contribute to each other's pension savings. The author considers the perspectives of, and implications for, savers, employers, the pensions and savings industry and HM Treasury. The report is based on the author's detailed consultation with politicians from the major parties and with leading experts. (RH)

Price: £10.00 (or free PDF)

From : Centre for Policy Studies, 57 Tufton Street, London SW1P 3QA. PDF at:

[http://www.cps.org.uk/index.php?option=com\\_content&view=cpsarticle&id=397&Itemid=17](http://www.cps.org.uk/index.php?option=com_content&view=cpsarticle&id=397&Itemid=17)

Social security in an ageing world: adapting to demographic challenges; by Sarah Harper, George Leeson, Kenneth Howse (contributors), International Social Security Association - ISSA; Oxford Institute of Ageing. Geneva: International Social Security Association - ISSA (electronic format only), March 2010, 4 pp (Social Policy Highlight 12) (Social security essentials).

In 2010, a number of Social Policy Highlights will report on the impact of demographic change on social security, and will consider specific issues including pension financing, family benefits, health care provision, and the role of a preventative culture. This issue summarises the evolving nature of global population ageing, and reports on the challenges of rising older people dependency ratios for social security systems in ageing societies. It details the labour market and savings opportunities for societies with falling youth dependency ratios. It considers how national collective goals may influence adaptation to population ageing, and presents policy lessons for national social security systems. If countries are to adapt successfully to these challenges, key policy lessons must be learned. (RH)

From : Download from ISSA website: <http://www.issa.int>

A sustainable State Pension: when the State Pension age will increase to 66; presented to Parliament by the Secretary of State for Work and Pensions; by Department for Work and Pensions - DWP. London: Department for Work and Pensions - DWP, 3 November 2010, 8 pp (Cm 7956).

This document is an executive summary of the full report of the same title.

Price: £19.75

From : Download : <http://www.dwp.gov.uk/docs/cp-nov10-spa-66-review-summ.pdf> for order from TSO, PO Box 29, Norwich, NR3 1GN.

Three routes to pension reform: politics and institutions in reforming pensions in Denmark, Finland and Sweden; by Olli Kangas, Urban Lundberg, Niels Ploug.

Social Policy & Administration, vol 44, no 3, June 2010, pp 265-284.

By analysing pension reforms in three Nordic countries - Denmark, Finland and Sweden - that apply different institutional solutions in their old-age security programmes, this article argues that the political processes that shaped the country-specific pension set-ups in the 1950s and 1960s had important ramifications for subsequent reform possibilities. A high degree of inertia exists not only in the institutions themselves but also in the political reform options and the ways in which pensions were reformed. The analysis shows that the 'new politics' was not new in any of the three countries. Furthermore, given the differences in the three cases, the analysis questions the nature of pension reform. The Swedish reform in the late 1990s was a 'big bang' that

eliminated the old and changed everything; the Finns built on piecemeal reforms of conversion that gradually changed the whole system; and, while the Danish story appears to be one of stability and status quo, the drift of Danish policy ultimately changed the basic characteristics of the system. Although all three countries have more or less thoroughly reformed their pensions, the reform processes have differed according to both historical legacies and institutional frameworks. (KJ/RH)

ISSN: 01445596

From : <http://onlinelibrary.wiley.com/journal/10.1111/%28ISSN%291467-9515DOI: 10.1111/j.1467-9515.2010.00713.x>

Towards a new political economy of pensions?: the implications for women; by Liam Foster.

Critical Social Policy, vol 30, no 1, issue 102, February 2010, pp 27-47.

This article employs a political economy approach to assess the changing nature of women's pension provision. Initially it provides an overview of the current context showing that many female pensioners are without access to significant pension entitlements in their own right. Then it examines the history of women's pensions over the last 30 years with reference to both state and private forms of provision. It considers the pension strategies of the Thatcher and New Labour governments and their impact on women's pension situation. This includes an evaluation of recent New Labour proposals, such as Personal Accounts, a raise in the basic State Pension age (SPA) and reintroduction of the link to earnings. Finally, the paper concludes that these proposals do not represent the emergence of a new political economy of pensions which better reflects the needs of female pensioners; rather, they are a response to the challenges of an ageing population. (KJ/RH)

ISSN: 02610183

From : <http://csp.sagepub.comdoi: 10.1177/0261018309350807>

Towards a social democratic pension system?: Assessing the significance of the 2007 and 2008 Pensions Acts; by Paul Bridgen, Social Policy Association. Bristol: Policy Press, 2010, pp 71-96.

IN: Social Policy Review, 22, Chapter 4, 2010, pp 71-96.

In recent years, pensions policy has been dominated by debate and legislation that followed the final report from the Pensions Commission (chaired by Adair Turner) in 2005. The Commission recommended a National Pensions Savings Scheme (NPSS) to which all employees not already covered by occupational pensions would be auto-enrolled. Following two White Papers in 2006, the Commission's recommendations were implemented in the 2007 and 2008 Pensions Acts: the NPSS, rebranded as Personal Accounts, would be implemented by 2012. The author raises doubts about the claim that the essence of the British liberal pensions regime has been unaffected by these recent reforms. He summarises the policy problems with which Labour was faced when it came to power in 1997 and its responses up to 2008. He uses an analytical framework to assess the 2007 and 2008 Acts on the basis of secondary data from previous analysis and policy simulations. While there has been an attempt to widen access to pensions, there is doubt as to how reform will develop under a Conservative government. (RH)

From : The Policy Press, University of Bristol, Fourth Floor, Beacon House, Queen's Road, Bristol BS8 1QU.<http://www.policypress.org.uk>

What could the Coalition Government mean for pensions policy?; by Pensions Policy Institute - PPI. London: Pensions Policy Institute - PPI, 2010, 3 pp (PPI Briefing note, no 56).

The general election of May 2010 resulted in a Coalition Government formed by the Conservative and Liberal Democrat parties. Both parties made pre-election manifesto promises relating to pensions and older people, and the Coalition Government has now produced a Coalition Agreement, specifying which policies they have agreed to take forward. (HM Government (2010) The Coalition: our programme for government; available to download from website: [www.direct.gov.uk](http://www.direct.gov.uk)). This Briefing Note summarises Coalition Government policies on pensions and older people, and highlights what impact the new Coalition may have on pensions policy and provision for retirement. (KJ/RH)

From : Download from

website:[https://www.pensionspolicyinstitute.org.uk/uploadeddocuments/Briefing%20Notes/PPI\\_Briefing\\_Note\\_56.pdf](https://www.pensionspolicyinstitute.org.uk/uploadeddocuments/Briefing%20Notes/PPI_Briefing_Note_56.pdf) Pensions Policy Institute, King's College, 26 Drury Lane, 3rd Floor, Room 311, London WC2B 5RL.

Who stole our pensions?; by Robert Peston, National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2010, 44 pp.

This pamphlet is a reprint of Chapter 7 of the book, 'Who runs Britain?' with permission of the author, Robert Peston, BBC Business Editor and the publisher, Hodder and Stoughton (pictures appearing were not in the original chapter). It debates the current occupational and private pensions - which are considered to be in a state of crisis - and their relationship with the basic state pension. In fact, the entire UK pension system, once "the envy of the world" is now considered by the author to be in a parlous state; and this chapter describes how this

has come about since the 1970s. A foreword by the National Pensioners Convention (NPC) calls for an increase in the basic state pension to the official poverty level, estimated to be £171 per week. (KJ/RH)

Price: £2.00

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. <http://www.npcuk.org.uk>

## 2009

Ageing has benefits ...: [Poster campaign run from the office of the Mayor of London in partnership with key voluntary sector organisations across London]; by Mayor of London; Age Concern; Citizens Advice Bureau; Energy Saving Trust; Princess Royal Trust for Carers. London: Mayor of London's Office, 2009, 5 A3 posters.

Three A3 posters launched to encourage greater take-up of benefits amongst older adults (aged 60+). Two further A3 posters are aimed at carers to encourage take-up of the Carers' Allowance and related benefits. (KJ)

From : Mayor's Office, City Hall, The Queen's Walk, More London, London SE1 2AA. Contact: Glenn Marshall, 020 7983 4628.

Alarm over allowance: [attendance allowance]; by Mark Hunter.

Community Care, issue 1787, 17 September 2009, pp 26-27.

Disability user groups are rallying round to defend the attendance allowance benefit from proposals that could see it absorbed into the social care system, first mooted in the Green Paper, 'Shaping the future of care together' (Cm 7673; 2009). The AA is a tax-free benefit for people aged 65 or over who need help with personal care because they are physically disabled or mental ill. At present about 1.58 million people currently claim it; two-thirds are aged over 80. AA is not means-tested and is usually awarded without a medical examination. It is believed by many in the welfare benefits field that this benefit is in fact the forerunner of direct payments and as such should be kept intact. A case study illustrates the use of AA in helping to provide independence to a partially sighted person. (KJ/RH)

ISSN: 03075508

From : [www.communitycare.co.uk](http://www.communitycare.co.uk)

Benefits for people under State Pension age; by Age Concern England - ACE. London: Age Concern England - ACE, June 2009, (Age Concern Fact Sheet 56).

One of Age Concern England's comprehensive factsheets which are revised and regularly updated throughout the year. The printed factsheets subscription service ceased from April 2007 but current factsheets can be freely downloaded from the Age Concern website. To request individual printed factsheets, please call the Age Concern Information Line on 0800 00 99 66 (free call), 8 am - 7 pm daily. (KJ)

From : Information Unit, Age Concern England, Astral House, 1268 London Road, London SW16 4ER. <http://www.ageconcern.org.uk/AgeConcern/fs18.asp>

Boosting savings: [retirement savings of Americans]; by Tom Nelson. New York: AARP, Winter 2009, pp 32-35.

AARP International : The Journal, Winter 2009, pp 32-35.

The author briefly describes the current position of many American families who find their retirement shadowed by financial insecurity. Only half of families have saved in any kind of retirement account; and, among those who have, the typical family has saved about US\$35,000. As many as 75 million American workers work for an employer who does not sponsor a retirement plan, which represents approximately 50 percent of the American workforce. This situation will need to be redressed through public policies to boost individual levels of savings and thereby promote retirement security. The recent pension reforms undertaken in the United Kingdom are cited as an example the US Government should consider following. The author is the Chief Operating Officer for AARP. (KJ/RH)

From : <http://www.aarpinternational.org/thejournal>

Consultation on draft regulations and policy proposals for the Energy Costs Support Scheme: [summary of] consultation response; by Sally West, Age Concern and Help the Aged. London: Age Concern and Help the Aged, October 2009, 3 pp (Consultation response, Ref: 5209(S)).

The Pensions Act 2008 enables energy suppliers and the Department for Work and Pensions (DWP) to share data in order for suppliers to target social assistance schemes on those receiving Pension Credit. Age Concern and Help the Aged comment on the DWP's proposals for this Energy Costs Support Scheme: there needs to be full evaluation of such a scheme, and personal data must be protected. Energy rebate Scheme would be a more appropriate name. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Department for Work and Pensions - consultation on draft regulations [the Pensions (Automatic Enrolment) Regulations 2009]: summary [of] consultation response; by Jane Vass, Age Concern and Help the Aged. London: Age Concern and Help the Aged, June 2009, 3 pp (Consultation response, Ref: 3109(S)).

The Pensions Act 2008 requires employers to automatically enrol eligible jobholders into qualifying workplace pension saving, with a minimum employer contribution. Those who decide they do not want to participate in pension saving have the right to opt out. Age Concern and Help the Aged comment on the proposed Pensions (Automatic Enrolment) Regulations 2009, which relates to the coming into force of automatic enrolment to pension saving in 2012. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

DWP and PADA consultation: Pensions: consultation on a draft scheme order and rules: [summary of] consultation response; by Jane Vass, Age Concern and Help the Aged. London: Age Concern and Help the Aged, June 2009, 3 pp (Consultation response, Ref: 3309(S)).

A joint consultation by the Department for Work and Pensions (DWP) and the Personal Accounts Delivery Authority (PADA) sought views on the draft secondary legislation that will establish the personal accounts scheme and the non-statutory scheme rules under the Pensions Act 2008. Age Concern and Help the Aged support most of the proposals relating to the members' panel and particularly the "general power" to advise the trustee, the involvement of the panel in the selection process for members of the trustee corporation, and the panel duty to report on the extent to which the trustee considers the members' interests. This summary of the consultation response also comments on issues relating to contributions. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

The end of privatized pensions in Latin America; by Manuel Riesco.

Global Social Policy, vol 9, no 2, August 2009, pp 273-280.

The government of President Cristina Fernández has once again surprised the world, nationalising the pension system that Menem had privatised 14 years earlier in Argentina. In one bold stroke, she wiped out the private administrators, which were known in that country by their Spanish acronym, AFJP. The State has regained control over the pension savings accumulated by Argentinians, and in return has offered them the guarantee of a decent lifelong pension. 'Expropriation' claimed the owners of the AFJP. However, the government has only forwarded exactly the same fate that awaited all affiliates, supposedly the owners of the accumulated funds. At retirement, in order to secure a lifelong pensions they would have been forced to transfer the property of the fund to private insurance companies. In addition, the Argentinian affiliates have gained important benefits with the nationalisation. Probably soon, and certainly later on, many other countries in Latin America will follow their lead. (KJ/RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Extending social security to the excluded: are social cash transfers to the poor an appropriate way of fighting poverty in developing countries?; by Lutz Leisering.

Global Social Policy, vol 9, no 2, August 2009, pp 246-272.

Formal social security in developing countries has long been centred on employees in the formal sector of the economy, and the majority of the population has been excluded. Since the turn of the 21st century, international organisations have called for extending the coverage of social social security. This article analyses a recent strategy of extending social security, social cash transfers (SCT) to the poor. The article traces the rise of SCT as a global issue; describes and classifies SCT in the global South; and inquires into the "appropriateness" of SCT in a development context (J Midgley, 2008). SCT is found to have spread to all world regions, and that SCT covers a highly diverse institutional landscape. Evidence on appropriateness is inconclusive at this early stage of SCT. As yet, the call for social security for all is largely "decoupled" (J W Meyer et al, 1997) from the realities of developing countries. But the semantics of "SCT" has opened up a new arena of consensus and conflict in global social policy. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Flexible retirement and pension provision - Government response to the consultation and draft regulations: summary [of] consultation response [to] DWP; by Jane Vass, Age Concern England - ACE; Help the Aged. London: Age Concern England; Help the Aged, March 2009, 2 pp (Consultation response Ref: 1409(S)).

Flexible retirement is currently defined as an arrangement whereby an employee either reduces hours worked or grade held after becoming eligible to receive benefits under an occupational pension scheme. The Department for Work and Pensions (DWP) has consulted on draft regulations following implementation of the Employment Equality (Age) Regulations in 2006. The aim is to clarify the application of the Regulations in relation to flexible retirement and pensions. Age Concern England (ACE) and Help the Aged recommend that the definition of flexible retirement should be revisited, otherwise there is an incentive for employers to force employees into a particular pattern of employment. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Housing benefit and council tax benefit; by Age Concern England - ACE. London: Age Concern England - ACE, April 2009, (Age Concern Fact Sheet Number 17).

One of Age Concern England's comprehensive factsheets which are revised and regularly updated throughout the year. The printed factsheets subscription service ceased from April 2007 but current factsheets can be freely downloaded from the Age Concern website. To request individual printed factsheets, please call the Age Concern Information Line on 0800 00 99 66 (free call), 8 am - 7 pm daily. (KJ)

From : Information Unit, Age Concern England, Astral House, 1268 London Road, London SW16 4ER.<http://www.ageconcern.org.uk/AgeConcern/fs17.asp>

How could changes to life expectancy affect spending on pensions?; by Chris Curry, Pensions Policy Institute - PPI. London: Pensions Policy Institute - PPI (Electronic format only), September 2009, 4 pp (PPI briefing note, no 52).

As part of the Modelling Ageing Population to 2030 (MAP 2030) project, the PPI is exploring the impact that uncertainty in future longevity may have on expenditure on pensions. This briefing note builds on analysis presented at a seminar hosted by the International Longevity Centre on 16th June 2009. The analysis considers the potential impact ageing may have on expenditure in state pensions, income from private pensions, spending on means-tested benefits, and considers how increases in State Pension Age could be used to offset increases in pension expenditure. (KJ)

From : Download from: <http://www.pensionspolicyinstitute.org.uk> Pensions Policy Institute, King's College, 3rd Floor, 26 Drury Lane, London WC2B 5RL.

How to claim benefits: about your entitlements, organisations that can help and what to do next; by Age Concern England - ACE. London: Age Concern England, [January 2009], 11 pp (ACIL30).

Age Concern publishes free information on a range of issues affecting older people. This leaflet explains some of the main sources of financial help that may be available for older people in South Asian communities, and how to apply for these benefits. The information in this leaflet is applicable to people aged 60+ who live in England and Wales. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Information Line: 0800 009966. Download available at:<http://www.ageconcern.org.uk/information-guides-list.asp>

The impact of neo-liberalism on South Korea's public pension: a political economy of pension reform; by Chang Lyul Jung, Alan Walker.

*Social Policy & Administration*, vol 43, no 5, October 2009, pp 425-444.

This article examines the recent Korean pension reforms from a political economy perspective. It argues that these reforms are of particular interest because, unlike major pay-as-you-go pension schemes in Europe, the Korean pension scheme is a funded one and, therefore, is subject to market exposure. Also, in contrast to the problems that public pension reforms have encountered in European and other OECD countries, especially 'blame avoidance', the more radical Korean reforms were implemented without significant challenge or resistance. First of all, the National Pension Scheme is described prior to the 1997 Asian economic crisis. Next, the impact of this crisis on the Korean welfare state and, especially, its pension system are analysed. The main part of the article consists of a political economy of the pension reform process, in which the key roles of the international governmental organizations and the domestic neo-liberal policy elite are pinpointed. This neo-liberal ideology was critical in developing and sustaining an influential discourse on the 'crisis' in Korea's national pension fund. The article concludes by arguing, against the neo-liberal tide, for the inclusion of a pay-as-you-go element in the national pension in order to tackle escalating poverty in old age. (KJ/RH)

ISSN: 01445596

From : <http://www.interscience.wiley.com/journals>

New Labour and pensions reform: security in retirement?; by Barbara Waive.

Social Policy & Administration, vol 43, no 7, December 2009, pp 754-771.

New Labour has defined the problem of security in retirement as one of under-saving and has sought to resolve it both by measures which encourage saving and by improving financial literacy. The article discusses both of these approaches, arguing that each is flawed and that, in addition, New Labour's pension policy exhibits several tensions which threaten to undermine the objective of providing a secure income in retirement. (KJ/RH)

ISSN: 01445596

From : <http://www.interscience.wiley.com/journals>

Pension credit; by Age Concern England - ACE. London: Age Concern England - ACE, April 2009, (Age Concern Fact Sheet 48).

One of Age Concern England's comprehensive factsheets which are revised and regularly updated throughout the year. The printed factsheets subscription service ceased from April 2007 but current factsheets can be freely downloaded from the Age Concern website. To request individual printed factsheets, please call the Age Concern Information Line on 0800 00 99 66 (free call), 8 am - 7 pm daily. (KJ)

From : Information Unit, Age Concern England, Astral House, 1268 London Road, London SW16

4ER.<http://www.ageconcern.org.uk/AgeConcern/fs48.asp>

A pensioners' manifesto; by National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, [n.d] 2009, 2 pp (A4 leaflet).

At the forthcoming General Election, the National Pensioners Convention (NPC) will call on all candidates to support a manifesto that will put the concerns of pensioners at the heart of the political process. This manifesto includes policy demands for: a basic state pension set above the poverty line; free long-term and social care funded from general taxation; good quality local services; and a winter fuel allowance of £500 per pensioner household. It also calls for an end to discrimination where it adversely affects the opportunities, goods and services available to older people. (RH)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. <http://www.npcuk.org.uk>

Personal Accounts Delivery Authority discussion paper, Building personal accounts: securing a retirement income: summary [of] consultation response; by Jane Vass, Mervyn Kohler, Age Concern England - ACE; Help the Aged. London: Age Concern England; Help the Aged, March 2009, 2 pp (Consultation response Ref: 1309(S)).

The Personal Accounts Delivery Authority (PADA) is responsible for delivering the infrastructure to support the scheme, whereby from 2012, all employers must ensure that eligible workers are automatically enrolled into a pension scheme that meets certain quality standards. Age Concern England (ACE) and Help the Aged outline their views on PADA's proposals, which they generally support and welcome, but call for help in resolving problems of inflation protection, transparency of annuity pricing, and those with small pension pots. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Help the Aged, 207-221 Pentonville Road, London N1 9UZ. [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Provider-led pathways: experiences and views of early implementation; by Katharine Nice, Jacqueline Davidson, Roy Sainsbury, Department for Work and Pensions - DWP;. London: Department for Work and Pensions - DWP, October 2009, 4 pp (DWP Research summary).

This report presents findings from qualitative research carried out in 2008 to explore experiences of the early implementation of the Provider-led Pathways programme. Provider-led Pathways is the final phase for national introduction of the Pathways to Work initiative. It provides information, advice and practical help to claimants of incapacity benefits to help them (back) into work. Provider-led Pathways is delivered by private companies and not-for-profit third sector organisations. The study focused on the key areas of: Pathways clients' experiences of referral process from Jobcentre Plus to a provider organisation; clients' experiences of compulsory Work Focused Interviews (WFIs) and support provided by Pathways; provider organisation staff experiences of the handover of clients from Jobcentre Plus; liaison arrangements between Jobcentre Plus and provider organisations; and performance monitoring and contract management by Jobcentre Plus and the Department for Work and Pensions (DWP). The full report (Department for Work and Pensions Research report 595) is available to download from the website given. (KJ/RH)

From : Website: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp> Paul Noakes, Commercial Support and Knowledge Management Team, 3rd Floor, Caxton House, Tothill Street, London SW1H 9NA.

Real help now for people for businesses: Where to find help with homes, jobs and finances when you need it; by Cabinet Office, HM Government. London: Cabinet Office, February 2009, 43 pp (ref: 293038/0209).

This booklet has been published in response to the economic downturn as experienced in the United Kingdom and brings together a range of information about the financial measures and support available for those who need such help. One of the measures has been an extra £60 paid to pensioners this 2008/09 winter and further benefits are outlined for this group. (KJ)

From : Cabinet office, 22 Whitehall, London SW1A 2WH. <http://www.cabinetoffice.gov.uk>

The relationship between women's work histories and incomes in later life in the UK, US and West Germany; by Tom Sefton, Jane Falkingham, Maria Evandrou, ESRC Centre for Analysis of Social Exclusion - CASE, Suntory-Toyota International Centres for Economics and Related Disciplines - STICERD, London School of Economics and Political Science. London: STICERD, June 2009, 34 pp (CASEpaper 137).

Using data from several longitudinal surveys, this paper investigates the relationship between older women's family histories and their personal incomes in later life in the UK, US and West Germany. By comparing three countries with very different welfare regimes, the authors sought to gain a better understanding of the interaction between the life course, pension system and women's incomes in later life. The association between older women's incomes and work histories is strongest in West Germany and weakest in the UK, where there is evidence of a pensions poverty trap and where only predominantly full-time employment is associated with significantly higher incomes in later life, after controlling for other socio-economic characteristics. Work history matters less for widows (in all three countries) and more for younger birth cohorts and more educated women (UK only). They conclude with a brief discussion of the "women-friendliness" of different pension regimes in the light of their analysis. (RH)

Price: FOC

From : Centre for Analysis of Social Exclusion, London School of Economics, Houghton Street, London WC2A 2AE. <http://sticerd.lse.ac.uk/case>

The state pension; by Age Concern England - ACE. London: Age Concern England - ACE, June 2009, (Age Concern Fact Sheet 19).

One of Age Concern England's comprehensive factsheets which are revised and regularly updated throughout the year. The printed factsheets subscription service ceased from April 2007 but current factsheets can be freely downloaded from the Age Concern website. To request individual printed factsheets, please call the Age Concern Information Line on 0800 00 99 66 (free call), 8 am - 7 pm daily. (KJ)

From : Information Unit, Age Concern England, Astral House, 1268 London Road, London SW16 4ER. <http://www.ageconcern.org.uk/AgeConcern/fs19.asp>

State pension changes and what they mean for you; by The Pension Service, Department for Work and Pensions - DWP. London: The Pension Service, January 2009, unnumbered leaflet (SPE01).

The State Pension age for women is changing and DWP wants to make sure that those affected by the reforms understand what the changes will mean for them personally. Between April 2009 and January 2012, DWP will be writing to approximately 1.9m women to explain these changes. Women affected will receive a personalised letter telling them the date when they will be entitled to receive their State Pension, and a leaflet containing additional information about the further changes that will make State Pensions more generous and widely available, and signposts to sources of further information. This is the leaflet and letter that will be mailed. Women will receive their mailing between 12 and 39 months prior to their 60th birthday. This mailing is the first element in a wider communications initiative to ensure that everyone affected by the reforms understands them, knows what action they need to take and where to go for more information. (KJ)

Price: FOC

From : The Pension Service, Freepost RLXH-JUEU-GZCH, Northampton NN3 6DF. Available in other formats, contact tel: 0845 7 31 32 33 Website: <http://thepensionservice.gov.uk>

Transforming pensions and health care in a rapidly ageing world: opportunities and collaborative strategies; by Chiemi Hayashi, Heli Olkkonen, Bernd Jan Sikken (et al), World Economic Forum (WEF). Geneva: World Economic Forum (WEF) - electronic format, 2009, 80 pp (World scenario series).

Demographic trends challenge the financial sustainability of pay-as-you-go pension and healthcare systems, as well as capital-funded systems, and risk undermining access and quality. This report responds by exploring 11 strategic options to answer this central question: How can stakeholders strengthen the financial sustainability of, access to and quality of retirement and healthcare provisioning in a rapidly ageing world? These "strategic options" are: 1: Promote work for older cohorts; 2: Shift delivery of healthcare to a patient-centred system; 3: Promote wellness and enable healthy behaviours; 4: Provide financial education and planning advice; 5: Encourage higher levels of retirement savings; 6: Facilitate the conversion of property into retirement income; 7:



Stimulate micro-insurance and micro-pensions for the poor; 8: Enhance pension fund performance; 9: Realign incentives of healthcare suppliers; 10: Ensure that cross-border healthcare delivery benefits all stakeholders; and 11: Promote annuities markets and instruments to hedge longevity risk. The process of identifying the strategic options began with an earlier World Economic Forum report, 'The future of pensions and healthcare in a rapidly ageing world - scenarios to 2030'. (RH)

From : <http://www.weforum.org/pdf/scenarios/Transforming-Pensions-Healthcare.pdf>

The Warm Front Scheme: report by the Comptroller and Auditor General; by National Audit Office - NAO. London: TSO, 2009, 23 pp (HC 126 session 2008/09).

The Government classifies a fuel poor household as one needing to spend more than 10% of annual income on energy costs. In 2007, more than 3 million households were estimated to be in fuel poverty, with older people and those in long-term ill health making up a sizeable proportion. Following the Warm Homes and Energy Conservation Act 2000, the Warm Front Scheme has been a key programme under the UK Fuel Poverty Strategy issued in 2001. This report follows up earlier National Audit Office (NAO) examinations of the Scheme in 1998 and 2003. It focuses on: the extent to which the Scheme has helped those in fuel poverty; services provided to customers; the costs of work done; and management by the Department of Energy and Climate Change (DECC) of its contract with eaga (an outsourcing company that supplies heating and renewable energy). Appendices include some of the views of stakeholders and grant recipients. (RH)

Price: £14.35

From : TSO, PO Box 29, Norwich NR3 1GN. [www.tso.co.uk/bookshop](http://www.tso.co.uk/bookshop)

The welfare of Sweden's old-age pensioners in times of bust and boom from 1990; by Björn Gustafsson, Mats Johansson, Edward Palmer.

*Ageing and Society*, vol 29, part 4, May 2009, pp 539-561.

Data from the Swedish Household Income Survey (HINK/HEK) was used to analyse the development of economic well-being of Swedes aged 65+ since 1990. This period was characterised by Sweden's deepest and most prolonged recession since the Great Depression, but was then followed by buoyant growth. In a series of interventions from 1991 until 1998, pensions were cut and their full price indexation abandoned. In spite of these dramatic measures, this study shows that pensioners fared better than the working age population, but also that poverty among older Swedes increased in absolute terms. In contrast, during the following years of rapid economic growth, the growth of pensioners' income fell behind that of workers and their relative poverty increased. The analysis shows that the limited resources of many older Swedes put them close to a social poverty line. The study also shows that income inequality among older Swedes has grown with the increasing importance of capital income for the better off. The authors conclude that the increasing gap between better-off and worse-off older people raises issues about the future provision of expenditures on public services for them. The paper concludes that, overall, poverty among older people in Sweden remains low by international standards and that the Swedish welfare state has maintained its resilience. (RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/aso>

## 2008

Back to work after incapacity benefit: differences between ethnic minority and native Dutch workers; by Erik Snel, Frank Linder.

*Social Policy & Administration*, vol 42, no 7, December 2008, pp 768-788.

Contemporary pleas for an activating welfare state and social security system emphasize that getting benefit claimants back to work is more important than providing income compensation for social risks connected with unemployment or illness. The Dutch system of incapacity benefits, however, is far removed from this normative ideal of a proactive social security system. Resumption of work after a spell of incapacity benefit is the exception rather than the rule. This article examines possible ethnic differences in resumption of work following incapacity benefit. A unique register data file is used from Statistics Netherlands that contains information about all incapacity benefit claimants in the Netherlands in 1999. In the analysis, these benefit claimants are followed for three years and their labour market position examined as in 2002. It was found that resumption of work after incapacity benefit is even more the exception for migrant workers with a Turkish or Moroccan ethnic background. Contrary to the authors' assumption, this difference from native Dutch workers can be explained by unfavourable personal characteristics of Turkish or Moroccan benefit claimants - their personal characteristics (gender, age, low educational level) appear to be rather favourable for resumption of work. In the current literature, these differences in outcomes between ethnic groups are often attributed to certain 'ethnic-specific' or cultural factors. This article argues that we should be careful of explaining different outcomes between ethnic groups by (alleged) cultural phenomena. There are other explanations possible such as differences in work

motivation, lack of 'transition facilities' in companies, and differential treatment by employers or social security officials. (KJ/RH)  
ISSN: 01445596

The battle for the old age pension 1908-2008: a tribute to the pension pioneers and the continuing campaign for a decent state pension; by Joe Harris, National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2008, 15 pp.

The 1908 Pensions Act signalled the state's first step in providing for old age. It was a means-tested, non-contributory state pension of 5 shillings (25 pence) a week for men and women aged 70 and over. Before the 1908 Act, those who could no longer earn a living depended wholly on charity to survive. This illustrated tribute gives a brief history of the 10-year campaign, and records the pioneers (liberal reformers, Christian socialists and trade unionists) who led it. While there have been numerous changes to the scheme, pensioner poverty remains a problem, and leading trade union leaders comment on the continuing campaign. (RH)

Price: £2.60 (10 for £20)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. <http://www.npcuk.org.uk>

Building personal accounts: choosing a charging structure: summary [of response to the] Personal Accounts Delivery Authority; by Age Concern England - ACE. London: Age Concern England, April 2008, 2 pp (Policy response - ref: 0708(S)).

The Personal Accounts Delivery Authority (PADA) has been set up in order to oversee the establishment of personal accounts as a simple, low-cost retirement savings scheme. The scheme will be self-financing, its costs being recovered from scheme members in the form of charges. Age Concern England (ACE) responds to a discussion paper by PADA regarding the charging structure. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Can welfare-rights advice targeted at older people reduce social exclusion?; by Suzanne Moffatt, Graham Scambler.

*Ageing and Society*, vol 28, part 6, August 2008, pp 875-900.

It is known that in general people of pensionable age have gained in income compared to other age groups in the British population over the last two decades, but that a substantial minority still experience relative poverty. This paper reports a small qualitative study into the effectiveness of a welfare-rights advice and acquisition service for men and women aged 60 or more years that was provided through a local primary health-care service. Additional financial and non-financial resources were obtained by accessing previously unclaimed state-welfare benefits. It was found that these significantly improved the participants' quality of life. Fourteen of the 25 participants received some type of financial award as a result of the service offered, with the median income gain being £57 per week. The impact of additional resources was considerable and included: increased affordability of necessities and occasional expenses; increased capacity to cope with emergencies; and reduced stress related to financial worries. Knowledge of and access to welfare-rights services also appeared to have a positive effect. It is argued that a level of material resources about a basic level is necessary for social relations and for accessing services and civic activities, and can reduce social exclusion among older people. (KJ/RH)

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From : <http://www.journals.cambridge.org/ASO>

The changing conception of pension rights in Canada, Mexico and the United States; by Patrik Marier.

*Social Policy & Administration*, vol 42, no 4, August 2008, pp 418-433.

Relying on four conceptualisations of the welfare state (universalism, redistribution, state capacity, and intergenerational equity), this article presents an overview of recent pension reforms in Canada, Mexico and the United States. Each country has introduced important reforms in the past 25 years and is currently engaged in debates to make other adjustments. The state is reducing its financial and programmatic commitment towards current and future retirees and is promulgating reforms tightening the link between contributions and benefits. In Canada, the government raised contribution rates substantially to maintain the same level of benefits while it sought to alter its universal flat-rate benefit. In the USA, changes to Social Security have resulted in a higher retirement age and lower replacement rates. In the case of Mexico, the most important public schemes have actually been privatised. (KJ/RH)

ISSN: 01445596

Class, gender and chance: the social division of welfare and occupational pensions in the United Kingdom; by Traute Meyer, Paul Bridgen.

Ageing and Society, vol 28, part 3, April 2008, pp 353-382.

The social division of welfare literature emphasises the extent to which occupational pension provision is distributed on the basis of class and gender. As most previous commentators have at least implicitly recognised, however, a significant proportion of less advantaged people are covered. This paper argues that the patterns of access and their distributional consequences must be considered more systematically, and that in this context, the diversity of employers' pension schemes are investigated. When this is done, it emerges that in the United Kingdom, the spread of occupational provision beyond the most privileged workers means that some vulnerable individuals avoid poverty in retirement. At the same time, however, the main determinant of which less advantaged people are covered and which not is chance. While class and gender are important predictors of who receives occupational pensions, access for the disadvantaged arises mainly as an accident of an employment decision made for reasons unrelated to savings or pensions criteria. This paper argues that the implication is that unsustainable justice-based arguments are currently used by policy makers to sanction the current distribution of UK pension incomes. The paper concludes by discussing the implications of the findings for the appropriateness of recent UK policy proposals and for international debates about pension reform. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

Comments to the SSAC consultation on the Social Security (Miscellaneous Amendments ) (No ...) Regulations 2008: summary [of Age Concern's response]; by Age Concern England - ACE. London: Age Concern England, May 2008, 2 pp (Policy response - ref: 1308(S)).

Age Concern England (ACE) comments on changes to regulations on Pension Credit, Housing Benefit (HB) and Council Tax Benefit that have been recommended by the Secretary of State for Work and Pensions, and on which the Social Security Advisory Committee (SSAC) has sought views. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Decent state pensions for all generations: briefing paper, national lobby of Parliament, Wednesday 22 October 2008; by State Pension Campaign 100, National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2008, 4 pp (+ information sheet).

To tie in with the State Pension Centenary Campaign, the National Pensioners Convention (NPC) and the trade union movement have organised this event campaigning not only for a decent state pension for today's pensioners, but also for future generations. This briefing includes basic rules to follow when meeting one's Member of Parliament (MP), also a model letter to send to an MP in advance of the lobby. The accompanying information sheet provides facts and figures on pensions to use when lobbying. (RH)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. E-mail: [info@npcuk.org](mailto:info@npcuk.org)<http://www.npcuk.org.uk>

Do women teachers get a fair deal?: an assessment of teachers' pensions; by Liam Foster.

Social Policy & Society, vol 7, pt 1, January 2008, pp 41-52.

There has been considerable debate about the future of pension provision over recent years and, in particular, the precarious position of many female pensioners. However, scant attention has been given to women contributing to occupational pensions despite gender differences in levels of accumulation. This article uses evidence from interviews with twenty retired female teachers to outline the difficulties women in the teaching profession have faced in building up occupational pension entitlements. Finally, it highlights that pensions research needs to consider females with access to occupational pension provision to understand the situation of pensioners with a minimal pension income in retirement. (KJ/RH)

ISSN: 14747464

From : <http://www.journals.cambridge.org/sps>

Evaluation of the Pensions Education Fund: a report of research carried out by IFF Research Ltd on behalf of the Department for Work and Pensions; by Lorna Adams, Karen Bunt, Katie Carter (et al), IFF Research Ltd; Department for Work and Pensions - DWP. Leeds: Corporate Document Services, 2008, 119 pp (Department for Work and Pensions research report, no 507).

The Pensions Education Fund (PEF) provides funding for not-for-profit organisations, and began in January 2006 with the purpose of assessing the effectiveness of the delivery of pensions information by trusted third parties, mainly via the workplace, rather than directly by the Department for Work and Pensions (DWP). Originally scheduled to run until March 2008, the Fund has been extended for a further year, although this

evaluation focuses on 2006-2008. This report outlines the findings of interviews with 14 of the 26 providers and samples of employers and individuals with whom they engaged. It focuses on the added value that a trusted third party can bring to the process of delivering pensions information and exploring providers' and employers' experiences of setting up and running PEF initiatives. (RH)

From : Corporate Document Services, 7 Eastgate, Leeds LS2 7EY. E-mail: [orderline@cds.co.uk](mailto:orderline@cds.co.uk) Website: [www.cds.co.uk](http://www.cds.co.uk) Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

Extending the right to buy back National Insurance contributions; by Chris Curry, Pensions Policy Institute - PPI. London: Pensions Policy Institute - PPI (Electronic format only), October 2008, 4 pp (PPI briefing note, no 47).

PPI Briefing Notes clarify topical issues in pensions policy. From 2010, the number of years of National Insurance contributions (NICs) needed in order to qualify for a full Basic State Pension (BSP) will be reduced from 39 years for women and 44 years for men to a total of 30 years for both. However, people reaching State Pension Age (SPA) before 4 April 2010 will still need to have contributed for 39 or 44 years to qualify for a full BSP. This Briefing Note explores the potential advantages, disadvantages and costs of implementing this amendment to NICs. (RH)

From : Download from: <http://www.pensionspolicyinstitute.org.uk> Pensions Policy Institute, King's College, 3rd Floor, 26 Drury Lane, London WC2B 5RL.

Flexicurity in Bismarckian countries?: old age protection for non-standard workers in Belgium; by Hans Peeters, Annelies Debels, Gert Verschraegen (et al).

Journal of Social Policy, vol 37, part 1, January 2008, pp 125-143.

In the debate on 'flexicurity', relatively little attention has been paid to how responsive traditional areas of social security have been to increasing flexibility in the labour market. This article tries to fill this gap by focusing on the Belgian pension system. In particular, it asks to what extent pension regulation in the three pillars has been adapted to the proliferation of atypical forms of employment. It does so by examining whether there are significant differences between old age protection of standard and non-standard workers. The article pursues a double research strategy: an analysis of Belgian legislation and relevant collective labour agreements is complemented with a statistical analysis of the Panel Study of Belgian Households (PSBH). The results show that part-time employment results in a lower first-pillar pension, while other forms of temporal flexibility such as career interruptions and temporary unemployment do not. In the second pillar, findings suggest that workers with contractual flexibility and job mobility are discriminated against. Finally, non-standard workers do not appear to compensate for lower pension protection through increased participation in the third pension pillar. The findings suggest the need for a re-assessment of the system of assimilated periods. To conclude, implications for the design of flexicurity policies are highlighted. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

The future of pensions and healthcare in a rapidly ageing world: scenarios to 2030; by Bernd Jan Sikken, Nicholas Davis, Chiemi Hayashi (et al), World Economic Forum. Geneva: World Economic Forum, September 2008, 115 pp (World Scenario series).

In 2007, the World Economic Forum launched a project, Financing Demographic Shifts 2030, the aim being to address the questions, "How may the future of pensions and healthcare look like in 2030, by taking the various key drivers and critical uncertainties into account? What may be the role of governments, the private sector and individuals?" This report provides an overview of the main challenges related to providing and financing pensions and healthcare of ageing societies. It presents three challenging scenarios for how the business environment around pensions and healthcare might look in the year 2030, considering factors such as attitudes towards retirement and health, global economic performance and investment returns, patterns of infectious and chronic diseases, innovation and the role of governments. The report provides a brief overview of the types of strategic options that may be available to stakeholders to overcome the challenges and grasp the opportunities presented by shifting demographics. Throughout the report, the examples of China and Italy offer contrasting case studies. (RH)

From : Download from website (30/9/08):

<http://www.weforum.org/en/initiatives/Scenarios/FinancingDemographicShifts/index.htm>

How much will pensions and long-term care cost in the future?; by Pensions Policy Institute - PPI; New Dynamics of Ageing programme (NDA).: Pensions Policy Institute - PPI (Electronic format only), April 2008, 4 pp (PPI Briefing note no 46).

To help improve our understanding of the complex relationship between pensions and long-term care, the New Dynamics of Ageing programme (NDA) is funding the Modelling Ageing Populations in 2030 Research Group,

an interdisciplinary team, bringing together the Pensions Policy Institute (PPI) with experts from the London School of Economics (LSE), the University of East Anglia (UEA), the University of Leicester and the London School of Hygiene and Tropical Medicine (LSHTM). In order to inform public debate and the development of future policy, the project aims to produce long-term projections of expenditure on pensions and long-term care up to 2030 and beyond, on a consistent basis. This Briefing Note sets out some preliminary results, and highlights the importance of considering both policy areas together. (RH)

From : Download from: <http://www.pensionspolicyinstitute.org.uk> Pensions Policy Institute, King's College, 3rd Floor, 26 Drury Lane, London WC2B 5RL.

The impact of benefit and tax uprating on incomes and poverty; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation - JRF, April 2008, 4 pp.

Findings, 2218, April 2008, 4 pp.

Each year, the government decides by how much to raise benefits and tax allowances. The basis for these upratings is rarely debated, yet has major long-term consequences for the relative living standards of different groups and for public finances. A team of researchers from the London School of Economics (LSE) and the Universities of Essex, Oxford and East London considers the implications of present uprating policies, with the aim of stimulating debate on this hidden area of policy-making. The impact of different uprating systems is outlined in respect of the effects on poverty and the public purse, and the distributional effects of fiscal drag and benefit erosion. The full report (same title), is by Holly Sutherland, Martin Evans, Ruth Hancock, John Hills and Francesca Zentornio, published by the Joseph Rowntree Foundation (JRF), and also available as a free download (from [www.jrf.org.uk](http://www.jrf.org.uk)). (RH)

ISSN: 09583084

Price: FOC

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. <http://www.jrf.org.uk>

Individual pension-related risk propensities: the effects of socio-demographic characteristics and a spousal pension entitlement on risk attitudes; by Gordon L Clark, Kendra Strauss.

*Ageing and Society*, vol 28, part 6, August 2008, pp 847-874.

The transition from defined-benefit to defined-contribution occupational pension plans has placed a premium on the participants' or contributors' decision-making competence. Their attitudes to risk and their responses to available investment options can have far-reaching implications for their retirement income. Behavioural research on risk and uncertainty has raised understanding of the limits of individual decision-making, but the social status and demographic characteristics of plan participants may also affect risk perception and pension choices. By studying a random sample of the British adult population, this paper explores the significance of socio-demographic characteristics for pension-related risk attitudes. It is demonstrated that pension-plan participants do not appear to understand the risks associated with different types of retirement savings and pension plans. The paper also shows that the gender, age and income of plan participants can give rise to distinctive risk propensities, and that marital status and in particular, whether a spouse also has a pension can also have significant consequences for household risk preferences. These results have implications for those segments of the population that are disadvantaged in the labour market. Employer-provided pensions' education and information programmes may have to be more basic and more closely tailored to the social status of pension plan participants than hitherto assumed or hoped. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

Old age pensions, poverty and dignity: historical arguments for universal pensions; by Nanna Kildal, Stein Kuhnle.

*Global Social Policy*, vol 8, no 2, August 2008, pp 208-237.

The article refers to studies indicating that universal old age pension programmes alone or in combination with earnings-related schemes are conducive to poverty alleviation and less income inequality. Universalism matters, but few countries in the world have introduced universal old age pension programmes. This article does not research this apparent paradox, but asks the empirical question of whether poverty was a prime concern and reflected in arguments used in favour of universal old age pensions when such programmes were introduced historically. The article looks at the arguments for establishing universal old age pensions in three selected countries, all belonging to the group of pioneer countries in this respect: Canada, Mauritius and Norway, which introduced universal pensions in the 1950s. Historical arguments for universal pension systems in these countries are presented and compared. The ambition to reduce poverty was an important motivation in two of the countries, but the main consideration cutting across all three countries was the moral aversion to means testing and the desire to achieve fairness and respect to human dignity. Another argument found in all three

countries was the pragmatic one that a universal scheme would lead to a reduction of the administrative cost of old age provision compared with a system based on means testing. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Old-age pensions in Spain: recent reforms and some of their consequences for the risk of poverty; by Sebastián Sarasa.

Social Policy & Administration, vol 42, no 2, April 2008, pp 197-210.

The starting point of this study is based on the supposition that the successive reforms carried out on the Spanish system of old-age pensions since the 1980s have altered both the intergenerational distribution of income and the risk of poverty for the older population group. The first part of this article outlines how demographic factors and personal incomes affect the risk of poverty. The second part focuses attention on the mediating role played by the social security system in the distribution of intergenerational income, and underlines how the adoption of a longitudinal viewpoint of the intergenerational positions helps to understand the development of the risk of poverty. The third part describes in brief the successive reforms that were carried out on the Spanish retirement pensions regime. Finally, an analysis of the evolution of the personal incomes of older and younger generations has been made, based on the data collected by the European Community Household Panel from 1994 to 2001. This analysis suggests that the reforms have increased the risk of poverty among the over 60s owing to a combination of two factors. Firstly, there has been an increasing tendency among the over 60s to stop working completely, which has reduced job earnings especially for men aged between 60 and 70. Secondly, of more importance, there has been the failure of public pensions to keep pace with the increase in the standard of living, though it is true that they have helped maintain the average purchasing power of the less well-off old-age pensioners. (KJ/RH)

ISSN: 01445596

Pension Centenary Campaign: marking the centenary 1908-2008 and the ongoing campaign for a decent state pension; by State Pension Campaign 100, National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2008, 2 pp.

To tie in with the State Pension Centenary Campaign, this pamphlet outlines the history of the battle for the first old age pension from the 1890s, when there was no state financial provision for old age. Campaigning continues in the early 21 century for a basic state pension that is above the official poverty line of £161 a week for all men and women, and for the pension to be increased annually in line with earnings. (RH)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. E-mail:

[info@npcuk.org](mailto:info@npcuk.org)<http://www.npcuk.org.uk>

Pension reform in Nigeria: how not to "learn from others"; by Bernard H Casey, Jörg Michael Dostal.

Global Social Policy, vol 8, no 2, August 2008, pp 238-266.

While the Chilean pension reform has received considerable attention, its emulation in Nigeria has not. This article is the first in-depth analysis of the Nigerian pension reform introduced in 2004. It suggests that the Nigerian authorities failed to learn the lessons of the system introduced in Chile. They transposed a system that both failed to serve the country from which it was copied and that is inappropriate to the country to which it was copied. For countries such as Nigeria, alternative forms of provision for old age are needed. A social pension might be considered. (RH)

ISSN: 14680181

From : <http://www.sagepublications.com>

Pensions Act 2008: chapter 30. London: TSO, 2008, 147 pp.

The Act makes provision relating to pensions. Sections in Part 1 concern pension scheme membership for jobholders: employers' duties; compliance; safeguards, employment and pre-employment; supplementary provision about compliance and information sharing; duty to establish a pension scheme; the Personal Accounts Delivery Authority; and stakeholders pension schemes. Further parts concern simplification, pension compensation (e.g. on divorce); and a financial assistance scheme. Explanatory notes have been produced to assist in the understanding of this Act and are available separately. (RH)

Price: £22.00

From : TSO, PO Box 29, Norwich NR3 1GN. <http://www.tso.co.uk>

Pensions for women - What you can get, and when; by Department for Work and Pensions - DWP. London: Department for Work and Pensions - DWP, February 2008, 70 pp (DWP Leaflet PM6).

Current guide to pensions in the PM series, comes with ready reckoner for revised retirement age leading to pension entitlement. Significant changes to the State Pension embraced within the Pensions Act 2007 are detailed in relation to the position of women and their entitlement to a basic State Pension. (KJ)

From : Website: <http://www.thepensionservice.gov.uk> Responseline: 0845 7 31 32 33.

The trade-off between home-ownership and pensions: individual and institutional determinants of old-age poverty; by Caroline Dewilde, Peter Raeymaeckers.

Ageing and Society, vol 28, part 6, August 2008, pp 805-830.

This article reports an analysis of European Community Household Panel (ECHP) data to test the hypothesis suggested by Kemeny (1981) and Castles (1998) of a trade-off between the extent of home-ownership and the generosity of old-age pensions. To this end, the impact is evaluated of a range of both pensions arrangements and housing policies on the risk of poverty in old age. The most important analytical innovation is the inclusion of social housing provision as an important policy alternative to the encouragement of home-ownership. Although substantial empirical support was found for the trade-off hypothesis, the findings raise several issues for discussion and further research. Firstly, it was found that neither generous pensions nor high ownership rates had the strongest poverty-reducing potential, for this was most strongly associated with the provision of social housing for older people. Furthermore, the analysis identified a group of older people who are faced with a double disadvantage, in the sense that in high home-ownership countries, those who did not possess their own homes also tended to receive low pension benefits. Although this effect arises at least partly as a result of selection - the larger the ownership sector, the more selective the group of people who do not own their homes - the high poverty risk among 'non-owners' was apparently not countered by the pension system. (KJ/RH)

ISSN: 0144686X

From : <http://www.journals.cambridge.org/ASO>

The under-pensioned: disabled people and people from ethnic minorities; by Adam Steventon, Carlos Sanchez, Pensions Policy Institute - PPI; Equality and Human Rights Commission - EHRC. London: Pensions Policy Institute - PPI, 2008, 92 pp (EHRC Research report, 5).

This research has been commissioned by the Equality and Human Rights Commission (EHRC) to examine the likely future pension incomes of disabled people and people from ethnic minorities. Overall, it finds that disabled people and people from ethnic minorities have many of the characteristics that are associated with lower pension incomes. If current trends continue, they are likely to have lower pension incomes in future than the traditionally-employed median-earning male. The research uses data from the Family Resources Survey 2005/06 and the Quarterly Labour Force Survey, April to June 2007 (both supplied by the UK Data Archive, University of Essex). (KJ/RH)

From : Download from website:

[http://www.pensionspolicyinstitute.org.uk/uploadeddocuments/PPI\\_EHRC\\_The\\_Underpensioned\\_Nov\\_2008.pdf](http://www.pensionspolicyinstitute.org.uk/uploadeddocuments/PPI_EHRC_The_Underpensioned_Nov_2008.pdf)

## 2007

Age Concern's response to the pensions White Paper "Personal accounts : a new way to save"; by Age Concern England - ACE. London: Age Concern England - ACE, March 2007, 4 pp (Policy Response - summary, ref: 1207(S)).

Age Concern England (ACE) highlights its main views on the proposals in the White Paper: automatic enrolment; the personal accounts model; governance; information and advice; interaction with means-tested benefits; accessing personal savings; contribution limits and transfers; savings options before 2012; and monitoring and evaluation. In general, ACE welcomes a system that would provide better savings options for many on modest earnings and for those without a good occupational pension. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Age Concern's response to the Work and Pensions Committee on personal accounts: summary; by Age Concern England - ACE. London: Age Concern England - ACE, October 2007, 3 pp (Policy response - ref: 3507(S)).

Age Concern England (ACE) highlights issues that it sees key to personal accounts being introduced successfully, that it would want the Work and Pensions Committee to consider. ACE particularly believes that the needs of members must be central to the scheme's development, and which takes into account the needs of those with low and interrupted earnings, for example by allowing modest lump sums to be added. Other

concerns covered are: appropriateness of information and advice; annuities; ensuring that saving pays; and monitoring and reviewing pension reform. Some clarity is also sought regarding how the Personal Accounts Delivery Authority (PADA) will operate. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Age Concern's submission to the Work and Pensions Committee's Inquiry into the Government's proposals for personal accounts; by Age Concern England - ACE. London: Age Concern England - ACE, January 2007, 7 pp (Policy Papers ref: 0307).

This response from Age Concern England (ACE) to the Work and Pensions Committee on the pensions White Paper "Personal accounts : a new way to save" refers to findings from a survey of women and pensions carried out by ACE between August and October 2006. ACE comments on the following aspects: automatic enrolment; the personal accounts model; governance; information and advice; accessing pension savings; waiting periods; savings options before 2012; and existing pension provision. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Assessing the capacity of pension institutions to build and sustain trust: a multidimensional conceptual framework; by Mark Hyde, John Dixon, Glenn Drover.

Journal of Social Policy, vol 36, part 3, July 2007, pp 457-476.

As policy makers have sought to reconfigure the public-private boundaries of their pension systems, trust has become an increasingly salient issue. At stake is the attainment of desired policy outcomes regarding retirement. By what criteria, then, should the capacity of pension institutions to build and sustain trust be assessed? This article emphasises the strategic importance of institutional design in the trust process. Building on Sztompka's seminal analysis of the institutional foundations of trust and a substantial review of the literature and survey evidence regarding public confidence in pensions, the authors identify, justify and give indicative operational content to six trust benchmarks. These benchmarks are choice, accountability, transparency, security, enactment of rights, and enforcement of rights. This provides a conceptual foundation for future empirical research on the capacity of pension institutions to build and sustain trust. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

Attitudes to pensions: the 2006 survey: a report of research carried out by NatCen and School of Social Sciences, University of Birmingham on behalf of the Department for Work and Pensions and HM Revenue and Customs; by Elizabeth Clery, Stephen McKay, Miranda Phillips (et al), National Centre for Social Research - NatCen; School of Social Sciences, University of Birmingham; Department for Work and Pensions - DWP; HM Revenue and Customs. Leeds: Corporate Document Services, 2007, 204 pp (Department for Work and Pensions Research report, no 434).

1950 adults aged 18-69 took part in this 2006 study, which explored attitudes, knowledge and behaviour relating to pensions, saving and financial planning for retirement. The survey has been designed with the possibility of being repeated every two years in order to measure continuity and change in public attitudes. The report describes respondents' social and economic characteristics; and considers people's willingness and ability to draw on pensions, savings and assets to help fund their retirement. Respondents' knowledge of different aspects of the pension system are described, also their awareness of pension issues, and the level of knowledge of their own pension arrangements. The ways in which people can become better informed about pensions and planning for retirement are examined. General attitudes towards saving for retirement, including attitudes to risk and views about making important financial decision are analysed. Later chapters include: closer examination of attitudes to pensions and saving, and people's trust and confidence in pension providers; views on the Government's role and pension reform, particularly on the State Pension; expectations for retirement; and the treatment of pensions in the tax system and changes in April 2006 (also known as 'A' day). Appendices include results of statistical analyses. (RH)

From : Corporate Document Services, 7 Eastgate, Leeds LS2 7EY. E-mail: [orderline@cds.co.uk](mailto:orderline@cds.co.uk) Website: [www.cds.co.uk](http://www.cds.co.uk) Download from DWP website: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

The Bulgarian pension reform: post-accession issues and challenges; by Darinka Asenova, Roddy McKinnon. Journal of European Social Policy, vol 17, no 4, November 2007, pp 380-389.

Focusing on the social impacts of the 2000-02 pension reform in Bulgaria, this article examines how Bulgarian pensioners cope with income risk in old age. Reporting that old age pensions are frequently inadequate to



household consumption needs, the authors argue for more generous tax-financed social pensions alongside contributory pension provision, to combat old age poverty. As the poorest country to date to achieve European Union (EU) accession, this article concludes by suggesting that Bulgaria's pursuit of fuller integration and development within the EU cannot be divorced from better meeting the social security needs of its ageing population. (RH)

ISSN: 09589287

From : <http://esp.sagepub.com>

Charity or entitlement?: generational habitus and the welfare state among older people in north-east England; by Suzanne Moffatt, Paul Higgs.

Social Policy & Administration, vol 41, no 5, October 2007, pp 449-464.

Current UK policies aimed at reducing pensioner poverty involve targeting those in greatest need by supplementing their incomes with means-tested welfare benefits. It is believed that such policies provide more resources for those in greatest need. However, non-uptake of state welfare benefits by many older UK citizens exacerbates the widening income gap between the richest and poorest pensioners. The underlying beliefs and discourses are examined among those currently in retirement who lived through a time when welfare programmes had more a putative abstract universalism than is now the case. Based on the narratives of people aged over 60 in north-east England, the collective forces of structure and individual practice are shown in relation to welfare accumulate over a lifetime and influence the ways in which people interact with the welfare system in later life. It is found that the reasons for the apparent lack of agency among older people in relation to claiming benefit entitlements are linked to the particular social, economic and political circumstances which have prevailed at various points prior to and since the inception of the UK welfare state. It is argued that the failure of some older citizens to operate as citizen consumers can be conceptualised in terms of a generational welfare "habitus", the consequences of which are likely to exacerbate inequalities in later life. (KJ/RH)

ISSN: 01445596

Closing the gender gap in retirement income: what difference will recent UK pension reforms make?; by Debora Price.

Journal of Social Policy, vol 36, part 4, October 2007, pp 561-584.

The second report of the Pensions Commission sought to establish a framework for a sustainable pension system for future generations of pensioners in the UK. The framework has been largely accepted by government in the White Paper, "Security in retirement: towards a new pension system" (2006). Legislation will follow. The Commission and the government have made a number of claims about how their proposals will benefit women. Reforms have been welcomed by women's lobby groups. This article presents a gendered analysis of the Pensions Commission proposals using unpublished data generated by Pensim2, a pensions' simulator developed by the Department for Work and Pensions (DWP). Substantial improvements for women will be in the long term only, and will depend heavily on the extent to which gendered patterns of work and family change in future. For women who follow traditional paths of combining part-time work with looking after children and kin, outcomes will depend on partnering arrangements. If they are married or cohabiting, they will be better off; but if they live alone in later life, the principal advantage of the proposals will be a reduction in means testing rather than an improvement in levels of income. (KJ/RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

The Communities and Local Government Committee Inquiry - Council Tax benefit: memorandum by Age Concern England; by Age Concern England - ACE. London: Age Concern England - ACE, June 2007, 7 pp (Policy response - ref: 2407).

Take-up of Council Tax benefit is of major concern to Age Concern England (ACE), as up to 2.2 million pensioners are missing out on the benefit that is due to them. This paper is a response to the House of Commons Communities and Local Government Committee's inquiry, and refers to the Lyons Inquiry which is looking at how local government is financed. While ACE supports the rebranding of Council Tax benefit as a rebate, it is important that Government continues to promote and encourage benefit take-up. ACE puts the case for reform of benefit rules and for improvements to processing and data sharing, so that benefits can be delivered automatically. (RH)

Price: FOC

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Download document at <http://www.ageconcern.org.uk>

Counting the cost of caring: a women and pensions survey; by Age Concern England - ACE. London: Age Concern England, January 2007, 42 pp.

Age Concern England (ACE) carried out this survey to find out more about the impact of caring on pensions. The survey was completed by 624 women, most of whom were aged 45 to 74. This report outlines the findings regarding: living standards in retirement; factors affecting ability to save; and issues around building up a private pension, financial independence, and the impact of state pension reforms. While it is acknowledged that women will benefit from changes being introduced in the Pensions Bill (published November 2006), they are still likely to miss out on private provision. (RH)

From : Age Concern England, Astral House, 1268 London Road, London SW16 4ER.  
<http://www.ageconcern.org.uk>

Dismantling an earnings-related social pension scheme: Germany's new pension policy; by Winfried Schmähl. *Journal of Social Policy*, vol 36, part 2, April 2007, pp 319-340.

A paradigm shift in pension policy decided by the German red-green coalition government will considerably affect the level and structure of pension benefit, as well as the mix of public and private old-age security arrangements. This article begins with a brief outline of the pension schemes as designed before recent decisions, also reasons for current reform debates. The major measures of the 2001 Pension Reform are described. The main focus is on the effects of the reform for (personal) income distribution and institutional design. A partial shift from (mandatory) public (pay-as-you-go financed, PAYG) pensions to (voluntary) private (capital-funded) pensions, and from defined benefits towards defined contributions will, among other things, reduce the benefit level in social pension insurance. Even after many years of paying contribution, a large number of contributors will only receive benefits below social assistance level. It can be expected that this development will transform the present earnings-related statutory pension scheme - which has as strong contribution-benefit link and is aimed at income smoothing over the life cycle - into a basic, highly redistributive pension scheme, aimed mainly at avoiding poverty. Income inequality in old age is expected to increase as a result of the new strategy in pension policy. (RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

Evaluation of automatic state pension forecasts: a report of research carried out by IFF Research Ltd on behalf of the Department for Work and Pensions; by Karen Bunt, Jane Barlow, IFF Research Ltd; Department for Work and Pensions - DWP. Leeds: Corporate Development Services, 2007, 154 pp (Department for Work and Pensions Research report, no 447).

For the two years to November 2006, the Department for Work and Pensions (DWP) sent some 16 million automatic pension forecasts (APFs) to people aged 20-60. The aim of the AFP is to inform people of the estimated amount of State Pension they will receive, also to improve understanding of pensions more generally and to make informed choice about different pension options. IFF Research was commissioned to undertake research to help determine the impact of sending out APFs. The evaluation comprised 12000 interviews, including 9000 with AFP recipients about their reactions to the forecast, what they did with it, and whether they took action as a result. The 3000 other interviews were with a sample of non-recipients. While most of those who recalled receiving the AFP (80%, equivalent to 45% of all recipients) said that it had improved their understanding of pensions, levels of engagement with the AFP were fairly low, such that receipt seems to have had little, if any, impact on knowledge of the State Pension system. Appendices include the telephone survey questionnaire used, the texts of pension leaflets ("A quick guide to State Pensions" and "Plan your retirement now!"), and the opt-out letter (for those not wishing to participate to respond). (RH)

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Exploring the relationships between provision of welfare benefits advice and the health of elderly people: a longitudinal observational study and discussion of methodological issues; by John Campbell, Rachel Winder, Suzanne H Richards (et al).

*Health and Social Care in the Community*, vol 15, no 5, September 2007, pp 454-463.

Provision of welfare benefits advice to maximise financial benefit uptake is a shared goal for social and health policy in the UK. This paper reports on a longitudinal postal survey in 2002-2003 of community-dwelling people aged 60+ referred for specialist welfare benefits advice within social services and who were followed up after 5 months. Outcome measures include the Short Form 36 (SF-36), the General Health Questionnaire 12 (GHQ-12) and the Barthel Index (postal version), along with questions about chronic illness. Of 233 people sent questionnaires, 77 (33%) returned a completed baseline questionnaire. Of the 156 who did not, 35 (22%) gave reasons of being 'too unwell' to participate. Between baseline and follow-up, 8 of the 77 respondents died; 52 of the 69 (75%) remaining participants completed follow-up questionnaires. Respondents (mean age 80.3)

receiving welfare benefits advice usually reported the presence of a longstanding illness or disability, and the use of healthcare services. Whereas baseline SF-36 scores were extremely low and remained so at follow-up, there were significant improvements in GHQ-12 scores. Significant increases in benefit income were identified in 65% of respondents with complete financial data sets (mean increase £14.73 per week). Participants were very vulnerable in their health status (compared with normative data for older people); this may have contributed to the difficulty in engaging them in the research. There are methodological issues around establishing cause and effect in this type of study which cannot be readily designed on account of ethical issues. Extraction and analysis of financial status and benefit eligibility with a view to determining absolute changes in the material well-being of vulnerable individuals over time is a complex and challenging task. Use of suitable measures is essential. Innovative strategies are necessary to maximise survey response rates in vulnerable older populations.

ISSN: 09660410

From : <http://www.blackwellpublishing.com/hsc>

The health care needs of UK pensioners living in Spain: an agenda for research; by Helena Legido-Quigley, Daniel La Parra.: European Observatory on Health Systems and Policies, 2007, pp 14-17.

Eurohealth, vol 13, no 4, 2007, pp 14-17.

There is a growing interest in learning how older migrants adapt to their new country of residence, in understanding their motivations for migration, and the factors that influence international retirement migration patterns. However, there has been little research into the health and health care needs of international migrants retiring to other countries. This paper presents findings on health status and utilisation of health services, with a particular focus on UK pensioners retiring to Spain. Future research should focus on the health needs of pensioners and their perspectives as to whether and how these health needs are met. (KJ/RH)

ISSN: 13561030

From : <http://www.lse.ac.uk/LSEHealtheurohealth@lse.ac.uk>

The impact of occupational pensions on retirement age; by Sepideh Arkani, Orla Gough.

Journal of Social Policy, vol 36, part 2, April 2007, pp 297-318.

European countries, including the UK, have been focusing on attention on retirement age. This article contributes to the debate on retirement age and the extent to which occupational pensions influence the decision to retire. It uses data from the Labour Force Survey (LFS) from 1984 to 1991 and the Quarterly Labour Force Survey from 1992 to 2003 to review changes in actual average retirement age in the UK during the period 1983 to 2003 by gender and ethnicity. The article investigates the link between occupational pension schemes and men's and women's actual retirement ages. It uses the English Longitudinal Survey of Ageing (ELSA, 2002-2003) to explore the impact of pension type on employees' expected retirement age and the decision to take early retirement. (RH)

ISSN: 00472794

From : <http://www.journals.cambridge.org>

The International Pension Centre customer survey 2005: a report of research carried out by BMRB Social Research on behalf of the Department for Work and Pensions; by Nicholas Howat, Lorraine Sims, Oliver Norden, BMRB Social Research; Department for Work and Pensions - DWP. Leeds: Corporate Document Services, 2007, 108 pp (Department for Work and Pensions Research report, no 425).

The International Pension Centre (IPC) is the Pension Service department responsible for administering the UK State Pension to people living abroad, or moving into the UK from another country. During the summer of 2006, a survey of customers contacting the IPC was carried out to measure their experience of, attitudes toward, and satisfaction with the service. A total of 1,084 interviews were conducted with customers living all over the world. This report looks at the profile of customers contacting the IPC; measurement of the IPC's overall performance; how customers contact IPC; information about customers' most recent enquiries; and customers' experiences of the complaints process within IPC. (RH)

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Live now, save later?: young people, saving and pensions: a report of research carried out by the MORI Research Institute on behalf of the Department for Work and Pensions; by Nick Pettigrew, Jayne Taylor, Caroline Simpson (et al), Ipsos MORI Social Research Institute; Department for Work and Pensions - DWP. Leeds: Corporate Document Services, 2007, 101 pp (Department for Work and Pensions Research report, no 438).

Young people face a variety of barriers to saving for retirement, from the strong sense of wanting to "live for today", to the competing demands on their income and poor understanding of the available pension options. The

Department for Work and Pensions (DWP) commissioned Ipsos MORI's Social Research Institute to undertake a qualitative research project examining the attitudes of young people (aged 16 to 29) to saving, retirement planning and pensions. The research sought to inform ways of encouraging and enabling young people to begin saving, particularly for retirement. This report documents the findings, the main topics being: money management strategies and financial priorities; attitudes to saving; triggers and barriers to saving; perceptions of retirement and pensions; triggers and barriers to saving in a pension; and reactions to personal accounts and automatic enrolment into a pension scheme being introduced in 2012. Appendices comprise the methodology and materials used in the discussion sessions. (RH)

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Meeting the aspirations of the British people: 2007 Pre-Budget report and Comprehensive Spending Review; presented to Parliament by the Chancellor of the Exchequer; by HM Treasury. London: TSO, 9 October 2007, 282 pp (Cm 7227).

It is difficult to distinguish between this report's two components, as information on the 2007 Comprehensive Spending Review (CSR) is scattered throughout. One set of factors noted as being "new challenges and opportunities facing the UK" is demographic and socio-economic change, with "rapid increases in the old age dependency ratio and rising consumer expectations of public services". This CSR announces a new performance management framework comprising 30 Public Service Agreements (PSAs). Among PSAs relevant to services for older people are: 17, Tackle poverty and promote greater independence and wellbeing in later life; 18, Promote better health and well-being for all; 19, Ensure better care for all; while PSA 15 concerns addressing forms of disadvantage including age. On departmental aims, the Department of Health's (DH) direct funding for social care will increase to £1.5 billion by 2010; and there will be consultation on reform of the public support and care system focusing particularly on older people. Regarding the Department for Work and Pensions (DWP), the CSR refers to the state pension reforms from 2010 and personal accounts from 2012. (RH)

Price: £45.00

From : TSO, PO Box 29, Norwich NR3 1GN. [www.tsoshop.co.uk](http://www.tsoshop.co.uk) Also available on the Treasury website at: [hm-treasury.gov.uk/budget2007](http://hm-treasury.gov.uk/budget2007)

The needs and resources of older people; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 2 pp.

Findings, 2044, April 2007, 2 pp.

With the 2006 White Paper, "Security in retirement: towards a new pension system" (Cm 6841) as background, a research team from the University of Loughborough's Centre for Research in Social Policy and the University of Essex explored what existing data sources can tell us about older people's needs and resources. A particular focus was on poverty and hardship in later life. The team analysed data from five different cross-sectional and longitudinal data sets: the British Household Panel Survey (BHPS); the Expenditure and Food Survey; the Poverty and Social Exclusion Survey of Britain; the General Household Survey (GHS); and the Health Survey for England. As well as income, the analysis also examines expenditure, health, social networks, services, housing and neighbourhoods. It considers how the circumstances of people aged 65+ change as they age, and whether life is improving or worsening for successive generations of older people. The full report, "Measuring resources in later life: a review of the data" is published by the Joseph Rowntree Foundation (JRF); it highlights limitations and suggests possibilities for future research. (RH)

ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Older people's views and experiences of resources in later life; by Joseph Rowntree Foundation - JRF.: Joseph Rowntree Foundation, April 2007, 4 pp.

Findings, 2061, April 2007, 4 pp.

With increasing numbers of older people living longer, the future of their financial and service provision is a key policy concern, while poverty among the present generation of older people remains an important issue. This qualitative study, by the University of Loughborough's Centre for Research in Social Policy, explores how older people value available resources, and how they had planned for retirement and are planning for future later life. The research is set against the background of the 2006 White Paper, "Security in retirement: towards a new pension system" (Cm 6841). 91 in-depth interviews were conducted with older people aged 65-84 during 2005. Although this a longitudinal piece of research (respondents will be interviewed up to twice more), these findings relate to the first round of interviews only. The focus is on experiences up to the time of interview and expectations about the future, in order to act as a foundation for issues to be explored in more depth in the next

research stages. The full report, by Katherine Hill and colleagues, "Understanding resources in later life: the views and experiences of older people" is published by the Joseph Rowntree Foundation (JRF). (RH)  
ISSN: 09583084

From : Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. Findings and full report available as free downloads from <http://www.jrf.org.uk>

Pension reforms in Europe and life-course politics; by Robert Maier, Willibrord de Graaf, Patricia Frericks. *Social Policy & Administration*, vol 41, no 5, October 2007, pp 487-504.

In recent years, somewhat drastic pension reforms have taken place in all European countries. The pension systems developed in the last century are no longer considered to be suited to the changing demographic constellations in European countries, and the financial sustainability of these systems is under threat. Moreover, the changing political and economic set-up in European countries is also used to justify reforming the different pension systems. Different reasons can be given to explain the various pension reform measures without, however, there being any integrated coherence. It is suggested that a politics of social policy, and of pension policy in particular, based on a life-course perspective, facilitates the understanding of the whole range of pension reform measures. Such a life-course perspective integrates sequences of learning, working and caring considered necessary for the policy. In other words, it is based on a conception of human potential, and it integrates, to some extent, the previously separate domains of labour market policy, education policy, care policy and pension policy. However, recent theoretical and empirical studies of the life course lead to a critical evaluation of the new standard biography, with the conclusion that the new standard is one-sided and scientifically unsound, entailing challenges for social policy. (KJ/RH)

ISSN: 01445596

Pension reforms in urban China and Hong Kong; by Wai Kam Yu.

*Ageing and Society*, vol 27, part 2, March 2007, pp 249-268.

Three questions are asked in this study of recent pension reforms in Hong Kong and urban China. What are the causes of the pension reforms in these two economies? What are their key features? What difficulties have been faced by the Hong Kong and Beijing governments during their implementation? As well as enhancing our understanding of the pension schemes in these two countries, this paper contributes to the debate on whether government welfare reforms in responses to economic globalisation are converging on one pattern, an ideal mix of pensions schemes. This paper shows that both convergent and path-dependent processes explain the forms of the measures introduced by the Hong Kong and Beijing governments. They have responded not only to the challenges brought by economic globalisation but also to the legacy of previous policies. Moreover, the welfare effectiveness of the new schemes has been undermined both by the two governments' non-welfare policies, particularly to promote economic growth, and by the constraints created by previous welfare measures. The paper also argues that to develop only a non-contributory comprehensive pension scheme is not the solution to the problem of how best to provide old-age income security, but that this welfare goal principle should be more strongly upheld in pensions reforms. (KJ/RH)

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From : [http://www.journals.cambridge.org/jid\\_ASO](http://www.journals.cambridge.org/jid_ASO)

Pensioner poverty over the next decade: what role for tax and benefit reform?; by Mike Brewer, James Browne, Carl Emmerson (et al), Institute for Fiscal Studies - IFS. London: Institute for Fiscal Studies, July 2007, 109 pp (IFS commentary 103).

What are the prospects for pensioner poverty in the next ten years, and how much difference will the proposals in the 2006 White Paper, "Security in retirement" (Cm 6841) make? This report examines these questions under a variety of alternative tax and benefit policies, by using data from the British Household Panel Survey (BHPS), the English Longitudinal Study of Ageing (ELSA), the Family Resources Survey, the ONS Longitudinal Study, and mortality data from the Government Actuary's Department. This is done by modelling the future demographic structure and incomes of the pensioner population up to 2017/18, by simulating mortality, health, receipt of disability benefits and labour market outcomes for people aged 50+ in England in 2002/03. Different tax and benefits systems are then applied to this simulated pensioner population to examine their effects on future pensioners' net incomes, and hence future pensioner poverty. The research finds that recent falls in poverty amongst those aged 65+ are unlikely to continue after 2007-08, even after the implementation of the proposals outlined in the White Paper. The research for this report was funded by Help the Aged, and co-funded by the Economic and Social Research Council through the ESRC research grant Inequalities in Health in an Ageing Population (RES-000-23-0590) and the Centre for Microeconomic Analysis of Public Policy at the Institute for Fiscal Studies (IFS). (RH)

Price: £15 (IFS members); £30 (non-members)

From : The Institute for Fiscal Studies, 7 Ridgmount Street, London WC1E 7AE. Link to download: [http://www.ifs.org.uk/publications.php?publication\\_id=3991](http://www.ifs.org.uk/publications.php?publication_id=3991)

Pensions at a glance: public policies across OECD countries; by Organisation for Economic Co-operation and Development - OECD. 2nd ed Paris: Organisation for Economic Co-Operation and Development - OECD, 2007, 204 pp.

This report provides indicators (based on 2004 information) for comparing pension policies across all 30 OECD member countries. It gives estimates of the level of pensions people will receive if they work for a full career and if today's pension rates stay unchanged. The report is in three main parts, the first of which presents the information needed to compare pension policies. Part II covers pension reforms and private pensions. Part III provides detailed background information on each of the 30 countries' retirement income arrangements such as qualifying conditions, the rules for calculating benefit entitlements, the treatment of early and late retirees, and information on any pre-reform scenarios. (RH)

Price: £21.00

From : TSO, Publications Centre, PO Box 29, Norwich NR3 1GN. Website: [www.oecd.org/publishing](http://www.oecd.org/publishing)

The Pensions Bill: the impact of pensions reform proposals on the self-employed from black and minority ethnic groups; by Runnymede Trust. London: Runnymede Trust, March 2007, 6 pp ( A Runnymede Trust briefing paper).

The Runnymede Trust submitted a response to the White Paper "Security in retirement: towards a new pensions system" (Cm 6841) in September 2006, generally welcoming the reforms proposed. In this briefing paper, however, the Trust argues that low-income black and minority ethnic (BME), self-employed people will not benefit equally from the reforms proposed in the Pensions Bill or of personal accounts (as outlined in the White Paper). It particularly notes that BME groups are over-represented among the self-employed - especially among the low-income self-employed - and that they face a greater degree of uncertainty of income and financial security. Regarding personal accounts, language and cultural differences can affect savings behaviour. (RH)

From : The Runnymede Trust, 7 Plough Yard, Shoreditch, London EC2A 3LP. E-Mail: [info@runnymedetrust.org](mailto:info@runnymedetrust.org) Website: [www.runnymedetrust.org](http://www.runnymedetrust.org)

Pensions not poverty: a basic human right; by HelpAge International; Help the Aged. London: HelpAge International; Help the Aged, 2007, A5 leaflet.

This leaflet launches the Pensions not Poverty campaign that aims to tackle the poverty of older people in poorer countries through the introduction of a social pension. Eight out of ten people in poorer countries have no regular income at all. A short film which includes interviews with some of the older people who Help the Aged works with is featured on their website. Author Bill Bryson is the Campaign's Ambassador. (KJ/RH)

Price: FOC

From : Website; [www.helptheaged.org.uk/pensionsnotpoverty](http://www.helptheaged.org.uk/pensionsnotpoverty)

Pensions panorama: retirement-income systems in 53 countries; by Edward Whitehouse, World Bank; Organisation for Economic Co-operation and Development - OECD. Washington, DC: World Bank, 2007, 234 pp.

The future adequacy of pension benefits, the impact of pension reforms on the distribution of income among older people, and the means to combat old-age poverty are the issues of interest in this report, summed up as "social sustainability". Part 1 is a cross-country analysis: which countries have which types of pension schemes; the parameters and rules of different parts of the retirement-income system; the methodology and assumptions for modelling pension entitlement; future pension entitlements for today's workers; and the link between pensions and earnings. Part 2 comprises studies of the 53 countries by region: high-income OECD countries; Eastern Europe and Central Asia; Latin America and the Caribbean; and the Middle East and North Africa. Each country profile outlines qualifying conditions, the benefit calculation rules, and the treatment of pensioners under the personal income tax and social security contributions. (RH)

Price: £14.50

From : The Stationery Office, PO Box 29, Norwich NR3 1GN.

Report of the Trade Union and Pensions Conference organised by the NPC Trade Union Working Party, Monday 26th March 2007; by National Pensioners Convention - NPC. London: National Pensioners Convention - NPC, 2007, 7 pp + insert.

In 2006, the Trades Union Congress (TUC) passed Composite resolution 6, which committed the trade union movement to work with and maximise support for the National Pensioners Convention (NPC) in campaigning to restore the link between earnings and pensions and raise the level of the basic state pension above the official

poverty level. This report outlines the main points made by speakers at an NPC conference to review progress on Composite 6 and to determine the next steps of the campaign. Many of the comments referred to the Pensions Bill (2006/07 session) which would do little to meet current pensioners' needs, nor protect those at work in defending occupational pensions. The insert is the NPC's Pensioners' Charter. (RH)

From : National Pensioners Convention, 19-23 Ironmonger Row, London EC1V 3QN. <http://www.npcuk.org.uk>

Routes onto Incapacity Benefit: findings from a survey of recent claimants: research summary; by Peter A Kemp, Jacqueline Davidson, Department for Work and Pensions - DWP; Department of Social Policy and Social Work, University of Oxford; Social Policy Research Unit - SPRU, University of York. London: Department for Work and Pensions, 2007, 4 pp (Department for Work and Pensions research summary).

The processes by which people come to claim incapacity related benefits are not well understood. The Department for Work and Pensions (DWP) commissioned the Department of Social Policy and Social Work, University of Oxford and the Social Policy Research Unit (SPRU), University of York to carry out this quantitative study, to provide detailed information on the characteristics and circumstances of new claimants of Incapacity Benefit (IB). The study also sought to provide statistical information about routes onto IB that had previously been identified in a linked qualitative study conducted for the DWP. Face-to-face, structured interviews were conducted with a representative sample of 1843 recent IB claimants. 'Recent claimants' were defined as people who had made a new claim for IB in the previous 3 months; interviews were carried out around 6 months after people had made their claim for IB. This summary outlines findings regarding claimant characteristics (and employment, health and disability), the role of employers, claiming IB, and work expectations and barriers once on IB. The full report (Research report 469) is published by Corporate Document Services, and available from the same sources as this summary. (RH)

From : Paul Noakes, Central Social Research Services, 4th Floor, The Adelphi, 1-11 Robert Adam Street, London WC2N 8HT. E-mail: [Paul.Noakes@dwpgsi.gov.uk](mailto:Paul.Noakes@dwpgsi.gov.uk) Download report: <http://www.dwp.gov.uk/asd/asd5/rrs-index.asp>

The rules of the game: the politics of national pensions in Korea; by Gyu-Jin Hwang.

Social Policy & Administration, vol 41, no 2, April 2007, pp 132-147.

The conditions in which policy changes occur over time are explored. The institutional pathways taken by national pensions in Korea over an extended period are studied, identifying the key moments which have pushed through their development initiation (1973), implementation (1988) and reform (1998). Public pensions have developed over time in an incremental fashion, bringing an ever-growing proportion of the population under their umbrella. What factors account for this development? First, a combination of a rapid increase in the older population with the traditional extended family increasingly becoming a nuclear one, means that what used to be simply a family issue of protecting older people has become a social matter. Second, urbanisation and industrialisation have resulted in an ever-growing number of life-time contingencies such as unexpected income losses. Convincing as these socio-economic accounts may seem, however they offer only a snapshot, underscoring the politics of national pensions which stretch over long periods. This article seeks to answer how and in whose interest national pensions come on to the political agenda, how they are framed and defined, and how political actors respond to pensions for national pension reform. In each of the three stages, it is suggested, somewhat different institutional rules have operated. Defining institutional rules in the 'process of who gets represented in the decision-making process', this article identifies the different institutional rules which have played a pivotal role in the social policy-making processes. (RH)

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State pensions - your guide; by The Pension Service, Department for Work and Pensions - DWP. Northampton: The Pension Service, October 2007, 60 pp (PM2).

This guide gives information about the basic State Pension, the additional State Pension (also known as SERPS or State Second Pension) and further details about claiming the pension. It also includes changes to the rules and conditions for building up a state pension as enacted by the Pensions Act 2007. (KJ)

Price: FOC

From : The Pension Service, Freepost RLXH-JUEU-GZCH, Northampton NN3 6DF. Available in other formats, contact tel: 0845 7 31 32 33 Website: <http://thepensionsservice.gov.uk>

Updating the debate on intergenerational fairness in pension reform; by Kenneth Howse.

Social Policy & Administration, vol 41, no 1, February 2007, pp 50-64.

This article examines the arguments involved about the fairness or unfairness of government policies that would require current working generations to bear the full impact of their lower fertility on the costs of retirement pensions. The analysis is set in the context of a wider debate on the idea of generational fairness in assessing options for reform under conditions of population ageing. The article considers three questions: whether

generational fairness poses a serious problem for the pay-as-you-go pension scheme; whether it is reasonable to assess the generational fairness of pension policy in isolation from other kinds of generational transfer; and whether there is a good case for redistribution from future generations in favour of the baby boom generation. (RH)

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Welfare retrenchment as social justice: pension reform in Mexico; by Patrik Marier, Jean F Mayer.

Journal of Social Policy, vol 36, part 4, October 2007, pp 585-604.

This article analyses critically the applicability of current theories of welfare state retrenchment to the 2004 public pension reform in Mexico, with the 1995 reform acting as a complementary case. In particular, this article contributes to the literature by analysing the reasons for which a potentially unpopular reform was successfully enacted. Available evidence suggests that - contrary to the existing literature's assertions - Mexican politicians responsible for the 2004 reform sought credit for these changes, rather than to avoid blame. Also, by presenting the reform as necessary to enhance socioeconomic equality, politicians were able to gather substantial popular support and defeat labour unions opposing this pension restructuring process. Hence, the authors propose that by framing the public debate as a matter of social justice, promoters of pension reform increased significantly popular support for the retrenchment of important benefits from a core group of civil servants, and successfully pressured Congress to promulgate this reform. The authors suggest that this created a reform path that will facilitate future efforts at reforming the remaining public pension schemes in Mexico. (KJ/RH)

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Welfare state without dependency: the case of the UK Chinese people; by Chak Kwan Chan, Bankole Cole, Graham Bowpitt.

Social Policy & Society, vol 6, pt 4, October 2007, pp 503-514.

Using the welfare practices of UK Chinese people, this study contests the myth of welfare dependency of ethnic minorities and discusses their social and moral foundation of self-reliance. The study is based on data from 100 face-to-face interviews, supplemented by findings from 316 respondents in a national postal survey, and part of an Economic and Social Research Council (ESRC) funded research project by Chen and colleagues at Nottingham Trent University. The study shows these UK Chinese respondents to be family-oriented and self-reliant, having low expectations of public welfare, thus challenging the myth of welfare dependency of ethnic minorities. Also, compared with Chinese welfare practices based on strong moral values and duties towards other people, New Labour's welfare culture lacks a solid social and ethical base for nurturing the concepts of duty and self-reliance. (RH)

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Working beyond the state pension age in the United Kingdom: the role of working time flexibility and the effects on the home; by Andreas Cebulla, Sarah Butt, Nick Lyon.

Ageing and Society, vol 27, part 6, November 2007, pp 849-868.

The present and future security of employee-pension funding remains at the forefront of public debate across Europe and beyond. In the United Kingdom, to finance future pension entitlements it has been suggested that the state pension age be increased. This paper presents the results of analyses of four major national social surveys that have explored the working and living conditions of workers in paid employment after the state pension age (SPA). The surveys used were the Labour Force Survey (LFS), the Workplace Employee Relations Survey, the British Household Panel Study (BHPS), and the European Social Survey. Comparing the circumstances of these workers with workers just below that age illustrates the extent to which it constitutes a break in the working and domestic lives of older people. The findings suggest that, in order to accommodate older workers in the workplace, more attention may need to be placed on informal as well as contractual arrangements of flexible working. Beyond part-time working, older workers rarely take up additional or alternative flexible working arrangements. At the same time, older workers continue to experience housework as burdensome, while in partnered households the gendered division of domestic labour prevails. Research and policy have yet to consider in depth these risks associated with working longer in life. (KJ/RH)

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