



Pensions Commission Second Report: The Short Version

- Auto-enrolment in national system of personal accounts
 - Mandatory matching employer contributions (3% of salary)
- Erosion of state role in earnings replacement
- Basic state pension indexing linked to earnings from 2010
- Gradual long-term increase in state pension age in line with rising life expectancy (66 by 2030, 68 by 2050)

Pensions Commission Second Report

Robin Blackburn



Pensions Commission Second Report:

A New Pension Settlement for the Twenty-first Century Pensions Commission, 2005-11-30 The Pensions Commission is an independent body established by the Government to review the adequacy of current arrangements for private pensions and retirement savings in the UK and to make recommendations on appropriate policy changes including the option of moving to a compulsory system Following on from its first report ISBN 0117027804 published in October 2004 this second report sets out the Commission's conclusions on the likely evolution of the UK pension system if policy is unchanged and makes recommendations for a new policy direction Recommendations are based on two key elements the automatic enrolment of employees into either a new National Pensions Savings System or into existing company pension schemes with an option for employees to opt out and with a modest compulsory employer matching contribution and reform of state pension provision in order to make it simpler to understand and less means tested The Commission concludes that these reforms will require some increase in public expenditure on pensions as a percentage of GDP over the next 45 years and that increases in state pension ages will be needed to keep that increase within sustainable levels over the long term The Commission presents a range of possible combinations of public expenditure and state pensions ages and calls for a public debate to consider these options It also recommends the establishment of a successor body to continue to review the situation and report to Parliament and government every four years **Wealth and the Wealthy** Karen

Rowlingson, Stephen McKay, 2012 Using many data sources this timely book provides a comprehensive discussion of issues of wealth looking at potential policy responses including asset based welfare and taxation **Information and**

Communication Technologies for Active Ageing Marcelino Cabrera, Norbert Malanowski, 2009 The Institute for Prospective Technological Studies IPTS carries out research in the field of ageing with a focus on the role that Information and Communication Technologies ICT can play to promote Active Ageing This book attempts to reflect aspects of the contribution ICT can make to quality of life for older citizens in Europe Age Shock Robin Blackburn, 2012-01-02 Most countries face the future with an ageing population yet most governments are cutting back on pensions and the care services needed by the elderly Robin Blackburn exposes the perverse reasoning and special interests which have combined to produce this nonsensical state of affairs This updated paperback edition of Age Shock includes a new preface explaining why the credit crunch and eurozone crisis have had such a devastating impact and outlining a way to guarantee decent pensions and care provision *Social Policy Review 26* Farnsworth, Kevin, Irving, Zoë, 2014-06-26 Since the 2008 economic crisis

each year has brought new challenges to welfare states This important annual volume with contributions from an exciting mix of internationally renowned experts within the social policy community examines the economic and political challenges that have confronted governments and highlights the diverse ways in which nations have responded Part One explores the most pressing questions confronting British social policy from the school leaving age employment in work benefits to taxation

Part Two examines the political and professional dilemmas involved in the delivery and financing of social policy Part Three identifies the challenges in integrating social policy with other areas of the welfare state including social care health policy and labour market policy This comprehensive discussion of the most challenging issues arising during the past year provides academics and students with an invaluable up to date analysis of the current state of social policy *Pensions* Michael Hill,2007-05-30 This book provides a much needed introductory guide to the issues surrounding pension policy not just in the UK but worldwide and offers a critique of some of the dominant ideas and assumptions Noting the intense debate that currently surrounds the subject the book explores a wider view of the continuing issues about pension policy It draws attention to an ideological fault line running through pensions policy between a dominant view of pensions as deferred earnings on the one hand and a view of them as providers of an adequate income to enable elderly people to participate fully in society on the other It argues for more attention to that second perspective as an aspect of the search for a satisfactory work life balance Critical of the many quick fix approaches to the topic the author attacks the demographic time bomb thesis for its crude assumptions about the future burden of the old and exposes naive assumptions about what can be achieved by pension funding This book offers an excellent analysis for the general reader and provides an authoritative supplementary text for courses in social policy Policy and Politics in the Twenty First Century This exciting series offers a guide through some of today's most hotly contested policy issues by distinguished leaders in the field Each book untangles current policy debates looking behind the rhetoric and spin to discover what is at the core of contemporary political agendas Authors present their own perspectives and make recommendations for what could or should be our priorities for future policy reform

International Perspectives on Social Security Reform Rudolph Gerhard Penner,2007 Papers from a February 24 2006 conference held by the Urban Institute to examine social security reform in six OECD countries *Handbook of Employee Benefits and Administration* Christopher G. Reddick,Jerrell D. Cogburn,2008-04-09 Fiscal realities and changing social priorities are requiring a dramatic shift in the way that benefits are selected and awarded to employees especially in the public sector This means that public administrators and policy researchers must consider new parameters and contingencies both financial and social when evaluating choices and making policy **Labour Market Flexibility and Pension Reforms** K. Hinrichs,M. Jessoula,2012-04-05 Increasingly flexible labour markets and reforms of old age pension systems are still ranking high on the political agenda of European countries This volume investigates whether and to what extent the interplay between pension reforms and the spread of atypical employment patterns and fragmented careers has a negative influence upon economic security in old age The volume therefore analyzes the flexibility security nexus by focusing on the post retirement phase thus extending the conventional narrow concept of flexicurity The book also questions whether reforms of public and private pension schemes compensate or aggravate the risks of increasingly flexible labor markets and atypical employment careers after retirement Around this overarching research question the various contributions in the volume

employ the same analytical framework in order to map and then compare the developments in seven European countries Denmark Germany Italy the Netherlands Poland Switzerland and the UK which present different labour market arrangements and various degrees of flexibility as well as diverse pension systems

Understanding the Cost of Welfare Howard Glennerster, 2017-05-24 In the wake of the global financial crash there is possibly no more pressing question for social policy than what forms of welfare are affordable and how Clear and accessible Howard Glennerster's *Understanding the Cost of Welfare* is unique in offering an authoritative levelheaded and nontechnical survey of how economic priorities and pressures affect social policies and what the mechanics of funding services mean in real terms An updated edition of Glennerster's *Understanding the Finance of Welfare* featuring a strengthened comparative dimension in its investigation of these vital services this book provides more relevant institutional detail than any other text on this topic *Understanding the Cost of Welfare* is an important substantial contribution at a time when neoliberal arguments for reducing the burden of welfare are more dominant than ever before

The New Regulatory State L. Leisering, 2011-10-03 Explores the role of governments in creating and regulating private pensions in the UK and Germany since the 1980s Private pensions have given rise to a new regulatory state in this area The contributing authors compare pension regulation and utility regulation while others analyse the regulatory role of the EU

Pension Reform Great Britain: Parliament: House of Commons: Work and Pensions Committee, 2006-07-22 The Government proposed a significant reform of the pensions system in the White Paper *Security in retirement towards a new pensions system* ISBN 0101684126 This report sets out the Committee's response to the proposals It looks at personal accounts existing occupational and private pensions state pension reform the state second pension whether the state pension should remain two tier means testing how much it will cost increasing the state pension age working longer and public engagement with pensions Their conclusion is that on the whole the Government's measures are the right way forward

Reward Management Geoff White, Janet Druker, 2013-05-13 This thoroughly revised edition adopts a critical and theoretical perspective on remuneration policy and practices in the UK from the decline of collective bargaining to the rise of more individualistic systems based on employee performance It tackles the conceptual issues missing from existing texts in the field of HRM by critically examining the latest academic literature on the topic Fully updated to cover the Chartered Institute of Personnel and Development's reward syllabus and offering a less prescriptive alternative to current texts for HR practitioners and MBA students this new edition includes new chapters on executive reward pensions and benefits clear routes to assist the student reader in the journey through this complex area a strong contextual framework to enable better understanding The second edition of *Reward Management* is an essential read for all those studying or with an interest in human resource management performance management and reward

Learning and Governance in the EU Policy Making Process Anthony R. Zito, 2013-10-18 This book takes stock of learning theories in the European Union EU integration literature and assesses what insights the concept of learning has added to our understanding

of the European integration processes Given the European integration dynamics since 2000 including enlargement and new governance approaches and instruments learning and learning related theories have gained major EU significance The book addresses the less noticed micro level patterns of behavioural change that deserve more visibility in the EU s theoretical toolbox It focuses on the conditions under which EU actors in various decision making processes learn or do not learn In asking this question it raises issues about the EU s nature Do the EU conditions that favour learning outweigh the EU conditions that inhibit learning Is the EU system too complex for learning processes to have a discernible concrete impact To assess the degree that the EU system and its member states learn the authors selected for this volume are all explicitly comparative in their approach and have been encouraged to look at differences across political systems In doing so the authors study how EU member states EU institutions and other groups and organisations pursue learning across the multi level EU policy process This book was previously published as a special issue of Journal of European Public Policy

Social Policy Review 25 Ramia, Gaby, Farnsworth, Kevin, 2013-06-27 The field of social policy has a rich history but policies on the ground are undergoing intensive change Governments around the world are responding to political economic and financial pressures many of them linked to the global economic crisis National agendas typically have social policy at or close to the centre This latest edition of Social Policy Review presents an up to date and diverse review of the best in social policy scholarship It brings together research by an exciting range of internationally renowned authors and examines important debates in British and international social policy This edition includes a special focus in the third part on work employment and insecurity Social Policy Review is essential reading for social policy academics and students and for anyone who is interested in the social and economic implications of government policy

Wealth in the UK John Hills, Francesca Bastagli, Frank Cowell, Howard Glennerster, Eleni Karagiannaki, Abigail McKnight, 2013-04-25 This book examines key issues connected with the distribution of personal wealth in the UK It studies why wealth is now such an important factor in social differences and public policy It presents the most recent information on current wealth inequalities and a detailed discussion of trends in the distribution of wealth It uses newly available data to compare wealth inequalities in the UK with the USA Canada and Sweden It uses longitudinal data which track the same people over time to examine trajectories in wealth accumulation over the decade to 2005 and inequalities in inheritances over the same period It looks at how parental wealth levels and people s asset holdings early in adulthood affect outcomes later in their lives The final part looks at the way in which policies towards wealth holding developed historically and the contradictory ways in which a wide range of public policies relate to people s wealth levels including through taxation means testing and the encouragement of saving and discusses what the key issues for policy towards wealth and wealth inequalities now are Personal wealth in the UK totalled 5 5 trillion by 2010 9 10 trillion if occupational pension rights are included Inheritance flows are now equivalent to 4 per cent of national income each year All households in the wealthiest tenth have more than 75 times the wealth of any of those in the

bottom tenth Absolute differences in wealth levels have increased substantially over the last 15 years so wealth differences represent many more years of income than in the past This makes them of great importance to life chances This makes the book highly relevant for public policy but also for academic and student understanding of a crucial dimension of social difference As well as bringing together existing information on the area the book contains considerable new analysis on wealth inequality inheritance and their impacts drawing on work which is at the forefront of recent research

Understanding the Mixed Economy of Welfare Powell, Martin, 2007-02-27 Although state provision may have dominated in Britain since 1945 there is a movement towards welfare pluralism a mixed economy of welfare involving private voluntary informal sectors This book sheds light on this area of social policy It shows how the mixed economy of welfare links with important conceptual policy debates

Understanding the Finance of Welfare Howard Glennerster, 2009 The second edition of this textbook assesses the ways in which health care personal social services education housing pensions and social security are funded in the UK In each case the UK is compared with other countries The book considers how services are rationed and asks what future there is for the funding of Western welfare states

Towards a more equal society? John Hills, Tom Sefton, Kitty Stewart, 2009-02-25 When New Labour came to power in 1997 its leaders asked for it to be judged after ten years on its success in making Britain a more equal society As it approaches the end of an unprecedented third term in office this book asks whether Britain has indeed moved in that direction The highly successful earlier volume *A more equal society* was described by Polly Toynbee as the LSE's mighty judgement on inequality Now this second volume by the same team of authors provides an independent assessment of the success or otherwise of New Labour's policies over a longer period It provides consideration by a range of expert authors of a broad set of indicators and policy areas affecting poverty inequality and social exclusion analysis of developments up to the third term on areas including income inequality education employment health inequalities neighbourhoods minority ethnic groups children and older people an assessment of outcomes a decade on asking whether policies stood up to the challenges and whether successful strategies have been sustained or have run out of steam chapters on migration social attitudes the devolved administrations the new Equality and Human Rights Commission and future pressures The book is essential reading for academic and student audiences with an interest in contemporary social policy as well as for all those seeking an objective account of Labour's achievements in power

Age Discrimination in Employment Malcolm Sargeant, 2016-04-01 Increased life expectancy and an ageing workforce have highlighted the problem of age discrimination in developed countries Malcolm Sargeant's *Age Discrimination in Employment* is an encyclopedic guide for HR specialists and employment lawyers to the nature of age discrimination in the workplace in a number of countries along with a discussion of the main thrust of employment law in this area including an analysis of the Employment Equality Age Regulations 2006 The book opens with a consideration of what age discrimination is and how it manifests itself at the workplace and elsewhere It also breaks discrimination down by age discrimination against young

middle and senior age employees and explores multiple discrimination including age and gender ethnicity sexual orientation and disability An important reference for HR departments policy makers and others concerned with organizational culture and development discrimination and social policy

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