



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

Martin Evans, Lewis Williams



Pensions Commission Second Report:

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

Britain's Pensions Crisis Hugh Pemberton, Pat Thane, Noel Whiteside, 2006-10-19 British pensions are in crisis This volume explores the past present and future of pensions in Britain Leading experts discuss both the politics and economics of this key area of social policy and consider developments in the systems of other European countries and in North America

Welfare Policy Under New Labour Hugh Bochel, Andrew Defty, 2007-01-03 Welfare reform is a central part of the modernisation programme adopted by the Labour Government since 1997 This book examines the role of Parliament in the formulation and scrutiny of welfare policy focusing in particular on how MPs and Peers view their influence on policy **A neoliberal revolution?** Hugh Pemberton, James Freeman, Aled Davies, 2024-07-09 This book examines the Thatcher government's attempt to revolutionise Britain's pensions system in the 1980s and create a nation of risk taking savers with an individual stake in capitalism Drawing upon recently released archival records it shows how the ideas motivating these reforms journeyed from the writings of neoliberal intellectuals into government and became the centrepiece of a plan to abolish significant parts of the UK's welfare state and replace these with privatised personal pensions Revealing a government that veered between political caution and radicalism the book explains why this revolution failed and charts the malign legacy left by the evolutionary changes that ministers salvaged from the wreckage of their reforms The book contributes to understanding of policy change Thatcherism and international neoliberalism by showing how major reforms to social security could reflect neoliberal thought and yet profoundly disappoint their architects **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

Social Policy Review 19 Karen Clarke, Tony Maltby, Patricia Kennett, 2007-07-11 The latest Social Policy Review has been given a new editorial lease of life and has been re organized to reflect more closely key developments in the UK and internationally It provides readers with up to date information about developments and changes in core UK social policy areas

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

Progress on Tackling Pensioner Poverty Great Britain: National Audit Office, 2006-07-21 The 2002 report Tackling pensioner poverty encouraging take up of entitlements ISBN 0102919577 examined efforts by the Department for Work and Pensions to increase the take up of benefits by pensioners It was followed by a report from the Committee of Public Accounts ISBN 0215009347 that made a number of recommendations This report looks at the changes the Department have made against those recommendations and the challenges that remain The overall conclusion is that the Pension Service has made substantial progress in helping pensioners secure their entitlements using new and thought through approaches However there is more to be done This report is accompanied by a technical report that describes the methodology and findings in greater detail

Introducing Social Policy Cliff Alcock, Guy Daly, Edwin Griggs, 2014-06-06 The completely revised second edition of this highly respected textbook provides a comprehensive yet digestible and accessible introduction to the theoretical foundations development and crucial areas of contemporary concern in social policy and welfare Fully up to date it provides a concise but thorough overview of the context for the provision of social welfare in contemporary Britain and beyond Providing an integrated framework to highlight the relationships between theory policy and practice Introducing Social Policy examines social policy from a multi disciplinary perspective It therefore encourages a broad understanding of the importance of the subject within social policy itself as well in social work healthcare education and beyond

Pension Policy: New Evidence on Key Issues Tim Callan, 2009

A Generation of Change, a Lifetime of Difference? Martin Evans, Lewis Williams, 2009-09-02 This original book provides an overview of changes in social and fiscal policy since the 1970s using a unique lifetime simulation approach to analyse how changes in these policies would affect people of low median and high income living in 1979 1997 and 2008 if they lived their whole lives under the policy rules in place in these years

Pension Politics Patrik Marier, 2008-03-25 Population ageing and slower economic growth have raised serious questions about the willingness and

ability of governments to maintain current social policies Within this new reality discussions on the future of public pensions have been predominant in political debates across Europe This book explains why certain countries have been able to radically transform their pension system while others have simply altered parameters To answer this question an extensive comparative analysis including more than 60 interviews was conducted in Belgium France Sweden and the UK This empirical data provides an interesting contrast between reforms Parametric reforms have stemmed from the creation of pension administrations outside the traditional state apparatus in France and Belgium and the resulting inclusion of social partners while the state administrations of Sweden and the UK where debates have been internalised have led to programmatic reforms Two controversial findings of this book include an explanation for the lack of influence on the part of the labour movement in the 1994-98 Swedish reform and a rejection of arguments claiming that policy change will be minimal with coalition governments Finally the conclusion seeks to extend the applicability of the model to other industrialized countries This book will be of interest to students and scholars of public policy specifically social policy political economy the welfare state and comparative politics

Population Change in the United Kingdom Tony Champion, Jane Falkingham, 2016-07-27 A quarter of a century ago Heather Joshi edited a landmark volume sponsored by the British Society for Population Studies and the Centre for Economic Policy Research entitled *The Changing Population of Britain* In 2014-15 to mark the 25th anniversary of this book the BSPS teamed up with the British Academy to hold a series of events on population developments in the UK and the policy issues that they raise and has built on these presentations to produce a new edited collection on the changing population of the UK This book shows that the UK's population is increasing faster than at any point in the last 100 years it is getting progressively older and it is becoming more diverse culturally and ethnically More school leavers are going on to university Cohabitation has been replacing marriage more children live in one parent families and young adults are finding it harder to get on the property ladder Many women are delaying having children until their 40s Cities have seen a resurgence in population but there is still pressure on the countryside while the north-south divide is getting ever wider as too are local socio-economic disparities The contributors to this book document these changes examine their causes and discuss future prospects and their policy implications

Social Security and the Stock Market Alicia Haydock Munnell, Steven A. Sass, 2006 The purpose of this book is to explore the use of equities to help solve the Social Security financing problem

Social Policy Review 20 Maltby, Tony, Kennett, Patricia, 2008-06-11 *Social Policy Review* provides students academics and all those interested in welfare issues with critical analyses of progress and change in areas of major interest during the past year Contributions reflect key themes in the UK and internationally The first part of the collection focuses on developments and change in core UK social policy areas Part two provides in-depth analyses of topical issues from both UK and international perspectives while this year's themed section examines Gender and policy

Good Times, Bad Times John Hills, 2017-02-22 Two thirds of UK government spending now goes to the welfare state and where

that money is spent healthcare education pensions benefits is at the heart of major political and public debate Much of that debate is dominated by the myth that the population is divided into those who benefit from the welfare state and those who pay into it But this groundbreaking book fully revised in this second edition with current data discussion of key policy changes and a new preface reflecting on the changed UK political context following the 2015 election and 2016 Brexit vote uses extensive research and survey evidence to challenge that view It shows that our complex and ever changing lives mean that all of us rely on the welfare state throughout our lifetimes not just a small welfare dependent minority Using everyday life stories and engaging graphics top UK social policy expert John Hills clearly demonstrates how the facts are far removed from the popular misconceptions

Reward Management Sarah Jones, Stephen J Perkins, 2024-02-03 Covering theory and practice Reward Management is an ideal textbook for postgraduate HR students particularly those taking the CIPD Advanced level module in Strategic Reward Management Now in its fifth edition Reward Management covers everything postgraduate HR students need to know about the topic to excel in their studies and start their careers as people professionals It covers reward management systems frameworks and strategies through to pay setting pensions benefits and non financial reward There is also coverage of the legal and employment relations context of reward management as well as discussion of international reward management This new edition now includes brand new content on deferred reward executive reward the impact of social transformation and the wider economy on reward as well as changes to reward post the Covid 19 pandemic The content has been fully updated throughout and now includes new discussion of sustainability and equality diversity and inclusion and how they apply to reward management This book is supported by examples case studies and a range of pedagogical features such as learning objectives self test assessment exercises key learning points and explore further boxes Online resources include a lecturer manual and PowerPoint slides for every chapter

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

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