

PENSIONS POLICY INSTITUTE

PPPI

THE UNDER-PENSIONED:
DISABLED PEOPLE

The Under-pensioned: Disabled People

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Disabled People: Introduction

*The Under-pensioned*¹ identified a range of factors that are likely to lead to low pension income. It concluded that

- For most people pension income is likely to be lower than that of the 'stereotype' person typically used in policy planning
- Low earnings is the most important cause of low pension income
- Any time not spent in full-time work reduces pension income
- Low or irregular private pension contributions reduce pension income
- Retiring later can improve pension incomes
- Living to older ages reduces pension income
- Disadvantage is cumulative
- The current pension system will not resolve the under-pensioned problem

This report is one in a series of four looking at the particular characteristics of under-pensioned groups, linked to the factors identified in *The Under-pensioned*. The other reports cover women, ethnic minorities and non-standard workers.

Chapter 1 of this report outlines the numbers and demographic characteristics of disabled people.

Chapter 2 identifies the specific characteristics of disabled people linked to the causes of low pension income identified in *The Under-pensioned*, and looks at the cumulative impact.

Chapter 3 examines how recent changes in the UK pension system will change the relative risk of low pension income for disabled people.

¹ Curry (2003)

Summary of conclusions

One in five adults in the UK is disabled, using the broadest definition of disability. Older people are more likely to be disabled than younger people, and a third of disabled people are aged 65 or older. Very few disabled people are born with a disability. Almost one-third of people aged over state pension age with a disability did not become disabled until age 65 or later.

Low earnings and time not spent in full-time work reduce pension income. Just under half of working age disabled people are in work. Over half of disabled people of working age are not actively seeking work, but a higher proportion than in the comparable non-disabled group would like a job. Working disabled people are less likely to be in management and senior positions, and are more likely to have low earnings. Of those wanting to work, disabled people are more likely to be unemployed, and long-term unemployed. Disabled people in general are more likely to live in low-income households, and to have additional costs of living.

Low or irregular private pension contributions reduces pension income. Disabled people are only marginally less likely to be making current private pension than non-disabled people. However, disabled people are less likely to make regular contributions to private pensions, and more likely to have not made any recent pension contributions. Patterns of occupational and personal pension membership are similar for both groups.

Retiring earlier can reduce pension incomes. Disabled people are only half as likely to work as non-disabled people beyond the age of 60. Almost a quarter of people above state pension age, and over half of people aged 90 or older, receive state disability benefits. Although the income of pensioners receiving disability benefits is higher than the income of pensioners that do not receive them, this does not take into account the additional costs of disability, which can be substantial.

Disadvantage is cumulative. An illustrative disabled person receives a total pension income much lower than the policy stereotype. Lower earnings and time not in full-time work result in lower SERPS benefits and private pensions. Irregular private pension contributions also result in reduced private pension income. Time not in work, or looking for work, has the largest impact, reducing SERPS, private pension income and entitlement to the Basic State Pension.

Recent reforms to the current system will not resolve these problems. Although marginally smaller, the gap in pension incomes will continue to exist in the future. Increases in S2P offset the direct and indirect impact of lower earnings. PC partially offsets fewer private pension contributions, and time not spent in work. **The close link to labour market participation in the current pension system means that many people with disabilities will receive low pension incomes in the future.**

Chapter 1: Disabled People in the UK

There are a number of different definitions of disability, and most are much broader than the common view of disabled people. Using a broad definition, one in five adults in the UK is disabled. Older people are more likely to be disabled than younger people, and a third of disabled people are aged 65 or older. Very few disabled people are born with a disability. Almost one-third of people aged over State Pension Age with a disability did not become disabled until age 65 or later.

One in five adults in the UK is disabled

There are a number of different definitions of disability. Most of those used in surveys are much broader than the general perception of disabled people as those with severe physical disabilities, such as people in wheelchairs or blind people². Many people who are classed in a survey as disabled may not even recognise themselves as being disabled.

The Disability Discrimination Act (DDA) of 1995 defines a disabled person as someone with *a physical or mental impairment which has a substantial and long-term adverse effect on his ability to carry out normal day-to-day activities*.

Day-to-day activities covers a number of physical aspects, such as mobility, dexterity, co-ordination, lifting and carrying, as well as other aspects such as speech, hearing, eyesight, memory and learning ability. Long-term is generally 12 months or longer. This broad definition covers 10.5 million adults, or 22% of the adult population of the UK. This includes 5.8 million people of working age, 16% of the working age population³.

The DDA definition also covers individuals who have previously suffered an impairment or disability, even if it no longer limits their daily activities. This is to ensure that discrimination does not occur based on past disability. However, this is unlikely to be picked up in the majority of surveys, which ask individuals about current limits on activities. One survey that did look at this aspect found that 13% of survey participants covered by the DDA had previously had a disability, but did not have a current disability⁴.

As well as using a form of the DDA definition of disability, some surveys use an additional definition of a 'work-limiting' disability. This is a disability that limits the amount of, or kind of, work that people do, rather than whether or not they work. A further 1.3 million people of working age are disabled using this definition⁵.

² Regan and Stanley (2003)

³ PPI analysis of the Labour Force Survey, Spring 2003. An adult is someone aged 16 or older. Working age is aged 16 to State Pension Age – 65 for men and 60 for women.

⁴ Grewal et al (2002)

⁵ PPI analysis of the Labour Force Survey, Spring 2003

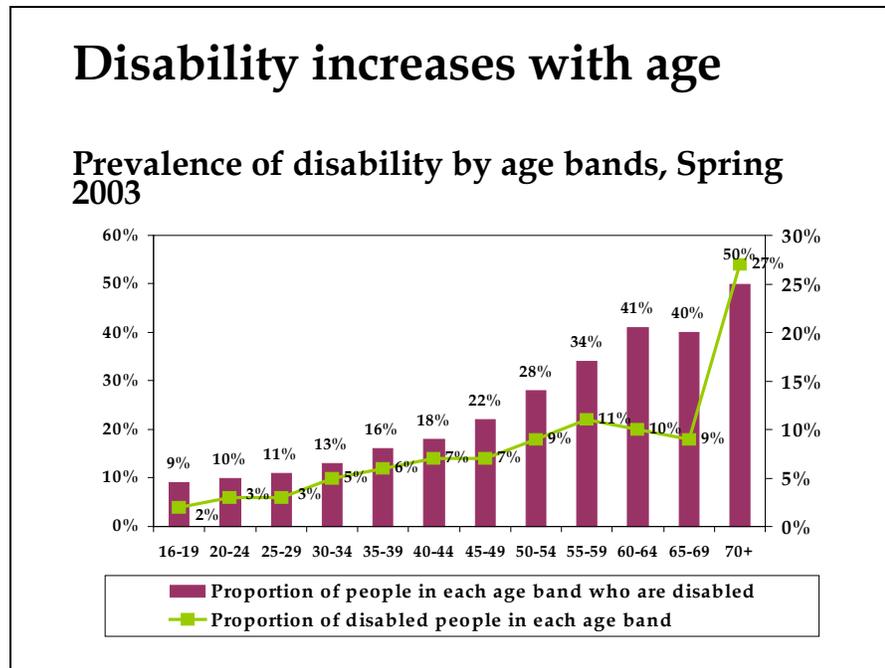
The DDA disabled and work-limiting disabled definitions are used by the Labour Force Survey, which is the source for much of the analysis in this paper. Although this broad definition does not necessarily accord with popular perception of disability, it allows a much wider investigation into the actual experiences of disabled people than focusing on the severely disabled would.

Other surveys use different definitions of disability - sometimes just the DDA definition, sometimes just a broad work-limiting definition, and sometimes a different definition based on the severity of impairment. Alternative definitions are highlighted when they are used.

Older people are more likely to be disabled and severely disabled

Older people are more likely to be disabled than young people. While 9% of people aged 16 -19 are disabled, almost half of people aged 70 or older are disabled. Consequently, over one-third of disabled people are aged 65 or older, and one-quarter are aged 70 or older (Chart 1).

Chart 1⁶



The severity of disability also increases with age. Less than 1% of adults aged under 34 reported a serious disability, compared to more than one-quarter of men and women aged 65 or older⁷.

⁶ PPI analysis of the Labour Force Survey, Spring 2003

⁷ DoH (2001). Serious disability is based on the ability to carry out specific tasks - for example, if an individual can walk only a few steps they are classified as having a serious disability, while if they can walk more than a few steps but less than 200 metres they are classified as moderately disabled. The Health Survey for England does not cover mental illness, and so lower overall levels of disability are reported compared to the Labour Force Survey. The survey also covers only private households, and so excludes those in residential care and nursing homes.

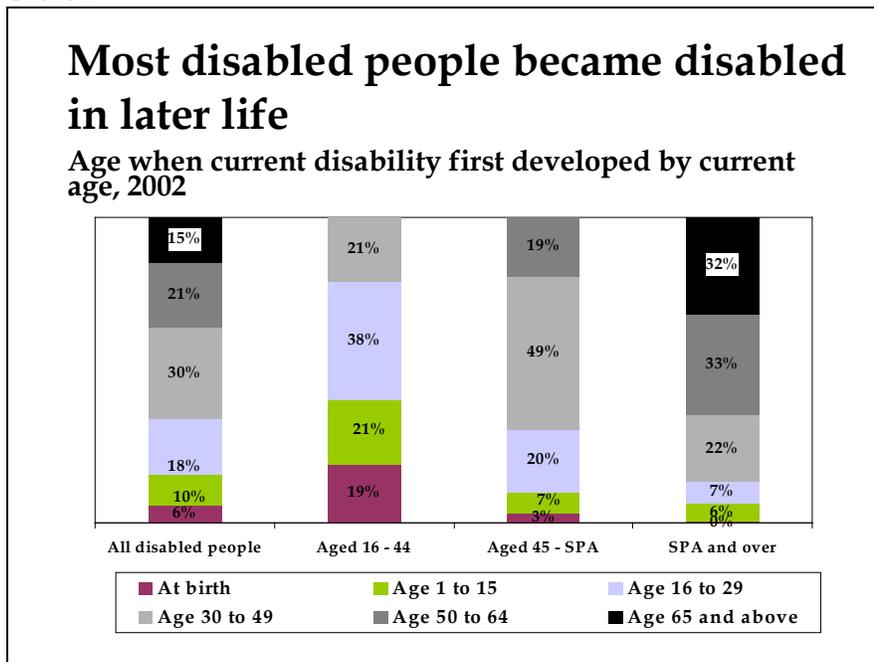
There is little difference between men and women in the prevalence of disability. There are differences by social class, and socio-economic groups, with people in lower social classes and socio-economic groups more likely to be disabled. For example, almost one-quarter of men and women in social classes IV and V are disabled, compared to around one-in-ten of those in social classes I and II⁸.

There are also geographical differences in the prevalence of disability. People living in areas classed as ‘prosperous’ are much less likely to be disabled than those in mining and industrial areas⁹. Disability is particularly prominent in the North-East of England, and less so in the South, South West and East of England.

Most disabled people are not disabled at birth

Only 1 in 20 of all people currently disabled under the DDA definition were born disabled. While one in five of those currently aged 16 to 44 have had a disability since birth, very few older disabled people were born with a disability. For disabled people who are aged above state pension age, two-thirds did not become disabled until they were at least 50 years old, and almost one-third were not disabled before age 65 (Chart 2).

Chart 2¹⁰



⁸ DoH (2001)

⁹ DoH (2001). Area type based on the ONS ‘cluster’ definition using health authority data.

¹⁰ Grewal et al (2002), using the DDA definition of disability

Chapter 2: The causes of low pension income

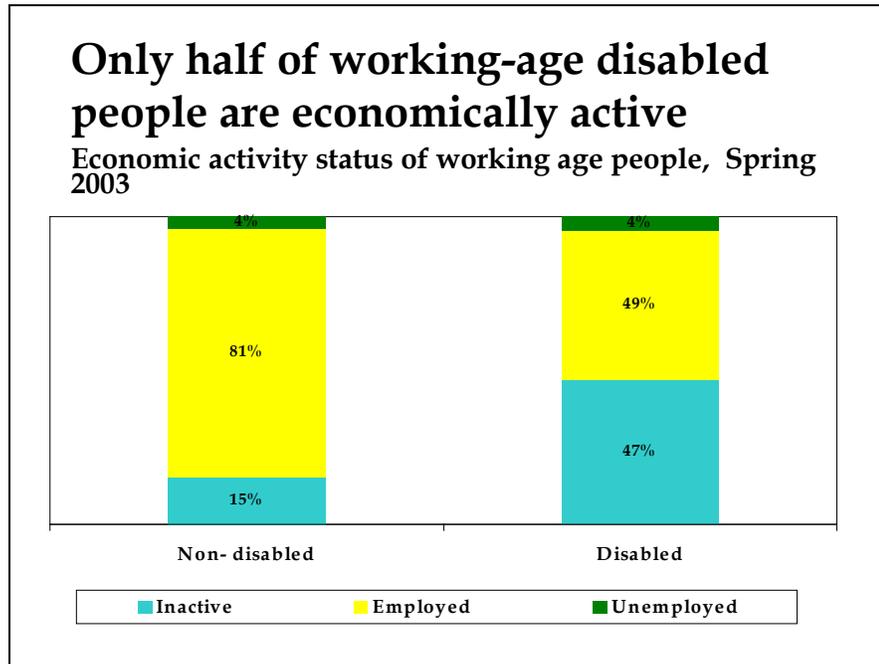
Low earnings and time not spent in full-time work reduce pension income

Just under half of working age disabled people are in work. Over half of disabled people of working age are not actively seeking work, but a higher proportion than in the comparable non-disabled group would like a job. Working disabled people are less likely to be in management and senior positions, and are more likely to have low earnings. Of those wanting to work, disabled people are more likely to be unemployed, and long-term unemployed. Disabled people in general are more likely to live in low-income households, and to have additional costs of living.

Just under half working age disabled people are in work

Disability has a significant impact on labour market activity. Just under half of working age disabled people are in work, compared to 80% of non-disabled people of working age (Chart 3). 51% of women with a disability are inactive, compared to 43% of men with a disability¹¹.

Chart 3¹²



Low employment rates mean that disabled people are much more likely to be economically inactive – not working, and not looking for work. But even if they are not actively looking for work, inactive people with a disability were

¹¹ ONS (2003 LFSQS)

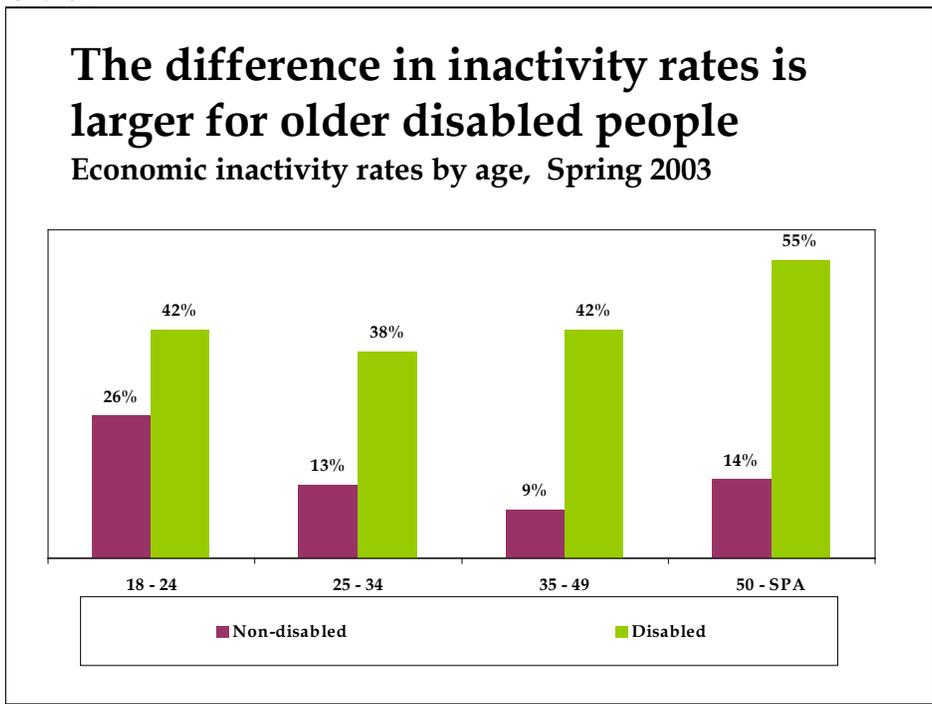
¹² ONS (2003 LMT Sept)

more likely to want to work than those without¹³. This suggests that disability deters people from looking for work, even if they would like to.

On top of this, some people who report not actively seeking work may accept a job under the right circumstances, such as flexible working hours, close to home, or working at home. The fact – or perception – that these jobs are not available may reduce the numbers of disabled people who report wanting to work, so underestimating the extent of ‘unemployment’ among disabled people.

The rate of reported economic inactivity varies by age, and by the severity of disability. Economic inactivity rates for disabled people are almost four times higher than those for non-disabled people for those aged between 50 and state pension age (Chart 4). People who are less severely disabled had economic activity rates much closer to those who were not disabled¹⁴.

Chart 4¹⁵



The high rate of economic inactivity affects households containing a disabled adult, as well as the individual. Almost a third of households containing a disabled adult have no adults in work, compared to less than 10% of households without a disabled adult¹⁶.

¹³ ONS (2003)

¹⁴ Grewal et al (2002), using the DDA definition of disabled

¹⁵ PPI analysis of the Labour Force Survey, Spring 2003

¹⁶ Smith and Twomey (2002)

Disabled people are more likely to be unemployed

A similar proportion of all disabled and non-disabled people of working age are unemployed (around 4%). This does not mean that disabled people looking for work find it as easy to get jobs as non-disabled people. Disabled people who want a job are twice as likely as non-disabled people not to have one¹⁷, and are also twice as likely to be long-term unemployed¹⁸.

Employment for disabled people is not necessarily stable, particularly for people who become disabled during their working life. Of those who become disabled at work, one in 6 will lose their job within 12 months. And one third of disabled people who find employment are unemployed again the following year¹⁹.

Long-term inactivity or unemployment can increase the difficulty in returning to work. Although some physical disabilities can improve, increasing the chances of finding employment, state of mind and outlook can change during lengthy spells out of the labour market. It can be difficult mentally to return to work²⁰.

There are likely to be differences in retention of employees who become disabled depending on the attitude of the employer. Anecdotal evidence²¹ suggests that some large organisations retain disabled staff through ill-health management schemes, protecting disabled people from periods of inactivity or unemployment.

Working disabled people are less likely to be in senior positions

People who were born with disabilities, or developed them early in life, tend to leave school at an earlier age than non-disabled people, and are less likely to be in full-time education at age 20²². Disabled people have lower levels of educational qualifications, and are twice as likely to have no qualifications as non-disabled people²³. Lower levels of educational attainment are often associated with poorer labour market prospects, and lower earnings²⁴.

Disabled people in work are just as likely to work full-time as non-disabled workers. Only a quarter of disabled people working part-time do so specifically because of their disability²⁵. There is little difference in the industries that disabled people and non-disabled people work in. Disabled people are, however, less likely to be in the managerial and professional occupational groups than non-disabled people (Chart 5).

¹⁷ The unemployment rate - the proportion of people looking for work who are unemployed - is almost twice as high for disabled people (7.9%) than for non-disabled people (4.2%)

¹⁸ ONS (2003 LMT Sept). Long-term is unemployed for 1 year or more.

¹⁹ Burchardt (2000), using a work-limiting definition of disability

²⁰ Bartley (1994)

²¹ This point was made at a PPI seminar held to discuss issues surrounding disabled people and pension provision

²² Grewal et al (2002), using the DDA definition of disabled

²³ Smith and Twomey (2002)

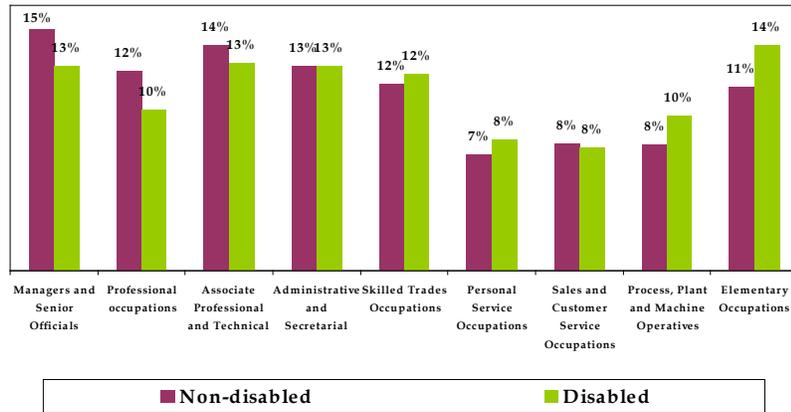
²⁴ DWP (2002 OFA)

²⁵ Meager et al (1998), Grewal et al (2002)

Chart 5²⁶

Disabled people are less likely to be in managerial and professional groups

Occupational type of employees, Spring 2003



²⁶ PPI analysis of the Labour Force Survey, Spring 2003

Disabled people are more likely to have low earnings

The median earnings of disabled people are around 10% lower than those of non-disabled people²⁷. At every age, median earnings are lower for disabled people (Chart 6).

Chart 6²⁸



Part of the cause of lower earnings for disabled people is that people who become disabled during their working life often had relatively low earnings before they become disabled. Lower income workers are more likely to become disabled than higher income workers²⁹. The lower occupational level of disabled workers is at least in part likely to be due to lower occupational levels before disability, and lower social classification. Disabled people are also geographically concentrated in areas of higher unemployment (such as mining and industrial areas). Many people who become disabled are therefore likely to have suffered from labour market disadvantage before becoming disabled. Lower social class and levels of educational attainment may also mean that people who become disabled later in life are likely to have entered the labour market early.

²⁷ PPI calculation from Labour Force Survey, Spring 2003. Median for disabled people is £344 per week, compared to £375 per week for non-disabled people

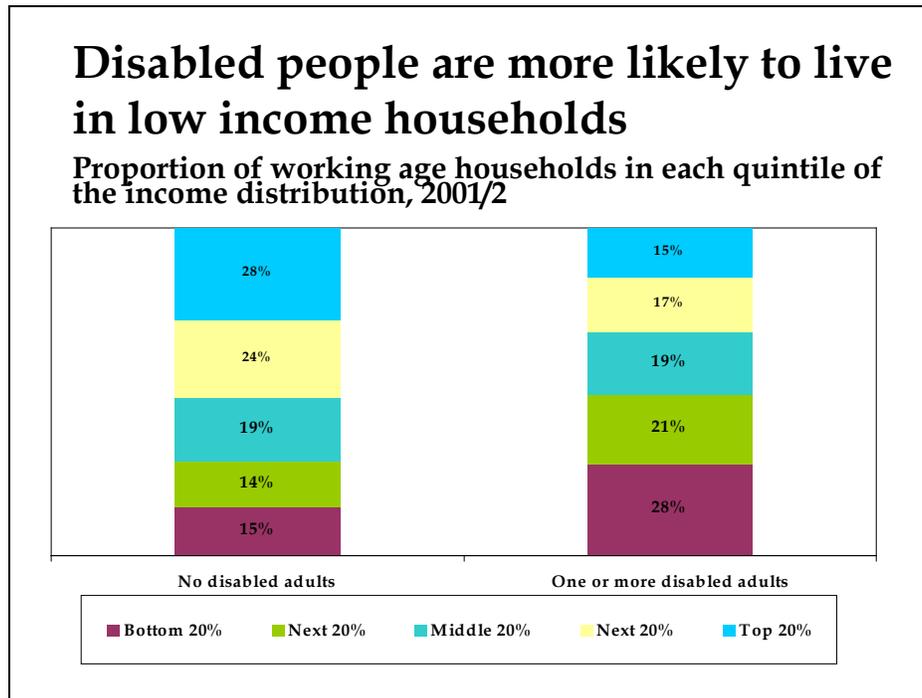
²⁸ PPI analysis of the Labour Force Survey, Spring 2003

²⁹ Bardasi et al (2000), using a work-limiting definition of disability

Disabled people are more likely to live in low-income households

A combination of low earnings for those in work and high levels of worklessness result in many disabled people living in low income households. Around half of households containing disabled adults had income in the bottom of 40% of the income distribution (Chart 7).

Chart 7³⁰



A large part of the income of disabled households is derived from disability and other social security benefits designed to help disabled people meet the extra costs of disability. There are over 3 million working age claimants of disability and sickness benefits, representing almost two-thirds of all working age benefit claimants.

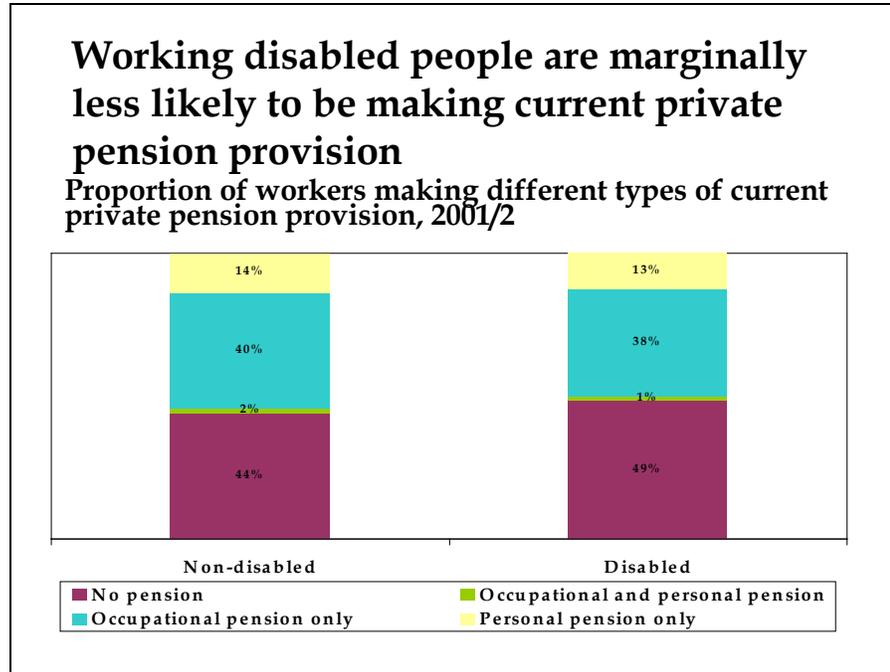
Households with disabled adults are less likely to have income spare to save, in a private pension or any other asset, even before consideration of whether the full extra costs of disability are met by disability benefits.

³⁰ DWP (2003 HBAI). The figures shown here are based on the after housing costs (AHC) measure of income. A similar pattern is seen using a before housing cost (BHC) measure of income. Disabled people are defined as those having a long-term disability, illness or infirmity that limited their activity in some way.

Low or irregular private pension contributions reduces pension income

Disabled people are only marginally less likely to be accruing current private pension provision than non-disabled people. Patterns of occupational and personal pension membership are similar for both groups. Overall, 49% of employed and self-employed disabled people did not have a private pension, compared to 44% of non-disabled people (Chart 8).

Chart 8³¹



The small difference in membership of occupational pension schemes is likely to be due to the labour market position of disabled workers, rather than any specific barriers to occupational pension provision – employees with low earnings, or less seniority, are less likely to have access to an occupational pension scheme³². Disabled people are rarely specifically excluded from occupational scheme membership, though restrictions on access to schemes, or specific scheme benefits, to those whose health becomes poor while in employment are more common³³.

³¹ PPI analysis of the Family Resources Survey 2001/2. Disabled are those registered with their Local Authority, or with a long-standing disability/ illness that limits their behaviour. Including employer contributions.

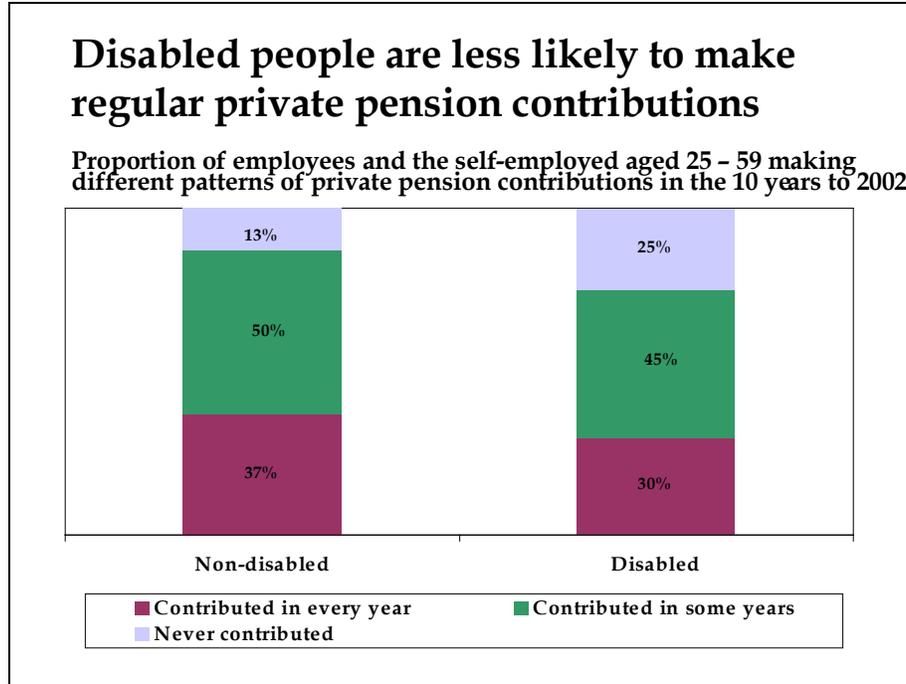
³² Curry and O’Connell (2003)

³³ Meager et al (1999)

Disabled people are less likely to make regular contributions to a private pension.

37% of non-disabled people aged 25 to 59 and in work in 2001/2 had made contributions to a private pension in each of the last 10 years (Chart 9). For disabled people, only 30% had made pension contributions in every year. One-quarter of disabled workers had not made any private pension contributions at all in the previous 10 years, compared to only 13% of non-disabled workers.

Chart 9³⁴



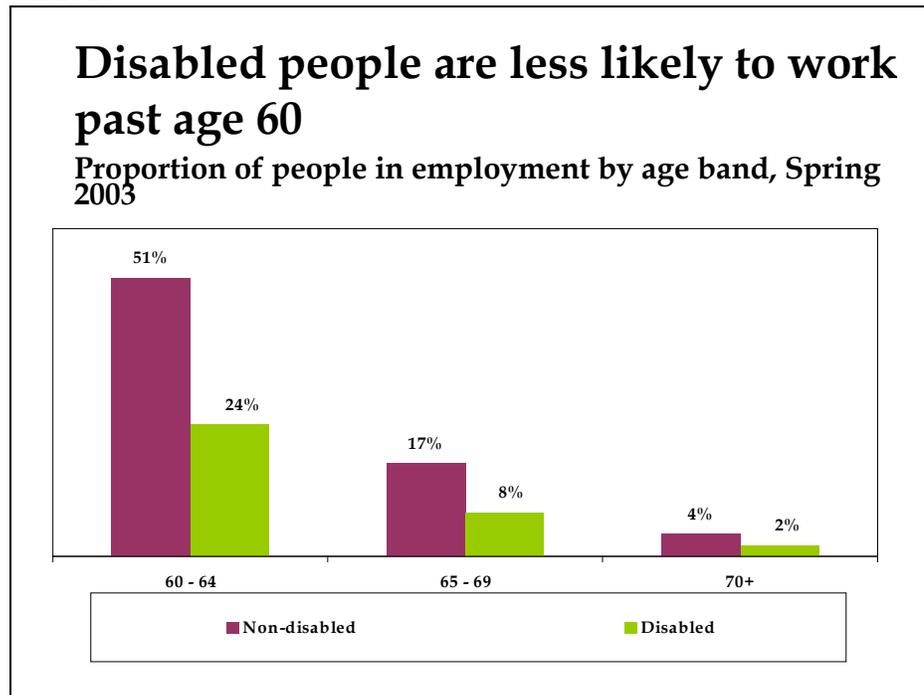
³⁴ Based on analysis of the British Household Panel Survey waves 2 - 11, carried out for the PPI by the Gerontology Data Service of the Institute of Gerontology, Kings College London. Despite small sample sizes, the figures are still statistically significant (at the 90% level).

Retiring later can improve pension incomes

Disabled people are only half as likely to work as non-disabled people beyond the age of 60. Almost a quarter of people above state pension age, and over half of people aged 90 or older, receive state disability benefits. Although the income of pensioners receiving disability benefits is higher than the income of pensioners that do not receive them, this does not take into account the additional costs of disability, which can be substantial.

Lower economic activity rates at older ages suggest that disabled people stop work earlier than non-disabled people. The employment rate of disabled people aged between 50 and state pension age is only 43%, compared to 83% for non-disabled people of the same age³⁵. People with a disability are much less likely to work beyond age 60, with employment rates less than half those of non-disabled people (Chart 10).

Chart 10³⁶



At ages above state pension age, the proportion of people who are disabled increases significantly. Almost a quarter of people aged above state pension age receive disability benefits³⁷. Above age 90, over half of people receive disability benefits³⁸. Many more may be entitled to receive disability benefits, but not claim them³⁹.

³⁵PPI analysis of the Labour Force Survey, Spring 2003

³⁶PPI analysis of the Labour Force Survey, Spring 2003

³⁷Including Attendance Allowance, Disability Living Allowance, Incapacity Benefit, Severe Disablement Allowance, disability-related components of Minimum Income Guarantee and those in hospital receiving Basic State Pension.

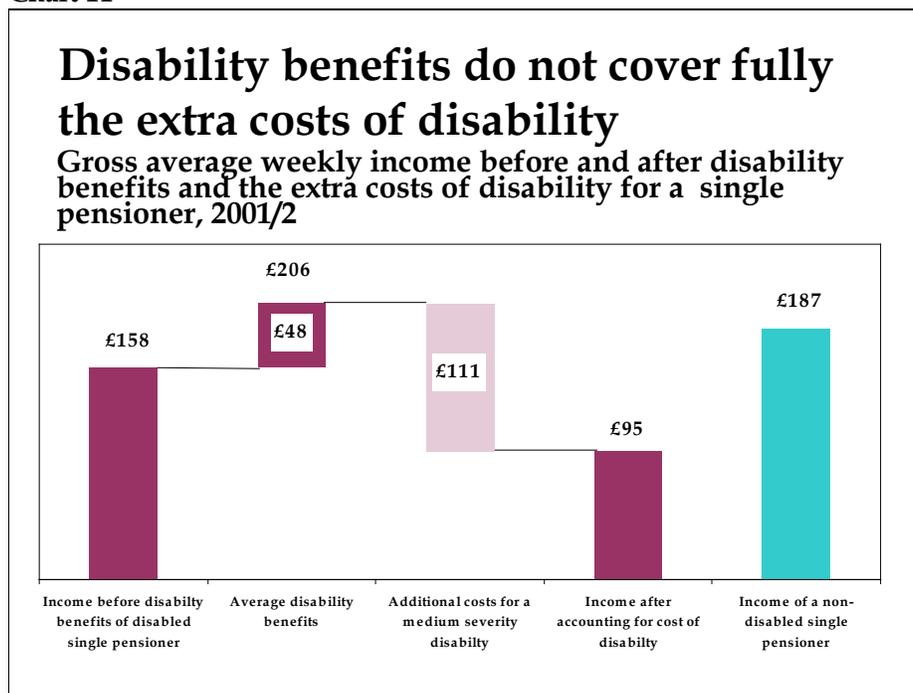
³⁸DWP (2002 CGA)

³⁹Greenslade and Craig (1998) estimate take-up of Attendance Allowance to be between 40% and 60%.

Receiving disability benefits increases income in retirement by an average of £48 per week. Despite receiving lower incomes from sources such as occupational and personal pensions, disabled pensioners have higher incomes than non-disabled pensioners. The average gross income for a single pensioner receiving a disability benefit is £204, compared to £187 for a single pensioner not receiving a disability benefit⁴⁰.

However, simple income analysis does not take into account the additional costs that disabled people may face. A single pensioner with a medium severity disability may face extra costs of up to 70% of income⁴¹. The level of benefits received does not appear to increase incomes by enough to meet this level of additional cost in full, suggesting that disabled pensioners have lower disposable incomes than non-disabled pensioners, despite higher gross incomes (Chart 11).

Chart 11⁴²



Disabled people may also have higher housing costs in retirement than non-disabled people, as they are much more likely to be renting their home. Of those aged 65 to 74, only two-thirds of disabled women lived in a home they owned, compared to four out of five non-disabled women. A quarter of disabled women in this age group lived in social rented accommodation⁴³. In many cases, these costs will be covered by Housing Benefit.

⁴⁰ Derived from the 2001/2 Pensioners' Incomes Series

⁴¹ Burchardt and Zaidi (2003). Severity based on the OPCS severity score scale.

⁴² PPI broad calculation based on data from the 2001/2 Pensioners' Incomes Series, assuming costs of 70% (from Burchardt and Zaidi (2003)) of pre-benefit income (£158)

⁴³ DoH (2001)

There is no specific research that shows that disabled people as a group have shorter life expectancies than non-disabled people after reaching state pension age. It is difficult to disentangle the specific impact of disability from other inter-related factors that impact life expectancy, such as life-style and social class. However, shorter life expectancy is linked to having a number of specific conditions, such as cancer, strokes, heart conditions or high blood pressure that may have caused disability. One indication of this is the availability of 'impaired life annuities' – a pension annuity that pays out a higher regular income than a standard annuity to people who suffer from specific medical conditions. For example, a 65 year-old man with chronic heart failure could be paid an annuity 45% higher than a 'healthy' 65 year-old man, to reflect his shorter life expectancy⁴⁴.

Disadvantage is cumulative

An illustrative disabled person receives a pension income one-third lower than the policy stereotype. The direct impact of lower earnings is relatively large, reducing entitlement to SERPS/ S2P and reducing private pension income. The level of earnings also has an indirect impact through time spent unemployed and inactive. Irregular private pension contributions directly reduce private pension income. Part of the reduction in pension income due to early retirement is offset by starting work at an earlier age.

An illustrative disabled person

For reference, the PPI is using a policy stereotype individual⁴⁵ who:

- starts work at age 21
- works 44 years in continuous full-time employment
- at median age-specific earnings
- makes private pension contributions of 8% per year and
- retires at state pension age (65).

The analysis in this paper suggests that an 'illustrative' disabled person is likely to have very different characteristics. People who become disabled:

- have lower earnings on average, even before disability
- are likely to become disabled later in life
- are more likely to be, or have been, long-term unemployed
- are more likely to be economically inactive
- are less likely to make regular contributions to private pensions, and twice as likely to never make private pension contributions
- are more likely to start work early, but also to retire early

⁴⁴ Pension Annuity Friendly Society, as at 1 May 2003 www.pafs.co.uk

⁴⁵ See Curry (2003 TP) for further details

Therefore the pension prospects for an illustrative disabled person might be represented by the following assumptions;

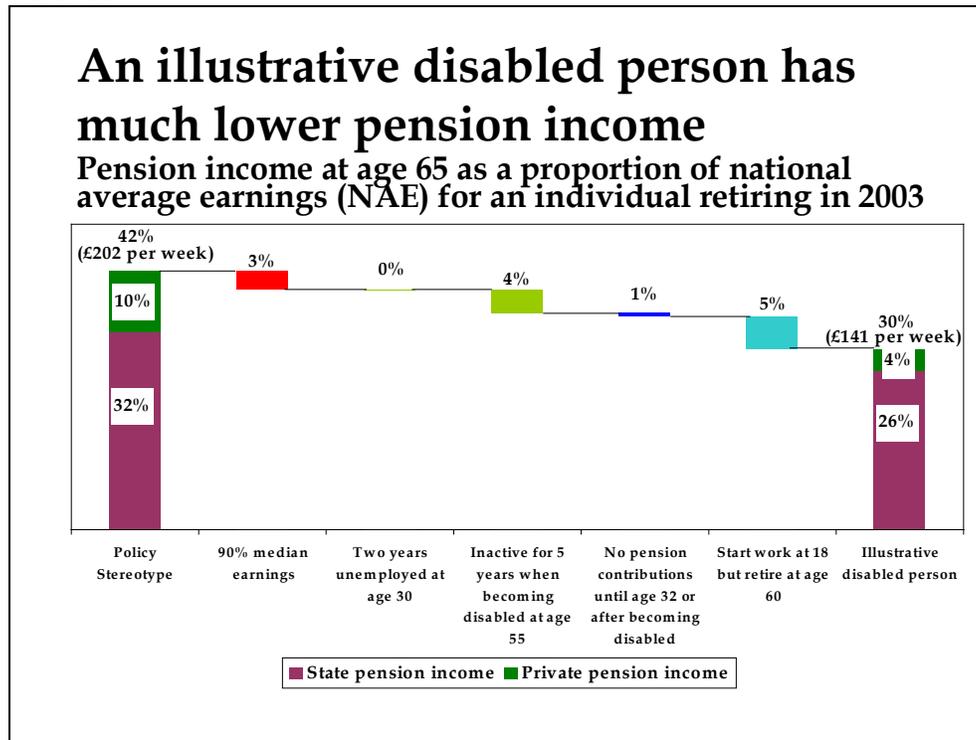
- 90% of median age specific earnings (based on the difference between the average earnings of disabled people and the population as a whole)
- A period of unemployment before becoming disabled: say for 2 years at age 30
- Longer spells of economic inactivity later in working life: say, 5 years from age 55 after becoming disabled
- No contributions to private pensions until age 32, or after becoming disabled at age 55
- A shorter working life: say, starting at age 18 but retiring at age 60

No one individual is likely to have these exact characteristics – any more than anyone will have the same characteristics as the policy stereotype. For example, people who are severely disabled early in life are likely to have less experience of employment and much higher inactivity. On the other hand, many disabled people do not become disabled until after they retire. Disabled women are likely to have had longer periods of inactivity before becoming disabled, and lower earnings when working. These are not the ‘average’ characteristics of all disabled people, but an indication of the type of characteristics that some of them may have.

The cumulative impact of these particular characteristics is to significantly reduce pension income, compared to the policy stereotype.

A man reaching state pension age in 2003 with illustrative disabled people employment characteristics would receive a total pension income of 30% of national average earnings (NAE) (Chart 12) at state pension age. This is more than one-quarter lower than the policy stereotype receives at the same age. The illustrative disabled person would be entitled to the Pension Credit as soon as he reaches state pension age.

Chart 12⁴⁶



The direct impact of earnings appears to be relatively large, reducing entitlement to SERPS/ S2P and reducing private pension income. The level of earnings also has an indirect impact through time spent unemployed and inactive. This also results in lower SERPS/S2P income, and lower private pension incomes due to breaks in contributions. Irregular private pension contributions directly reduce private pension income. Part of the reduction in income due to early retirement is offset by starting work at an earlier age, but the net impact is to reduce SERPS/S2P and private pension income by 5% of NAE.

Although low pension income may be partially offset by the availability of disability benefits, these are generally not enough to cover fully the additional costs associated with disability⁴⁷.

⁴⁶ PPI IM model calculations

⁴⁷ See Chart 11

Chapter 3: The future under-pensioned

Recent reforms to the current pension system will not resolve the under-pensioned problem

Although the reduction in pension income from the characteristics of disabled people is less for future generations, the final pension income is only marginally higher relative to NAE than it is for those retiring today. Increases in S2P offset the direct and indirect impact of lower earnings. PC partially offsets fewer private pension contributions, and time not spent in work.

However, the close link to labour market participation in the current pension system means that many disabled people will receive low pension incomes in the future. If current labour market and pension trends continue, disabled people are still likely to remain under-pensioned.

Future disabled people

The difference in pension income arising from disability characteristics is less for the illustrative individual's son (who has the same characteristics) reaching state pension age in 2028 (Chart 13), and his grandson reaching state pension age in 2048 (Chart 14)⁴⁸. The final pension income for the illustrative disabled person is marginally higher relative to NAE than it is for the illustrative disabled person retiring today. Over the same period, the pension income for the policy stereotype falls.

The increase for the illustrative disabled person is because of the availability of S2P in years in which the individual is employed, offsetting low earnings. S2P credits for periods of disability boost pension income further. PC also partially offsets the impact of time not spent in work and making fewer private pension contributions.

Prospects for the future

One in five adults in the UK is disabled. Although most disabled people do not become disabled until later in life, many face significantly lower levels of pension income in retirement than the stereotype individual.

The figures shown here are an illustration of the type of impact that different characteristics, associated with disabled people, can have, and do not represent an 'average' disabled person. Some disabled people will receive higher pension incomes than that illustrated, but some will have lower pension incomes. The current system allows a wide range of possible outcomes. However, the close link to labour market participation in the current pension system means that many disabled people will receive low pension incomes in the future. If current labour market and pension trends continue, disabled people are likely to remain under-pensioned.

⁴⁸ Charts 13 and 14 assume exactly the same characteristics as Chart 12. The difference in results is purely down to the way in which the pension system changes over time.

Chart 13⁴⁹

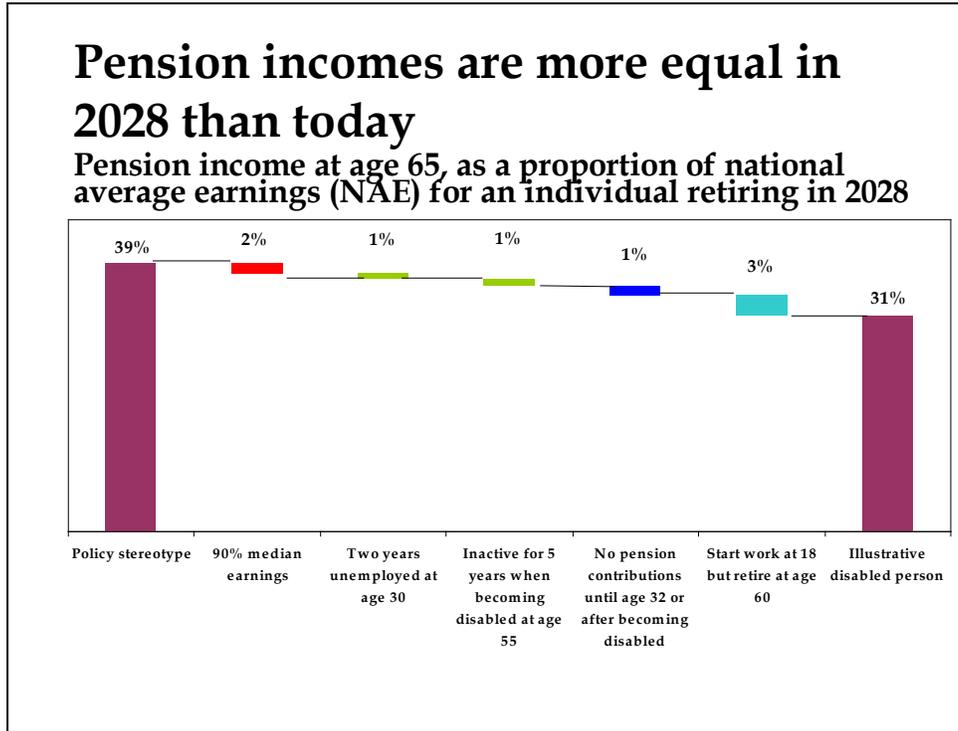
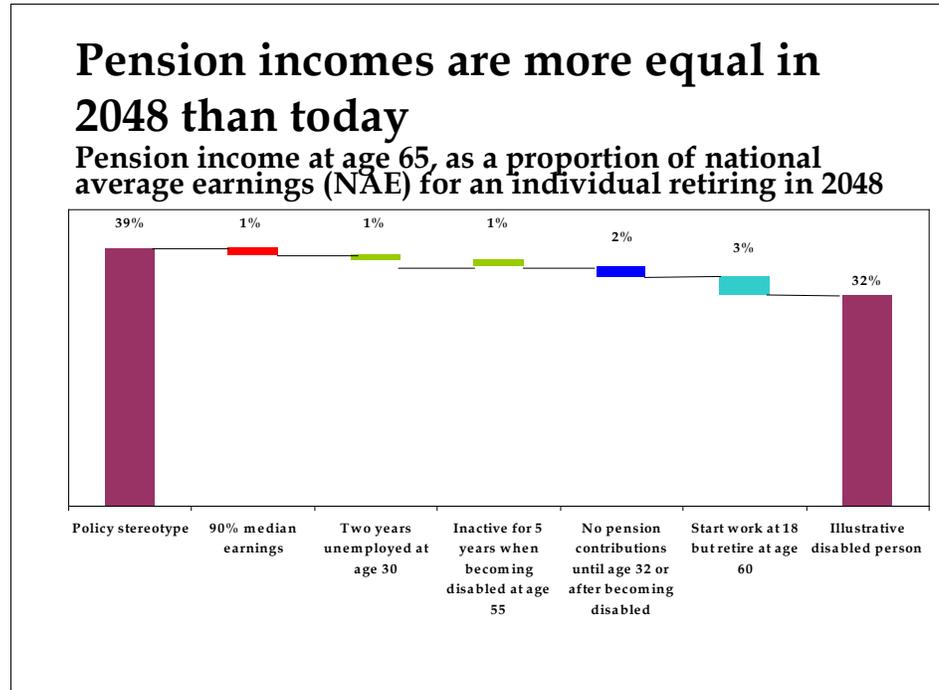


Chart 14⁵⁰



⁴⁹ PPI IM model calculations

⁵⁰ PPI IM model calculations

Acknowledgements and contact details

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Data from the British Household Panel Survey, the Labour Force Survey and the Family Resources Survey are supplied by the UK Data Archive (BHPS and LFS) and the Department for Work and Pensions (FRS). Neither the Archive or the originators (Institute for Social and Economic Research at the University of Essex for the BHPS, the Office for National Statistics for the LFS and the Department for Work and Pensions for the FRS) bear any responsibility for analysis presented in this paper.

The author takes responsibility for any remaining errors and omissions.
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