

## PRESS RELEASE

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### “Inequalities throughout the lifecourse impact health, wellbeing and income in later life” says Pensions Policy Institute

The Pensions Policy Institute (PPI) is today publishing the final report of the WHERL project. WHERL is an interdisciplinary consortium on Wellbeing, Health, Retirement and the Lifecourse which has brought together academics from King’s College London, University College London, The University of Manchester and the University of Toronto, as well as stakeholders from DWP and Age UK.

For the last three years, the WHERL project has been investigating a crucial question for ageing societies: how inequalities across the lifecourse relate to paid work in later life in the UK. This issue is of growing importance since the UK, in common with many other governments across the world, is implementing policies to encourage longer working lives. These policies include increases to the State Pension Age (set to rise to age 67 by 2028), removal of default retirement ages, and the Government’s ‘Fuller Working Lives’ and ‘Age Positive’ initiatives. These policy reforms affect millions of people, yet their implications for health, wellbeing and financial circumstances are unknown. The WHERL project examined the lifelong drivers affecting the complex relationship between paid work in later life, health, wellbeing and retirement income, in order to answer this question. This report brings together research on a number of cross-cutting factors that can affect the likelihood that individuals will work up to and beyond State Pension Age, as well as the impact this can have on their health, wellbeing and financial circumstances, and draws out the implications for policy and inequalities.

**Professor Karen Glaser from the Department of Global Health & Social Medicine and the Centre for Global Ageing, King’s College London** who led the research, said, “Findings from this interdisciplinary consortium involving four universities and partnerships with leading stakeholder organisations suggests that policies that seek to address inequalities throughout the lifecourse may be more effective in encouraging and enabling more individuals to work beyond State Pension Age than those focusing on the retirement transition.”

**Caroline Abrahams, Charity Director at Age UK, said:** “The research findings emerging from the WHERL project promise to provide extremely useful insights for policymakers and researchers, at a time when this agenda has never been more important. We look forward to making sure that the outcomes from this project do genuinely facilitate fuller working lives, and help everyone approaching the latter part of their working life.”

**ENDS**

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### **Notes for editors**

1. The Pensions Policy Institute (PPI) is an educational research charity, which provides non-political, independent comment and analysis on policy on pensions and retirement income provision in the UK. Its aim is to improve the information and understanding about pensions policy and retirement income provision through research and analysis, discussion and publication. Further information on the PPI is available on our website [www.pensionspolicyinstitute.org.uk](http://www.pensionspolicyinstitute.org.uk).
2. WHERL is an interdisciplinary consortium on Wellbeing, Health, Retirement and the Lifecourse funded by the cross-Research Council Lifelong Health and Wellbeing (LHW) programme under the Extending Working Lives call. WHERL was also funded by the Canadian Institute of Health and Research and the Social Sciences and Humanities Research Council.