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Response

# When should the state pension age increase to 66?

## Response to the Government call for evidence by TAEN – The Age and Employment Network

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# Introduction

TAEN - The Age and Employment Network works to promote an effective labour market that serves the needs of people in mid and later life, employers and the economy. We provide information to older workers and jobseekers and all those who support them.

We promote the practice of age management by working directly with organisations and sharing knowledge of the practice widely. We help organisations to champion age diversity and gain the knowledge, inspiration and support to translate this commitment into reality.

TAEN has long believed that the pace of demographic change and the creation of an ageing society is one of the most profound changes facing our society.

While TAEN member organisations include a wide range of bodies with broad interests in population ageing and the needs of older working people, our specific focus around work and employment means that we also share much with mainstream employment policy and practice organisations.

Our staff team have experience of the world of business as well as education, unions, and the welfare to work policy sector.

## Evidence and comment

Part 1 represents our evidence to this consultation. Part 2 provides our responses to the questions posed in the consultation document. They are based on the evidence set out below.

# Part 1

## 1. "People are living longer"

A justification often given for raising state pension ages is that "people are living longer". It is true that life expectancy at birth has increased steadily over the past 40 years, but life expectancy at age 65 has increased relatively slowly. Where the funding of pension systems is concerned, it is of course life expectancy at 65 that matters. If life expectancy at birth increases rapidly, but life expectancy at 65 does not, this is beneficial for pension systems since the proportion of contributors grows faster than the proportion of beneficiaries (depending, of course, on other variables, such as the economic activity rates of those aged under 65).

At the moment, life expectancy at age 65 is increasing by only 2 per cent per annum - hardly a problematic rate of increase, and one that could arguably be dealt with by economic growth (even in the current difficult economic circumstances).

## 2. Uncertainties in projections

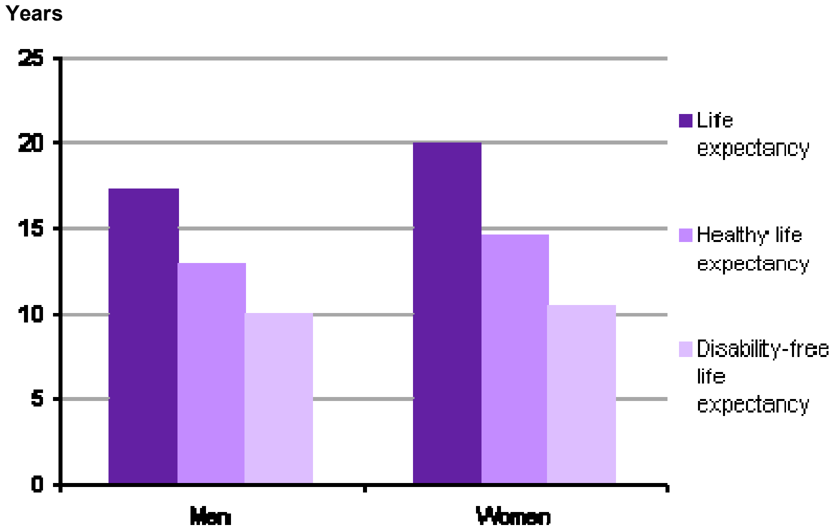
As in all projections, estimates of demographic changes entail assumptions. In predicting life expectancy, age and sex specific mortality rates are used to give a calculated figure. Statisticians concede that there are uncertainties associated with their projections. The Office for National Statistics offers figures which are based on different methods of calculation and different scenarios regarding mortality rates, partly in recognition of this. Hence, it is important to treat projections with caution and guard against the wilder statements suggesting ,for example, a dramatic increase in the number of people who will become centenarians, etc.

## 3. Life expectancy and healthy life expectancy

A related question to life expectancy is the issue of health. Most people experience poorer health towards the ends of their lives, though there are huge differences between those who suffer poor health for many years and those who experience a sudden, short deterioration towards the end of their lives.

**Table 1: Difference between life expectancy, healthy life expectancy and disability free life expectancy at 65: by sex in 2006.**
(Source *Pension Trends* Chapter 3, 2010, ONS)

**United Kingdom**




With advances in medical science, it is possible to envisage increases in life expectancy at 65 which may be significantly greater than increases in healthy life expectancy at the same age. People with poor health conditions may be kept alive longer by more successful medical interventions, which may be good for them, but present an added danger in using simple life expectancy figures as a yard stick for the state pension age. Government should consider the evidence on present and future life expectancy and *healthy life expectancy* as material to any decision to raise state pension age.

*Healthy life expectancy* in 2006 was 70 (female) and 68 (male). For men, *life expectancy at 65* in 1981 was 13 years whereas in 2006 it was 17.2, an increase of 4.2 years in nearly two decades. *Healthy life expectancy*, in contrast, increased from 9.9 years at 65 to 12.8 years over the same period, an increase of only 2.9 years. For women the difference was less stark, the life expectancy increase amounting to three years over the same period but only 2.6 years for healthy life expectancy.[1]

## 4. Life expectancy and social deprivation

Life expectancy, healthy life expectancy and disability free life expectancy at 65 can be disaggregated further according to deprivation as is shown in Table 2 below.

**Table 2: Life expectancy, healthy life expectancy and disability free life expectancy at 65: by deprivation quintile and sex, 2003**
(Source: *Pensions Trends* Chapter 3, 2010, ONS)

| England | Years | | | | | |
|---|---|---|---|---|---|---|
| Index of Multiple Deprivation 2004 (quintile) | Life expectancy | | Healthy life expectancy | | Disability-free life expectancy | |
| | Men | Women | Men | Women | Men | Women |
| 1 - Least deprived | 18.2 | 20.8 | 15.0 | 17.2 | 12.0 | 13.4 |
| 2 | 17.4 | 20.2 | 13.9 | 15.7 | 11.0 | 12.7 |
| 3 | 16.8 | 19.6 | 13.0 | 15.3 | 10.4 | 12.4 |
| 4 | 15.8 | 18.9 | 11.5 | 13.8 | 9.0 | 10.4 |
| 5 - Most deprived | 14.6 | 17.8 | 9.5 | 12.3 | 7.5 | 9.4 |

Disaggregating life expectancy, healthy life expectancy and disability free life expectancy at 65 according to the constituent nations of the United Kingdom, we find that men in Wales at 65 have only 8.7 years of disability free life expectancy in contrast to women in England who have 10.7 years of disability life expectancy at this point – figures which are in both cases considerably shorter than the 16.9 years (for Wales men) and 20.1 years (England women) life expectancy at 65 – all in 2006.[2]

## 5. Socio-economic status and life expectancy

There are substantial socio-economic differences in life expectancy, both at birth and at age 65. Taking life expectancy at birth, in the period 2002 to 2005 males in the professional class (class 1) had a life expectancy of 80 years compared with 72.7 years for those in the manual unskilled class (class 5). Comparing the periods 1972-76 and 2002-2005, both males and females had a greater increase in life expectancy in the professional class than the manual unskilled class – eight years for class 1 compared with 6.8 years for class 5. Life expectancy at 65 for males in class 1 was 18.3 years but for males in class 5 it was 14.1 years. Moreover, the *change* in life expectancy at 65 between the two periods shows an even more marked social inequality: 4.3 years for males in class 1 compared with 2.5 years for males in class 5 over the 30 year period. Men in work roles such as labourers, cleaners and messengers are therefore in all likelihood enjoying only a small improvement in healthy life expectancy at 65 over this period.

[1] Data taken from Pension Trends *Chapter 3 Life Expectancy and Healthy Life Expectancy* Office for National Statistics June 2010
[2] Ibid

For women, there is a seven year difference in life expectancy at birth between social classes 1 and 5. At 65, class 1 women have a life expectancy of 22 years compared with only 17.7 years for women in class 5. Again, figures for healthy and disability free life expectancies would be correspondingly lower. Change in life expectancy was 2.9 years for class 1 women over the 30 year period but only 1.1 years for class 5 women.

***Hence, raising the state pension age to 66 would increase the number of people of low socio economic status who pay National Insurance contributions all their lives, yet do not survive to claim a state pension or only enjoy a relatively brief retirement.***

## 6. International comparisons

In considering the case for change in state pension age, the consultative document provides international comparative information on state pension ages. The argument appears to be that other countries are facing up to their demographic changes by adjusting state pension ages and thus by implication, so should the UK. Looking at the relative rates of population ageing, population decline and economic growth in the EU 27 countries, however, it becomes clear that the UK is in a relatively favourable position. Comparative data assembled by the Laboratory of Demographic Change based in Rostock University, Germany, shows various maps of Europe's demographic risks and opportunities.

The biggest challenges posed are to those countries where populations are both ageing and shrinking. While ageing is a global phenomenon, shrinking is more of a local and regional phenomenon. Population ageing is expected to occur in all EU regions but at varying rates. This means that the threats posed by ageing will vary between countries. A series of indicators are used to assess and compare risks, reflecting the extent and trajectory of demographic change (ageing and shrinking) in each European region. A Regional Demographic Change Index quantifies the threats, using values of 0 (weakest) and 1 (strongest). Maps of Demographic Location Risk have also been compiled giving risk measures for labour supply, human capital, labour productivity and research and development performance. This data is translated into regional demographic risk location scores.

Looking at the maps of Europe compiled on the above basis, it is clear that the UK is in a more favourable position than most countries in the EU and UK regions are generally among the more favourably positioned regions in Europe. Italy, Germany and ten of the new East European states face shrinking and faster than average ageing. The remaining East European states display shrinking but slower ageing. Relative demographic development may be considered best in Sweden and Luxembourg with high population growth and slow ageing, and is "very good in France and the United Kingdom," according to the analysts.

What is clear from this analysis is that the demographic risks are not as acute in the UK as in many other EU countries. Comparisons of current and planned future state pension ages in the UK and other European countries should be made therefore in the knowledge that not all countries have the same levels of demographic threat to confront. Britain's positive strong population growth and the relative youth of its population compared with other European countries means that the UK's population is predicted to increase from 61 million in 2008 to almost 77 million in 2060. Similarly, the French population is predicted to expand to almost 72 million by 2060 while the population of Germany is predicted to decline from its present 82 million to around 70 million. The average age of Europeans is now just over 40; this will be 48 by 2060. The average age for Britons is 39 and will be 42 in 2060, the lowest age in Europe with the exception of Luxembourg.

These comparisons it should be said are sensitive to immigration rates. The influx of generally younger migrants into Britain has contributed to the UK's population growth trajectory and a birth rate of 1.91. A dramatic reduction in migration would dampen projections somewhat and increase the need for older people to remain in the workforce, though whether this would be sufficient to necessitate accelerated raising of the state pension age is another matter.

## 7. Pension comparisons

The UK has one of the least generous state pension systems out of all OECD countries, as measured by replacement rates or proportion of GDP expenditure. The UK has the lowest state pension in Europe, according to a survey by consultancy firm Aon. The survey shows the state pays pensioners an income equivalent to just 17 per cent of average earnings. This is the lowest level in Europe and well below the average for all European Union countries of 57 percent. Even the Netherlands, which has the second-lowest level, provides a state pension nearly double the UK figure. The UK also has one of the highest retirement ages in Europe at an average of 62.2 years, with 57 per cent of people aged between 55 and 65 still working. Hence, not only are Britons receiving less in state pensions than citizens in other European states, they are contributing for longer by working and paying their taxes. Therefore, the need for economising on state pension payments is not nearly as urgent in the UK as it might be in other countries.

## 8. Labour market issues

Raising the state pension age will save relatively little if there are not the jobs for older workers to perform. All that will result is that more people will have to claim Jobseeker's Allowance and experience increased financial hardship. The experience of older jobseekers has been well documented in other TAEN reports. Briefly, the experience of older people seeking work is bleak. Whilst more people are working on beyond state pension age (currently some 12.3 per cent of those over SPA are in employment), a large proportion of these - 40.1 per cent of men and 13.1 per cent of women are self employed. Also, it should be pointed out that 58.5 per cent of men and 69.7 per cent of women working past SPA are doing so part-time. The ability or willingness of people to work beyond 65 and the willingness of employers to employ them may therefore be circumscribed by the availability of sufficient opportunities for part time working

This raises a further issue. Part-time working will often not produce the necessary level of incomes necessary to live without a state pension. Self-employment would be difficult to encourage by legislation and will have to be fostered by other means – changing attitudes and plans – that require time to permeate into people's attitudes and life plans.

Moreover, older workers tend be concentrated in particular industrial sectors (for example, agriculture, construction and transport) which are currently not growing. If, on the other hand, job growth is to come from new sectors of the economy, then it should be made clear which these are, and exactly how they will grow. Furthermore, if job opportunities are expected to increase in certain sectors of the economy, one would need to be convinced that these sectors are likely to be well fitted to accommodate a fair share of older jobseekers and that older jobseekers are well fitted in terms of skills and training, to work for them.

All in all, therefore, there are good grounds for believing that any expansion of employment opportunities for people above the age of 65 can only be, at best, very modest. It is true that in recent years there has been a steady growth in the numbers of people working on beyond state pension age, but a large part of this is accounted for by women choosing to work beyond the lower female SPA. Employers could certainly do more to make work possible and attractive for older employees and should place greater value on them. Whilst trends have been positive, it would be naïve to believe that they would respond to a rapid increase in demand for post 65 employment such as would be occasioned by an accelerated increase of SPA to 66.

Apart from the lack of jobs (particularly in those regions where they are most needed), there is the problem of 'burn-out' by workers in an increasingly stressful and competitive working environment. This fact alone emphases the need for a range of working patterns, including part time work. If this state of affairs is to be achieved, considerable work will be needed with employers and unions to encourage even more widespread adoption of flexible working patterns that will accommodate the ageing workforce more easily. Moreover, maximisation of human potential demands that employers reach a far broader understanding of the active age management policies that will overcome the barriers to later working, including by the adoption of measures, such as training and career repositioning, much earlier in the life course of employees.

Older people are increasingly assuming caring roles. A quarter of people aged 45-64 are caring for a sick, old or disabled person. These caring responsibilities increase after age 65, effectively ruling such carers out of labour force participation. Whilst the typical idea of retirement embodies a rosy picture of a period of quiet relaxed comfort, the reality is often that it affords a little more time to devote to the care of younger or older relatives – often both.

## 9. Impact on younger workers

While the current economic recession does not yet appear to have affected the employment rates of older workers, this may change in time and there may be no prospect whatsoever of increasing employment opportunities for those aged 65+ for the foreseeable future.

We currently have some 927,000 people aged 16-24 who are not in education, training or employment. Unless the UK labour force can be significantly enlarged, a raising of the state pension age will impact adversely on the job prospects of the young. Given that all net job growth in the UK economy in recent decades has been via part time jobs, however, the prospects for such a jobs expansion is dubious and will be even more so in the current recession. It is somewhat futile to speculate on which age group is more 'deserving' - young workers or older ones - but it is perhaps worth noting that, in the past (the 1930s and the 1980s), it was the young who were held to have a greater moral claim on the supply of existing jobs. Accelerating the raising of state pension age, on the other hand, will send a powerful message that the Government expects older people to continue in work. Even though TAEN shares the broad objective of extending working lives, we would caution that given other countervailing pressures arising from the economic context, such a message issued at the present time may not augur well for intergenerational harmony.

## 10. Changes in demographics and Turner report recommendations

The Secretary of State and the consultative document have asked for evidence on the timing of the proposed change to state pension age, based on life expectancy and the economic situation. The revisions in life expectancy projections between 2004 and 2008 in the consultative document show an improvement of 1.3 years for men and 1.5 years for women. The document makes no reference however to the revised fertility rates that have occurred in the meantime.

Fertility rates today will have a bearing on the affordability of pensions for people approaching retirement in 20 or more years time. A present, a high fertility rate will affect our ability to afford the pensions paid to those living longer. (This point was made strongly by Lord Turner in his report in November 2005.) In 2001 fertility rates in England and Wales were 1.63 children per woman, but by 2009 the figure had increased to 1.96 children per woman. This fertility rate increase provides a more positive gloss on the demographic changes mentioned in the consultative document and suggests that there is no need for a panic reaction to the changes in longevity.

It should be borne in mind that whilst state pension ages have an influence on people's retirement decisions, most people currently retire before they reach state pension age. If the sole objective of Government were to save money by delaying entitlement to pensions, raising state pension age earlier would have this effect, even though it would be unfair to the hundreds of thousands of older people deprived of incomes for one year of their retirement. Many would be forced to register as jobseekers, thus claiming state benefits which would reduce the potential gains from later pensions. This is to say nothing of the demeaning experience many would suffer in the process.

Raising state pension age, therefore, should more sensibly be regarded as only a small part of the long term response to population ageing. In section 8 of Lord Turner's report of the Pensions Commission, a list of proposals were put forward to encourage working later. These included the following (TAEN's comments are in italics):

- Abolition of the default retirement age – *now announced;*
- Ensuring good financial incentives for later retirement – *partly put in place*;
- Considering financial incentives for employers to hire post SPA workers – reducing the rate of National Insurance Contributions on salaries of post SPA employees for example. *These have apparently not been considered and certainly not adopted.*
- Giving greater publicity to the existing arrangements for people to defer taking their state pensions and receive enhancement of their pensions – *this has not been done.*
- Adopting a strong policy focus on improving health – *there would seem to be a lot more to be done in this area and there is no convincing evidence yet of significant changes in health and wellbeing of the workforce – obesity is still rife for example.*
- Adopting a strong focus on education and training of older workers and moving away from the age skew in favour of younger workers – *apart from Train to Gain, nothing substantial has been put in place.*

- The commission also recommended a strong emphasis by the National Health Service and occupational health providers on measures to reduce life expectancy gaps between different socio-economic groups and regions. *Such changes would inevitably take many years to implement and monitor.*

In short, the Commission took the view that raising state pension age was part of a broader agenda of action to extend working lives and that raising state pension age alone would not be sufficient to effect change.

The Commission also recommended the principle that any change in state pension age should be made at least 15 years in advance. Such notice would have the advantage of allowing people to plan adequately for the change in terms of their personal retirement and work expectations and also to make adequate financial arrangements for retirement.

Moreover, given that the planned increase of state pension age to age 66 was signalled in 2006, and that the state pension age for women is due to rise to 65 by 2020, there would need to be an overwhelmingly strong case to change tack at this point. Raising the state pension age to 2006 by 2016 would increase the gap between women and men unless there were an additional increase in women's state pension age. Since women are moving towards a state pension age of 65 by 2020 such an additional increase would seem harsh and hard to manage.

***In TAEN's view, the goal of equalising state pension ages for men and women by 2020 should be maintained, but there needs to be a realistic approach to any further increases. Achieving changes in the reality of how long people choose to work, how long they are enabled to work by the policies their employers adopt and when they choose to retire, should all in our view take priority over accelerating the change to state pension beyond the age of 65.***

***The state pension age is already planned to rise to 66 by 2026 and one might therefore seriously question whether recent improvements in longevity projections justify bringing forward this date.***

## 11. Alternative approaches considered

Much of the above material provides reasons why a raising of the state pension age to 66 in the foreseeable future would cause income hardship among the 65-6 age group. A possible strategy would be to effect this rise only when the employment rates of people aged 65-9 have risen significantly – say to a set target employment level of the 65-69 group.

The merit of such an approach would be that such a target would indicate that a significant change in culture and practices had occurred in UK workplaces, making it reasonable to expect people to continue in employment or to gain new employment without encountering the overwhelming obstacle of age discrimination.

In 2009, the employment rates for men and women aged 60-64 were 56.4 per cent and 34.4 per cent respectively. And for men and women aged 65-69 they were 21.3 per cent and 14.5 per cent respectively. (Labour Force Survey)

One approach, therefore, would be to raise the state pension age only when there is convincing evidence that men and women aged 65-69 are already remaining in the workforce. If employment rate figures for smaller age bands were available, one might be justified in expecting a fairly high employment rate for the 65-66 age band before raising the state pension age to 66.

This approach however would have a number of problems, not least the uncertainty it would pose for individuals. Nonetheless, the principle of bringing about a rise of employment among older people before raising the state pension age is, we believe, important.

***On careful reflection then, TAEN believes that there is no convincing reason at this point to depart from the position outlined by the Turner Commission and the existing commitment to raise state pension ages for both men and women to 66 in 2024. Any consideration of change to address the financial crisis should bear in mind that a mishandled change could result in a large increase in older claimants for other benefits.***

***On the other hand, a significant increase in numbers of people working on beyond 65 voluntarily could well be brought about by widespread changes to workplace practices including flexible working arrangements, more varied use of older workers, widespread adoption of training and retraining programmes for people in their 50s and 60s and other such measures. Also, the incentive of enhanced pensions for those who remain in work longer if more widely understood, may well contribute to a more vigorous take up of this option.***

# Part 2

## Question 1

What evidence concerning changes in life expectancy and the changed economic context should be taken into account when bringing forward the increase in state pension age to 66?

## Answer

The evidence provided above in sections 1 to 9 sets out TAEN's contribution to this question. All of the above sections provide reasons why a raising of the state pension age to 66 in the foreseeable future would cause income hardship among the 65-6 age group and is unnecessary given the level of demographic risks facing the UK compared with the rest of Europe.

Workers have paid their National Insurance Contributions in the belief that they will be entitled to a state pension at 65 (male) and 60 (female) though since 2006 it has been understood that state pension would rise according to a programme that was expected to see state pension age become 66 in 2024.

It is fair to say then that there is thus a long term 'psychological contract' with the state under which since 1926 it has been the expectation of individuals that they had the right to retire at a given age and that for most of this time this has been 65 for men and 60 for women, with publicised changes more recently announced being given long lead times and considerable advance publicity.

One possible strategy would be to raise state pension age only when the employment rates of people aged 65-9 have risen significantly. In the second quarter of 2008, the employment rates of men aged 60-4 and women aged 60-4 were 58.8 per cent and 34.3 per cent respectively. Those of men aged 65-9 and women aged 65-9 were 22.1 per cent and 12.3 per cent respectively.

A possible target may therefore be to raise the state pension age when employment rates for 65-66 people have reached 40 per cent for both men and women. Only then can we be reasonably sure that people aged 65-6 will be able to support themselves via paid employment following the withdrawal of the state pension.

***TAEN believes that whilst it is arguable that in the longer term there should be a different state pension age, the emphasis should be in favour of enabling and empowering employees and employers to make better choices and practical arrangements concerning retirement. The state pension is an important safety net for those who are unable to work beyond 65 and whilst we would like to see people being more flexible and free in their choices of when to retire, we consider that the bringing forward the increase in state pension age is not presently justified on the available evidence.***

## Question 2

What evidence should the Government consider in deciding the notice period for individuals affected by a change to the timing of state pension age?

## Answer

In TAEN's view, there is no demographic or economic case for an accelerated raising of state pension age at the present time. This is not to say that we are oblivious of the need to adopt policies and practices to extend working lives. Quite the opposite. We are in favour of all possible measures to equip people to play active parts in the labour market, including by working later if they are fit and able to do so.

We believe that the best approaches to extending working lives involve long term interventions and a strategy embodying support by the state, individuals and employers, rather than an abrupt cessation of state pension age at 65.

We believe that an abrupt raising of SPA to 66 would have a disproportionate impact on people in unskilled or skilled manual jobs which are physically demanding and where holders of these jobs in any case have lower life expectancy than other members of society. The Government should therefore look for evidence of the widespread adoption of workplace policies as described and should continue to emphasise measures to improve the health and wellbeing of people so that we do not compel people who are physically incapable of work to do so.

We believe any change to entitlement to state pension age should be accompanied by measures to increase the adoption of active measures relating to maintenance of health and wellbeing, working conditions and age management in many other aspects of working life.

We think that it would be preferable to raise state pension ages when employment rates for men and women aged 65 to 69 have already reached much higher levels and Government should adopt policies to achieve this outcome[3] and look for evidence accordingly.

We recognise however that policy changing state pension age needs to be set well in advance and on balance we would therefore adhere to the present timetable aiming for state pension age of 66 by 2024.

However, if there were strong evidence of a substantial increase in employment levels of 65 plus people having been achieved well before that date, advancing the uplift of state pension age to 66 for men and women sooner after equalisation in 2020 would be more acceptable. Even with this caveat, we think that anything shorter than five years would be unacceptably short notice and we believe therefore that the *status quo* time line is preferable.

## Question 3

What evidence should the Government consider to ensure that no group is disproportionately impacted by the level of the state pension age and any timing of the state pension age increase to 66?

## Answer

If state pension age for men is raised more quickly than presently planned, this will prolong and exacerbate differences in state pension ages according to gender. If women's state pension age was raised more quickly so that such gender differences could be avoided, this would then subject women to an unacceptable pace of change. If there were strong evidence of a *substantial* increase in the numbers of men and women being in employment after 65, it might be possible to predict that such disruption would be far less. Under such circumstances an earlier rise of state pension age to 66 could be considered (note our comment in answer to question 2 above). TAEN believes that employers as well as employees are uncomfortable with the existing gender inequality in retirement and we consider that anything which extends or worsens it is to be avoided.

The Government should make an assessment of the work capacity of a sample of occupational groups before addressing the issue of raising the state pension age to 66. If the Government wishes to ensure that there is no disproportionate impact, it must acknowledge that there are strong arguments that workers in certain job roles are far less likely to be able to work beyond 65 and indeed, they are having difficulty in working this late at the present time. In Finland since the early 1990s, the *Work Ability* concept has provided a baseline of work capacity and several major studies have been conducted to assess the work capacity of the workforce by occupation and industrial sector.

The Government should consider commissioning a similar survey in the UK to ensure that in any raising of state pension age, no group is disproportionately affected. TAEN's view is that such a survey is likely to highlight workers doing especially heavy manual or wearing work in exceedingly poor and tiring physical

[3] We consider that more than 40 per cent for the 65-66 cohort in employment would be a realistic (though arbitrary) target as a precursor of any uplift in SPA to 66.

conditions or whose working environment generally is poor. For such categories of workers retaining the current state pension age is one option, though TAEN would hope that in the longer term ways could be found to avoid people being driven to early retirement by such intrinsically wearing jobs.

TAEN's aim is to help create an effective labour market which works for people in mid and later life, for employers and for the economy.

Supported by Age UK

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