



MAKING THE CASE

FOR THE SOCIAL SCIENCES

No.8 LONGITUDINAL STUDIES

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Foreword

Longitudinal research is a vital tool for understanding fundamental issues such as poverty, inequality in education, unemployment, poor health and ageing. Since 1946 the UK has set up many longitudinal studies, funded mostly from public sources, and they have provided a rich resource for research in social science and other disciplines.

Longitudinal studies are unique because they track, repeatedly observe and measure the same individuals or households over a period of time. Because of this they are exceptionally powerful in helping us understand the causes of deep-rooted problems in society, by observing how individual lives and households change over long periods. This research also makes an important contribution to evaluating the long-term impacts of government policies. Longitudinal studies take time and money to set up and run, but the results are invaluable and lasting.

The first national birth cohort study of individuals was commissioned two years before the National Health Service was set up to find out whether mothers and their new born children were receiving the same level of care across the UK. The next two national cohort studies (in 1958 and in 1970) were set up to measure the extent of the NHS's progress on improving health and making health care available at the time of birth.

These three studies then followed the babies' progress into childhood, adolescence and adulthood in order to study their individual development and change with age, and the effectiveness of policies in education and health care.

This has provided vital data for policy on understanding, for example, poverty, parenthood, social exclusion, behavioural problems and the impact of unemployment on people and society. Since then several new large-scale and increasingly sophisticated longitudinal studies have been set up to track the progress of individuals, households and families, providing opportunities to compare the effectiveness of policies.

In the current economic climate it is particularly important that governments make decisions based on sound evidence. Longitudinal research can be used to ensure that policies are effective and efficient, and new Research Centres have been set up to exploit the valuable national resource of longitudinal data. These data are particularly useful in assessing 'spend to save' policy options as they can track people to see if the expected savings have been achieved – spending on health improvement now to save on acute treatment costs later is one example.

The examples and case studies presented in this booklet illustrate the diverse ways that longitudinal research can help us understand the causes of social change and the effects of policy and practice. They include work on how parenting styles in the early years of children's lives affect their cognitive and behavioural development, what such data can tell us about child and family poverty, and how longitudinal data on ageing can inform government about the income, work status and health of those aged over 50.

These case studies highlight the value and impact of longitudinal studies and support the case for continued investment in this vital and dynamic research.

A detailed list of the longitudinal studies used for research covered in this booklet is available at www.acss.org.uk/LongitudinalStudies.htm. The Academy is very grateful to SAGE for its kind and generous sponsorship of the booklet and its launch, without which neither would have been possible, reflecting SAGE's longstanding commitment to promoting social science research and to publishing the outcomes.



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Longitudinal studies change Early Years Provision

In the 1990s services for young children in the UK were uncoordinated and poorly resourced. **Professor Edward Melhuish** AcSS and colleagues from the universities of London and Oxford examined data from two longitudinal studies to see how services could be improved.

The first study, the Effective Pre-school, Primary & Secondary Education project [EPPSE] involved data on 3,000 children collected from 1997 to 2014. It found that young children's long-term language, educational and social development was influenced by their home environment and education. The project findings led to changes in policy which affected millions of children, notably by providing all children from age three with the benefits of free part-time early childhood education. This is being extended to all two year-olds in the most deprived 40 per cent of families from 2014. The analysis also influenced an increase in funding for training early years staff and the introduction of Children's Centres.

The second study was the National Evaluation of Sure Start [NESS] impact study, which involved data on more than 9,000 children, and 250 Sure start programmes collected from 2001 to 2012.

The analysis found that the government's Sure Start initiative from 2000 did not get started as easily or as well as had been hoped.

A failure to anticipate how complicated it would be to bring services together resulted in programmes of varied quality. Also, initial expectations that building self-confidence and self-esteem for parents would lead to better child outcomes proved to be overly optimistic. An important lesson for Sure Start was the need to combine its approaches to improving parenting with focused interventions that make children's daily lives better and hence more likely to improve child outcomes.



The evidence from the two studies led to Sure Start programmes being turned into Children's Centres.

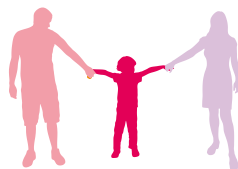
The findings from the two studies strongly influenced a change from running what was a fragmented early childhood service to putting into place a 10-year childcare strategy, with the money spent on early years services quadrupling between 2001 and 2008.

The findings also led to further developments of early years services, which were largely enacted in the 2004 Children Act and the 2006 Childcare Act. As a result of the research a state-funded part-time pre-school place for every three and four year old was provided, and over 3,500 Sure Start Children's Centres were set up.

eppe.ioe.ac.uk

www.ness.bbk.ac.uk





Nest eggs for young people have positive effects

The advantage of having a nest egg goes far beyond its monetary value, longitudinal data analysis shows. Researchers have found that people with modest savings at 23 generally had happier and healthier lives 10 years later – their findings helped convince the government to launch an important multi-billion pound savings scheme.

In 2001, **Professor John Bynner AcSS** and **Sofia Despotidou** of the London Institute of Education analysed data from the National Child Development Study, a longitudinal research study that follows the lives of 17,000 people in Britain born in 1958, gathering data on their social and economic circumstances and their behaviour and attitudes.

The researchers looked at savings held by 23-year-olds and how these predicted their working lives, health, family situation, and attitudes to society when they were 33, taking into account earlier circumstances, achievements and personality.

The researchers found that, independent of other variables such as social class and parents' education levels, people with modest savings enjoyed beneficial economic, social and health effects later.

Those who had savings of around £200 in 1980/81 (equivalent to £600 today) were – at the age of 33 – less likely to experience marital breakdown, be smokers, be unemployed or to suffer depression. They were more likely to be anti-racist and to have trust in the political system. Men were also more likely to have better health.

The researchers concluded that having savings encourages a degree of confidence and self-worth which appeared to protect against unemployment and poor physical and mental well-being.



The findings convinced the Westminster government to initiate in 2005 the Child Trust Fund, the world's first universal children's savings scheme, ensuring every young person had some savings by the age of 18.

Although the scheme was scrapped by the coalition government in 2011, it has left a substantial legacy in the form of nest eggs that will benefit five million children who, from 2020, will inherit an estimated £2.5 billion in total.

<http://www.ioe.ac.uk/>



Britain's unmet needs

The Big Lottery Fund is tasked with spending very large sums of money on charitable causes and this has to be done carefully and responsibly. Longitudinal studies are one source of good information to help identify where that money can be most usefully spent. It has used research on the needs of Britain's population to target its funding in the best way possible.

Using a variety of secondary research data, including longitudinal studies such as the British Household Panel Survey, researchers at the **Young Foundation** have investigated who has the most acute needs among the population of Britain today and in the future. They found that health and wealth inequalities have widened – one in eight teenagers is not in work or education; over two and a half million people are on either incapacity benefit, employment or support allowance; the recession has increased unemployment; sharp cuts in public spending are likely to affect the poorest most; and in recent years there has been a worsening of unmanageable debt.

The problems are not just financial: around 20% of people in the UK experience mental health problems at some time in their lives, and the number of prescriptions for anti-depressants has risen dramatically. The groups most likely to have acute and persistent mental health problems include the unemployed, lone parents, those with disabilities, problematic drug users and looked-after children.

Often these difficulties arise at a time of change in a person's life, for example coming out of prison or local authority care, or leaving a family in crisis. The research pointed to the importance of psychological as well as material needs.

The research provided evidence on those below the radar who are poorly served by statutory or voluntary sector services or unable to access support services for some reason.

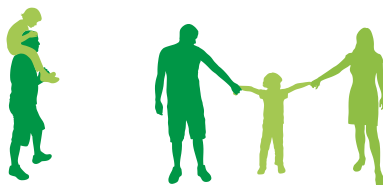


As a result, the Big Lottery Fund has developed its ways of helping people to be more resilient and able to cope with life's challenges. It has used the research findings to target its funding, plan its programmes and inform its research and communications strategy.

It has also used the findings to support a move towards more holistic, joined-up services that are designed to address users' needs rather than starting from the services providers offer.

<http://youngfoundation.org/wp-content/uploads/2012/10/Sinking-and-swimming.pdf>





Working parents

As we move to more flexible working times, policymakers have become interested in finding out whether there is any evidence of harm to children from having a working mother.

Professor Heather Joshi AcSS used data from two longitudinal studies to examine how a child's development is affected if their mother worked during the child's pre-school years.

Professor Joshi of the London Institute of Education used data in 1991 from both the 1970 British Cohort Study (BCS) and the children of the 1958 National Child Development Study (NCDS) members.



Her research on the BCS data showed only a slight negative relationship with mother's employment and the child's A-level results; analysis of the NCDS data found little evidence of harm to children from having a working mother on the children's maths and reading, or in scores for aggressive or withdrawn behaviour. Any negative effects weakened as the child grew older and only remained if the mother had worked during a child's first year of life.

Harriet Harman MP and the Department of Trade and Industry used the evidence when drawing up a consultation document on working parents. The Government went on in 2000 to publish a Green Paper, 'Work and Parents: Competitiveness and Choice,' which paved the way for changes in policy over the last decade which have allowed more flexibility in employment for parents, particularly for maternity and paternity leave around the time of birth. This process of change is still continuing.

http://www.ioe.ac.uk/staff/clss_27.html



Preventing youth offending in Scotland

A longitudinal study in Scotland has underpinned a major shift in the Scottish Government's approach to reducing crime by young people.

The Edinburgh Study of Youth Transitions and Crime has followed the lives of 4,300 young people in the city since 1998, focusing on their offending and the factors that lead them to stop committing crime.

Led by **Professors David Smith, Lesley McAra** and **Susan McVie** at Edinburgh University, the study found that young people most at risk of serious offending were vulnerable and disadvantaged; efforts to identify them at an early stage were unreliable and often resulted in their being unfairly labelled and stigmatised. For many young people, early and intensive contact with the justice system had no benefit and actually made their offending worse in the long-term.

Evidence from the study suggests that the best time to intervene in offending is to target people in their early teenage years. Appropriate strategies at this stage in their lives, such as reducing exclusion from school

and diverting as many young people as possible away from formal measures of intervention, can help reduce or stop serious offending altogether.

Scotland's Cabinet Secretary for Justice, **Kenny MacAskill**, has acknowledged that the study findings underpinned the Government's Early and Effective Intervention Programme for under-16s and its Whole System Approach to Youth Justice for under-18s. Both these programmes represent a major shift in the Scottish Government's approach to reducing offending by providing diversionary activities for young people and keeping 16-17 year olds out of the criminal justice system.

The Whole System Approach has been endorsed by the Scottish Government as "an effective way of working with high risk young people involved in offending" because of the evidence from study, and the Early and Effective Intervention Programme has been rolled out nationally following a successful pilot in Aberdeen.

<http://www.law.ed.ac.uk/cls/esytc/>



From Care to University...

Care leavers now have a much better chance of going to university and succeeding in getting a degree than they had 10 years ago, due in part to longitudinal research.

Professor Sonia Jackson AcSS, **Sarah Ajayi** and **Margaret Quigley** of the London Institute of Education explored care-leavers' experience at universities. Their research followed three successive cohorts of 50

care leavers going to university, interviewing the students several times over five years, and conducting postal surveys of local authorities and universities at the beginning and end of the study.

The researchers found that most students still suffered from money problems and their final debt was £2,000 higher than the national average of students.





The researchers often fell behind with course work due to taking on too much paid work to support themselves, they felt abandoned by their former local authorities and had great difficulty in contacting anyone when they needed help.

They also assessed the impact of the Children (Leaving Care) Act 2000, which required local authorities to provide financial support and accommodation for care leavers in full-time education.

Before the study, the vast majority of universities in England were unaware of care leavers as a group with particular needs. Fewer than half of the 63 local authorities that responded to the first of the researchers' postal surveys (carried out before the 2000 Act came into force) had a policy on support for young people from care entering higher education. The second postal survey, after the Act came into force, showed that many more local authorities now had policies although practice still varied widely.

The research provided the first evidence on how care leavers experience university, and had a substantial impact on policy.

The Children and Young Persons Act 2008 took into account the research findings and provided a bursary of £2,000 to young care leavers going on to higher education.

The Universities and Colleges Admissions Service (UCAS) accepted the researchers' recommendation to include a tick box on their application form so that universities can identify care leavers who may need extra help. In addition, the Buttle Trust (a long-established children's charity) established a Quality Mark awarded to universities and colleges with clear policies for recruitment, support and retention.

http://www.ioe.ac.uk/IOE_RD_A4_UniFC_0711_final_1.3.pdf



Poverty and child development

An analysis of longitudinal data has revealed the true scale of child poverty in the UK: almost three in ten seven-year-olds were living in poverty in 2008 despite government efforts to eradicate it.

Researchers at the London Institute of Education analysed information gathered by the Millennium Cohort Study (MCS), which follows the lives of a sample of about 19,000 children born in the UK in 2000-2001.

They found that, while some families have always been poor; at least as many children again have moved in and out of the lowest income group.

Poverty therefore touches the lives of many more children than snapshot surveys might suggest.

In a further analysis of the study data, Professor Andy Dickerson and Dr Gurleen Popli of the University of Sheffield found that seven-year-olds who have lived in poverty since infancy perform substantially worse in a range of ability tests than those who have never been poor; even when family circumstances and parenting skills are taken into consideration.

These research findings, along with others based on MCS data, have influenced the UK Government's child poverty policy. The Coalition's 2012/13 Child Poverty Consultation document, proposing a new, multidimensional measure of poverty, draws extensively from the MCS and other cohort studies.



Frank Field's 'Final Report from the Independent Review on Poverty and Life Chances' also used MCS evidence to trace the links between poverty and child development. The Field inquiry's proposals have strongly influenced the Government's child poverty strategy.

MCS-based studies have also played a central role in the development of the Northern Ireland Government's new child poverty strategy.

<http://www.cls.ioe.ac.uk>



Improving the well-being of ageing baby boomers

The Medical Research Council's (MRC) National Survey of Health & Development (NSHD), also known as the 1946 birth cohort study, has followed the lives of 5362 people born around the same time for almost 65 years now.

Analysis shows how later outcomes in life such as behaviour at school, careers, income, marriage and separation are consistently influenced by the early lives of those studied.

Health outcomes such as obesity and the physical and mental processes of ageing are also affected. Childhood home circumstances, growth and behaviour influence and interact with youth and adult lifestyles in all these areas and affect adult risk, resilience and vulnerability.



These findings and comparisons of trends in more recently born cohorts have influenced policy in areas such as education, health and parenting. For example, children from poor homes with low parental concern for their educational progress were at risk of falling gradually behind in their attainment, resulting in long-term loss in social capital; policy makers used this evidence to argue for the SureStart programme. Comparisons between study cohorts showed that whilst, on the one hand, socio-economic differences in height have practically been eliminated in more recently born children,



on the other there is a greater risk of obesity in midlife. This confirms success of policies in public health and nutrition in one respect, but the challenges faced in another.

Professor Diana Kuh and her team at the MRC Unit of Life Long Health and Ageing have collected new data from the 1946 birth cohort study at ages 60-64 years to assess the prevalence of symptoms before and after the onset of clinical disease and to continue assessing the extent of age-related change in physical and mental function as study members reach retirement age.

In our ageing society, this new information is valuable for policy as well as for scientific research, identifying which groups to best target and how health policy can modify risks of cardiovascular disease such as obesity and blood pressure, helping to extend the healthy years of ageing baby boomers and improving their well-being.

http://www.nshd.mrc.ac.uk/lha_structure/lha_team/diana_kuh.aspx



The disadvantages of poor basic skills

An analysis of a longitudinal cohort study revealed the lack of basic educational skills among the British population and the origins of these difficulties.

Professor John Bynner AcSS and Dr Samantha Parsons of the London Institute of Education, assessed the basic skills of more than 9,000 people aged 34. The researchers found that 8% had a very poor grasp of literacy and 40% had very poor numeracy skills.

For their work they used the 1970 British Cohort Study, known as BCS70. This is an on-going study that involved originally over 17,000 participants born in Great Britain in one week in 1970, with follow-up studies at ages 5, 10, 16, 30, 34, 38 and 42.

Dr Parsons and Professor Bynner's research found that far more of those with poor skills had experienced a disadvantaged home life

as a child, both economically and in terms of the educational support offered by their parents.

In adult life their poor skills were associated with a lack of qualifications, poor employment experience and prospects, poor material and financial circumstances, poor health and a reduced level of social and political participation. The researchers also found a link between poor basic skills and reduced use of computers, symptoms associated with dyslexia, and the transmission of poor skills from the adults to their children in turn.

The researchers identified ways of improving basic skills. These included promoting a continuous learning approach; making computers an integral part of adult basic education; recognising and addressing the issue of basic skills and learning difficulties associated with dyslexia; and addressing within families the transmission of poor skills to children.



The findings helped shape the National Literacy Trust's Words for Life programme, which shows parents how they can support their children's language and literacy development through daily routine. The Government's Skills for Life Support

Programme used the longitudinal research evidence to deliver family language, literacy and numeracy programmes.

<http://www.cls.ioe.ac.uk/>

<http://www.nrdc.org.uk/publications.asp>





Early identification of difficulties in childhood

Making sure that children have the best start in life is a key objective for the Scottish Government. The results of a longitudinal study, 'Growing Up in Scotland,' has helped the Government and other agencies to develop an important service to help young children with their development.

The study, funded by the Government and carried out by ScotCen Social Research, began in 2005 and follows the lives of 14,000 children across Scotland from infancy through to their teens. It collects information about their circumstances and experiences as they grow up: their health and development; parenting, diet and physical activity; and use of services and perceptions of the local area. It is a uniquely relevant database.

Researchers working on the study, including **Paul Bradshaw, Matt Barnes** and others from the Growing Up in Scotland Research Team at ScotCen/NatCen, found that parents living in persistent poverty were more likely than parents with no experience

of poverty to report concerns about their child's language development at age three. They were also more likely to report concerns about their child's social, emotional or behavioural development.

These findings, in combination with other evidence, led NHS Glasgow and Greater Clyde to re-introduce a universal child health surveillance contact with a health visitor at 30 months of age.

These assessments provide an opportunity to identify difficulties before a child's entry to formal education at pre-school, allowing early provision of support from a range of services for those children and their families who need it.

<http://www.growingupinScotland.org.uk/>



Measuring poverty – taking the long view

Traditionally we have measured poverty by looking at a family's income, and our proposed solutions have been purely economic, for example using benefits to help or getting unemployed people into work.

However poverty is not just about income. Poverty is complex and multi-dimensional, spanning many areas of social and economic life. But, until now, we have never understood how these different dimensions interact at household level.

In a project called 'Poverty in Perspective', researchers at the think-tank Demos (**Claudia Wood, Jo Salter, Ally Paget, Duncan O'Leary**) and the National Centre for Social Research (**Matt Barnes, Gareth Morrell**) combined analyses of the longitudinal Understanding Society dataset.

This dataset, begun in 2008, gathers information through annual surveys of 40,000 households. It focuses on their social and economic situation and also their health, and includes interviews with

families in poverty, to develop a pioneering new model to fill this gap in policy-makers' understanding. The analysis covers 20 different aspects of the lives of those with a low income, including health, housing, education, material deprivation and social networks, to develop a model of different 'types' of poverty. Each type needs to be addressed by a different combination of services and interventions.

This is the first time anyone has attempted to systematically break down the population in poverty into different groups, and the insights of this analysis touch upon a range of policy areas, from wage distribution to housing.

As a result Demos has created a toolkit that allows councils, charities and other practitioners to better identify different types of poverty and tailor their services to tackle each type. The work has also been submitted to the Government as part of its consultation on measuring child poverty.

www.demos.co.uk/poverty



Childhood mental health and adult life chances

Mental health problems are common in childhood and they can cast a long shadow over adult lives in the shape of unemployment, divorce and crime. Consequently the government is keen to promote the case for early intervention to reduce or prevent these problems.

Researchers from six organisations examined data on people gathered by three British birth cohorts (those born in 1946, 1958 and 1970) to investigate associations between any emotional difficulties they had as children and problems they had in their adult lives.

A series of important findings was produced by the team – **Professor Marcus Richards** from the Medical Research Council and **Dr Rosemary Abbott** from Cambridge University, along with colleagues from these institutions and from King's College London Institute of Psychiatry, the Sainsbury Centre, the Smith Institute and Unison.

The researchers found that those who had mental health problems in adolescence were (when compared to those without these problems); twice as likely to leave school with no educational qualifications (this

was up to four times as likely in those with severe behaviour problems); more likely to be unemployed, and if working, to earn less; less likely to marry, more likely to divorce, and more likely to become a teenage parent; and over four times more likely to have been in trouble with the police.

The researchers found these problems were less evident among those who had had problems in childhood rather than in adolescence, though still more likely than the average of the population.

This research was cited by the Department of Health's report *New Horizons: Towards a Vision for Mental Health*. The results were used as evidence in the government's case for helping children to develop mental capacity and resilience in order to reduce health inequalities and contribute to improvements in the wellbeing of the population.

http://www.centreformentalhealth.org.uk/pdfs/life_chances_summary.pdf

http://www.centreformentalhealth.org.uk/pdfs/life_chances_report.pdf



Intergenerational Exchange

The important role that grandparents have in caring for their grandchildren when the family is in crisis has been revealed by research carried out as part of the Timescapes qualitative longitudinal study programme.

The Intergenerational Exchange study draws on the experiences of 12 grandparents aged between 35 and 50 in eight of the most marginal and vulnerable families on a low income estate. This is supplemented with data from an 11-year programme of longitudinal research with the most excluded individuals and groups on the estate and extensive interviews with voluntary and public sector service providers. The study is one of the most enduring contemporary investigations of the experiences of poverty conducted in the UK.

Dr Nick Emmel and Dr Kathryn Hughes of the University of Leeds analysed the data and found how grandparents step in to rescue grandchildren affected by disrupted home lives. The grandparents often deal with acute crises and may take on long-term parental roles.

The researchers also found that, in these circumstances, help from the state services and voluntary organisations such as Sure Start and the Grandparents' Association play an essential role. The findings show that these providers empower grandparent carers by identifying financial and legal entitlements such as Residence and Special Guardianship Orders. The researchers found strong evidence that providing this support to grandparents reduces the likelihood of expensive social care interventions.

Sure Start has used the research findings locally and nationally as part of its work and Family Nurse Partnerships in Leeds have used the evidence to extend their services and underline the importance of the extended role of health visitors in supporting families.

The findings have also been used by voluntary organisations working for grandparents in their applications for funding and in their lobbying campaigns for a greater recognition of the role of grandparents in government policy.

<http://www.timescapes.leeds.ac.uk/>



GoWell helps improve Scottish communities

GoWell, a longitudinal research study looking at the impact of investment in housing, regeneration and neighbourhoods in Glasgow, has influenced the work of the Scottish Government and Glasgow Housing Association.

Professors Lyndal Bond of the Medical Research Council, **Ade Kearns** of the University of Glasgow, and **Carol Tannahill** of Glasgow Centre for Population Health, lead the collaborative programme, which involves a range of research approaches. These include a repeat survey across 15 communities; a study that tracks residents who move home; qualitative research exploring specific issues in-depth; an analysis to place findings in the context of wider trends; and an economic evaluation. The study began in 2005 and finishes in 2015.

The findings on the relationships between housing, quality of neighbourhood, community life, wellbeing and health have helped inform national and local policy and practice developments across a range of policy areas.



One of these findings was that more progress is being made with physical regeneration of homes and neighbourhoods than with progress in health, community and other outcomes that focus on people.

The research has been used by the Scottish Government's national regeneration strategy 'Developing a Sustainable Future,' and for the Community Empowerment and Renewal Bill to improve communities across Scotland. Glasgow Housing Association – the main landlord within many of the communities studied – developed an action plan in response to the findings.

www.gowellonline.co.uk



Tenure change in Scotland

In the past 30 years there have been major shifts in housing tenure in Scotland, resulting initially from housing regeneration as well as 1980 legislation enabling council tenants to buy their homes, and more recently a doubling of the proportion of households living in private rented housing.

Jan Freeke, a senior planning analyst working for Glasgow City Council, researched recent tenure change using data from the Census of population, the Scottish Household Survey and the Scottish Longitudinal Study to better understand the demographic factors underlying changes in demand.

The research showed that before 2001 there was substantial growth in owner occupation as many younger people and people living in social rented housing bought their own house. After 2001 the movement of younger people and of “social renters” into owner occupation was considerably smaller, probably due to higher house prices. As a result, relative to the age profile of the

general population, owner occupiers were getting older and social renters were getting younger.

Since 2008, Scottish councils have been required to undertake a Housing Need and Demand Assessment (HNDA) to estimate future need for affordable housing and demand for private sector housing. The research findings were fed into a demographic model of tenure change which projected only a small decline in social rented housing for the Glasgow conurbation. This estimated decline in the need for social rented housing was a major change compared with the results from earlier projections and has been used as part of the HNDA carried out by Councils in the Glasgow conurbation to estimate future need and demand for housing.

<http://www.scotland.gov.uk/Resource/Doc/1125/0081180.pdf>

<http://www.scotland.gov.uk/Resource/Doc/49296/0120777.pdf>



Income changes around retirement

There is concern in many quarters that people are not saving enough for their retirement and that older people experience a significant decline in their standards of living when they retire.

Rowena Crawford and Gemma Tetlow, at the Institute for Fiscal Studies, explored this issue using data from the English Longitudinal Study of Ageing. The survey, begun in 2002 and covering a sample of around 11,000 people, collects detailed information on the income, wealth, work status and health of people aged 50. Because the same people are interviewed every two years it is possible to track changes in circumstances when individuals retire, in particular what effect this has on their total household incomes.

The researchers found that leaving full-time work was associated with an average 28% reduction in after-tax household income.

However, this fall does not necessarily mean a decline in living standards as people may need less income in retirement. For example, retired people no longer have to save for retirement or pay work-related expenses such as travel.

In addition, the researchers found that the level of pre-retirement income was important: among the poorest fifth of households, income after leaving full-time work was actually around 5% higher on average, while among the richest fifth of households income was on average 40% lower after retirement.

The research has influenced charities and organisations interested in the circumstances of older people, such as AgeUK, and private pension providers and policy makers. In particular, research in this area has fed into the Department for Work and Pensions' new auto-enrolment policy which aims to expand private pension coverage and savings rates.

<http://www.ifs.org.uk/publications/6470>

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