

Institute for Social and Economic Research

# Taking the Long View 2011-2012



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# About ISER

The Institute for Social and Economic Research (ISER) specialises in the production and analysis of large and often complex datasets. It collects and uses longitudinal data – evidence that tracks changes in the lives of the same individuals over time – household and other panel studies, as well as diary studies, and cross-national and historical comparative materials.

ISER is an interdisciplinary institute, with specialists in demography, economics, sociology, social policy and social statistics. It is an independent department of the University of Essex and is core-funded by the university and the UK's Economic and Social Research Council (ESRC). ISER is organised as two divisions: a research centre; and a resource centre.

#### The research centre: MiSoC

The Research Centre on Micro-social Change (MiSoC) is the base for ISER's substantive research programme. The corefunded programme is founded on a central theme – the analysis of life chances, taking a longitudinal perspective on people's careers, incomes, family lives, health experiences and so on. Related topics include time use and consumption, and the effects of locality and ethnicity.

#### The resource centre: ULSC

The UK Longitudinal Studies Centre (ULSC) is the national resource centre for promoting longitudinal research and for the design, management and support of longitudinal surveys. ULSC activities include managing the new UK Household Longitudinal Survey, *Understanding Society*, and the British Household Panel Survey (BHPS). The ULSC also runs a methodological research programme to improve longitudinal survey and analysis methods.

#### International links

The Institute has a strongly international atmosphere, with the majority of its researchers originating from outside the UK. We frequently collaborate with research teams in other countries in comparative analytical programmes, in the organisation of international conferences, in the production of cross-national datasets and in the development of new national panel surveys. ISER also regularly hosts visits from researchers and research groups on the Essex campus, offering analytical advice as well as access to data resources.

# From the Director

It has been another exciting and successful year at ISER and I hope this year's Taking the Long View gives you a flavour of some of our work and new developments. We were very pleased to welcome some outstanding new colleagues during the past year. Mike Brewer, formerly at the Institute for Fiscal Studies, and Adeline Delavande both join us as Professor of Economics. Most recently Professor David Voas has joined ISER from the University of Manchester. David is well known for his work on religion and understanding changing values and attitudes in society and provides additional research leadership in these areas within ISER. Finally, we are in the process of appointing a Chair in Applied Experimental Economics which signals an expansion into a new and exciting avenue of research.

Understanding Society, the new UK household panel survey continues to go from strength to strength. Data from Wave 1 of the study are now deposited in the UK Data Archive as are interim data from Wave 2. This means longitudinal analysis with the data is now possible and we can see exciting opportunities for future research. The collection of bio-markers has gone extremely well and is now in its final stages in the field with the first data from this element of the study becoming available at the end of 2012. The full Wave 2 data release is scheduled for October 2012, Wave 3 fieldwork is complete and the data are being checked and processed, and Wave 4 is in the field. The Wave 5 fieldwork begins in January 2013. In addition to the main study two waves of data from the Innovation Panel are now available, providing a valuable resource for methodological research.

Understanding Society: Findings 2012 has just been published and has been well received by the academic, policy and media audiences. It provides some of the first longitudinal analysis using the first two waves of the study and gives a taste of the rich content and potential uses of the data. This includes, for the first time, data collected as part of the ethnicity strand for the study. This year's Taking the Long View includes some of the content from *Findings 2012* and I hope you will take a moment to look at the full publication, which is available to download from the *Understanding Society* website.

We are also very pleased to announce that ISER is now a joint sponsor of the *Longitudinal and Lifecourse Studies International Journal* and Amanda Sacker has joined the editorial board for the journal. Amanda was guest editor for a special issue on *Understanding Society*, highlighting some early research from the study and the potential of the data for inter-disciplinary longitudinal analysis.

The ESRC Research Centre on Micro-Social Change continues to thrive and there have been notable new funding successes as well as a stream of top quality publications and policy engagements. We have been very pleased to work with the commercial sector including Unum insurance who commissioned research on the effects on income of leaving employment due to ill-health. Also with the Prudential looking at savings behaviour for retirement. Both of these projects have resulted in high profile policy events at the House of Commons and the House of Lords as well as attracting significant media interest. The collaboration with Unum has led to a jointly funded PhD scholarship under the Essex ESRC Doctoral Training Centre and we look forward to a continuing productive relationship with Unum. There has been high profile work on the effects of breastfeeding on children's cognitive and behavioural outcomes. Some of this research was presented at an event in London and is continuing to attract much attention in policy, practitioner and media circles, not least with respect to the social mobility agenda.

This year also saw the publication of a major book by Stephen Jenkins, *Changing fortunes: income mobility and poverty dynamics in Britain*. Using data from the British Household Panel Survey, the analysis documents the patterns of income mobility and poverty dynamics in Britain, shows how they have changed over the last two decades, and explores the reasons why, clearly demonstrating the power of longitudinal analysis for understanding the process of change which is central to ISER's research agenda. The comparative cross-national aspects of ISER's research continues to strengthen, not least through the refunding for a further three years of Euromod, the pan-European tax benefit simulation model run from ISER.

As well as the successes of the past year, we have also said goodbye to some of our long-standing colleagues. Professor Ray Pahl, Visiting Professor at ISER for many years and a key influence in the development of the British Household Panel Survey, died in June 2011. ISER's Administrator of over 20 years service, Helen Fitzgerald, also passed away in January 2012 and is sadly missed. And finally, the first formal Director of the ESRC Research Centre on Micro-social Change, Professor Tony Coxon died in February 2012. They all made significant contributions to ISER's development and we remember them with thanks.

We are delighted to maintain the support of the Economic and Social Research Council, our co-funders, and the University and look forward to another exciting and stimulating year at ISER in 2012.



Healer M Lami

Heather Laurie Director

### Who is bearing the cost of austerity? A comparison of 6 EU countries

Europe is in the grip of tough austerity measures, undergoing some of the deepest public sector cuts for a generation, cuts which have caused widespread public protests in recent weeks.

All 27 EU member states aim to cut deficits to a maximum of 3% of GDP by the financial year 2014-15. Using the tax-benefit microsimulation model, EUROMOD, a team of researchers at ISER has analysed the effects of the austerity packages introduced in six of the countries with the largest downturns and/or deficits: Estonia, Ireland, Greece, Spain, Portugal and the UK, focussing on the austerity measures directly affecting household incomes that were introduced up to summer 2011. The economic crisis, which started in 2008, and the austerity measures to counter the subsequent government budget deficits are inevitably affecting income poverty and inequality. It is important to separate out the role of austerity measures from the overall effect of the crisis on income distribution in order to assess the implications of government choices in deciding which measures to use and who should pay.

The overall distributional effect of changes to direct taxes, social insurance contributions, cash benefits and public sector pay is clearly progressive (reducing the incomes of the rich by a greater proportion than the incomes of the poor) in Greece and regressive in Portugal. The proportional reduction in income is broadly the same across the income distribution in Estonia and Spain. It is mildly progressive in the UK, though with a big effect right at the top of the distribution and is also progressive in Ireland (although reductions for the lower middle income groups, where pensioners are concentrated, are smaller than for those in the bottom group).

These different distributional effects are due to the political choices made about the policy mix within the austerity packages, combined with the cross country differences in the location in the income distribution of particular groups.

Cuts in public sector pay (particularly important in Ireland and Greece and also relevant in Estonia and Spain) are broadly progressive partly because of the location of public sector workers towards the top of the income distribution.

Changes to taxes and social insurance contributions also tend to affect those on high income the most and these effects are most clearly evident in Ireland and the UK and also in Portugal. In Estonia, however, the effect is larger for people at the bottom and in the middle of the distribution than at the top. In Greece the choice of a progressive reform to the income tax schedule, which involves cuts in taxes for those on middle incomes and increases only at the top (involving a small cut in revenue even if there had been no other changes), has served to mitigate the reduction in income from the crisis for those in the middle of the distribution.

Cuts to cash benefits and public pensions, as implemented particularly in Ireland, Greece and Portugal, tend to hit those on low income the hardest. These explain the overall regressive effect in Portugal and the large losses at the bottom of the distribution in Ireland. But in Greece, the losses are mainly due to pension cuts and these mostly affect the middle of the distribution. The cost is also borne differentially by different types of household. Except in Greece, the measures fall less heavily on older people than on the population in general. This is particularly the case in Ireland and Estonia, but not so for those with low incomes in the UK or for those with higher incomes in Portugal. In Greece, pensions are not protected and have been cut at each point of the income distribution.

In all countries, except Greece, the measures have a larger effect on households with children than those without. This applies particularly in Estonia as well as in Portugal at low levels of income. In the UK, counter-balancing increases in means-tested payments for children protect them from losses at the bottom of the distribution. In Greece households with children tend to face smaller reductions in their disposable income than others, right across the income distribution.

Increases in VAT have been an important part of the recent austerity agenda in most of the six countries, and due to their generally regressive effect (i.e. those at the bottom of the income distribution pay a higher proportion of their income in VAT than those at the top) taking them into account can change our assessment of the distributional effects of the packages as a whole. Drawing on other studies (and making strong assumptions about spending patterns) the researchers find that in Greece, where the increase in VAT is largest, the proportion of income lost to austerity measures is as high for those at the bottom of the income distribution as it is at the top, once VAT increases are accounted for. In general, any progressive effect of the direct tax and benefit changes is reduced by the inclusion in the analysis of VAT increases.

This is not the end of the story. Not only are the effects of public service cuts still to become clear, but also new austerity measures affecting cash incomes and indirect taxes are being introduced in a number of the countries examined. Taking account of changes made over a longer period is likely to show a larger aggregate effect, but not necessarily with the same distributional pattern.

Analysis of the changes in the UK announced up to 2015 shows a much more regressive picture than indicated in our comparative analysis up to mid-2011, and one in which the number of people at risk of poverty is set to rise.



Holly Sutherland





### Changing fortunes: income mobility and poverty dynamics in Britain

*Changing Fortunes*, published by Oxford University Press in 2011, is the epitome of the outputs produced by long-term investment in ISER by the ESRC, the University, and other funders. The analysis is based on the British Household Panel Survey, which ran in its previous form between 1991 and 2008 (funded mainly through ULSC) and uses, in particular, the derived household net income variables created by Stephen Jenkins and ISER collaborators.

The research, supported mainly through MiSoC, demonstrates the importance of taking a longitudinal view of poverty and inequality – looking at how individuals' incomes change over time, and how these changes relate to changes in family structure, employment and the tax-benefit system. The book also includes detailed discussion of why longitudinal perspectives on the income distribution are of interest, and of the relevant concepts and measures. There is in-depth discussion of the BHPS and its household income data, and comparisons with other national and international longitudinal data sources.

The book shows that there is much mobility from one year to the next for people of all income origins, but most income changes are not very large. Suppose that, each year, we line up everybody in the population in order according to their income and then split this parade into ten equal-sized income groups. We can now track people's income group membership over time. In Britain, only around 40 per cent of the population remain in the same tenth of the income distribution between one year and the next, but nearly three quarters can be found in the same tenth, the next one up, or the next one down. The proportion of people who make the leap in the course of a year from the poorest tenth to the richest fifth, or from the richest tenth to the poorest fifth, is less than 1 per cent. The degree of income mobility changed little between the early-1990s and the mid-2000s.

The book also examines movements into and out of poverty in detail, using the same low-income cut-off as used in the UK's (and EU's) income distribution statistics (60 per cent of median income). Income mobility means that there is substantial turnover among the group who are poor in any given year. Between one year and the next, around one third of those who are poor become non-poor, and around one tenth of those who are not poor become poor. The book shows that many of these transitions are accounted for 'labour market' events, such as getting or losing a job and higher or lower earnings. But it also reveals the importance of 'demographic events': changes in household composition affect not only the number of potential earners, but also the number of people over whom the income is shared. For example, married mothers who divorce typically experience large income falls because they often remain primary custodial parent and work attachment falls in many cases, at least in the short run. Demographic events account for about one fifth of poverty exits, and about one third of poverty entries.

The proportion of the population experiencing poverty at least once in a 4-year period (around one third) is nearly double the proportion of the population that are poor in any given year over this period. The proportion of individuals experiencing persistent poverty (poor three or four years over a four-year period) was around 15 per cent in the 1990s, falling to around to around 10 per cent in the 2000s. The reduction was mainly for families with children and for single pensioners, and reflects changes to the tax-benefit system that were introduced by the New Labour government. It will be of great interest to take the research forward and analyse income dynamics using the BHPS's successor, Understanding Society, and to see, for instance, whether patterns of income mobility and poverty dynamics differ in times of austerity from in the boom years of a decade ago and, further into the future, the impact of reforms such as the introduction of the Universal Credit.

The research brought together in the book has had impact outside academia. It has received wide media exposure, and presentations have been made to audiences such as the social mobility group in the Cabinet Office. The book is also the subject of a forthcoming short film, one of eight that the ESRC has commissioned to showcase its work to research users. The poverty dynamics work has provided a template for the way in which poverty dynamics are now summarised in the UK's official income statistics, a crucial source for policy-making.



**Stephen Jenkins** 

### Measuring the living standards of households

Much research and policy debate is concerned with measuring the living standards of households (and the rate at which these are improving over time), and how equally distributed are households' living standards (and whether this distribution is becoming more or less unequal over time). When making these assessments, it is common to use a household's net income as a measure of (or proxy for) its standard of living. However, recent research by Mike Brewer, with Cormac O'Dea from the Institute for Fiscal Studies, explores the use of household consumption as a proxy for its standard of living and argues that it paints a more accurate and detailed picture.

In the UK, there are now statutory measures of child poverty against which the government of the day has to report progress annually, and similar targets exist at the level of the European Union, all of which define "poverty" in terms of a low household income.

An alternative measure, long-favoured by economists, is to use a household's consumption as a proxy for its standard of living. A household's consumption is its spending on non-durable goods and services (but not counting saving or investing), plus the estimated benefits it derives from its durable goods (such as housing and vehicles). At any point in time, a household's consumption and income will differ for two reasons. First, the fact that households can borrow and save mean that a household's spending in any period need not equal its income in that period. Second, a household's consumption will include the estimated benefits it derives from its durable goods. If you buy a car next month, then your level of spending in that month will appear to be very high, but you would hope to benefit from the car not just next month, but over the car's lifetime, and this will be reflected in your consumption, which will now be higher over the lifetime of the car than it would have been had you not bought the car.

The main theoretical reason for preferring to use consumption as a measure of living standards is that current consumption should be a better guide to a household's long-term standard of living than current income. But some have argued that many household surveys under-record the income of households with low resources, and this gives us an additional, practical, reason to use consumption rather than income.

Using data from the UK household budget survey, (the Living Cost and Food Survey and its predecessors) the researchers constructed micro-data on households' income and consumption covering the past four decades. A key step in estimating consumption was to estimate the consumption flow (or, equivalently, the imputed income) from housing.

As in US data, there is a large mis-match in UK data between reported income and reported spending for households with low resources, and this seems more likely to be due to under-recording of income than over-recording of spending or households borrowing or using savings to fund spending when their income is low. Furthermore, consumption seems to be a better metric than income to use when identifying which households have a low level of resources. Given this, one might wonder what impression one would get about trends in the level and inequality of living standards if one used consumption, rather than the official measure of "net disposable income". In the last 40 years, inequality and relative poverty in Great Britain has grown less rapidly when measured with consumption, partly because consumption at the bottom grew more strongly than income in the 1980s and because consumption at the top grew less strongly in the 1990 and 2000s. Recognising that people benefit from owning their own house makes a substantial difference to one's view of the average annual growth rates in living standards, and particular that experienced by elderly households: this reflects both that housing has risen in value faster than other goods, and that home-ownership rates have risen over time.

One might also wonder what impression one would get about the composition of households with low living standards if such were identified using consumption, rather than income. A key finding is that the relative position of elderly households in the distribution of living standards improves markedly if one assesses living standards by consumption (or a measure of income that includes an imputed income from housing). For example, in the most recent years of data, the relationship between having a low income and age was positive (so the elderly were more likely to have a low income) using the usual measure of income, but was negative (so the elderly were less likely to have a low income) if one also considers the benefits derived from housing: this is clearly driven by the age profile of home-ownership in the UK.

Past work at ISER, by Peter Lynn, Annette Jäckle, Stephen Jenkins and Emanuela Sala, has used survey data which was linked to administrative records to test different questioning methods that can improve the measurement of state benefits and tax credits, and thereby the measurement of income at the bottom of the income distribution. Future work may use linked survey and administrative data to examine the implications of measurement error in certain income sources for poverty policy targets.

Additionally, the researchers recommend that official measures of the relative living standards should take account of the value of housing, either by imputing the income stream or consumption flow. This, in turn, may require UK household surveys to collect better information about the quality – and, ideally, value – of housing. But this work should be accompanied by further consideration of how one should value housing given the existence of large financial and psychological transaction costs to moving house.



Mike Brewer

### Who saves for retirement?

There have long been concerns that people fail to save enough for their retirement, prompting a series of pension reforms over the years. The most radical reforms so far will be rolled out from October 2012 and eventually result in almost all employees being auto-enrolled into new workplace pensions with employer contributions. In 2011, a team of researchers from ISER and the Strategic Society Centre, with the support of Prudential, undertook one of the most comprehensive studies ever undertaken of the factors determining who saves for retirement.



Pension auto-enrolment is premised on the idea that requiring employees to opt out of a pension (rather than opting in) will raise pension participation. However, there is still much uncertainty about who may opt out and about the broader drivers of pension saving which may affect the success of the reform.

The research team made use of data from the Wealth and Assets Survey (WAS) to explore a broad range of factors affecting pension participation at the level of the individual, household and job. Focussing on a sample of nearly 26,000 employees, the analysis firstly confirms the low level of pension participation in Britain, with only 55% of employees currently saving to a pension. This figure is similar for men and women, although women's pension positions are likely to be worse overall because of their lower earnings and interrupted careers.

Pension savers are, on average, older than non-pension savers, in couples, of white ethnicity, highly educated and owning their own home. Within households, partners tend to adopt similar pension saving behaviour, for example in 75% of couples where the head of household does not save into a pension, the partner also does not save into a pension. Therefore many people without pensions will not be able to rely on their partner's pension in retirement.

As would be expected, higher earnings are associated with more participation in pension saving, but the research also showed that low earnings are not necessarily a barrier to saving. For example, some 40% of women earning between £10k and £15k per year are in a pension (many in the public sector), showing that pension saving is possible if the right structures are in place. Similarly, pension participation increases with the level of liquid savings (such as savings accounts), but even among those with no liquid savings at all, around 30% save to a pension.

A closer look at pension types shows that the vast majority of saving is done via occupational pensions. Some 87% of savers are members of an occupational pension only, 10% save to a personal pension only and 3% save to both. Women are slightly more likely to be in an occupational scheme than men, but men are twice as likely to save to a personal pension.

Given that most pension saving is via occupational schemes, it is important to look at who is eligible for a pension at their workplace. Eligibility averages around 60% of employees, with older workers more likely to be eligible, as are those with higher qualifications and earnings. But the single largest influence on eligibility is the type of employer. Only about 40% of employees are eligible in the retail sector and in small workplaces, compared to 80-90% in public administration and education and in large workplaces. Given that about 80% of eligible employees join a pension, expanding eligibility should lead to a large increase in overall participation. But since auto-enrolment will begin with large workplaces (where eligibility is already high) and only be rolled out to smaller workplaces over a five-year period, this effect will also only be felt gradually.

Among eligible employees, the single most important factor associated with saving into an occupational pension is whether the employer offers contributions. The take-up rate among employees with employer contributions is some 70 percentage points higher than where there are no contributions. This large figure is likely to reflect both the direct incentive effect of the employer subsidy and more indirect effects, for example, potentially more active promotion of pensions by employers who offer contributions. Nevertheless it suggests that the likely incentive effects of compulsory employer contributions will be large and that they are a vital part of the reforms.

After allowing for the employer contribution effect, the research identified several other personal and household factors which affect occupational pension take-up. Older employees are more likely to take up an occupational pension, as are women (by 5 percentage points) and those with a degree (+6 percentage points compared to employees with lower qualifications). Unsustainable financial commitments and financial stress, as reflected in mortgage arrears and low housing equity, also discourage take-up of occupational pensions, and having a student loan is associated with a 5 percentage point lower take-up. These variations in take-up perhaps offer some clues as to who is most likely to drop out of the new auto-enrolled pensions and where policy should be targeted. The research, published at the end of 2011, was recently presented to an audience of policy makers including the Pensions Minister. It's hoped that more research in this highly policy-relevant area will be possible in the coming months, particularly as new data becomes available.



Mark Bryan

### Young people and unemployment: the double penalty



As the British economy struggles to emerge from its first recession in almost twenty years, and the worst recession since the Second World War in terms of loss of output, data from the UK Labour Force Survey suggest that the unemployment rate has remained lower than at the same stage in previous recessions.

Despite this, the employment prospects of young people have been hit particularly hard. Using data from *Understanding Society*, together with data from its predecessor the British Household Panel Survey (BHPS), Mark Taylor and Karon Gush examine how transitions into and out of employment among young people have been affected by the recent recession. Based on the International Labour Organisation (ILO) definition, unemployment in the current economic downturn has so far peaked at less than 9%, compared with 10% at the same stage in the recessions of the 1980s and 1990s. Falls in the employment rate have also been modest compared with previous recessions. Taken at face value, these facts suggest that the labour market has remained relatively strong. However, the employment prospects of particular population subgroups have been affected more than others.

Unemployment rates among 16–24 year olds doubled between 2008 and 2010 to almost 20%, and were even higher among those with low educational achievement. In contrast, unemployment rates among 25-49 year-olds remained below 7%. While these mask the impacts of the recession on older people through, for example, reductions in working hours and moves into part-time employment, young people are always more adversely affected by economic downturns. However they have been affected much more by the recent recession than previous recessions, relative to older workers.

The research looks at employment rates in the period immediately prior to the recession (2006–2008) and in the recessionary period itself (2009–2010). It goes on to identify and compare annual transition rates into and out of work among various age groups. All analysis focuses on individuals of working age (16–59 for women/16-64 for men) who are not in full-time education or on a government training scheme.

Employment rates were consistently higher for those between the ages of 25 and 44 than for younger workers and workers over the age of 44. Before the recession, employment rates of 25-44 year olds were around 85%, compared with 80% among those younger than 25 and 75% among those older than 44 years. Employment rates among young people are relatively high because those in full-time education are excluded from the analysis, although 20% of young people not in full-time education or government training were also not in work. Employment rates for those aged over 44 are relatively low because people of this age are more likely than those of younger ages to be in retirement or long-term sick. Patterns in the employment rates of 25-34 and 35-44 year olds followed similar paths over the period, rising marginally up to 2008 (to about 85%) and then falling by five percentage points in 2009 (to 80%). Employment rates among people aged 45 and above fell by three percentage points, from 76% in 2007 to 73% in 2010. However, the employment rate among younger workers fell by eleven percentage points, from 80% in 2007 to 69% in 2010. This indicates that the recession had the largest impact on the employment rates of young people, and resulted in a considerable increase in the proportion of 16-24 year olds that were not in work, in full-time education or on a government training scheme. (Note that some of these will, however, be in part-time education, apprenticeships, or other training schemes.) To investigate these changes in employment rates in more detail, the researchers used panel data from the BHPS and Understanding Society to identify changes in the labour market status of people

between annual interviews across the relevant years. It showed that the onset of recession had a large impact on the inflows into employment among young people, but a much smaller impact on the inflows into employment among people aged above 24. For example, about 50% of 16-24 year olds not working in 2006 were in work in 2007. However this almost halved during the recession; 27% of those not working in 2009 had a job in 2010. The employment inflow rate among those aged 25-44 fell by only three percentage points, while that among people aged 45 or above actually increased. That is, part of the explanation for the fall in employment rates during the recession among younger people was the large fall in transitions into work.

Looking at the outflows from employment, yet again young people were particularly affected. About 7% of employed 16-24 year olds in 2006 were not in employment, full-time education or training in 2007, and this outflow rate was similar for 2007 to 2008. More than 11% of employed young people in 2009 were not in employment, full-time education or training in 2010. In contrast, the increase in outflows from employment were much smaller among people aged 25 and above – from about 3% to 4.5% among those aged between 25 and 44, and from 4.5% to 5.5% for those aged 45 and above. Hence we also find that the recession had a larger impact on employment exits among young people than among those aged over 24. Therefore our research reveals that the large fall in employment rates among young people was caused by a combination of falls in the flows into work and increases in the exit rates from work in this age group.

The low employment rates have a number of implications. For example, previous research has shown a strong causal relationship between being out of work at one point in time and being out of work in the future. This suggests that the relatively large proportion of young people who have been adversely affected by the recent recession will experience lower employment rates in later life, and so face the higher risks of low income, poverty and deprivation that are associated with non-employment.

The challenge for policy makers is to ensure that mechanisms are in place to maintain young people's attachment to the labour market on leaving education, and that stable jobs become available as the economy emerges from recession. This analysis paints an initial look at the impact of the recession on employment transitions. On-going research will reveal clearer patterns and investigate their implicationsas more *Understanding Society* data covering the post-recessionary period become available.



Mark Taylor and Karon Gush

### The economic impacts of health-related employment loss

Each year in Britain more than 300,000 people of working age move from work onto health-related benefits, of which more than one third are aged over fifty. But little research has looked in detail at the types of people who leave work for health-related reasons and the financial and wider impacts on their everyday lives. In 2011, a team of researchers at ISER was commissioned by income protection specialists Unum to look at the economic impacts of leaving employment for health-related reasons. The research was published at the end of 2011 and has formed the basis of discussion at a breakfast meeting held at the House of Commons and a reception at the House of Lords.

The purpose of this research was to identify the frequency with which people leave work for reasons associated with poor health, describe the characteristics of people that leave work for healthrelated reasons, and then investigate the impact of leaving work for health-related reasons on a range of economic outcomes. This reveals how negative health shocks resulting in labour market withdrawal affect the everyday lives of working age individuals in Britain. The research used data from the British Household Panel Survey (BHPS), which makes it possible to track changes in people's lives over an eighteen-year period between 1991 and 2008.

One of the challenges facing the research team was accurately identifying individuals in the BHPS who leave work for reasons related to their health between consecutive survey years. Although 'long-term sick/disabled' is one possible response to a question about their current employment situation, the research team was concerned that the self-reported nature of the information might make it unreliable as a basis for identifying people who leave work for health-related reasons.



For example, a respondent may be unemployed and searching for a job but considers it more socially acceptable to report being long-term sick. Also an individual approaching the state pension age may leave work for health-related reasons but report themselves as retired. Similarly using self-assessed health measures or self-reported health-related limitations to perform work may differ according to the labour market status of the respondent, and individuals without a paid job might be inclined to overstate health problems.

To identify people leaving work for health-related reasons the researchers used responses to a series of questions about current health status at consecutive survey years, as well as information on reasons for leaving any jobs between these points in time. These include whether health limits the type or amount of work or daily activities; the receipt of a health-related benefit; the number of health problems suffered; change in labour market status from working to long-term sick; reporting having left a job because of health reasons; hospital stays and numbers of GP visits.

To be reasonably confident that any exit from work was health-related, the researchers identified people who suffer health-related employment loss as those who were employed one year but not the next and who also reported deteriorating health on at least two of these indicators over the same period.

The team found that about 1% of the working population leave work for health-related reasons each year. This is smaller than the proportion leaving to unemployment, but still represents almost one in four of all labour market exits among those of working age. This group of individuals have quite distinct characteristics, with more than one half being aged 45 or above, 60% being the main earner in the household, and two thirds leaving full-time jobs. Thus our first conclusion is that the loss of employment through negative health shocks affects 1% of those in work each year and accounts for a substantial proportion of all labour market exits.

The main focus of the research was on the impacts of leaving work for health-related reasons on individuals and the households in which they live. The researchers looked at a range of outcomes including the level and composition of household income, exposure to poverty, savings behaviour, problems meeting housing payments, self-perceived financial difficulties, expenditure on leisure and eating out, and the employment status of the spouse or partner if married/cohabiting. Key findings included:

- After leaving work for health reasons, on average 43% of people's household income came from state benefits, which rose to 60% for those in relatively low income households. This is similar to the household composition of those who enter unemployment.
- Withdrawal from work for health reasons is associated with a fall of 25% in household income, again similar to the impact of becoming unemployed. The falls in household income are larger if the respondent is from a high income household or leaves a full-time rather than part-time job.
- Withdrawal from work for health reasons is associated with a 32% probability of being in poverty, and a 28% probability of entering poverty. These probabilities are three times and four times larger, respectively, than those associated with remaining in a job, but are smaller than those associated with becoming unemployed.
- Leaving work for health-related reasons also affects the employment prospects of other household members. For example, the spouses of those who leave work for health reasons are less likely to be employed and are more likely to leave work than those of people who stay employed or who become unemployed.
- 76% of those who left work for health-related reasons were still out of work twelve months later, while about one in four had returned to work. These return-to-work rates are lower than those among the unemployed.

Health-related employment loss is clearly associated with a significant, and lasting, deterioration in a person's economic situation on a number of different indicators. In some cases, these exceed the negative impacts associated with unemployment.

The research was published by Unum in October 2011 and the researchers are currently developing this further.



Mark Taylor

### Higher education and social mobility



Prior to the period of expansion commencing in the late 1980s, participation in higher education in the UK was very much the preserve of the higher social groups. In 1962 almost three quarters of first degree students were from non-manual backgrounds, a proportion that had changed little over the preceding 30 years.

Using Understanding Society, Peter Elias and Kate Purcell from the University of Warwick investigate the remarkable increase in the participation of young people in higher education that has taken place over the last 20 years, and ask whether or not this expansion has broadened access to less privileged groups. Policy makers stress that access to higher education can be used as an instrument of social justice, particularly via its potential to promote inter- and intra-generational mobility. There is contradictory evidence about trends in inter-generational mobility over this period even in studies using the same data source. Problems relating to the operationalisation of the concepts of social class or by the use of poor quality proxy indicators for measures of social class also make evidence about fair access to higher education difficult to interpret.

Recent policy documents derive measures of the social background of applicants to higher education from information about parental occupations recorded on their application forms. There are, however, weaknesses in these measures. Social class information could not be determined for nearly one quarter of applicants and accurate coding was not possible for a large share of those giving such information.

Drawing on new information from the first wave of data of Understanding Society, which collects information on the occupations held by the respondent's parents when he/she was 14 years old, two age cohorts are defined: respondents aged 22 to 34 years and those aged 37 to 49. The younger age group can be termed the 'post-expansion' age cohort. Respondents within this age range who have a first degree will have obtained this between 1996 and 2009. On the whole graduates within the older age group will have obtained their degrees prior to 1992, though there may also be a number of degree holders who graduated as mature students.

For the younger age group the proportion stating that they have a first degree or higher in *Understanding Society* is 34.3%. This compares well with 34.9% recorded in the UK Labour Force Surveys for 2009-2010. For the older cohort these proportions are 25.7% in *Understanding Society* and 25.4% in the Labour Force Surveys.

The researchers determine the socio-economic background of degree degree and non-degree holders for the two age groups using the occupation of the respondent's father when he/she was 14 years old as recalled by the respondent.

If no paternal occupation was given, reference is made to the mother's occupation. This information is mapped into the National Statistics Socio-economic Classification (NS-SEC) based on the latest version of the UK Standard Occupational Classification (SOC2010).

The research showed that the 8.6% increase in the proportion of respondents in the younger cohort who have a degree was not uniformly experienced across the three social groups defined in the analysis. For those with parents who held 'Managerial and professional' jobs when the respondent was 14, the rise is 10%. For those with parents who had 'Intermediate occupations' (typically clerical and sales jobs or those running small businesses) the increase in the proportion with a degree shown between the two age groups is over 11% whereas for those who parents with 'Routine and manual occupations' the growth in the proportion with a degree is only 5%. In other words, the major increase in participation in higher education that took place in recent years has disproportionately benefited those whose parents held white collar occupations.

To conclude, this brief and preliminary analysis of the links between social class origins and higher education revealed that the groups gaining most from the expansion of higher education are not those from less advantaged groups. While there is some evidence of an increase in higher education participation for those whose parents were in blue collar jobs, the scale of this does little to address the much vaunted policy ambition, to provide much better access to higher education to those from less advantaged social backgrounds.



Peter Elias and Kate Purcell

# How diverse is the UK?

Immigration into the UK is a hotly debated and electorally salient topic. Immigrants are frequently represented in popular politics and media as being additional or extraneous to the population rather than core to its make-up. This contrasts with some other countries where immigration is regarded as part of the national story even if immigration controls are nonetheless relatively stringent. New research by Lucinda Platt from the Institute of Education and Alita Nandi at ISER has used Understanding Society to investigate how diverse the UK is, and to ask whether self-categorisation as ethnic majority or as minority ethnic are linked to feelings of 'Britishness'.

In popular and political discourse immigrants are perceived as a threat not only to labour market or housing prospects of those settled for longer, but also to cultural continuity.

The UK has also been characterised throughout its history as a country of multiple populations: more distantly Celts, Romans, Anglo-Saxons, Jutes, Norse, Normans, French, Dutch and those fleeing religious persecution in Europe; more recently, those from other European countries, those who arrived through the extensive trading networks of the British Isles, and those with colonial links with the UK. The largest immigrant flows in recent years have been from the A8 countries, from Anglophone countries such as US, New Zealand and Australia and from the pre-2004 EU countries. Running throughout the history of the UK are substantial population flows to and from the Republic of Ireland.



Moreover, the UK itself is a multiple nation, made up of four countries with populations who identify themselves, and are recognised, as distinct. This research exploits the fact that *Understanding Society* has questions on own, parental and grandparental country of birth, on own and parents' ethnic group, as well as questions on Britishness.

Questions on parental and grandparental country of birth were asked of 47,710 adults (16+ years) living in the sampled households who participated in the interviews conducted between 2009 and 2010. The question on Britishness was asked of a smaller group of 17,680 adults. Weights were used to adjust results for sample design and non-response. Within the UK population, 72% was born in England, 9% in Scotland, 5% in Wales and 3% in Northern Ireland. We find that 11% of the UK population was born outside the UK, but 29% of the UK population has some connection with a country outside the UK (that is, either own, parents' or grandparents' birth country is outside UK). Thus the composition of the UK looks substantially more diverse if we take into account the parentage of the UK population going back just two generations. On the other hand, claims to the UK being a diverse nation should not be overemphasised: 48% of the UK population are only associated with England. That is, nearly half of the UK population does not even have connections to the smaller countries of the UK in the last two generations and have family links only within England.

Looking together at ethnic identification and countries with which respondents are associated, suggests that there is a substantial level of 'assimilation' to majority (White British) identification over even a relatively small number of generations. This is found among a proportion of those born outside the UK, as well as among those with connections to other countries but born within the UK. While 29% are associated with a country outside UK, only 14% of UK population define themselves as of minority ethnicity (3.6% of which are White Other). In fact, 52% of those who have some connection outside the UK define themselves as White British, while 17% of those who were not born in the UK call themselves White British. Among those with parents from different ethnic groups, 30% call themselves 'mixed' but 35% of them call themselves White British. On the one hand this might be regarded as a positive 'melting pot' story. On the other, there might be regret at relative absence of 'hyphenated' or multiple identities which allow the maintenance of cultural claims.

Second, more people are associated with a country outside the UK than were born there or define their ethnicity in terms of it. For example, among UK residents 3.4% were associated with India, while 1% were born in India and 2% chose the category 'Indian' as their ethnic group. Again, 7% have parents or grandparents from the Republic of Ireland while 1% define themselves as Irish, though even fewer, 0.7% were born there.

Finally, the researchers examined the relationship of the expressed ethnic identity and claims to Britishness. They found that, after adjusting for sex, age and education (because younger and more highly educated people express a lower sense of Britishness), those of minority ethnicity typically express a stronger British identity than the White British majority.

This is true of UK and non-UK born minorities (though the non-UK born across all groups express a lower sense of British identity). It is not, though, true of those affiliating to a 'mixed' identity. Unsurprisingly, we found that those living in Scotland and Northern Ireland had lower British identification (on average) than those living in England and Wales.

On the other hand, for those describing themselves as White British, being born outside the UK has a negative effect on British identity. That is, those who 'assimilate' to White Britishness, have a lower sense of British identity than those who maintain a minority identity. Both these patterns are opposite to what might be assumed if the expectation was that expressed identity was meaningful for national connections.

In conclusion, there are far more people in the UK with non-British origins than those who say their ethnic group is not White British. In other words, many of the people whose parents or grandparents were born outside the UK define themselves as White British. Thus the apparently homogenous majority is more diverse than is typically represented. On the other hand, there is a substantial English core of the UK population: half of the UK population were born in England as were their parents and grandparents.

Finally, it is clear that expression of minority identity does not imply alienation from national identity ('Britishness'), and nor does majority ethnic affiliation bring with it a stronger endorsement of national identity.



Lucinda Platt and Alita Nandi

### Changing behaviours for a sustainable future

One of the most important long-term social and policy challenges facing the UK is how to promote energy conservation. While the private sector and the government undoubtedly have a role to play, households remain responsible for around 40% of carbon emissions in the UK.

With nearly £800m wasted each year through leaving appliances plugged in and on at the socket and around £140m lost by leaving lights on in empty rooms, it's clear that small changes in behaviour could lead to large changes in energy use. PhD student Hazel Pettifor has been using *Understanding Society* to explore the extent to which couples living together are willing to make these and similar changes.



Although research suggests that family routines and behaviours are strongly related to levels of household consumption, there is a lack of research examining patterns of sustainable behaviour at the household level. Theoretically couples living together would be expected to behave similarly; they share similar social and economic environments, they are more likely to have similar beliefs about the environment and they have the opportunity to influence each other's behaviour. So do factors such as the size of the home, its location and occupancy or situational factors such as income, being parents or living with older relatives equally enable or constrain behaviour?

Using the responses from 7,000 couples who answered questions about their environmental attitudes and behaviours in Wave 1 of the survey, the research found that the shared social environment equally affects couples' behaviour with respect to energy and water saving. Couples with very young children are less likely to wear extra clothing rather than put the heating on and more likely to switch off their lights when rooms are not being used if they live in rented accommodation. Where there are likely to be more active disincentives such as water or electricity metering, or more highly-priced gas and electricity, these also moderate joint behaviour, particularly for low income households.

This research suggests that at the household level, energy and water consumption does appear to be equally moderated by some structural constraints including metering and pricing. However, it also indicates that further use of interventions of this kind by policy makers to encourage more sustainable energy-related behaviour could impact disproportionately on lower income households.

Government clearly has a role to play and has had some successes. Intervention to reduce the use of plastic carrier bags in supermarkets appears to be having an effect in making this behaviour more socially desirable, with the research showing that 30% of all couples are likely to always reuse carrier bags regardless of their views on climate change. This compares to less than 4% who buy recycled goods, an area where there has been no significant publicity campaign or intervention. Even couples who are strong believers in climate change are less than 2% more likely to use public transport, just over 1% more likely to car share and only 4% more likely to walk/cycle short journeys.

There is also evidence in this study that more structural interventions would have a limited effect when it comes to transport. Couples living in a more urban environment with better access to public transport and pedestrian access are less than 1% more likely to use public transport and walk/cycle compared to couples living in a rural environment.

On an individual level there are some encouraging findings. The presence of primary school aged children in the household appears to encourage mothers to walk or cycle short journeys and to avoid excess packaging and it could well be that environmental educational programming within schools is having a desirable effect upon parenting behaviour.

There are those who argue we must educate and drive awareness, and that this will be enough to engage consumers in more environmentally friendly behaviour. In other words, it's primarily a question of consumers not knowing the score and that if they did, they would act. This research suggests, however, that despite greater knowledge and awareness of the threats to our planet, for most people many of the barriers to greater environmental action are in our own homes, tangled up amongst our own social lives and standards of living. People's inability to forego basic household luxuries will present on ongoing challenge.

As researchers are able to work with future waves of Understanding Society, the impact of any interventions, whether they be by policy makers or businesses, will become clearer and it will be possible to see whether behaviours at the individual and household level have changed and the difference any changes might make.



Hazel Pettifor

### Mapping child malnutrition a question of maternal height?

Malnutrition is considered the main cause of child mortality because of its strong link with infectious diseases. According to the United Nations Millennium Project, 6 million children die every year from malnutrition before turning 5 years old, and around 270 million face malnourishment and micronutrient deficiency. Social scientists have explored the long-term consequences of malnutrition on schooling achievement and labour productivity, providing enough evidence for these indicators to be considered a complementary tool for identifying the most deprived groups in the population.

The relevance of these indicators has led policy makers to deploy different survey data to obtain a better picture of the problem. However, most of those indicators have limitations for accurately identifying the most malnourished children at the *local level*, to allocate welfare payments.

Using data from Mexico, PhD student Ericka Rascón has been researching the issue and asking whether new methods, combined with taking into account the height of a child's mother, could help map a more accurate picture.



Household surveys contain detailed information on health, biomarkers and anthropometric indicators, but their geographical coverage is limited. In contrast, census data provide comprehensive coverage but do not contain information on welfare indicators.

Since the late 1990s, the World Bank and affiliated researchers have developed a technique for obtaining indicators relevant to social programmes (income, expenditure, nutritional indicators) at levels not allowed by household surveys and not available from census records. This technique belongs to the field known as 'small area estimation'.

Taking advantage of the comprehensive coverage of census data and detailed information contained in household surveys, this technique has been used by 45 countries as a tool for targeting social programmes. The accuracy of poverty, inequality and malnutrition indicators relies on the comparability of variables between the census and survey used, as well as on how useful they are to capture variability at local levels (localities, municipalities, among others).

The fact that this methodology is able to obtain a welfare indicator for the census records based on a set of variables comparable between census and survey restricts the inclusion of information only available from one of the sources. Thus, variables widely highlighted by the family economics literature, such as maternal height, may not be considered for predicting child's height given that this type of variable is rarely collected in census data.

This study analyses different scenarios in which the omission of maternal height in predicting child's height (one of the indicators of malnutrition) at the small area level may be detrimental. It goes on to provide empirical evidence regarding the change in malnutrition rankings at the municipal level for allocating public resources in Mexico.

Using the Mexican Census (2005) and the National Survey of Health and Nutrition (2006), the research shows how the Nutrition Map at the state level with municipality partitions may vary when maternal height is considered in the prediction of child's height.

Figure 1 and 2 show child's height (z-score) at the municipality level for the states of Chiapas and Hidalgo. The maps on the left present child's height at the municipal level using the traditional method outlined above (without considering mother's height), and on the right, child's height when mother's is considered for its prediction. Although both states have been classified by the Mexican Government as having a similar incidence of poverty (and we may expect similar levels of malnutrition), the omission of maternal height has a significantly different effect on the final estimates of child's height (z-score) at the municipality level. For example, the state of Chiapas is characterized as a state with low social mobility and a high concentration of indigenous communities, whereas the state of Hidalgo displays higher mobility through rural-urban migration.



■ -1.0 to -0.5 ■ -0.5 to 0 ■ 0 to 0.5 ■ > = 0.5 □ No data Figure 1: Z-scores of Height for Children under 5 years old in the State of Chiapas.



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■ -1.0 to -0.5 ■ -0.5 to 0 ■ 0 to 0.5 ■ > = 0.5 □ No data
Figure 2: Z-scores of Height for Children under 5 years old in the State of Hidalgo.
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This would seem to indicate that the exclusion of a relevant variable, in this case maternal height may be detrimental for local level estimates of child malnutrition, if the region or state shows relevant socio-economic changes. However, areas with stable social mobility and low economic growth present no significant changes in the malnutrition ranking of municipalities before/after taking maternal height into consideration. In conclusion, it's possible to say that the implementation of the method outlined in this study, together with further research in this area, could help map a more accurate estimation of child malnutrition for those areas with high socioeconomic variability, enabling policy makers, NGOs and health professionals to target their efforts more effectively in the future.



Ericka Rascon

# A year at ISER

# Here are some other ISER highlights from the last 12 months.

#### High profile advisory roles for Steve

Steve Pudney was appointed to the Technical Advisory Group on Measuring National Well-being. The group is advising the Office for National Statistics on its work in responding to David Cameron's call for the development of official measures of well-being. He was also selected together with three other University of Essex professors to be a panel member for the next national assessment of the quality of research in UK universities, the Research Excellence Framework (REF).

#### **Exciting times for EUROMOD**

The EUROMOD team has successfully finalised and released the new 18-country version of its tax-benefit micro-simulation model for the EU and are now finalising the first version of EUROMOD to cover all 27 member states, to be launched in 2012.

The release comes at the same time as confirmation of a further three years' funding for the project from the European Commission. In recognition of the potential of EUROMOD to inform policy development at the EU and national levels, funding from DG-EMPL of the European Commission for the project has been renewed for the period 2012-15. The team of ISER researchers working on EUROMOD has been expanded to enable it to combine applying the model to its own research with activities that encourage the development of the EUROMOD community of developers, researchers and users, alongside maintaining and updating the model itself.

#### New low pay research

A team of researchers have begun examining the effects of the National Minimum Wage (NMW) on employment during the recent recession.

### Breastfeeding research



First research findings from the UK's largest ever breastfeeding research project were shared at a special event for policy makers and practitioners. The event at the British Academy included a keynote address from Health Select Committee member Daniel Poulter MP, and a round table discussion chaired by the well-known author and broadcaster Dr Miriam Stoppard. Panellists include National Childbirth Trust CEO Belinda Phipps, Royal College of Midwives Policy Advisor Janet Fyle and Alison Baum, the CEO of the charity Best Beginnings.

### Peter meets the President



Peter Lynn was a guest of the Government of the Serb Republic after being involved in a project that has been nominated for the Nobel Peace Prize. Peter was one of two international collaborators invited to take part in a celebration of the nomination. The project, led by three statisticians from three Balkan countries formerly at war with one another, brought together more than 600 statisticians from more than 100 countries and resulted in the publication of the *Encyclopaedia of Statistical Science*.

The Low Pay Commission project aims to understand the effects of the NMW during the latest recession and its immediate aftermath on job retention, hours and earnings of the employed, and on the job finding probability of the unemployed. Andrea Salvatori is leading the project, working with Mark Taylor and Mark Bryan.

### First *Understanding Society* conference

The first ever *Understanding Society* Conference was staged in 2011.

The two-day event brought together researchers from all over the world to present and discuss a variety of research using data primarily the British Household Panel Survey, now incorporated into Understanding Society.

More than 60 papers drawing on analysis of data from BHPS, *Understanding Society* and other longitudinal studies examined a range of questions relating to young people, families, employment, migration, health, housing and wealth.

#### A trio of Doctors

Three students graduated from the Institute in 2011.

Francesca Zantomio and Francesco Figari were awarded their Phds in Economics and Alvaro Martinez received his doctorate in Applied Social and Economic Research.

ISER continues to attract the very best students through the University's Doctoral Training Centre and currently has more than 30 postgraduates working towards their PhD.

#### **Education research**

Cheti Nicoletti and Birgitta Rabe won funding from the Nuffield Foundation to look at the effects of a range of school resources such as staff/pupil ratios and how much money is spent per pupil on the educational attainments of pupils.

The research team hope their findings will inform about the likely consequences for pupils from different backgrounds of the current introduction of the 'pupil premium'.

#### **Recession research**

ISER and the Department of Economics at the University of Essex were awarded £370,000 of funding to research the impact of the recession on the labour market.

Understanding the impact of recession on labour market behaviour in Britain is an integrated, comprehensive and innovative programme of research funded by the Economic and Social Research Council that will investigate the behaviour of individuals and households in response to economic recession.

# **Further reading and information**

Much of the research referred to in Taking the Long View is published as part of ISER's Working Paper or Research Report Series and is freely available to access and download from the ISER website at www.iser.essex.ac.uk where you can also find details of our current research projects.

Research published in *Understanding Society*: Findings 2012 is available at www.understandingsociety.org.uk, where you can also find more detailed references for these articles. Here is some information and further reading that we hope you will find useful.

#### Who is bearing the cost of austerity? A comparison of 6 EU countries

The distributional effects of austerity measures: a comparison of six EU countries T. Callan, C. Leventi, H. Levy, M. Matsaganis, A. Paulus and H. Sutherland EUROMOD Working Paper EM6/11

The process of extending and updating EUROMOD is financially supported by the Directorate General for Employment, Social Affairs and Inclusion of the European Commission [Progress grant no. VS/2008/0318].

### Changing fortunes: income mobility and poverty dynamics in Britain

Changing fortunes: income mobility and poverty dynamics in Britain S. Jenkins Oxford University Press http://ukcatalogue.oup.com/product/9780199226436.do

#### Measuring the living standards of households

Measuring living standards with income and consumption: evidence from the UK S. Jenkins M. Brewer, C. O'Dea ISER Working Paper Series: 2012-05

#### Who saves for retirement?

Who saves for retirement? M. L. Bryan, J. Lloyd, B.Rabe M. P. Taylor Published by the Strategic Society Centre with the support of Prudential.

### Young people and unemployment: the double penalty

Young people and unemployment: the double penalty M. Taylor, K. Gush Understanding Society: Findings 2012

### The economic impacts of health-related employment loss

The economic impacts of leaving employment for health-related reasons S. Pudney, A. J. Skew, M. P. Taylor

A report commissioned by Unum UK, available as an ISER report.

Health at work - an independent review of sickness absence, HMSO: London C. Black and D. Frost

Enduring Economic Exclusion: disabled people, income and work. York: York Publishing Services T. Burchardt

#### Higher education and social mobility

Higher education and social mobility P. Elias, K. Purcell Understanding Society: Findings 2012

#### How diverse is the UK?

How diverse is the UK? L. Platt, A. Nandi Understanding Society: Findings 2012

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Social stratification and disadvantage Richard Berthoud berthoud@essex.ac.uk

Tax-benefit policy: international comparisons Holly Sutherland hollys@essex.ac.uk

International comparisons, young people Maria Iacovou maria@essex.ac.uk

Survey methods Peter Lynn plynn@essex.ac.uk

Subjective expectations, risk Adeline Delavande aldela@essex.ac.uk



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