



Stacked disadvantage and retirement outcomes

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Gaps open early and repeat across the life course

The system is built for stable lives

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Executive summary

Ethnicity, gender, disability and socio economic background shape how people are treated by and within labour markets, institutions and government policy systems. Some groups are more likely to experience low pay, insecure work, caring responsibilities and ill health. People with multiple characteristics linked to higher risk are more vulnerable to poor outcomes. However the system is designed around stable, full-time employment with steady earnings and time to engage. When lives do not follow this pattern, gaps can open early and repeat. By the time people reach later life, these gaps can be reflected in smaller pensions, leading to weaker resilience and greater reliance on means tested support.

Current pension and related systems are designed around stable employment, steady earnings, and the capacity to engage. This research shows that many people do not experience working lives in this way and policy, regulation, and industry practice need to respond to how people actually live and work.

- For government, this means testing policy against disruption and ensuring eligibility and contribution rules work for variable earnings and time out of work.
- For industry, this means making pension saving work for people with changing jobs, hours, and income by handling fluctuating earnings better and making it simple for people to stay in, rejoin, and take action.

This research combines a structured review of published evidence with qualitative research. Evidence from 52 sources was coded to identify links between characteristics, life course experiences and outcomes. This was supported by in-depth interviews and focus groups with people experiencing multiple disadvantages, grounding the analysis in lived experience.

Ethnicity, gender, disability, socio-economic background and region shape how people are treated by labour markets, institutions, and policy systems. These interactions affect exposure to low pay, insecure work, unpaid caring, ill health, and difficulty navigating services. These life course experiences are how unequal starting positions can turn into unequal outcomes through disruption that repeats and can be challenging to recover from.

"It was only my dad earning money and that money had to spread really far. I don't remember having luxuries, or even going away on holidays. I wore a lot of my sister's clothes. I remember even just getting a TV, we got it very late." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

These pressures overlap. Low pay limits saving and leaves little room for adapting to shocks. Insecure work makes earnings volatile, and pension saving stop and start. Caring and ill health reduce hours, increase time out of work, and slow progression.

Discrimination and place constraints reduce access to stable and higher paid work. When several apply at once, disruption is more frequent and recovery is harder.

Retirement outcomes reflect these patterns. Where disruption is repeated and recovery is limited, people

are more likely to reach later life with lower pension saving, weaker non-pension savings, less stable housing, and lower financial resilience. This increases reliance on means tested support and reduces the ability to absorb shocks in later life.

"We've got no savings. I'm not in a position to ask my children for help. I'm just not in a position to be able to do that and probably wouldn't anyway. My partner's got two children. The eldest one has just got married. They've just bought their first house. So they're right on the edge. And the youngest one, he travels away for six months and comes home for six months. So, you know, we're at the mercy of the government." **White man, aged 60-64, disability, low opportunity area.**

Current policy design does not align well with everyone's life experiences. Many systems assume stable full-time work, steady earnings, and time to manage administration. Stress testing shows repeated failure when these assumptions do not hold. This creates gaps in coverage, breaks in pension saving, and missed entitlements.

"First of all, this information, it's so confusing. Something simpler is needed. And for people like me, I mean, I wouldn't go on a website and look. Maybe in Asda or Sainsbury's or something. Doctor's surgery, somewhere visible where people go regularly." **1st generation Pakistani Muslim woman, aged 40-44, disabled, lone parent, carer.**

Not all outcomes follow these patterns. People with the same primary characteristics do not all have the same life experiences, and can build secure and stable financial lives. Informal support within families and communities can also provide resilience, including shared housing, financial support and care. These forms of support can reduce risk in some cases, although coverage is uneven and can change over time. There is also evidence of change across generations within families who have migrated, with higher expectations of education and employment for women among younger groups, and greater emphasis on financial independence.

"Things are changing. I would definitely encourage my daughters to go onto university and for them to have their career and choose what path, because I feel like they can now juggle family life and career life." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Where the main gaps sit

Gaps are consistent across the life course and reflect points where policy design does not match how people live and work.

Education and early adulthood

Education and training routes rely on household capacity, digital access, and the ability to manage deadlines and processes. Where time, income, or system navigation are constrained, access to stable work pathways can be reduced.

Early working life

Automatic enrolment and related rules work best for those in stable jobs for single employers. People with low, variable, or multiple incomes, or in insecure or self-employed work, are more likely not to join workplace pensions or to experience stop-start saving.

"I didn't join any of the schemes in my retail jobs. I think they offered, you know, like if you want to opt in or opt out, and I just opted out because at that time I knew those jobs were not going to be like a lifelong job." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Parenthood and mid life shocks

Income protection and continuity are weakest where caring, ill health, and insecure work interact. Leave, childcare, and sick pay often do not fit low-paid or fixed-shift roles, leading to reduced hours or exit from work, and breaks in pension saving.

"I'm providing childcare and we live with my husband's gran. I am just providing some support to her, you know, just cooking food and stuff because she's not so able anymore. My husband is the eldest sibling, so it kind of falls on him. And rather than the girls in his family, they say it's better for him to do it because he's the man of the household. It is more easy for his grandma to just come and integrate into his family. And he feels that it's his responsibility and his family feel like the responsibility lies on his shoulders." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Later working life and transition to retirement

Recovery from financial shocks becomes harder in later life and systems rely more on individual action. Guidance, record checks, and benefit claims depend on awareness, time, and follow up. Gaps in National Insurance records and missed Pension Credit entitlement can occur. Housing costs create sharper risks for renters.

These gaps follow a consistent pattern. Eligibility rules don't always work well for people with unstable work. Contribution systems do not protect saving during disruption. Delivery systems rely on time, knowledge, and capacity that are not always available.

Policy levers

This section sets out potential policy levers drawn from the evidence which could help address the gaps identified above, and do not necessarily reflect the views of the sponsors. These are not recommendations and are not intended to be taken forward as a single package. Different policy lever combinations involve different costs, trade-offs, and distributional effects across workers, employers, and the state. Without change, current patterns are likely to persist. This would leave more people reaching later life with limited pension saving, low resilience and higher reliance on means tested support.

Measures that could improve outcomes in the near term

Making systems easier to use and improving take up

Gaps in later life are often driven by missed steps and low take up. These could be reduced by:

- prompting people at key risk points such as leaving work, cutting hours, or starting caring, making State Pension record checks easier to identify and complete
- moving towards more automatic Pension Credit take up using data matching and pre-filled claims
- using simple prompts, non digital routes, and trusted local channels for messages about pensions

Trade-offs

Lower fiscal cost, but requires investment in delivery systems and data sharing. Improves take up rather than underlying entitlement.

Supporting people approaching retirement

Where recovery is limited, options include:

- earlier access to the State Pension for people unable to work due to long term sickness or disability
- aligning means testing in retirement more closely with renters' costs

Trade-offs

Higher fiscal cost and distributional effects. May affect retirement behaviour depending on design.

Structural levers affecting future retirees

Extending coverage in low-paid and insecure work

Gaps in early working life reflect exclusion from pension saving and weak contribution levels. These could be addressed by:

- implementing the 2017 automatic enrolment review recommendations, including pension contributions from the first pound and lowering the age threshold
- lower the £10,000 earnings trigger to £0
- introducing employer contributions across the minimum earnings range, without requiring equivalent worker contributions in all cases
- exploring options for sidecar savings to help remove saving impediments
- aligning pension duties in insecure and platform work with control and dependency
- creating simple pension saving routes for the self-employed with additional credits from either the Government or via self-employed NICs

Trade-offs

Costs fall on employers, workers, or the state depending on design. Higher contributions improve pension adequacy but may affect take home pay, business costs, and participation.

Protecting pension saving during caring and sickness

Gaps in mid-life reflect breaks in work and income. These could be reduced by:

- paid Carer's Leave
- state supported pension contributions or higher State Pension amounts for sustained caring

Trade-offs

Fiscal cost depends on design and is likely to be high. Costs could sit with employers, the state, or both. Improves continuity but does not remove earlier gaps.

Reducing renter risk in later life

Housing costs are a key driver of insecurity in retirement. Options include:

- increasing affordable and social rented housing supply
- aligning means testing with renter costs

Trade-offs

Fiscal cost depends on design and is likely to be high. Costs could sit with employers, the state or both. Improves continuity but does not remove earlier gaps.

Stress testing policy design

Stress testing highlights where policy works for stable work patterns but fails for people facing repeated disruption. Using profiles that combine characteristics linked to higher exposure to structural barriers can help identify where eligibility and delivery exclude those most likely to need support.

Embedding stress testing in policy design could improve how systems respond to insecure work, caring, ill health, and place based constraints, and reduce repeated gaps across the life course.



Housing costs
are a key driver
of insecurity in
retirement

Chapter one: policy stress testing and reform options

This chapter sets out the research project methodology and a heat map of clustered disadvantage, then stress tests current policy settings against a set of illustrative profiles before discussing potential policy options for targeting those facing multiple disadvantages.

Pension outcomes reflect lifetime access to opportunity

Most analysis of retirement adequacy considers characteristics in isolation, or in combination with one other characteristic, for example, ethnicity and gender. This can miss how barriers and challenges compound across the life course. A Black Caribbean woman in a low opportunity area, or a disabled second generation migrant from a low socio-economic background, may face overlapping barriers that reinforce over time. This report uses the term 'stacked disadvantage' to describe how multiple characteristics and life circumstances combine and persist, shaping pension participation, savings, housing security, and reliance on means tested support.

The research combines a coded literature review, secondary data, and interviews with people with multiple characteristics, and uses these to link characteristics to life course barriers, and challenges and later outcomes.

Poorer retirement outcomes are rarely driven by a single factor. They more often reflect multiple constraints that accumulate, overlap, and reinforce one another across working life and into later life. This analysis distinguishes between four connected levels of characteristics and experiences:

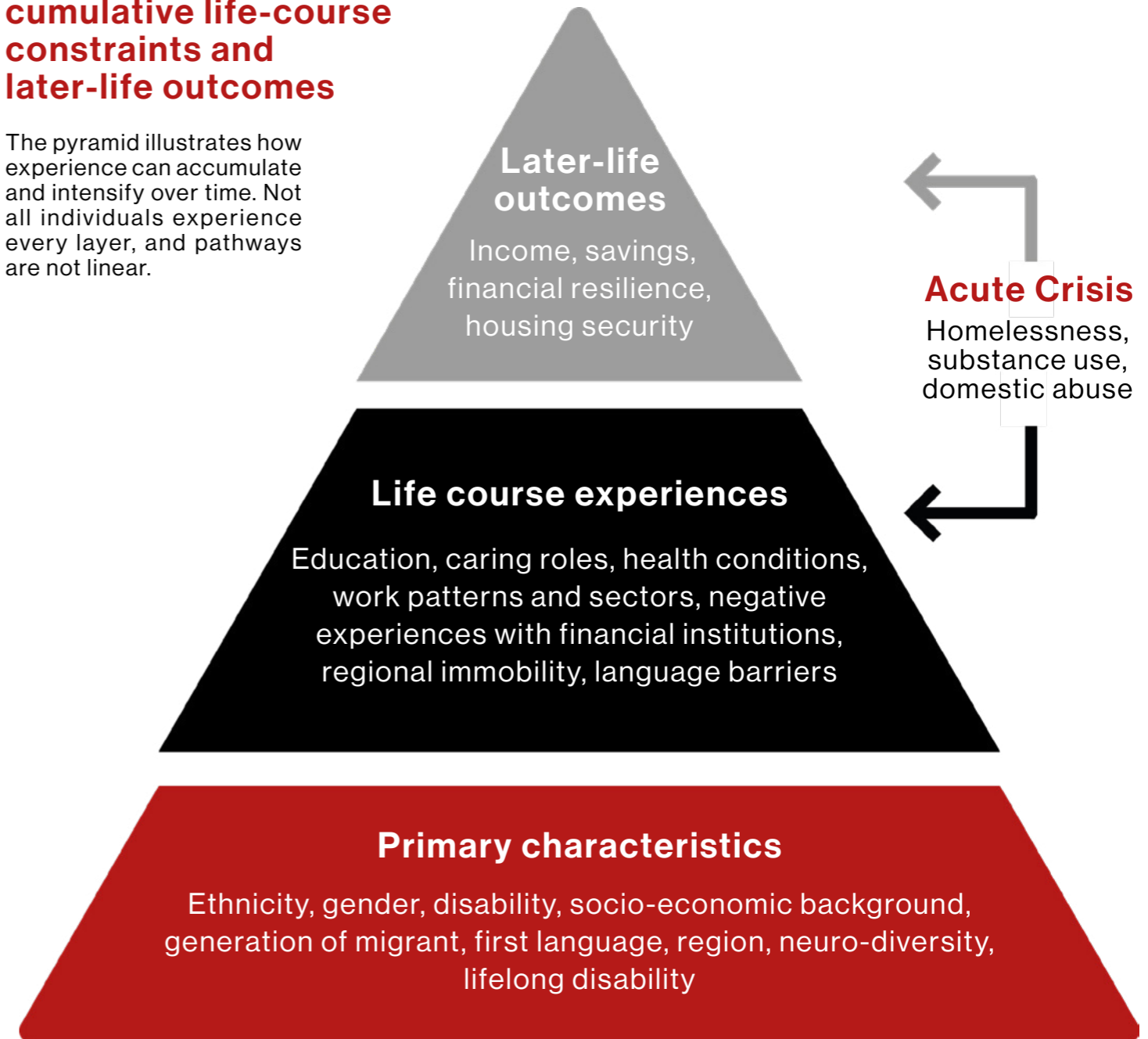
- **Primary characteristics** such as ethnicity, gender, disability, socio-economic background, and region, shape people's starting positions and exposure to risk.
- **Life-course experiences** including education, part-time or insecure work, unpaid caring responsibilities, discrimination, trust, confidence, and system navigation, cultural expectations, and ill health, often arise from or are shaped by primary characteristics and recur over time.
- **Retirement outcomes** such as poor housing, low financial resilience, and limited wealth accumulation, reflect the cumulative effects of earlier barriers and challenges.
- **Acute crises** including mental health crisis, domestic violence, long-term unemployment, and severe debt, can occur when layered disadvantage combines with a shock or turning point, and may be more difficult for those experiencing multiple disadvantages to recover from. Acute crises can occur at any point during the life course.

These levels are interconnected rather than linear. Life course experiences overlap, repeat and intensify, shaping outcomes long before retirement.

Figure 1.1

Barrier pyramid: cumulative life-course constraints and later-life outcomes

The pyramid illustrates how experience can accumulate and intensify over time. Not all individuals experience every layer, and pathways are not linear.



The analysis in this report draws on a structured coding framework applied to a review of 52 literature sources including quantitative and qualitative research. Sources were coded to identify links between primary characteristics, life course experiences, outcomes, and acute crises, and to examine where these factors are shown to be more

likely, more persistent, or more damaging when characteristics overlap. This project also involved in-depth qualitative interviews with 23 people with multiple characteristics identified in the coding, and 4 follow-up focus groups. Full details of the research methodology can be found in the Appendix.

Primary characteristics are linked to life course experiences

Figure 1.2 shows how primary characteristics are linked to life course experiences in the evidence base. It summarises the main patterns reported in the literature, such as restricted employment, part-time work, insecure work, low income, caring

constraints, ill health, lower pension participation, lower confidence or trust in financial products, and housing insecurity. The figure was constructed in four steps:

- Literature sources were reviewed and the findings that describe links between characteristics and working life or household experiences were extracted.
- Findings were grouped into a fixed set of life course experience categories used across the report.
- A link was recorded in the table where a source showed that a life course experience was more common, more persistent, or more damaging for a group with that primary characteristic.
- The table was checked across sources to ensure each recorded link reflects the balance of the reviewed evidence. Cells are left blank where the reviewed sources did not provide evidence for that specific link. A blank cell does not mean the link cannot exist. It means it was not evidenced in the sources included in the review.

Figure 1.2 is a summary of reported associations in the literature. It is not a predictive model and it does not show the size of effects. Its purpose is to make the pathways from characteristics to life course experiences visible before the analysis stacks characteristics to show how linked experiences can overlap and reinforce over time.

Figure 1.2

Primary characteristic	Lower Education	Lower employment rate or inactivity	Part time work	Insecure or unstable work	Low income work	Caring constraints	Lower pension participation or irregular contributions	Negative experiences with financial institutions	Unbanked or use of community finance	Private renting or housing insecurity	Discrimination or system barriers	Periods of ill health
Low socio economic background	✓	✓		✓	✓		✓	✓		✓		✓
Women		✓	✓	✓	✓	✓	✓				✓	✓
Long term condition or disability	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
First generation migrant		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Pakistani or Bangladeshi		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Black African		✓		✓	✓	✓	✓					
Black Caribbean		✓	✓	✓	✓	✓	✓				✓	
Other ethnic minority				✓	✓		✓	✓	✓		✓	
Low opportunity region		✓								✓		✓
Neurodivergence (ADHD, autism, dyslexia)		✓						✓			✓	✓

Life course experiences result in retirement outcomes

Figure 1.3 uses a set of illustrative profiles to show how stacked disadvantage can build across working life. These profiles are not real people and they are not intended to represent the average experience of any group. They are simplified combinations of characteristics that are repeatedly linked in the evidence base to barriers and challenges that matter for pensions and later life security.

Profiles were selected using three criteria.

- Each profile combines primary characteristics where the evidence base shows clear links to life course barriers and challenges that affect work, earnings, pension saving, and housing.
- Profiles were chosen to reflect different routes into weaker retirement outcomes, including profiles shaped mainly by restricted labour market participation, caring and part-time work, or ill health and interrupted employment.
- Profiles were chosen to cover characteristics that recur across the literature and that were also represented in the qualitative research.

The traffic light colours in Figure 1.3 summarise the

direction and strength of the linked evidence for each profile and outcome:

- Red means poorer outcomes are more likely, supported by at least two distinct pathways through life course experiences, or by more than one source supporting the same pathway.
- Amber means outcomes are mixed, evidence is less consistent, or the link rests on a single pathway, including cases where the pathway is plausible but evidence is thin.
- Green means a mitigating factor is more likely to be present that could reduce risk in practice. Green does not mean good outcomes overall.
- Blank cells mean no direct link was found in the reviewed evidence for that specific profile and outcome. A blank cell does not mean no link exists. It means it was not evidenced in the sources included in the review.

These ratings are illustrative and probabilistic. They are intended to help readers see how barriers and challenges can overlap and compound, not to predict outcomes for individuals

Figure 1.3¹

Primary stack	Pension wealth	Other savings and wealth	Housing security	Financial resilience	Health in later life	Non-pension buffers	Informal care / support
Low SEB, long term condition or disability, low opportunity region	RED	RED	RED	RED	RED	RED	AMBER
Low SEB, woman, low opportunity region	RED	RED	RED	RED	AMBER	AMBER	AMBER
Low SEB, woman, long term condition or disability	RED	RED	RED	RED	RED	RED	AMBER
Low SEB, Pakistani or Bangladeshi, woman	RED	RED	AMBER	RED	AMBER	GREEN	GREEN
Low SEB, Black African, first generation migrant	RED	RED	RED	RED	AMBER	AMBER	N/A
Low SEB, Muslim, woman	RED	RED	AMBER	RED	AMBER	GREEN	GREEN
Low SEB, woman, autism or ADHD	RED	RED	AMBER	RED	RED	RED	AMBER
Low SEB, low opportunity region	AMBER	AMBER	RED	AMBER	AMBER	AMBER	AMBER
Long term condition or disability, woman	RED	RED	AMBER	RED	RED	AMBER	AMBER

¹ Colours summarise the strength and consistency of coded links between the primary stack and each outcome domain across the evidence base. Coding rules and the full source map for each cell are in Appendices.

Policy stress testing

The following sections test whether current pension and related policy routes support people when working lives are disrupted. It links primary characteristics to the life course experiences that are more likely for people with specific characteristics, then checks whether policy settings reduce risk or amplify it at key points in the life course.

How the stress test works

The stress test is structured by life stage. At each stage it uses three questions.

- Which barriers and challenges are most likely for this profile at this stage?
- Which policy settings are most relevant?
- Do current settings reduce risk or amplify it, and why?

The focus is on practical pinch points where small barriers can create lasting effects, such as eligibility rules that assume stable earnings or single jobs, processes that rely on online accounts and follow up, and routes that break down when health, caring, or housing are unstable.

Profiles used

Three illustrative profiles are used to apply the questions consistently across stages.

- Pakistani or Bangladeshi woman, second generation migrant, low opportunity area
- Low opportunity area, low socio-economic background, man with ill health and informal care responsibilities
- Low socio-economic background, woman in insecure low-paid work with caring responsibilities

These profiles are not based on real people and do not represent average experience. They are simplified combinations selected because the evidence base links them to higher likelihood of low pay, insecure work, caring, ill health, discrimination, and system friction, and because they reflect different routes into weaker later outcomes.

Education and early adulthood

Early education and early adulthood shape later life outcomes because they affect qualifications, early job quality, and access to stable work. The coding links low socio-economic background, low opportunity areas, discrimination, and ill health to lower educational attainment, weaker labour market attachment, and slower progression.



School age outcomes depend mainly on household capacity. Children can engage in learning and attendance, but parents control key inputs such as routine, transport, quiet spaces, digital access, and the ability to manage forms, deadlines, and follow up. Where parents face caring responsibilities, poor health, insecure work, or low income, time and money constraints can reduce support for learning and make travel and attendance harder to sustain. Household language and navigation barriers and challenges can also reduce take up of support.

“My father worked at the textile industry in the sixties, and then he opened up a shop in the seventies. He sold that shop in 1979 and became ill. He sold it because he owed the tax man some money. So that’s when things were a bit tough from the eighties. My mum was a housewife.” 2nd generation Bangladeshi Muslim man, low income, aged 50-54, low opportunity area.

“I think when my parents moved out from my grandparents, that’s when I had started hearing things about struggling with bills. But we were never deprived, never going by without food. But if we wanted something, let’s say like a take away or something and like we wanted a fish supper, that would be a rare treat. Because actually a bag of potatoes can feed the whole family with that same amount.” 2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.

Post-16 education routes shift more responsibility to young people, but the household context still matters. Continuing education and training often relies on travel, timetable flexibility, reliable internet access, and use of online accounts. Digital by default designs can widen gaps where families have limited access to devices, low confidence using online systems, or limited time to manage accounts and deadlines. Figure 1.4 shows where routes are most likely to fail for the stress test profiles.

Figure 1.4

Education and early adulthood	Profile 1 Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area	Profile 2 low-opportunity area, low socio-economic background, man with ill health and caring responsibilities	Profile 3 low socio-economic background, woman in insecure low-paid work with caring responsibilities	Break point being tested
Access to post-16 and adult skills routes in the household	Mixed Discrimination and local availability constrain options	Poor Time and cost pressures reduce participation	Poor Time and cost pressures reduce participation	Routes assume sustained time and predictable capacity
Transport and practical access to education	Mixed Local transport and cost reduce choice	Poor Health limits travel and low local provision reduces options	Poor Time constraints and cost reduce access	Access assumes reliable travel and time flexibility
Literacy, language, and digital access support	Mixed Household language and trust barriers increase administrative burden	Mixed Literacy and administrative burden under health pressure	Mixed Time pressure and digital access constraints	Navigation assumes digital access and confidence
Digital by default delivery	Mixed Administrative burden in household, trust barriers	Poor Low resources and health disruption reduce capacity	Poor Time pressure and unstable work increase missed deadlines	Use assumes digital access and administrative capacity

Key gaps in early education and adulthood

- Early disadvantage is reinforced where household time and money are limited and local education options are patchy.
- Discrimination, household language, and navigation barriers and challenges can reduce access to routes linked to stable work and progression.
- Digital by default systems increase the risk of missed support and deadlines when households are under pressure.

Reducing the impact of early disadvantage on later outcomes may depend on closing gaps that arise when education and training routes assume time, money, stable health, and confidence navigating systems. There is a greater likelihood of barriers where local provision and transport are weak, where processes rely on online accounts and tight deadlines, and where discrimination or household language and navigation barriers and challenges reduce access to post 16 education and training routes.

Financial education in schools also matters at this stage. Young people from households with low income, limited savings, or low engagement with financial services are less likely to learn about pensions, National Insurance, student finance, credit, and long term saving at home. Where financial knowledge is transmitted mainly through family networks, gaps can widen across generations. Financial education in schools could help to reduce reliance on household knowledge and increase early understanding of how work, earnings, tax, and pension systems interact.



Early working life and pensions entry

Early working life influences pay trajectories, work stability, and is often the starting point for pension saving. The coding links low socio-economic background, living in a low opportunity region, being a woman, being from certain ethnic minority groups, being a migrant, and having a long term condition or disability, to weaker labour market attachment and slower progression.

At this stage, the main issue is whether work and pension rules fit jobs that are low-paid, part-time, variable, or split across more than one employer. Some people can choose whether to stay enrolled and contribute, but employers control payroll processes and what support is offered. Work status also matters. Some people are treated as workers and are automatically enrolled, others are treated as self-employed contractors and may miss employer contributions even when an organisation controls key parts of the job.

“So my mum didn’t work. My dad had various jobs. He worked in factories. He worked in a bakery at one point. He was a forklift truck driver. Lots of kind of factory type jobs. He had an industrial accident so things were tough after that.” **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

Automatic enrolment has improved pension coverage for many people in low-paid and insecure work who would not have saved otherwise. The freezing of the £10,000 earnings eligibility threshold means coverage has widened over time as wages rise. Even so, some people still fall through the cracks.

“So they kind of automatically opted me in, but then I had the chance to opt out, but then I just chose to stay in because it seems like everyone there is in the pension scheme. It seems like this is a job that I could see myself doing for quite a while, so I don’t mind paying into the pension scheme.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

“Our workplace one is just automatic. At first I wasn’t happy. I was thinking, why do I have to pay with that? But then I realised everybody else in the workplace is doing it. And then one of my line managers was telling me, you know, you can opt out if you don’t want to, but it’s good to have your own pension because when you get to your pension age you have more. So then I just left it. At first I was embarrassed to even talk about it, but then I thought, you know, my mum is on the pension credit, and I don’t want that for me. They



only take a little bit. I don’t really understand it. But I always think if I’m alive ’till then I would want more than my mum because what she gets is not really enough.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

“The way we got married was like Islamically. We got married in our faith, but I always wanted to go to the registry office and do the like the Western way just to have that certificate. But my husband never did. He said, no don’t worry. He just put me off and put me off. And he never did it. And you know, and I was feeling embarrassed. Like why am I begging him? But if my husband was to pass away, I always get scared that I don’t have any documentation to say that we are married. I’ve got my own pension because at least they can see if anything happens to him they can see I have put money away in my own pension”. **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

“I didn’t join any of the schemes in my retail jobs. I think they offered, you know, like if you want to opt in or opt out, and I just opted out because at that time I knew those jobs were not going to be like a lifelong job.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Figure 1.5

Early working life and pensions entry	Profile 1 Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area	Profile 2 low-opportunity area, low socio-economic background, man with ill health and caring responsibilities	Profile 3 low socio-economic background, woman in insecure low-paid work with caring responsibilities	Break point being tested
Auto enrolment design, earnings trigger, and coverage across multiple jobs	Mixed Low pay or part time work can fall below trigger; gaps with multiple jobs; opt out risk if trust is low	Poor Disrupted work increases gaps; fluctuating earnings increase non enrolment risk	Poor Part time and multiple jobs increase non enrolment and lower contributions	Enrolment assumes stable earnings in one job and sustained eligibility
Employer and employee contributions and affordability	Mixed Low pay limits ability to pay more; access to above minimum employer rates varies by employer size and sector	Poor Income shocks from health and care reduce ability to sustain contributions; weaker access to above minimum employer rates	Poor Low pay and care costs reduce ability to sustain contributions; lower likelihood of above minimum employer rates	Contribution levels assume spare income and access to employers that pay more than the minimum
Employment rights and pension access in insecure, agency, and platform work	Mixed Risk depends on contract type and employer compliance; local labour market limits options	Poor Insecure work plus health disruption increases risk of weaker rights and gaps	Poor Insecure low paid sectors increase risk of weak rights and repeated job moves	Coverage assumes clear worker status and consistent employer compliance
Access to guidance and employer communications	Mixed Access varies by employer size and approach; trust affects take up	Mixed Capacity to engage is lower under disruption; access varies by employer	Mixed Time pressure reduces engagement; access varies by employer	Engagement assumes time, confidence, and employer provision



Gaps in early working life and pension entry

- The £10,000 automatic enrolment trigger excludes low earners and people with multiple jobs even when total earnings are higher, though the freezing of the trigger has resulted in more people becoming eligible over time.
- The lower earnings band means no contributions are paid on the first slice of earnings for some workers, which is a large share of pay for low earners.
- Employee contributions can drive opt outs where pay is low or unstable, reducing continuity early in working life.
- Eligibility depends on employment status and who is treated as the employer, leaving some workers outside automatic enrolment.
- The self-employed are not covered by automatic enrolment.
- Smaller employers are less likely to provide financial guidance, so early engagement depends to some degree on where someone works.

Policy levers for early working life and pension entry

Gaps in early working life reflect exclusion from pension saving and weak contribution levels.

Extending coverage in low-paid and insecure work

- Implement 2017 automatic enrolment review recommendations, including contributions from the first pound earned and lowering the age threshold.
- Remove £10,000 earnings trigger.

Reducing opt outs and improving contribution adequacy

- Introduce employer contributions across lower earnings ranges without requiring equivalent worker contributions in all cases. Phase in changes over time, with support for smaller employers.
- Consider targeted support for low earners, including mechanisms similar to Australian super top ups.
- Explore options for sidecar savings to help remove saving impediments.

Closing gaps in insecure and platform work

- Align pension duties with control and dependency rather than contract labels.
- Strengthen definitions and enforcement so coverage reflects how work is organised in practice.

Improving access for the self-employed

- Create simple pension saving routes linked to existing systems such as banking or accounting platforms.
- Use government contributions or mechanisms linked to self-employed National Insurance contributions in place of employer contributions.

Improving access to guidance

- Provide shared guidance and communication services that are not dependent on employer size.
- Offer simple prompts or check-ins when people first enter sustained work or become eligible for pension saving.

There is increasing policy interest in approaches designed to improve financial resilience alongside pension saving. These include sidecar savings models, where contributions are split between a liquid savings account and a pension until a buffer is built, and proposals to allow limited early access to pension savings for specific purposes such as house purchase. These approaches aim to help people manage short term shocks and reduce opt outs from pension saving when budgets are tight. They involve trade-offs between access and long term adequacy, and their effectiveness depends on design and take up.

Trade-offs

Extending coverage and increasing contributions improves pension adequacy but creates costs. These may fall on employers, workers, or the state depending on design. Higher employer contributions increase business costs. Lower or no worker contributions support participation but increase fiscal or employer burden. Expanding coverage to insecure and self-employed work improves inclusion but requires changes to enforcement, administration, and contribution collection systems



Gaps in early working life reflect exclusion from pension saving and weak contribution levels

Parenthood and childcare years

Parenthood can affect later pension outcomes because it often changes paid work patterns. Time out of work, reduced hours, and job moves can reduce pension saving and progression. The coding links caring responsibilities, low income, insecure work, and ill health to contribution gaps and weaker accumulation. At this stage, childcare and leave policy matters because it shapes whether parents can maintain attachment to paid work, and whether pension saving continues through periods of reduced earnings.

Childcare and work arrangements are often shaped by employment. Low-paid and shift based roles can limit access to predictable hours and types of flexibility. Digital first systems and complex application steps can also make it harder to access childcare support or maintain entitlements when households have limited time, unstable income, or limited capacity to manage forms, deadlines, and online accounts.

Figure 1.6

Policy lever	Profile 1 Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area	Profile 2 low-opportunity area, low socio-economic background, man with ill health and caring responsibilities	Profile 3 low socio-economic background, woman in insecure low-paid work with caring responsibilities	Break point being tested
Maternity, paternity, and shared parental leave settings	Mixed Eligibility and take up can be shaped by job type and workplace practice	Mixed Caring and ill health can limit ability to use leave as planned	Poor Low pay and insecure work make leave harder to afford and harder to access	Leave assumes eligibility, affordability, and job security
Childcare availability, cost, and hours compatibility	Poor Low opportunity areas can mean fewer local options and more travel	Mixed Childcare may be lower in some households, but affordability and shocks still matter	Poor Shift work and low pay increase gaps between childcare hours and work hours	Childcare assumes availability, predictable hours, and affordability
Flexible working rights and enforcement in practice	Mixed Rights exist, but outcomes depend on role and employer response	Mixed Flexibility can help, but health and caring can still cause disruption	Poor Low paid roles often have less workable flexibility even where requests are allowed	Flexibility assumes the job can be redesigned without loss of hours or pay
Auto enrolment contribution continuity during leave and reduced hours	Poor Reduced hours and contribution pauses can create early gaps	Poor Disruption from health and caring increases contribution gaps	Poor Low pay, reduced hours, and job moves increase gaps and opt out risk	Saving assumes stable earnings and continuous contributions

Gaps in parenthood and childcare years

- Parenthood can reduce pension saving through time out, reduced hours, and job moves.
- Childcare can be far away, too expensive, or incompatible with working hours, especially for those in shift work, which can lock parents into reduced hours or exit from work.
- Flexible working is a right to request, but practical access can be weaker in jobs with fixed-shifts.
- Support can fail where households have limited time to manage forms, deadlines, and follow up, and where employer processes are hard to navigate.

- State Pension childcare credits can protect State Pension records, but only if Child Benefit is claimed by the right person and credits are assigned correctly.

“My dad claimed the child benefit, because they’re married and he was just doing it under his name because it was just him with the bank account. He was the breadwinner and my mum never knew anything about these things.” 1st generation Pakistani Muslim woman, aged 40-44, disabled, lone parent, carer.

Policy levers for parenthood and childcare years

Gaps at this stage reflect weak alignment between childcare, leave and labour market structures, particularly for low-paid and shift based work. The following levers could improve continuity of work and pension saving.

Improving access to childcare

- Expand funded childcare and wraparound provision.
- Use local supply planning and provider incentives to improve availability in low opportunity areas and for non-standard working hours.

Strengthening leave and shared care

- Set a clearer and more consistent baseline for shared parental leave.
- Support employer take up through standard policies, manager training, and reporting on participation.

Improving usability of support

- Simplify processes and reduce reliance on complex applications and follow up.
- Improve clarity on entitlement and ensure credits are allocated correctly by default where possible.

Trade-offs

Expanding childcare and leave support involves fiscal cost and requires coordination across central and local delivery systems. Improving flexibility and access may increase costs for employers, particularly in sectors with fixed-shift patterns and limited staffing margins. More automatic or simplified systems improve take up but require investment in administration, data sharing, and system design.



Mid-life shocks: ill-health and adult care

Mid-life ill health and adult caring can affect later outcomes because they can reduce earnings, increase time out of work, and interrupt pension saving. The coding links ill health and caring to reduced hours, repeated disruption, weaker job

retention, and lower contribution continuity. This section stress tests whether policy routes keep working when income drops, work capacity changes, and households have limited time to manage forms, deadlines, and follow up.

Figure 1.7

Mid-life: health and adult care needs Policy lever	Profile 1 Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area	Profile 2 low-opportunity area, low socio-economic background, man with ill health and caring responsibilities	Profile 3 low socio-economic background, woman in insecure low-paid work with caring responsibilities	Break point being tested
Sick pay coverage and income protection	Mixed Coverage depends on employee status and earnings, income drop risks remain	Poor Recurrent sickness makes low SSP and time limits more damaging	Poor Insecure work and low pay increase the risk of low or no sick pay	Income protection assumes stable employment status and earnings
Workplace adjustments, retention, and flexible work in practice	Mixed Some scope for flexibility, weaker in fixed shift roles	Poor Lack of flexibility is linked to early exit after health decline	Poor Low control over hours and tasks makes retention harder, flexibility is weaker in some sectors	Staying in work assumes flexibility and effective adjustments
Health and disability benefit support and system demands	Mixed Household navigation and trust barriers can increase friction	Poor. Health shocks increase contact with multiple systems and repeated follow up	Poor Time pressure and unstable work increase missed steps and delayed support	Support assumes time and capacity to manage multiple processes
Carers support, carers leave, and social care availability	Mixed Caring may rise through extended family need, leave is unpaid	Poor Caring plus low income makes unpaid leave hard to use, many carers report cost barriers	Poor Caring alongside insecure work increases time conflicts and income loss, unpaid leave is less usable	Carer support assumes leave is affordable and care is available
State Pension credits during sickness and caring	Mixed Credits can protect records, but only if the right benefit routes are accessed	Mixed Credits help, but gaps remain in income and private pension saving	Mixed Credits help, but do not protect workplace pension saving during time out	Protection assumes take up of the right credited benefit

Gaps in mid-life

- Ill health shocks can trigger rapid labour market exit when work is not flexible and adjustments are not put in place early.
- Statutory Sick Pay is low, time limited, and depends on employee status and a weekly earnings test, so it does not protect many low earners from income loss during sickness.
- Carers leave is often unaffordable as it is unpaid; many carers report they cannot use their rights because of the financial impact.²

These gaps reflect weak income protection and limited support for retaining people in work during periods of caring or ill health. This increases the likelihood of labour market exit and creates breaks in pension saving that are difficult to recover from.

Policy levers for mid-life

Gaps at this stage reflect income loss and reduced work capacity during caring and sickness, combined with limited mechanisms to maintain pension saving. The following levers could improve continuity and protection.

Improving income protection during caring

- Introduce paid Carer's Leave so time out of work does not lead directly to income loss. Design funding approaches that could sit with employers, the state, or a shared model.

Protecting pension saving during periods out of work

- Provide pension contributions during periods of unpaid caring, either through direct state contributions or other mechanisms.
- Increase State Pension incomes for people with sustained caring histories, for example through enhanced credits or a State Pension carer's supplement.

Supporting people unable to remain in work

- Allow earlier access to the State Pension for people who cannot continue working due to long term sickness or disability, without an actuarial reduction.

Trade-offs

Strengthening income protection and pension contributions during caring increases fiscal cost or employer burden depending on design. Earlier access to the State Pension improves adequacy for affected groups but increases long term system cost and may have distributional effects between groups. State funded contributions improve continuity but do not address earlier gaps in saving and may vary in effectiveness depending on duration and level of support. Improving support at this stage reduces long term reliance on means tested benefits but requires upfront investment.



² Carers UK (2024)

Later working life and transition to retirement

Later working life shapes outcomes because the scope to recover from earlier gaps is limited. Low pension saving in the 40s and 50s can be hard to rebuild if earnings stay low, work is disrupted, or health limits capacity. The coding links long disruption histories, low pay, insecure work, and caring and disability to repeated contribution gaps, low pension wealth, and higher reliance on means tested support in later life.

Decisions and administration matter more at this stage because households may be managing multiple systems at once. Workplace pensions, guidance and decision support, State Pension records, and means tested benefits can interact in ways that are hard to navigate when time and capacity are limited. Housing costs can also dominate budgets and shape retirement choices, especially where renting is insecure and savings are low.

Figure 1.8

Working life and transition to retirement Policy lever	Profile 1 Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area	Profile 2 low-opportunity area, low socio-economic background, man with ill health and caring responsibilities	Profile 3 low socio-economic background, woman in insecure low-paid work with caring responsibilities	Break point being tested
Guidance and decision support at the point of choice	Mixed Use depends on trust, awareness, and access routes, with follow up and language or confidence barriers reducing take up	Mixed Time pressure and health constraints reduce capacity to engage, and digital reliance can block access	Mixed Caring demands and low time reduce ability to use guidance, with administrative burden increasing drop off	Guidance routes rely on awareness, administration, and follow up. Low trust, low digital access, neurodiversity, ill health, and caring reduce capacity to engage
State Pension record gaps	Mixed Gaps are more likely with periods out of work or low earnings, and record checking relies on administrative capacity	Mixed Sickness and caring raise the risk of missing credits or not checking records, especially where systems are complex	Mixed Low earnings and fragmented work raise gap risk, and recovery depends on knowing and acting in time	Gaps are more likely with low earnings and periods out of work without credited benefits. Fragmented work and low capacity increase missed years
Identifying and closing National Insurance gaps	Mixed Action depends on awareness and spare income, with complex rules and time limits raising the risk of missed top ups	Poor Low income and reduced capacity make time limited top ups harder to complete, especially with sickness and caring	Mixed Awareness and affordability are uncertain, and insecure work can make eligibility and timing harder	Top ups are time limited and rules vary by work status and earnings. Low income and administrative barriers reduce ability to act
Pension Credit take up	Mixed Eligibility can be missed due to low awareness, stigma, and application friction, with trust affecting take up	Mixed Health and caring reduce capacity to apply, and administrative load increases drop off	Mixed Low income increases eligibility risk, but awareness and stigma can still block claims	Claims can be missed due to low awareness, stigma, and application friction, including where households manage multiple systems at once

Gaps in later working life and transition to retirement

- Rebuilding pension saving late in working life is harder for people with long periods on low pay or insecure work, and for people with ill health or caring, because contribution recovery depends on steady earnings and sustained time in work.
- Using guidance at retirement can be harder for people with low trust, limited digital access, neurodiverse conditions, ill health, or heavy caring demands, because routes still rely on awareness, administration, and follow up, and these barriers and challenges reduce capacity to engage.
- Closing NI gaps is harder for people with low income or limited capacity to manage administration, because top ups are time limited and eligibility rules vary by work status and earnings.
- Pension Credit claims can be missed due to low awareness, stigma, and application friction.
- Housing costs create sharper transition risks for private renters and people in insecure housing, because rent rises and short tenancies reduce budget stability and can interact with means testing and retirement choices.

These gaps reflect a system that relies on individual action at the point where recovery is least possible and capacity is often most constrained.

Policy levers for working life and transition to retirement

Gaps at this stage reflect reliance on individual action, complex processes, and limited capacity to recover. The following levers could improve take up, reduce missed entitlements, and strengthen income protection.

Improving access to guidance and decision support

- Provide routes that do not rely on digital access, high trust, or sustained engagement.
- Use simple prompts, clear next steps, and plain language to support action at key decision points.

Reducing missed State Pension entitlement

- Make State Pension record checks easier to identify and complete.
- Prompt people at key transition points such as leaving work, reducing hours or starting caring.
- Improve clarity on National Insurance top ups, including eligibility, deadlines and likely value.

Increasing take up of means tested support

- Move towards more automatic Pension Credit using data matching, proactive contact, and pre-filled claims. Provide local or supported routes where full automation is not feasible.

Reducing housing driven risk

- Increase supply of affordable and social rented housing.
- Align retirement means testing more closely with renter costs so support keeps pace with rent.

Using trusted delivery channels

- Use existing services and trusted settings such as health services, employers, housing providers, and community organisations to prompt action.
- Support peer and community based approaches to increase take up and understanding.

Trade-offs

Improving take up through prompts and automation has lower fiscal cost but requires investment in systems, data sharing and delivery infrastructure. More automatic approaches improve coverage but raise questions around targeting, accuracy and administrative complexity. Reducing housing risk requires long term investment and interacts with wider housing policy. Improving support at this stage strengthens outcomes but does not fully offset earlier gaps in saving and contribution histories.



The main gaps are consistent across life stages

- Education and early adulthood relies on household capacity and digital by default routes, so deadlines and support are more likely to be missed when time, confidence, language, or access is limited.
- Early working life relies on automatic enrolment rules that do not always cover low earners, people with multiple jobs, and some insecure or platform workers. Coverage and contribution levels depend on job type and employer structure.
- Parenthood and mid-life shocks rely on leave, childcare and sick pay that do not fit low-paid, shift based, or disrupted work. State Pension credits provide partial protection but do not maintain workplace pension saving.
- Later working life relies on guidance, record checks, and benefit claims that assume awareness and capacity to follow up, increasing the risk of missed entitlements.
- Private renters face sharper risks because rent instability and high costs reduce budget stability at the point of retirement.

These gaps reflect a consistent pattern. Systems are designed around stable work, steady earnings and capacity to engage. Where these conditions do not hold, coverage is weaker, saving is disrupted and entitlements are more likely to be missed.

Policy levers linked to the main gaps

The following levers map directly to the gaps identified above. They are options rather than recommendations and are not intended to be taken forward as a single package. Different combinations involve different costs and trade-offs across individuals, employers and the state.

Extending coverage and improving contribution continuity

- Implement 2017 automatic enrolment review recommendations, including contributions from the first pound and lower age thresholds.
- Introduce employer contributions across lower earnings ranges without requiring equivalent worker contributions in all cases.

- Align pension duties in insecure and platform work with control and dependency, and improve access for the self-employed through alternative contribution routes.

Protecting pension saving during disruption

- Introduce paid Carer's Leave and strengthen income protection during periods of caring and sickness
- Support pension building during time out of work through state contributions or enhanced State Pension outcomes for people with sustained caring histories.
- Allow earlier access to the State Pension for people unable to remain in work due to long term sickness or disability.

Reducing missed entitlements and improving take up

- Make guidance and support easier to use, with simple prompts and non digital access routes.
- Improve identification and completion of State Pension records and National Insurance gaps.
- Move towards more automatic Pension Credit through data matching, proactive contact and pre-filled claims.

Addressing housing driven risk

- Increase affordable and social rented housing supply.
- Align retirement means testing more closely with renter costs.

Trade-offs and implementation

Each of these levers involves trade-offs. Extending coverage and increasing contributions improves adequacy but creates costs that may fall on employers, workers or the state depending on design. Strengthening income protection and supporting pension contributions during disruption increases fiscal cost or employer burden but may reduce longer term reliance on means tested support. Improving take up through automation and prompts has lower direct cost but requires investment in systems, data sharing and delivery infrastructure. These options can be combined in different ways. It is not necessary to implement all measures together to improve outcomes.

Conclusion

Stress testing shows a consistent pattern across life stages. Policy works best when work is stable, earnings are predictable, health is steady, and households have time and confidence to manage admin. The stress test profiles face repeated disruption through low pay, insecure work, caring, ill health, and place constraints, and this increases contribution gaps and reduces the scope to recover, especially in later working life. The biggest failures sit in eligibility rules that exclude low earners and insecure workers, weak income protection during sickness and caring, and delivery routes that rely on prior knowledge, digital access, and follow up.

The rest of this report sets out the evidence base behind the stress test. It describes the primary characteristics linked to higher exposure to risk, the life course experiences through which disadvantage tends to build, and the retirement outcomes that follow when disruption is repeated and recovery is constrained. It also explains how these factors interact and reinforce each other over time, and why the same policy settings can work for stable work patterns but fail for stacked groups.



Chapter two: From characteristics to constraint

This chapter explores how primary characteristics can shape labour market access, household resources, and the expectations placed on people inside and outside of the home, while also shaping engagement with formal systems.

People do not enter education or the labour market on equal terms

Ethnicity, gender, disability, socio-economic background and region shape how people are treated by labour markets, institutions and policy systems.³

Primary characteristics do not determine individual outcomes

Many people build secure working lives despite early barriers. However, some groups begin adult life with fewer options and greater exposure to risk.⁴ Characteristics shape exposure to unemployment, insecurity, interrupted work, and limited progression from an early stage. This increases the likelihood that disadvantage recurs and compounds over time, forming the first layer of stacked disadvantage.⁵

Socio-economic starting position shapes early exposure to low income and financial insecurity

Low socio-economic background is associated with tighter household budgets, limited liquid savings, and reduced capacity to absorb financial shocks.

"It was only my dad earning money and that money had to spread really far. Had to pay for bills, had to pay for the food, and everything we needed for school. I don't remember having luxuries, or even going away on holidays. I wore a lot of my sister's clothes. We wouldn't always have the newest, latest everything. I remember even just getting a TV, we got it very late." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

"I think what I can remember from childhood is the struggle. We couldn't have the best things. And we frequently had debt collectors come to the house. I remember them coming to the door and I remember my mum saying to us to keep quiet. We didn't understand why, because we were young." **2nd generation Black Caribbean woman, aged 65+, disabled, low opportunity area.**

³ Bedük and Harkness (2024); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025c); Financial Conduct Authority (2024); Greenfield and Moorman (2019); House of Commons Library (2024); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); Richards et al. (2016); Tosi and Grundy (2021)
⁴ Bedük and Harkness (2024); Kumari and Gavhale (2024); Bowen and González (2010); Wilkinson and Adams (2023); Cribb, Karjalainen and O'Brien (2023); Kirk-Wade et al. (2024); Tosi and Grundy (2021)
⁵ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2025d); Home Office (2011); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

Pakistani Muslim woman, low income

- Gender: Female
- Age bracket: 45–49
- Working status: Side hustle
- Housing: Homeowner
- Benefits: No
- Disability: No
- Lone parent: No

Their situation

Ayla was not encouraged to do well at school as this was not something that was important to her parents. She tended towards subjects that were easy and would help her to be a good wife in the future.

"There wasn't like all this online awareness of what you wanted to do, and what subjects you need at uni to go further in your choice career. It was like just choose the subjects that we had fun in. We thought that's great. They're easy subjects, let's just choose them. Something like home economics was something, you know, we were already doing at home."

She was discouraged from going into higher education. "It was like, no, you don't send girls to uni because there's too much freedom."

She married young and was discouraged from working as soon as she had children. She enjoyed her time as a housewife as she felt she was well provided for.

"When I was younger it was like she's working, it's because her husband can't provide for her. And the husbands didn't really want you to work because it was not a good reflection on them. I was treated like a princess by my husband. He was working very hard and I was provided with everything. It was so good to be at home, being with my child, doing whatever I want."

Now that her children are older, she sells things on Amazon Marketplace to earn some extra money, and because she can do this from home.

Lower parental education and routine or manual socio-economic backgrounds are linked to weaker early labour-market attachment for young people and reduced scope to build savings in early adulthood, reflecting constrained access to education, limited family financial support and earlier exposure to low-paid or insecure work.⁶

I think I remember my mum telling me that she left school when she was 14, but it might have been different times back then. My dad left when he was 15. He used to work on the docks with my grandad and my dad joined the Navy when he was 16 or 17. I used to live with my mum, my dad and my older sister. She had two kids, but she wasn't in the right space to look after them so my mom and dad fostered them, to keep them in the family. So we had them for over 10 years. So there was five of us in a three bedroom maisonette. I didn't really go to school much myself. There was always arguments in the air, so I couldn't concentrate. There were no aspirations for me, I suppose. I don't think my mum was bothered about what I would do." **White male, economically inactive, low opportunity area**

"Our parents kept drumming in do well in school, do well in school, but they never geared us towards, anything."

You were just pushed but you weren't pushed into anything." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

Persistent low income increases the likelihood that households prioritise immediate needs such as rent, utilities, food, and childcare, leaving less scope to smooth income shocks or plan ahead. The interviews show a further pressure in some migrant families; money is sometimes sent to relatives in the country of origin, which reduces disposable income in the immediate household and can substitute for formal saving, especially when only one adult has stable earnings. Several participants described parents supporting family members overseas while keeping spending tight at home.

"My dad used to work in a factory I think sewing clothes. He worked really, really hard. He had a big family back home. He had loads of siblings and they had children and they were in poverty. He used to obviously provide for us, but whatever he could save, he used to always send it back home. My dad always made sure we had enough to eat. We always had clothes but we never had any spare money. We never had luxury, but we had what we needed." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

⁶ Bedük and Harkness (2024); Bowen and González (2010); Greenfield and Moorman (2019); House of Commons Library (2024); Kumari and Gavhale (2024); Richards et al. (2016)

However, this pressure can weaken over generations. The interviews indicated that as second and later generations become the main earners and heads of household, financial ties to relatives overseas reduce as does the likelihood of sending large amounts of money back home, which can increase disposable income for the immediate family and widen the scope to save, even if other cost pressures remain.

“It’s the Muslim faith and also just the South Asian culture. You look after your family. It is just such a big thing. And you don’t just look after your immediate family. You look after your uncles, your aunties, your grandparents. My dad and my mum would always be talking on the phone to them and keeping in contact with Bangladesh and they would be sending money to make sure they’re okay. And it is a big part of our faith as well to be charitable and it starts with the family. But to be honest, my husband and I don’t do it much. And it is because we don’t have as strong family connection ties. The family in this country we have really strong connections to, but the ones back home we don’t know them so much. So unless they come to us and say, oh, I’m really ill, can you help me towards my hospital expenses. But other than that, we’re not looking to send money monthly or prop them up financially.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Relative low income rates are highest for people in Pakistani or Bangladeshi households. Bangladeshi, Black African and Pakistani households are substantially more likely than White households to experience very deep poverty, including persistent very deep poverty. Low income is also more common among women, disabled people, first-generation migrants and those living in low-opportunity regions, reflecting lower average earnings, reduced labour-market participation, insecure work and regional inequalities.⁷

“As a kid, we were renting one room and we were sharing. All of us – mum, dad and my brother and me. Because that’s what we could afford at that time.” **1st generation Pakistani Muslim woman, aged 40-44, disabled, lone parent, carer.**

Gendered expectations around unpaid care shape labour-market continuity from an early stage

In some communities, cultural and religious expectations shape women’s participation in further

education and paid work, increasing economic dependency during early adulthood, though there are differences in expectations between younger and older generations.⁸

“As a child, I didn’t get the same encouragement because I was a girl. I had an older brother. And he was useless. Still is. But because he was a boy, he was treated better. Asian boys are brought up with a sense of entitlement, thinking that they are entitled to more just because they’re male. Whereas girls were raised always with the future goal to be someone’s wife and someone’s mother.” **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

“I enjoyed school, but the sad thing about my dad being strict was that he didn’t let me go to college. He never went to school himself, he just started working. My brothers were allowed to go to college. But my dad was quite strict with me and my sister about going out.” **2nd generation mixed-ethnicity Muslim woman, aged 55-59, lone parent, carer, with a disability.**

“In my culture, I guess they do expect the boys to be breadwinners and get very good income and really focus on education. Whereas the girls, they are expected to actually behave and do well in education, but it’s okay if you are not going into a career path. They expect those old traditions where you can just marry, settle down, be a family woman looking after the kids, the household and your husband can be the breadwinner. So I was never pressurised by our parents, me or my sisters, to carve out a career or go onto further education.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

“I always wanted to go into further education and I had a lot of things I wanted to be, but I remember when I was really young, I wanted to be a journalist. I don’t know, I really loved reading and I’ve always wanted to write stories in the newspaper. I think it’s just because my parents wanted me to get married and my dad was, you know, like getting older and I just felt like I want my parents to be at my wedding. I want them to see me settled down. I would like them to meet my grandchildren. I saw my sisters having their kids, and I was thinking, well, if I go into higher education, do I delay having children and that family aspect and then my kids won’t really meet their grandparents? And I felt a bit torn and I just went with what I kind of knew. I looked my two sisters, my older sisters, and I saw that they seemed happy after they got married

and they have their children, they’re doing the family life. So I kind of just followed in their footsteps.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

Women across ethnic and income groups carry out more unpaid work than men and are more likely to be the primary caregiver for children. Caring responsibilities often emerge in early adulthood after the arrival of children, when employment rates, hours, and earnings start to diverge by gender.

The scale and timing of caring differs across groups. Low income households face tighter budget trade offs, which can make paid childcare less affordable and increase the chance that women reduce hours or leave work. Some migrant and religious communities also prescribe to more conservative gender norms that can limit women’s labour market participation, including earlier exit or non entry for daughters in some families. Family structure also differs by ethnicity, with evidence that black and mixed race mothers are more likely to have a child outside a co-residential partnership and that black Caribbean mother families have a higher likelihood of lone parenthood. Reduced hours and time out of paid work are linked to slower progression and lower earnings.⁹

“I’m providing childcare and we live with my husband’s gran. She wasn’t living with us, but she’s a become quite elderly now. So she’s living with us. My husband’s side of the family just feel like she’s at that age where she should be looked after and cared for. I am just providing some support to her, you know, just cooking food and stuff because she’s not so able anymore. My husband is the eldest sibling, so it kind of falls on him. And rather than the girls in his family, they say it’s better for him to do it because he’s the man of the household. It is more easy for his grandma to just come and integrate into his family. And he feels that it’s his responsibility and his family feel like the responsibility lies on his shoulders.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

“I think I was at primary school when my parents then got their own business and then they started running that we were all in school. It was like I became, while they were at work, I became like the mother. It was just a lot of pressure.” **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

These early caring patterns increase the likelihood of falling below the automatic enrolment earnings.

eligibility threshold of £10,000pa and reduce continuity of pension contributions during key accumulation years, particularly where reduced hours or repeated interruptions persist¹⁰

“I feel like my brother definitely got a bit more pressure to put his head down and really achieve something. So it worked in his favour because he became a maths teacher. I think my parents pinned a lot of hope on him because he was the boy of the family. My sisters are all very similar to me. We ended up doing a lot of jobs, like retail jobs, and then once we got married we still worked a little bit in our jobs, but then once we had more children, then we stopped working. I think culturally that’s the ideal. The thing that is expected - where the woman has her babies and then she kind of stops working and she just focused on family life and being the best mother figure and housewife possible. I got married at 24 and worked for a bit after that. I’ve only just gone back.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**



⁷ Bedük and Harkness (2024); Department for Work and Pensions (2022b); Department for Work and Pensions (2025d); Home Office (2011); Kiernan et al. (2022); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); O’Regan et al. (2023); Pensions Policy Institute (2003); Scottish Government (2023); Tosi and Grundy (2021); Vlachantoni et al. (2014); Wilkinson and Adams (2023)

⁸ Cribb, O’Brien and Sturrock (2025b); Department for Work and Pensions (2024); Kühn, Li and Pantazis (2024); O’Regan et al. (2023)

⁹ B&CE (2019); Kumari and Gavhale (2024); NOW: Pensions (2024); Suh and James (2021); Tosi and Grundy (2021); Wilkinson and Adams (2023)

¹⁰ B&CE (2019); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

Black Caribbean woman in a low opportunity area

- Gender: Female
- Age bracket: 50–54
- Working status: Working part-time
- Housing: Social renter
- Benefits: None
- Disability: No
- Lone parent: Yes

Their situation

Julie's parents split up when she was 10 and as the oldest child she became the carer for her siblings while her mother was at work.

"Back then you couldn't get child support. Or if there was, I didn't know about it, so my mum went out to work. Then I had to be the mum to my brother. Then my sister came later. So it was difficult in that respect."

She feels that this early experience very much shaped her future career path.

"When I left school, then I did a dental nurse course. Then I did an ambulance care assistant course. I've done care work within the hospitals. I just think I went into it because I had to be a young parent, if that's the right word, to be a young sibling parent for my brother, you know? So I think that just made me say, well, let me go into this. It, maybe this is my path. I didn't get a choice of do you want to be this, or do you want to try that? It was just literally, let me just go into care. That's where I felt safe and I felt that I can do it."

In cultures and communities where women have traditionally faced stronger expectations to prioritise marriage, family life, and caring, the interviews suggest a shift across generations, where women who were discouraged from working or staying in education described taking a different approach with their daughters, including encouraging university and career plans and assuming that paid work and family life can be combined.

"Things are changing. I would definitely encourage my daughters to go onto university and for them to have their career and choose what path, because I feel like they can now juggle family life and career life." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

"I think me and my sisters, what we want for all our children - boys and girls - to have a career, to feel settled to have their own independence, their own money, and you know, have that family life as well, but also do well in their education and definitely promoting university and further education." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

"My oldest daughter, she works part-time and she goes to university. I'm so proud of my children but especially my eldest daughter. She's studying Science – Biomedical - I don't even know what that is properly, but it sounds good. I've just given up now. I'm living for my children. I want them to do well because if they do well, I feel like I've succeeded". **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer**

Trust and engagement with financial services differs by characteristics

Some groups face higher friction when dealing with formal systems, including repeated requests for documentation, delays, and the need to challenge decisions. This is more likely where disability or long term conditions are present, where income and work are unstable, and where digital and time constraints are acute. These experiences can reduce trust, increase avoidance of formal routes, and raise the risk of missed steps and delayed action across pensions, housing support, and health and disability benefits.¹¹

"I would say I'm not very informed about benefits. I've heard of carer's allowance, I've heard of attendance allowance, but I don't really know anyone that claims them. I don't know much about it. I've never looked into it." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

"First of all, this information, it's so confusing. Something simpler is needed. And for people like me, I mean, I wouldn't go on a website and look. Maybe in Asda or Sainsbury's or something. Doctor's surgery, somewhere visible where people go regularly." **1st generation Pakistani Muslim woman, aged 40-44, disabled, lone parent, carer.**

Trusted channels for advice and information differ by ethnicity, migration status, religion, and socio-economic background, but these differences are not fixed. People often rely on informal networks, family, and community

routes when products feel complex, when fees and outcomes are hard to judge, or when trust in providers is low.

"Through the Mosque and the community centres where they speak to a lot of individuals. In the mosque, they will have lots of individuals that come up to them and tell them that, you know, they're struggling financially or, you know, just to help them make choices and then they can say, well, you know, you can opt into this scheme and that scheme you know, this is permissible. So I would say that will just help spread word of mouth as well." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

"I go to Mosque once or twice a week, and people still approach me, oh, where can I get information on that? Or what do you think of that? And say, if I'm not busy, I'm happy to help ." **2nd generation Bangladeshi Muslim man, low income, aged 50-54, low opportunity area.**

In the interviews, decisions were mainly shaped by affordability and perceived value, including for people with religious identities. Religious norms are a stronger motivator in older generations, while later generations often describe a pragmatic approach that makes space for mortgages and consumer credit as part of everyday economic reality. Where religion comes up, people often describe a general preference to avoid non-compliant features if asked, but knowledge of what this would mean in practice can be limited, and choices are generally shaped by convenience and value rather than by active use of specialist religious products.¹²

"In my parents' generation, no. They wouldn't have got into any stuff with interest rates. They disapprove of it. But to be honest, me and my siblings, you know, we're living in a society where there is the economic reality. I live in social housing, so it's rented, whereas my brother, he's bought his place, so he has a mortgage and none of us are saying, oh, you got a mortgage. We understand, he just wants his own place for his family. He can afford it. He's got a good job. So he's got a mortgage. And my older sisters, they have credit cards and everything. So I think with my generation they do take out interest and they do have credit cards. They do mortgages, but I think in my parents' generation it was just a massive no." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

"My older sister bought, my younger brother bought a property to live in and they're working and they have a mortgage. And I think that's fine. But it is not good to get into paying interest just to have a lavish life and live for other people to see what you got or what you're driving." **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer**

"Having a Muslim mortgage is not something that crosses our minds because I think for me to go and get a mortgage, I'd rather be just going to wherever everyone else is going rather than to be different and to be in the minority for financial things. I'd rather be with what everyone else is, and be classed as normal. I've heard people talk about it may be on social media. We've seen adverts and probably have read a bit, but I have never really understood the depth of it, like the rules, regulations. I've never really been interested. We never had it while even growing up hearing any other adults talking about it to us. So it's not something that even we've picked up knowledge about." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer**

Some households use saving and support routes outside mainstream pensions and savings products. These include community saving schemes such as Pardner, saving in assets such as gold or property, and regular family transfers that function as informal insurance. The interviews suggest a generational divide. Older people describe using community schemes and relying on dense local networks. Younger people describe weaker ties to these schemes and lower trust in them, partly because communities are more dispersed and the shared norms that sustained them are less stable.

"I'm assuming that's probably how my dad would've got the deposit for the house, through the Pardner scheme. It's something they took from the Caribbean. Rather than go to a bank, about 20 people come together and they'd each throw in what they call a 'hand'. It is like a kind of rotation scheme. You gave the 'Banker' - the person running it - something for their time, a bit of commission. But I think that it was a method that was probably used to raise cash back then because banks would not give them money. It was a way of self-sufficiency, if that makes sense, rather than going to the bank. It's not as popular now, but I even know friends to this day who still throw a pardner if they need money. A friend of mine, she's done it just to get some quick cash. You just throw money in and then after about maybe two, eight weeks, maybe 12 months, you've got something back. It's better than a loan because there's no administration costs. You're not paying any interest on it." **Black African woman, aged 60-64, low opportunity area**

"So growing up in a black family, there was a thing called the Pardner. So what would happen is every, I don't know if it was every week or every month, they share hands. So the family would come over and each put in something like 10 pounds. So they would save like that. Aunties and uncles, and people we called aunty and uncle, coming around and putting money together, and then somebody will call for their hand. Let's just say they saved up a

¹¹ Department for Work and Pensions (2025b); Department for Work and Pensions (2025c); Disability Unit (2025); Financial Conduct Authority (2024)

¹² Money and Pensions Service (2022); Financial Conduct Authority (2024); O'Regan et al. (2023); Suh and James (2021)

hundred pounds. Then that person would have it, and then they'll put it in their hands again. I think it's not very regular now as it used to be. It was a thing for the elders, especially for your grandparents. It was their thing. There was no interest. So you just saved. And that's how I believe they bought their houses. Back in the day, it would've been cheaper than what it is now. So they could afford to do it that way. If you could trust people wholeheartedly, then you could do it today. But the way how the world is now, I don't think so. Back then, your friends were like your family." **2nd generation Black Caribbean woman, aged 65+, disabled, low opportunity area.**

"So I haven't got much money. All I have is my gold jewellery. I think it's something back in our ancestors. When Muslim daughters are married, they were given gold. So if you came onto any hardship, you could sell the gold and it was yours to sell. So when I got married, I had a lot of gold. And then as the years went on you know, I'd use it to buy bits. I have sold quite a bit but I still have a lot left." **2nd generation mixed-ethnicity Muslim woman, aged 55-59, lone parent, carer, with a disability**

The interviews suggest that some younger people in ethnic minority communities get cues and reassurance from media and creators linked to their own communities, including YouTubers, and cultural media from other countries, such as films, which

can shape what feels familiar, credible, and worth engaging with.

"If what you're trying to do is encourage people of the younger generation, I think social media is the platform. Mohsin and Omar Suleiman they have very large followings on social media. They're like the go-to people for Islamic information. But even the older generation use TikTok. And maybe newspapers. There's Urdu and Arabic papers and some in the older generation are like my neighbours, they like newspapers, physical newspaper rather than reading the news online or watching TV." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

"A lot of people are not watching TV now. They're just watching streaming and YouTube to get away from paying the TV license." **2nd generation Bangladeshi Muslim man, low income, aged 50-54, low opportunity area**

Older interviewees described families pooling resources to buy homes and live together, then repeating the process to help another part of the family buy. This pattern was not as common for younger generations. These routes were often driven by trust, familiarity, and limited access to mainstream financial support. They can provide resilience but protection is uneven and arrangements can break

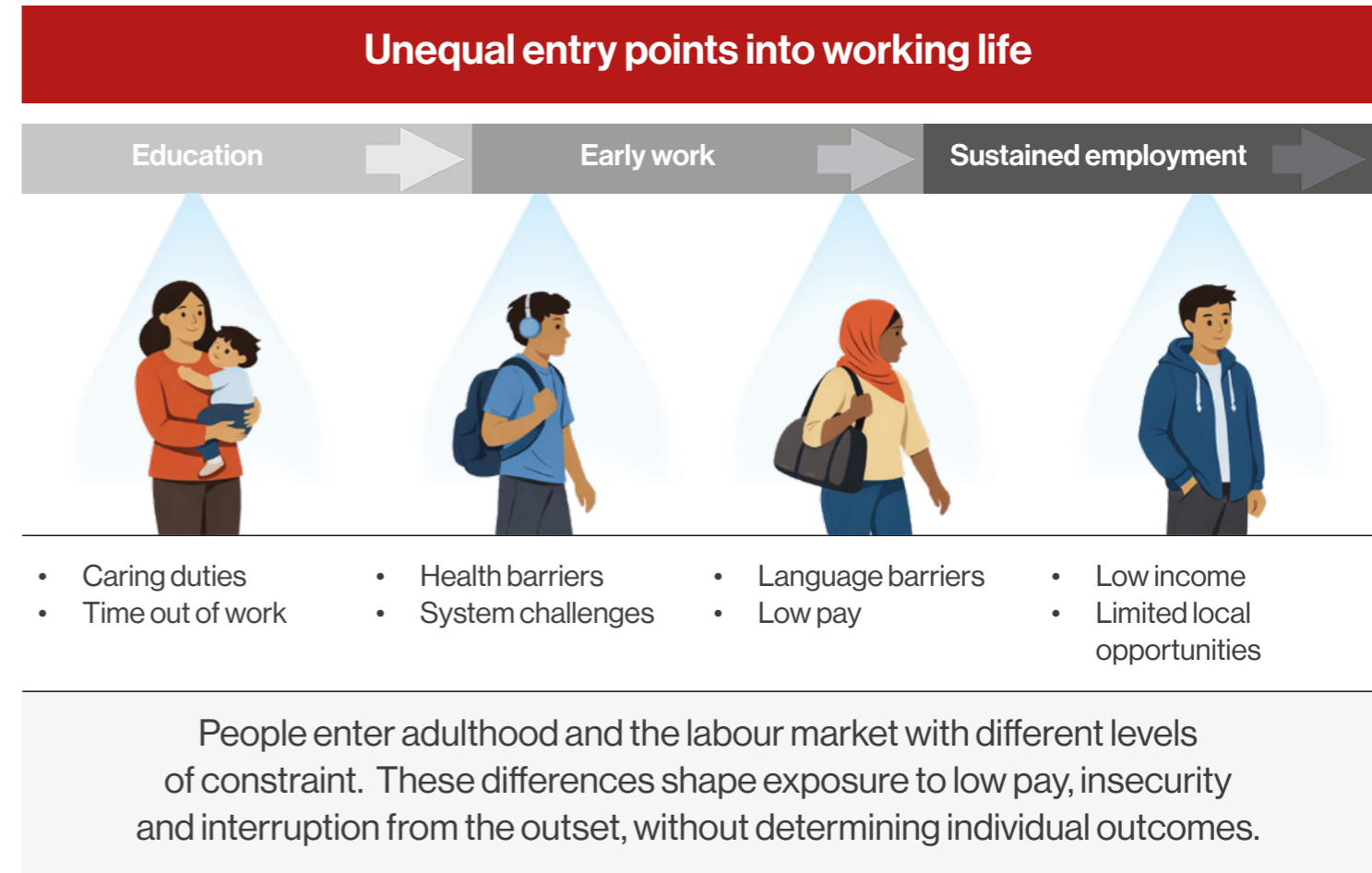


down when households change. These sources can be missed in formal data potentially understating both the support people rely on and the risks they carry.¹³

"A lot of South Asian communities back then, they bought shops. And the way they did it was by all living together, like not moving out when the children get married and they all pool money together" **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.**

"We've got the business. And then we'd be trying to see if we can save up enough to buy something that would give us like a property or anything that would give us some income coming. There are quite a lot of people in our community who are doing buy to let in their home countries wherever they are. Or even not their home countries, just abroad. So they will have some income coming in." **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer**

Figure 2.1



Conclusions

People start adult life with different levels of choice and security. Ethnicity, gender, disability, neurodiversity, socio-economic background and region shape access to education, early work and good health, as well as expectations around paid work and unpaid care. For some, low income and tight household budgets leave little scope to build savings or absorb shocks, narrowing the margin for recovery when setbacks occur.

Caring responsibilities often emerge early and can reduce labour market continuity, particularly for women, through reduced hours and interrupted work in a labour market still organised around continuous full-time availability. Trust and engagement with formal systems also differs, shaping whether people rely on pensions and mainstream products or turn to informal advice and support routes. Together, these pressures form the first layer of stacked disadvantage, increasing the likelihood that disadvantage recurs and compounds over time.

¹³ Money and Pensions Service (2022); Financial Conduct Authority (2024); O'Regan et al. (2023); Nolan et al. (2020); Sturrock (2023); House of Commons Library (2024).

Chapter three: Life course experiences can compound barriers and challenges

This chapter explores how life course experiences cluster and interact over time, creating repeated patterns of disruption and constraint.

Life course experiences act as the mechanism through which disadvantage deepens. They can convert unequal starting positions into sustained divergence by shaping how often disruption occurs, how long it lasts, and how limited recovery becomes.¹⁴ Education is a key factor in shaping later experiences.

Education and early qualification routes shape later barriers and challenges

Early education shapes later work and pension outcomes because it affects qualifications, early job options, and access to stable work. Once a person starts adulthood with lower qualifications, recovery is harder. Routes into secure work and progression narrow, and periods of low pay or insecure work become more likely. Over time this increases the chance of stop start employment and gaps in pension saving.

Low socio-economic background is linked to lower parental education and lower attainment for children. Limited household resources can reduce the inputs that support learning, including stable routines, quiet space, transport, digital access, and the ability to manage forms, deadlines, and follow up. These barriers and challenges can limit post-16 participation and reduce access to higher education routes, which then feeds into weaker labour market attachment and slower progression.

Disabled people are more likely to have no qualifications and less likely to have a degree, with larger gaps among those whose condition is more limiting. Lower qualifications combine with health related barriers to recruitment and retention, narrowing access to secure and well paid work and increasing reliance on flexible roles, part-time work, or repeated spells out of work when health deteriorates.

Neurodivergence can also disrupt education routes through misalignment with assessment and communication norms. The strongest links are to communication and navigation constraints rather than direct measures of attainment. This can still affect qualification routes where learning and support depend on system fit and follow up.¹⁵

Unequal access to paid work is one of the main routes through which life course experiences repeat and compound.

Employment disadvantage is distributed unevenly across ethnicity, gender, disability, migration status and region

Unemployment rates are highest among Pakistani and Bangladeshi groups compared with all other ethnic groups. Pakistani and Bangladeshi men and women are more likely to be in low-paid occupations, including

elementary roles, sales roles, caring and leisure, and some machine operative roles. Pakistani and Bangladeshi women experience the highest levels of unemployment across both ethnic and gender groups though expectations and employment choices can differ between older and younger women and between first and later immigrant generation households.¹⁶

“I had applied for Uni and I still remember I’d got into one of the very good unis, but during that summer we went on a visit to Pakistan because my mom’s brother was getting married. And that was the first time I had in I’d gone. But this was like my first getaway, you know, international holiday. When I went there I just loved that life, that freedom. I wasn’t an elder daughter, I wasn’t

an eldest child. I didn’t have responsibilities there. I was the youngest, the baby of the family. And just the way I was treated, I actually decided I’m going to stay there. And I stayed there for a full year. I got married there. By the time I came back, I really wasn’t interested in going to Uni, going back into studying. And then soon after I got back I had fallen pregnant. And I never worked again until now. my husband. I was treated like a princess by him. He was working very hard and I was provided with everything. It was like so good to be at home, being with my child, going about, doing whatever I wanted. I wasn’t under pressure to look after anyone, like when I was with my siblings, actually quite enjoyed that life.” **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.**

Mixed ethnicity, Muslim woman

- Gender: Female
- Age bracket: 55–59
- Working status: Not working
- Housing: Social renter
- Benefits: Universal Credit, PIP
- Disability: Yes
- Lone parent: Yes

Their situation

Saba grew up in a home that her grandparents bought outright for her family using money her grandfather had saved by living with other members of the family. Her father worked manual jobs and her mother did occasional piecemeal homeworking. She describes leading a ‘sheltered’ life due to her father’s strict attitude to raising daughters. She particularly recalled him taking the girls to school after his nightshift had finished.

“It was just school home, school home. And then weekends probably go out with mum and dad. I don’t think he understood Western ways. I think he just saw how his dad brought up his sisters.”

She strongly felt that her father discouraged her from going to college to continue her education. She left school at 16 with some GCSEs. After leaving school, she was not expected to get a job as she had family responsibilities looking after younger siblings and relatives. At 19, she went to Pakistan for an arranged marriage.

“Back then it was easy to just sign on. You know, once you hit 16, you could sign on every two weeks. So I used to do that. I used to help mum at home. I had young cousins that lived around the corner. I’d go and pop in and see them. And then later on, my mum had my younger brother, so I’d help my mum with him. She suffered a bit of postnatal depression as well. And then, I think I was about 19, I went to Pakistan. First time. And it was sort of for an arranged marriage with my cousin.”

When she returned to the UK as a married woman she was able to work, and did so as a receptionist for 5 years until her second child was born. She joined the workplace pension scheme at the time on the advice of an older colleague. She then left work in the late 1990s as she developed some health conditions and has been unable to work again. Soon after, she divorced her husband who left her and the children homeless, with no money.

“We were put into a homeless shelter until finally we found a council house.”

She has not worked since and is claiming Universal credit and disability benefits. She has recently taken on caring responsibilities for her mother, so any part-time job would be too difficult.

“I do shopping, taking mum to appointments, banking for my mum. A lot of personal stuff, you know, changing her bedding, bathing. I don’t claim anything. I feel it’s my duty to look after my mum.”

Whilst she feels this is expected of her, times have changed and she does not expect any of her four children to care for her.

“I think in my mum’s era, the children look after them. Whereas I’ve been born and bred here. I have no expectations that my children will look after me.”

¹⁴ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2024); Greenfield and Moorman (2019); Kumari and Gavhale (2024); Kirk-Wade et al. (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)
¹⁵ Bedük and Harkness (2024); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025c); Greenfield and Moorman (2019); Kirk-Wade et al. (2024); Richards et al. (2016)

¹⁶ Home Office (2011); Longhi and Brynin (2017); O’Regan et al. (2023); Vlachantoni et al. (2014)

These patterns reflect a combination of labour-market discrimination, occupational segregation, lower access to flexible or part-time roles compatible with caring responsibilities, and cultural expectations.

Occupational segregation concentrates people into lower paid jobs. Discrimination operates at entry and progression points, limiting access to higher paid roles and slowing progression even where skills are similar. Pay differences also persist within occupations, manifested by differences in grades, tasks, or progression routes within the same broad job group.¹⁷

First-generation migrants face particular barriers to paid work including non-recognition of qualifications, language barriers and discrimination. New migrants are more likely to enter low-paid or insecure employment, limiting early earnings progression and weakening access to employment-linked protection. These barriers reduce early labour-market attachment and slow the accumulation of financial and pension entitlements.¹⁸

“I moved to Manchester in 2024. In Hong Kong I had a well-paid job with the government and now I am a part-time warehouse operator. I tried to get a similar job but it’s too difficult. I don’t get any interviews. I’m not sure why. It’s very frustrating.” 1st generation Hong Kong Chinese woman, aged 45-49, low income.

Women are less likely than men to be in paid work and account for fewer total hours of paid labour overall. This reflects the unequal distribution of unpaid care, higher exposure to part-time work and greater likelihood of time out of the labour market, particularly during early and mid-adulthood. Labour-market structures and pension thresholds amplify these differences by rewarding continuous full-time employment and penalising reduced hours and interruptions.¹⁹

Disabled people are far more likely than non-disabled people to be unemployed or economically inactive during working age. They are also less likely to hold formal qualifications, which further constrains access to secure and well-paid work. These patterns reflect barriers to recruitment, retention and progression, alongside the effects of fluctuating or deteriorating

health on sustained participation in paid work, particularly in labour markets structured around full-time, continuous employment.²⁰

Neurodivergent people, including those with autism, ADHD and dyslexia, face uneven labour-market starting positions due to misalignment between cognitive processes and education systems, recruitment processes and workplace expectations. Neurodevelopmental conditions are associated with difficulties navigating assessments, interviews and inflexible work environments, increasing exposure to insecure work, interrupted employment and early labour-market exit even where skills and qualifications are present.²¹

People living in low-opportunity or former industrial regions face weaker labour demand, fewer secure jobs and limited progression routes. Long-standing regional inequalities can constrain opportunities even where individuals are willing to work or retrain, increasing exposure to low pay, insecure employment and repeated disruption over time.²²



¹⁷ Home Office (2011); Longhi and Brynin (2017); O’Regan et al. (2023); Vlachantoni et al. (2014)
¹⁸ Department for Work and Pensions (2024); Kühn, Li and Pantazis (2024); O’Regan et al. (2023); Scottish Government (2023); Vlachantoni et al. (2014)
¹⁹ B&CE (2019); Cribb, Karjalainen and O’Brien (2023); Cribb, O’Brien and Sturrock (2025a); Department for Work and Pensions (2025a); Financial Conduct Authority (2024); Hochlaf and Franklin (2017); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)
²⁰ Boileau and Cribb (2025); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025c); Kirk-Wade et al. (2024)
²¹ Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025c); Kirk-Wade et al. (2024)
²² Bedük and Harkness (2024); Kiernan et al. (2022); Pensions Policy Institute (2003); Tosi and Grundy (2021)

White British woman, low income

- Gender: Female
- Age bracket: 45–49
- Working status: Self-employed
- Housing: Homeowner
- Benefits: Universal Credit, PIP
- Disability: ADHD
- Lone parent: Yes

Their situation

Susan describes her life as “chaotic”. She says that there was a lot of “dysfunction” in her middle class childhood, which she now attributes to her mother having ADHD. Her and all of her siblings have had later-life diagnoses.

“We were raised in the seventies all of that slipped through the cracks. I think if what was going on was in the nowadays it would’ve been picked up. Looking back, it was very obvious. But for women, a lot of the symptoms aren’t very obvious. And they can get disguised.”

Despite difficulties at school, she left with GCSEs and A levels, but never felt that she lived up to her potential.

“From the age of 11 it was drinking, truanting, smoking. Because I was very good at sports I always got away with it. I was never expelled, but I just very

much underachieved.” She always felt that holding down a ‘regular’ job would be difficult and so decided that freelance work was the best route for her. She was doing well with her freelance work until the menopause.

“I feel like it was inevitable that I was going to be self-employed. There was a lot of instability growing up. And I could live in that instability, it felt normal to me. But I think it was January, February last year, I had what I describe as a real big breakdown. I couldn’t leave the house. All my ability to do my work and my focus had gone. My son was moving towards finishing his A levels and moving out, going out, he was due to, to leave. And my hormones and my body was caving in on me. My hormones impacted my ability to cope, which had impacted my ADHD.”

She is currently unable to work and is claiming UC and PIP.

Unemployment spells are associated with long-term employment scarring

Time out of paid work can leave people with patchier work records, reduce access to training and progression, and signal risk to employers, even where skills have not deteriorated. Repeated or prolonged spells out of work have lasting effects on earnings trajectories, narrowing opportunities for recovery and accumulation. Employment scarring reduces the chances of re-employment and leads to lower pay when work is secured. Pakistani, Bangladeshi and Black African women, and Black Caribbean and Bangladeshi men experience significantly greater than average scarring effects, even when controlling for other factors, reflecting discrimination, occupational segregation and reduced access to secure re-entry routes following unemployment.²³

“Since my son started full-time school I’ve just been working in in a school just doing cleaning. I enjoy it. Because it’s only part-time. I love cleaning anyway. Even when I was a child, my parents used to always tell me that I used to clean and I love organising and I love tidying up.” 2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer.

Fixed-term contracts are more common among Asian, Black and mixed ethnic groups.

Higher rates of self-employment among Pakistani and Bangladeshi workers can provide autonomy, flexibility and a route to income where paid roles are limited, but self-employment is also linked to more volatile earnings and weaker access to workplace pensions, paid leave, sick pay and other employment-linked protection.²⁴

“My dad used to work in a factory where they were making gas cookers and things. And then when he came to Scotland, he started up his own business. A grocery shop. It was a family business, everybody worked there. He did the shop and his brothers did restaurants. I think he did it because he was made redundant from the factory. I think because of the way they were made redundant and they couldn’t get a job. At least with a business they only had themselves to blame. If something happened, if they weren’t thriving, they can quickly do something else. If, let’s say if a grocery shop wasn’t doing well, they can quickly change it and put in something else or add more things. To survive.” 2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer.

²³ Resolution Foundation (2022)
²⁴ B&CE (The People’s Pension) (2019); Money and Pensions Service (2022); Vlachantoni et al. (2014)

Black Caribbean woman, low income

- Gender: Female
- Age bracket: 45–49
- Working status: Gig worker
- Housing: Homeowner
- Benefits: No
- Disability: No
- Lone parent: No

Their situation

Sophie was a carer for her mother for several years. After her mother died, she felt a bit lost and did not want to return to full-time work. She tried to make a living selling things on eBay and managed this for a few years until the cost-of-living crisis affected her sales.

“I would buy and sell stuff on from eBay. Buy it from jumble sales and flip it over in eBay. I did that for about 10 years up until the pandemic. But after the pandemic and everything kind of went a bit wrong as nobody was buying stuff anymore”

She has now moved into part-time deliveries.

I had to change tactics because I needed to get the extra money. A couple of years ago, I started doing, part-time deliveries, like Uber Eats and stuff. So I'm currently now working in the gig economy. It pays the bills, it runs my car.

She worked for many years before taking on her caring role. In all her previous jobs she has taken out a pension if offered. She feels that the needs of the self-employed are being ignored by government.

Employment disruption matters for retirement outcomes because it reduces pay growth and contribution levels, and it increases the likelihood of falling below automatic enrolment thresholds.

Disabled people and women are also disproportionately represented in part-time, low-paid and insecure roles, often as a result of health limitations or caring responsibilities. These patterns reduce earnings predictability and reduce access to workplace pensions and other employment-linked benefits.²⁵

“No pension, that is one of the downsides. Granted I've got freedom. I can choose my hours, I can plan my day and you know, it works for me. But there are no defined benefits to that. Pensions is one, but we don't even get sick pay. I had to have a surgery in the summer and I had to claim through a sick pay scheme. And that took over four weeks to come through and they literally put me through hoops before I got any money. That's why I feel the government could do more to help the self-employed. Because we're working just like anybody else trying to make a living.”

She was aware of the different treatment between Uber drivers and Uber Eats drivers, and felt that this was also unfair.

“If I'm brutally honest, I find it annoying. I just feel as though it just gives the company even more reason not to pay out any money. They make millions of pounds in profit every single year off the back of people like me and other people who do delivery work. Be that full-time or part-time. And I just think, maybe the government needs to look at that and change that. Because it's a growing sector.”

Periods of low pay reduce longer term resilience

Periods of low pay limit the ability to absorb shocks, build savings or maintain consistent pension contributions. When low pay coincides with insecure work, earnings volatility increases and access to workplace pensions becomes weaker or intermittent. This combination increases the likelihood that pension saving is paused, reduced or abandoned during periods of financial pressure.²⁶

²⁵ Beck et al. (2019); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Tosi and Grundy (2021); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

²⁶ B&CE (The People's Pension) (2019); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Money and Pensions Service (2022); NOW: Pensions (2024); Tosi and Grundy (2021); TUC (2025); Vlachantoni et al. (2014); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

Pakistani Muslim woman, low-income carer

- Gender: Female
- Age bracket: 55–59
- Working status: Not working
- Housing: Homeowner
- Benefits: UC, Carer's Allowance, PIP
- Disability: Yes
- Lone parent: Yes

Their situation

Fatima has multiple shocks which have resulted in a deterioration in her mental health and resulted in significant caring responsibilities. Her mother died when they were on holiday together which affected her badly, and resulted in the breakdown of her marriage due to depression. She left the marriage with nothing, and went to live with her father for both financial and emotional support.

“About a year after my mum passed away, I had another child as my marriage broke down. So during this breakdown of the marriage, I was pregnant. I never made it back up with him, I couldn't cope with it. I think the postnatal depression, the marriage breakdown, the losing of my mum all contributed to a breakdown. So I moved in with my Dad so that I wasn't alone. I moved in with my dad and we looked after each other. I think that was very important during that time”

She was unable to work for seven years until her family helped her run a small business.

“It took me about seven years to recover from my mum's death. So my youngest was six back at school. And my dad and my brother had said you need to get back out there. And they got me a coffee shop. My brother owned it and I was obviously the manager.”

She was just getting back on her feet when her brother sold the coffee shop and one of her children became very ill and she had to spend significant

time in hospital. As a result, she was unable to work and pay the mortgage and lost her home. She had to move into a flat owned by the family.

“My son became very ill. Through the business I'd managed to purchase a house. But I lost that because I couldn't work. I couldn't find a job because I spent one and a half years at my son's bedside.”

As her son recovered she took a part-time job and took a mortgage on the flat, but found it too difficult to manage when his health took a turn for the worse.

“And then it was a three-year road to recovery. I had to stay at home and care for him most of the time. I started working part time in a Post Office over in the city centre. And so that was good. I worked there for a year and a half. But my son got worse and because of what was going on I had to take time off. And then my manager said, because it's part-time, you don't get sick pay. So I just had to leave the job.”

She is now trying to get back into work and has found it very difficult. She has taken a job as an apprentice trainee and is claiming Universal Credit.

“Because of where my job is, in an industrial area, a lot of the young girls don't like working out there. So my boss didn't get anyone else to apply for the apprenticeship. He told me he will only give me the wage for apprentice, but I'm quite happy to work for that wage because I've got a universal credit top up.”

“There is a lot of cultural pressure and financial pressure. Husband would say to his wife no, opt out we need the money. It is more important for the man to have a pension than the women.”

2nd generation Bangladeshi Muslim man, low income, aged 50-54, low opportunity area

Adult caring responsibilities intensify barriers and challenges

Caring often coincides with insecure employment, particularly for women, disabled people and those in low-paid sectors. Caring prevalence is highest among Bangladeshi, Pakistani and White people, but high intensity caring is more common among Pakistani and Black African carers.²⁷ Once hours are reduced or employment exits occur, re-entry commonly happens on worse terms, with lower pay, fewer hours and limited progression, reflecting labour markets that reward continuous availability and penalise interruption.²⁸

Some carers do not claim Carer's Allowance even when eligible because caring is seen as a family duty rather than something that should be recognised as work.²⁹ This can reduce income and increase financial pressure, making it more likely that caring is managed through reliance on family members.

"I never like applied for carer allowance or anything. I always did it because they're my mum and dad. It's a factor that will stop me being where I probably want to be with jobs because the dependency that my parents have on me as they are getting older. I don't have any siblings and I don't have any kind of family here. This is why I've lost lots of friends as well, because I don't have time for them." **1st generation Pakistani Muslim woman, aged 40-44, disabled, lone parent, carer.**

Ill health both results from and contributes to labour-market instability

Having a disability or a long term condition, being a woman, low socio-economic background, and living in a low opportunity region are each linked to a higher likelihood of periods of ill health in adulthood. Periods of insecure work, low income and stress also increase health risks, while health deterioration reduces the capacity to sustain paid work. Fluctuating health often leads to repeated spells out of work, movement into part-time or lower-paid roles, or reliance on flexible but insecure employment. These patterns weaken earnings continuity and pension attachment over time.³⁰

Repetition and duration shape outcomes more than single events

Short periods of low pay, caring or ill health do not always cause lasting harm if people can return to stable work.

The problem starts when these pressures happen more than once or last for a long time. Each break makes work records more patchy, makes it harder to access training and progression, and reduces the range of future jobs that are realistic. Those returning to work often come back into lower paid or less secure roles and pay losses build across repeated episodes.³¹

"I'm a 62-year-old disabled man who nobody's going to employ and take a risk on. With an awful lot of retraining, I could possibly do something, but I still wouldn't be confident of getting a job and whether I could actually hold it down from the point of view that my condition is too unpredictable." **White man, aged 60-64, disability, low opportunity area**

"My mum became ill I had to give up work and I spent about two years looking after her until she passed away in 2005. And I also lost my dad that same year as well. It was quite a rough time. After that, I don't know if I became disillusioned but I just did not want to go back into full-time work. After that, I just did not want to work at all." **Black African woman, aged 60-64, low opportunity area**

"Sometimes I do want to get a job, but then because it's such a long gap of not having worked, I don't know how I would be part of it. How I would cope? So I don't know how I would be able to handle getting up, being ready to go out at certain time, and coming home at certain time. I don't know if anyone would still want to employ me!" **2nd generation Pakistani Muslim woman, low income, aged 45-49, lone parent, carer**

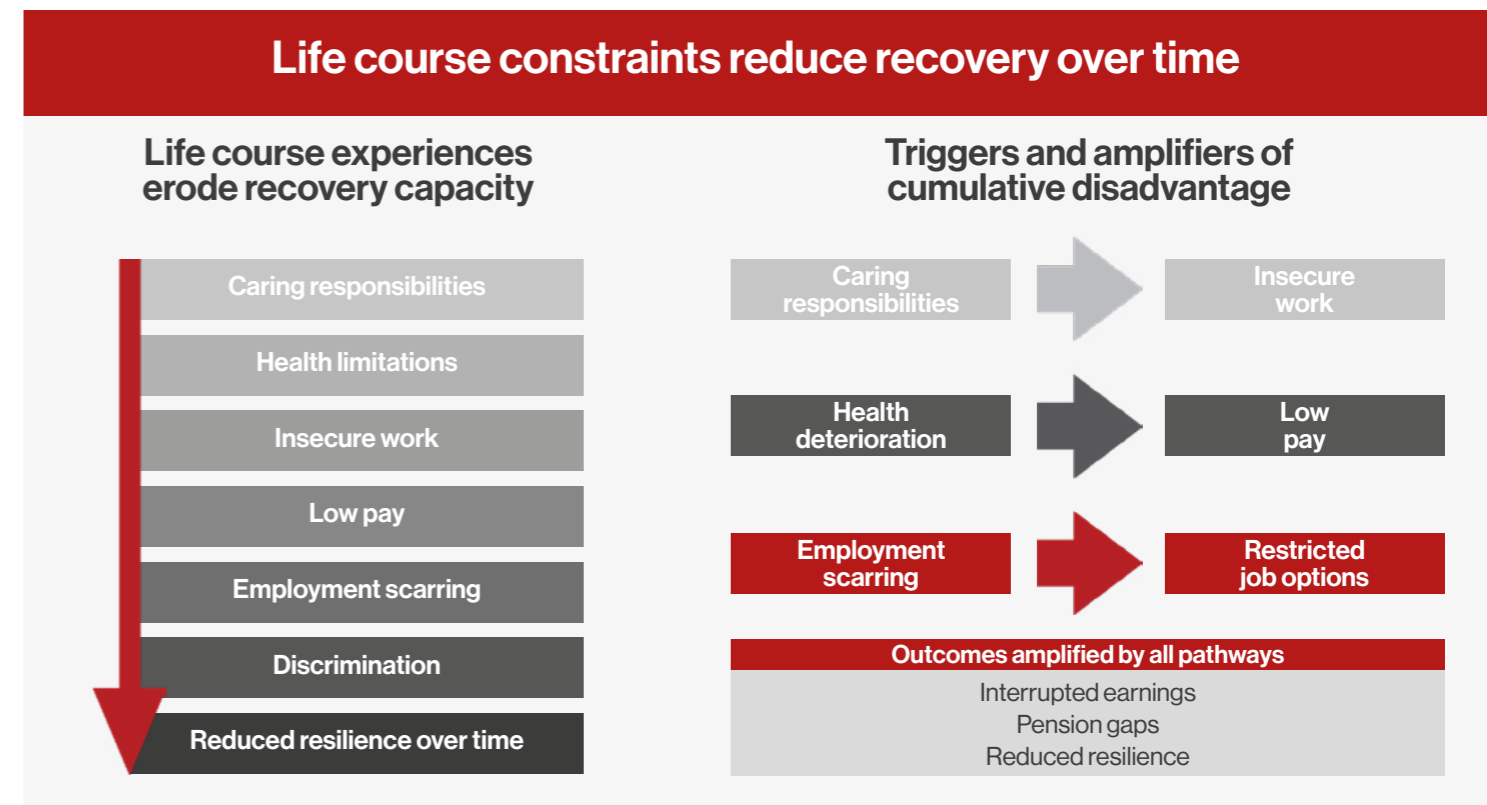
Return-to-work points often mark further disadvantage rather than recovery

Re-employment often means a move into lower-paid, part-time or insecure work, particularly for women, disabled people and carers. Lower pay and fewer hours reduce the scope to restart pension saving, and fragmented jobs can keep people below automatic enrolment thresholds or lead to stop-start contributions across multiple roles. Contribution gaps that start as short breaks can become long periods of non-saving.³²

Recovery is uneven across groups because barriers and challenges are not evenly distributed

People with higher earnings, stable employment or access to family resources can absorb interruptions and rebuild. Those facing low pay, insecure work, caring expectations, health limitations or discrimination experience narrower margins for adjustment. Each constraint reduces the capacity to compensate for earlier loss, increasing sensitivity to later shocks where risk and protection are unevenly distributed.³³

Figure 3.1



Conclusion

Low pay, insecure work, caring responsibilities, and ill health interact over time to convert unequal starting positions into long run divergence. The frequency, duration, and sequencing of disruptions matter more than single events. Repeated spells of low pay or worklessness weaken savings capacity and reduce pension contributions, while caring and fluctuating

health interrupt labour market attachment and often lead to return on worse terms. These patterns can lock people into stop start employment and saving. Recovery is not evenly available because the resources that make recovery possible, stable earnings, flexible jobs, supportive employers, and financial buffers, are also unevenly distributed.

²⁷ Wells et al. (2024)

²⁸ B&CE (2019); Beck et al. (2019); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); Kumari and Gavhale (2024); NOW: Pensions (2024); Suh and James (2021); Tosi and Grundy (2021); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

²⁹ Qualitative interviews

³⁰ Beck et al. (2019); Boileau and Cribb (2025); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2024); Department for Work and Pensions (2025b); Department for Work and Pensions (2025c); Kirk-Wade et al. (2024)

³¹ Beck et al. (2019); Cribb, Karjalainen and O'Brien (2023); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2024); NOW: Pensions (2024); Resolution Foundation (2022); Tosi and Grundy (2021); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

³² B&CE (2019); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); Resolution Foundation (2022); Tosi and Grundy (2021); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

³³ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); Kirk-Wade et al. (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

Chapter four: Outcomes reflect cumulative barriers and challenges

This chapter sets out how compounded barriers and challenges translate into later life outcomes in wealth, housing security, and retirement resilience, and uses worked examples and intersectional matrices to show where the risk of hardship becomes most acute.

Later-life outcomes can amplify earlier disadvantage

Later-life outcomes amplify earlier disadvantage by locking in reduced resilience and limiting scope for adjustment. Housing insecurity, household change, low savings and reliance on state support interact to shape lived experience in retirement, often intensifying insecurity rather than resolving it.³⁴

Housing, savings, household structure, and access to support in older age are shaped by patterns of work, care, and health across the life course. Where disadvantage has stacked over time, later-life options are narrower and resilience is weaker.³⁵

Housing tenure is a central determinant of security in later life

Lower lifetime earnings, interrupted work and limited savings reduce access to home ownership and increase reliance on social or private renting. Being from a low socio-economic background, a lone parent, a first generation migrant, and from an ethnic minority group with higher exposure to low income and insecure work, especially Pakistani, Bangladeshi, Black African, and Black Caribbean groups are all associated with higher likelihood of renting in retirement. Renters face higher ongoing housing costs, greater exposure to insecurity, and limited ability to draw on housing wealth to smooth income in retirement, particularly where housing systems reward early and continuous accumulation.³⁶

Private renters experience particular vulnerability due to rent volatility and weaker protections, and this risk is likely to grow as younger cohorts are less likely to buy a home and more likely to rent into later life. Social renters remain exposed to constrained choice and limited mobility. Housing insecurity amplifies financial pressure in retirement by absorbing a higher share of fixed incomes and reducing flexibility in response to shocks, especially where housing costs keep rising after retirement and tenants have limited ability to reduce spending without moving.³⁷

“Private rent at the moment it’s not the greatest. Because the prices are ridiculously high and obviously I only work four days. I would like a house. I haven’t lost the dream. I’m working towards that, little by little. This is the only house that my children know as a home. And they do know that we’re renting and we don’t own this house.

³⁴ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); Kirk-Wade et al. (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

³⁵ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); Kirk-Wade et al. (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

³⁶ Bedük and Harkness (2024); Bowen and González (2010); Department for Work and Pensions (2025d); Kiernan et al. (2022); Kirk-Wade et al. (2024); NOW: Pensions (2024); Pensions Policy Institute (2003); Tosi and Grundy (2021); Wilkinson and Adams (2023)

³⁷ Department for Work and Pensions (2025d); Kiernan et al. (2022); NOW: Pensions (2024); Pensions Policy Institute (2003); Tosi and Grundy (2021); Wilkinson and Adams (2023)

White British man, traveller, low opportunity area

- Gender: Male
- Age bracket: 40–44
- Working status: Not working
- Housing: Private renter
- Benefits: Universal Credit
- Disability: Yes
- Lone parent: Yes

Their situation

John grew up in the traveller community. His parents settled in a permanent council house when he went to school, but his attendance was sporadic and he was expected to help out the family from a young age.

“I went out poaching quite a lot. So that was part of the lifestyle, and it supplemented our food a lot. When I was quite young, I used to get jobs working in the local farm, so I’d get food from that as well. My mum and dad had a taxi firm and we all had to help out washing the cars and answering the phones at night, and then go out poaching. No wonder I didn’t do very well at school.”

He left school with a few GCSEs and went straight

into manual work. He was laid off from that and went back on the road as he was finding it difficult to get another permanent job. He travelled across Europe for many years working a number of casual cash-in-hand jobs.

“I was doing working with other travellers, doing a bit of tarmac-ing for a while. And then, I’m not really quite sure how, but I ended up with a load of circus people and just started learning circus things and became a fire juggler. I was doing farm work as well on fruit picking seasons.”

Post 2012, he has had several jobs where he has been enrolled into a pension, but he has lost track of them.

They keep saying that one day we will own a house. I know I can give that to them. I’m not in a hurry because if I’m starting to stress about that and money then life won’t be great.” 1st generation Eastern European women, aged 40-44, lone parent, low opportunity area

Household change can reduce informal support

Household structure often shifts in later life through divorce, separation, bereavement or children leaving home. For people with limited savings or housing assets, these transitions can trigger declines in financial security. Loss of a partner’s income or pension entitlement reduces household resources, while fixed costs remain.³⁸

Women are particularly exposed to these risks. Lower lifetime earnings, interrupted pension saving, and longer life expectancy increase the likelihood of living alone in later life with fewer financial buffers. Where earlier reliance on a partner’s earnings or pension was necessary, household change can expose the fragility of individual retirement provision.³⁹

“After my divorce I am with the boys seven days a week. 24 hours a day. He sees them twice a week, which is on a Monday for two hours and on a Thursday for two hours. I can’t do anything because I’m exhausted already because I work full-time. He never is present. But he also doesn’t pay. But I have to pay for lunches. I have to pay for activities, I have to pay for anything. It’s not ideal. But a lot of women do not want the hassle.” 1st generation Eastern European women, aged 40-44, lone parent, low opportunity area

“I didn’t see a solicitor. I just wanted him out. I had no idea I could have any of his police pension.” 1st generation Eastern European women, aged 40-44, lone parent, low opportunity area

Limited savings buffers can reduce resilience

Low or irregular pension contributions, combined with limited liquid savings, reduce the capacity to absorb financial shocks in later life. Patchier work records, low pay and periods of non-contribution leave many people entering retirement with little scope to manage unexpected costs.⁴⁰

³⁸ Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); Nolan et al. (2020); NOW: Pensions (2024); Wilkinson and Adams (2023)

³⁹ B&CE (2019); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

⁴⁰ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); NOW: Pensions (2024); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

Where savings buffers are weak, choices narrow. People may need to work longer to protect living standards, but ill health, caring demands, insecure work, redundancy, and discrimination can limit the ability to stay in paid work. Limited savings also reduces the scope to adjust housing or manage periods of higher expenditure without hardship. Small shocks can become destabilising events.⁴¹

“We’ve got no savings. I’m not in a position to ask my children for help. I’m just not in a position to be able to do that and probably wouldn’t anyway. My partner’s got two children. The eldest one has just got married. They’ve just bought their first house. So they’re right on the edge. And the youngest one, he travels away for six months and comes home for six months. So, you know, we’re at the mercy of the government.” **White man, aged 60-64, disability, low opportunity area**

Reduced resilience increases reliance on state support

Where private savings and housing wealth are limited, reliance on state support becomes more pronounced. While means-tested benefits play a critical role in preventing poverty, people eligible for means-tested benefits face gaps in coverage, complex rules, and barriers to take-up. People with fragmented work records, caring responsibilities, or health limitations are more likely to depend on these systems while also facing barriers to access.⁴²

“I’m not entitled to Pension Credit because I’ve just gone over by two pounds. I missed out on the heating allowance as well because people born before 1959 were not entitled to it, so I didn’t even get that. I feel annoyed really, because I think pensioners should be looked after more because to be honest, people on benefits are getting better treatment than pensioners who have worked all their life and paid their insurance contributions. And it, you know, it’s not fair.” **2nd generation Black Caribbean woman, disabled, low opportunity area.**

“I just wish I was still working because the things I had to go through to just get the council tax benefit were just ridiculous. Sending in all these payment and wage slips and it was just tiring. But eventually it’s sorted out

now, so I’m not too bad with that.” **2nd generation Black Caribbean woman, disabled, low opportunity area.**

“I applied for PIP, got turned down. Appealed, got turned down, appealed, and won it to get the reduced rate of mobility only. Then I appealed again and got the higher rate. If my partner claims the carer’s allowance with what she earns would be worse off because of Universal Credit.” **White man, aged 60-64, disability, low opportunity area**

For some groups, including women and people with long-term caring roles, later-life independence is constrained by the design of current systems. Low reward for unpaid care and non-standard work limits entitlement and reduces individual autonomy, increasing reliance on partners, family members or state support.⁴³

“When I moved in with my partner, we had to start a universal credit application. She was a single mum working on a low income. So she was on Universal Credit Yeah. So we had to stop her single claim and doing a joint one. It gave both of us no money for nearly three months. It was a nightmare.” **White man, aged 60-64, disability, low opportunity area**

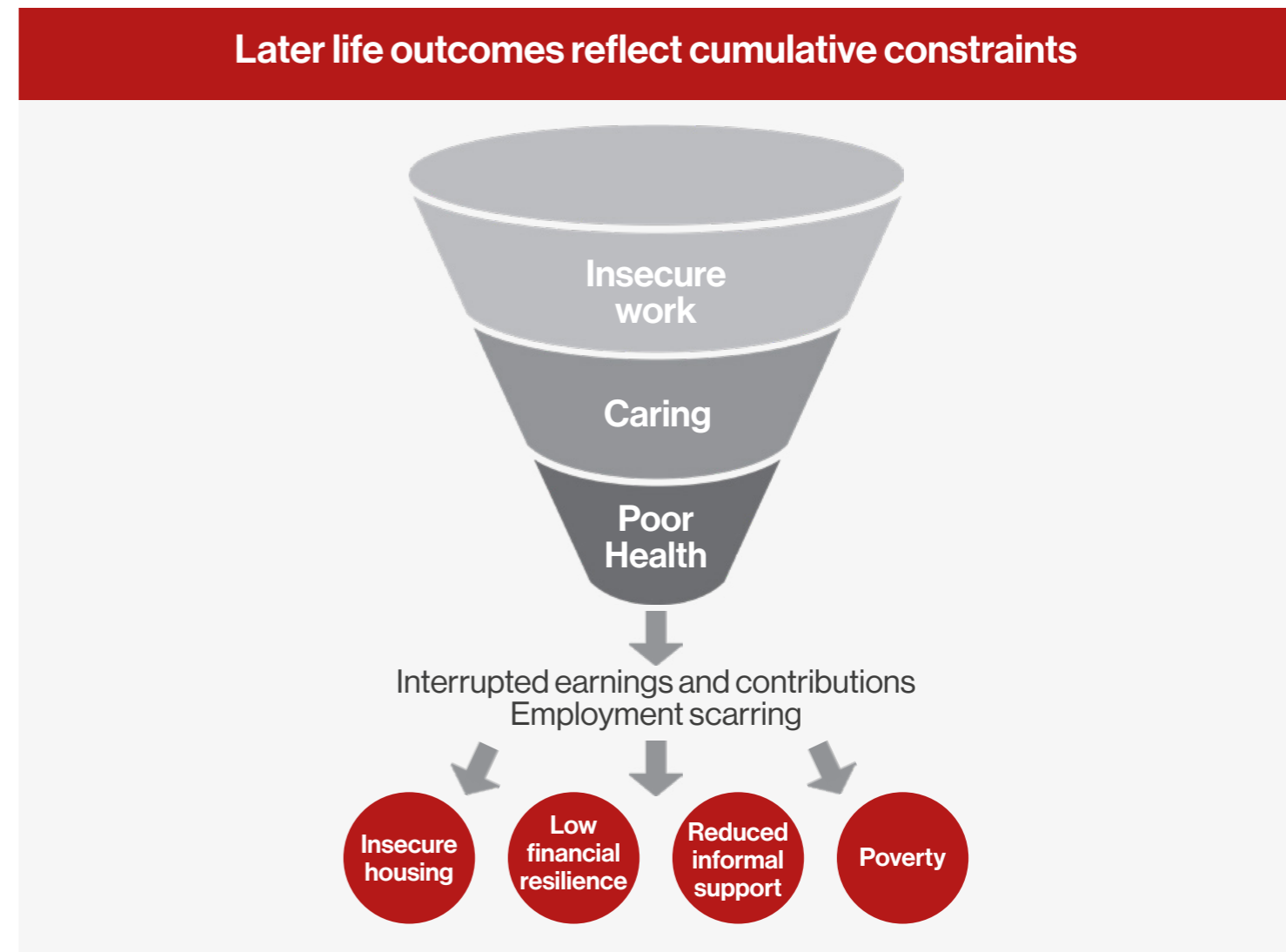
Acute crises expose accumulated vulnerability

Events such as relationship breakdown, bereavement, health collapse, domestic abuse or sudden income loss are more likely to trigger severe disruption where resilience is already low.⁴⁴ Where savings are limited, housing is insecure or employment is already fragile, shocks translate quickly into financial hardship. The same event may be absorbed by individuals with stable earnings, housing assets or family support, without lasting damage.⁴⁵

Health-related crises are a common trigger

Sudden deterioration in physical or mental health can lead to rapid labour-market exit, income loss and increased reliance on benefits. These effects are intensified where prior ill health, insecure work or caring responsibilities have already weakened attachment to paid work and reduced eligibility for contributory benefits.⁴⁶

Figure 4.1



Relationship breakdown and bereavement can also precipitate acute instability. Loss of a partner’s income, pension or housing contribution can expose dependence that was previously masked by household pooling. For individuals with low individual earnings or interrupted pension saving, particularly women, these transitions often result in sharp declines in financial security with limited routes to recovery.⁴⁷

Domestic abuse represents a distinct form of acute crisis

Domestic abuse often intersects with financial control, housing insecurity, and disrupted employment. The likelihood of experiencing financial abuse varies by ethnicity. In the last five years, 2% of minority ethnic

adults and 1% of non minority ethnic adults report being kept short of money, denied access to a bank account, or having their spending controlled by a partner or family member. 20% of lone parents experience financial abuse compared to 4% of couples with children.

Leaving an abusive relationship can trigger immediate income loss, higher homelessness risk, and long-term scarring to employment and saving. These risks are higher for people already facing low pay, caring responsibilities, disability, or migration-related barriers.⁴⁸

41 Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Nolan et al. (2020); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

42 Bedük and Harkness (2024); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2024); Department for Work and Pensions (2025c); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); Wilkinson and Adams (2023)

43 B&CE (2019); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

44 Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

45 Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Nolan et al. (2020); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

46 Beck et al. (2019); Boileau and Cribb (2025); Bowen and González (2010); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025b); Department for Work and Pensions (2025c); Kirk-Wade et al. (2024)

47 Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); Nolan et al. (2020); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

48 FCA Financial Lives Survey 2024 data; Cribb, Karjalainen and O’Brien (2023); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); NOW: Pensions (2024); Wilkinson and Adams (2023)

White British woman with a disability

- Gender: Female
- Age bracket: 45–49
- Working status: Not working
- Housing: Social renter
- Benefits: Universal Credit, PIP
- Disability: Yes
- Lone parent: Yes

Their situation

Sam had a difficult relationship with her family as a teenager and left home at 16.

“I had a quite a tumultuous relationship with my parents at that point anyway. And I ended up going into girl’s hostel. I found this place for young people where they can put you in an emergency. I think it was for kids between 16 and 25. Yeah. Most of us were under the age of 22, I think. I think we all were.”

She passed her GCSEs and went on to study part-time at college in her mid 20s, but was unable to complete her course. She then went on had a variety of low paid jobs ranging from shop assistant, customer service to care worker. Her longest job lasted for 2 years.

She had a number of volatile relationships from her mid-20s onwards and was unable to hold down a permanent job. She had to move around to avoid domestic abuse and never really felt secure. She moved to an area of low opportunity and was unable to find any secure employment.

“To cut a long story short, I was working full time then and I was also going through domestic abuse.

So I couldn’t hold that down. It was a part-time college course, so I couldn’t do that and hold down my job and deal with my partner.”

She has subsequently been diagnosed with both mental and physical health issues, which were exacerbated by her circumstances. Her health issues mean that she is unlikely to ever work again. She is claiming PIP which has been a great help.

“I haven’t worked for a while as I’ve had a battle with my mental health for a long time. I got diagnosed with bipolar disorder. Now I’ve got a heart condition as well. There’s not really a lot of dignity in being disabled. I absolutely admire people that are disabled and that they can and do go out and work. I think that’s fantastic and if you can do that, go for it. But I think for people like me that literally are living day by day not knowing how they’re going to feel from one day to next or, or hour to hour I think we are all just winging it really. I think it’s quite impossible to look to see how work looks because we can’t really get past how we are living in the moment. We’re just trying to get past the next moment hoping that we’re not going to die. So really depressing. But that is pretty much the reality for me.”

“The savings account was under his name. Every bit of money that we had, we put it into his savings account. So when we separated, he left with all the savings. He left with a car, he left pretty much with everything.” **1st generation Eastern European women, aged 40-44, lone parent, low opportunity area**

“Though my husband is a lovely guy, I think when I met him, he realised I had savings and he did take advantage of me. I was so young and naive I didn’t realise. After we got married, I had my daughter, he said my car doesn’t work properly and I need a newer car. And then he kind of like made me buy him a car. So all my savings gradually went because he kept making me buy things for him.” **2nd generation Bangladeshi Muslim woman, low income, aged 40-44, carer**

Once a crisis occurs, recovery is uneven

Individuals with patchy work records, low savings and weak access to secure housing can face prolonged disruption rather than temporary setback. Crisis responses often involve drawing down limited assets, increasing debt or exiting the labour market entirely, further narrowing later-life options.⁴⁹

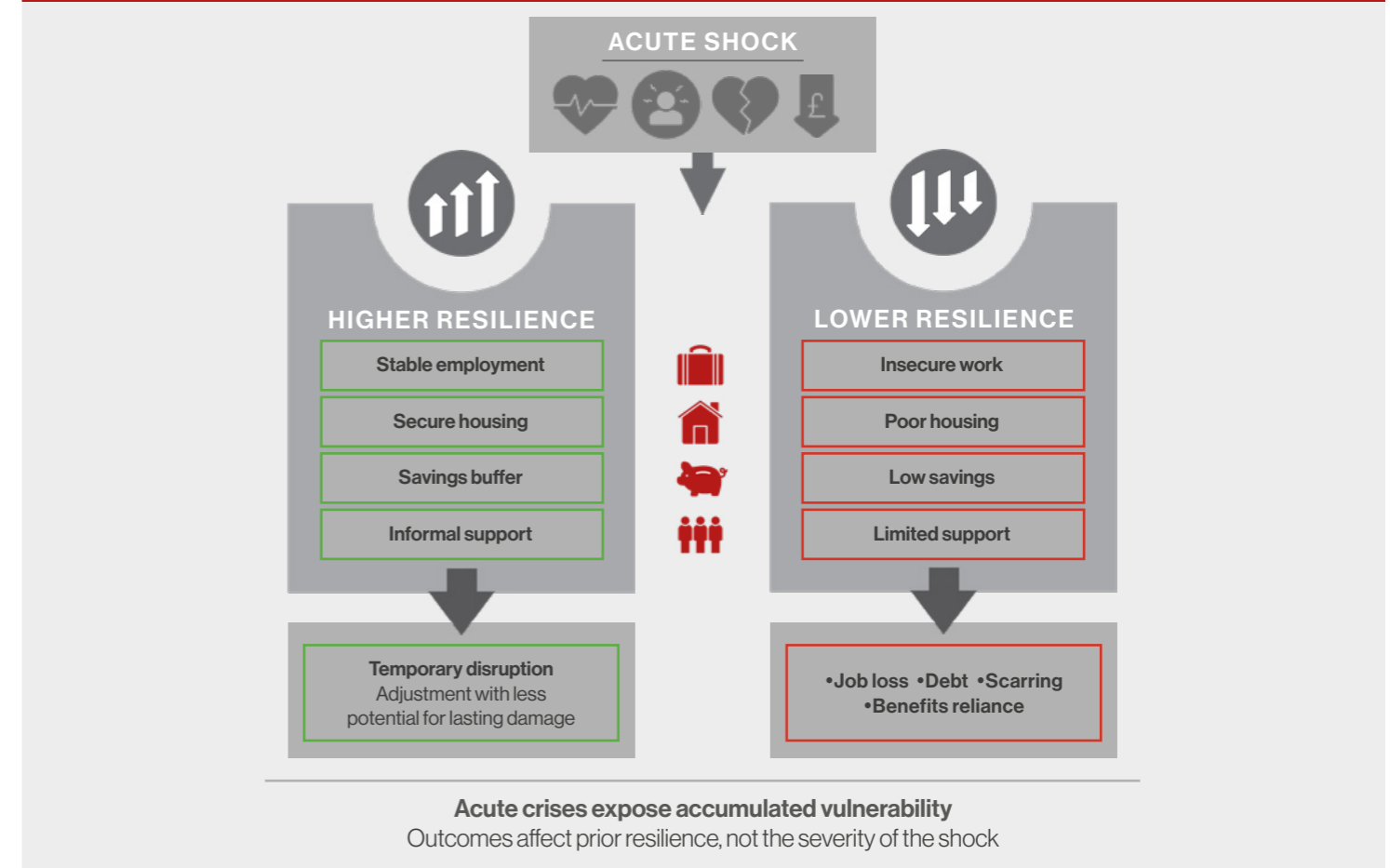
Acute crises can accelerate trajectories already shaped by earlier barriers and challenges, converting cumulative exposure into lasting outcomes.⁵⁰

⁴⁹ Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Nolan et al. (2020); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

⁵⁰ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

Figure 4.2

Those with low resilience are less likely to be able to withstand acute crisis



The next section shows two worked examples of how combinations of primary characteristics reinforce the probability, duration and interaction of life course barriers and challenges, drawing directly on coded evidence. These examples do not imply inevitability for individuals; they show that where characteristics stack, constrained choices become more likely and harder to escape.⁵¹



⁵¹ Bedük and Harkness (2024); Bowen and González (2010); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

Example 1: Pakistani woman, second-generation migrant, low-opportunity area

Pakistani ethnicity is associated with higher rates of unemployment, lower average pay and greater exposure to labour-market segmentation. Women face lower labour-market participation, higher exposure to part-time work and earlier exits linked to unpaid care. Second-generation migrants experience discrimination, occupational segregation and restricted progression despite UK education. Living in a low-opportunity area further limits job availability, progression routes and access to secure employment. Each characteristic independently increases the likelihood of low pay, insecure work and interrupted employment.⁵²

Many Pakistani families place strong emphasis on responsibility for family members, with care for children, older relatives and extended family treated as a shared and serious obligation. For second-generation Pakistani women, this can increase the likelihood of unpaid caring roles emerging earlier or more intensively, sometimes alongside, and sometimes in place of, paid work or continued education. These expectations interact with labour-market structures that reward continuous full-time employment, increasing the likelihood that caring translates into reduced hours, interrupted work or delayed progression rather than being accommodated within paid work.⁵³

Second-generation immigrant Pakistani women are also more likely to live in multi-generational households. This arrangement can provide housing stability, shared resources and practical support, and reduce immediate exposure to homelessness or isolation. In later life, strong family networks can increase the likelihood of receiving informal care and support, potentially mitigating some risks associated with poor health or low income; although these expectations are more mixed among younger people and among later generation families, with greater emphasis on independence and smaller household networks.⁵⁴

Reliance on household pooling can mask low individual earnings, limited pension saving and restricted financial autonomy during working life. Where individual provision is weak, security depends on the continued availability and willingness of family support. Where women have limited independent income, savings, or pension rights due to time out for caring, financial dependency can increase exposure to financial control and reduce options if a relationship becomes unsafe.

Changes in household structure, health or caring capacity can expose fragility that was previously hidden, particularly where formal entitlements are limited.⁵⁵

"We didn't own the house. It was my brother-in-law's. We sold it to him so that he could bring his wife over from Pakistan. But we said we would carry on paying the mortgage as we were going to buy it back once his wife was here. But he split up with her and he didn't sell the house back to us. When my husband left I stopped paying the mortgage and then we were made homeless. We went to homeless shelters, stayed with my mum, it was very difficult." **2nd generation mixed-ethnicity Muslim woman, lone parent, carer, with a disability.**

When these characteristics stack, exposure to constraint intensifies. Lower earnings increase the likelihood of falling below automatic enrolment thresholds. Caring responsibilities reduce hours and continuity. Employment exits linked to care or local labour-market weakness are more likely to be followed by re-entry on worse terms, with lower pay, fewer hours and limited progression. Pension contributions are more likely to be irregular or absent across key accumulation years.⁵⁶

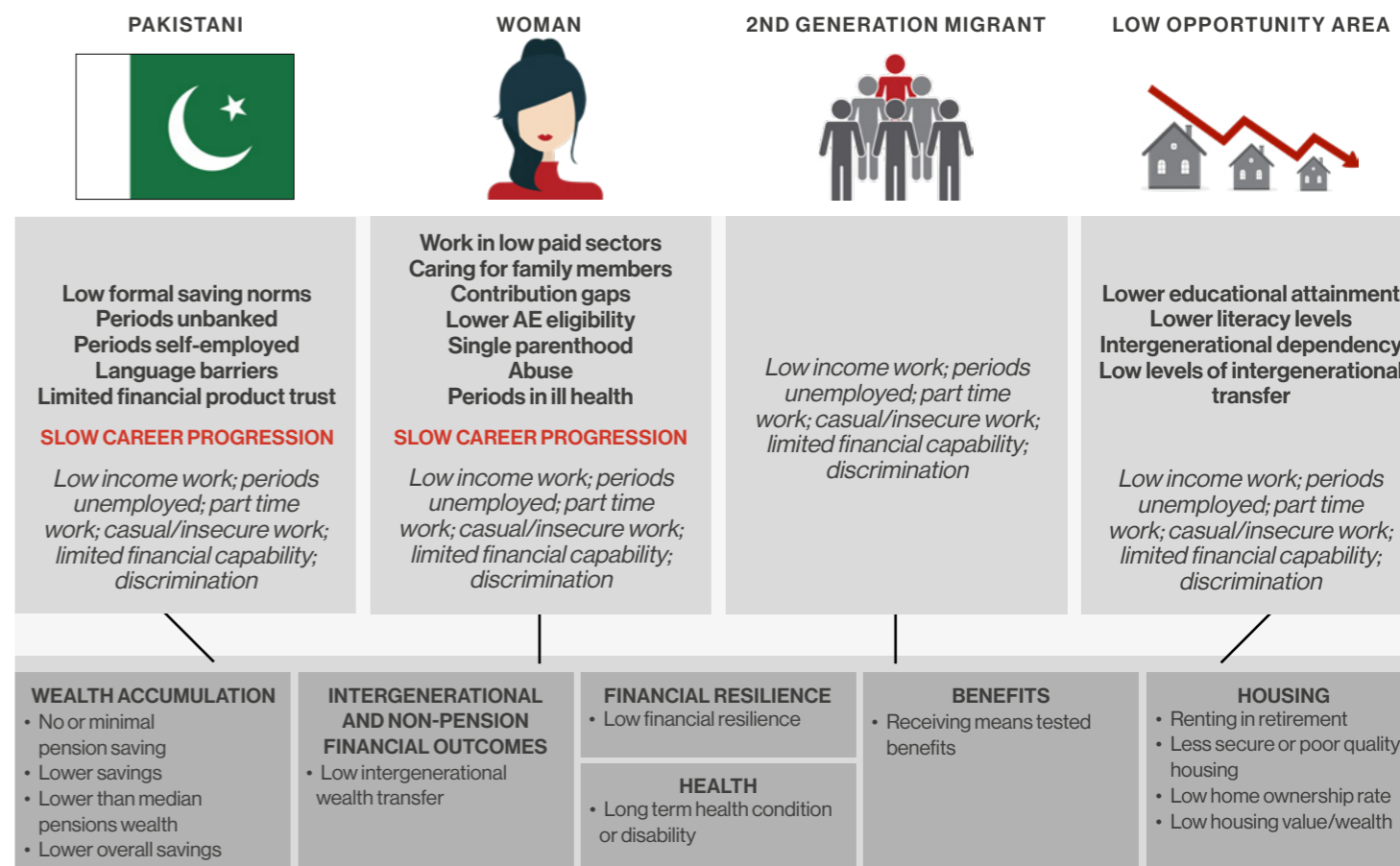
Later-life outcomes reflect both constraint and mitigation. Strong family ties and informal support can reduce isolation and provide practical care, but they do not replace individual pension entitlement, savings or housing security. Reliance on informal support can also mask low individual earnings, limited pension saving and restricted financial autonomy during working life. Where later-life wellbeing depends mainly on family support, autonomy and resilience remain sensitive to household change. For younger women and later migrant generations, the likelihood of sustained education and access to better paid work can be higher than it was for older cohorts, which can widen the scope for independent saving and housing options.

Overall, this pathway is still associated with lower individual pension wealth, weaker personal financial resilience, greater reliance on family or means-tested support, and narrower options in later life, even where social support is strong.⁵⁷

Figure 4.3

Pathways from stacked characteristics to later-life outcomes

Black Bold - characteristic-specific mechanism Red Bold - mechanism for more than one characteristic Black Italic - mechanisms covering all characteristics



52 Cribb, O'Brien and Sturrock (2025a); Cribb, O'Brien and Sturrock (2025b); Home Office (2011); Kiernan et al. (2022); Kühn, Li and Pantazis (2024); NOW: Pensions (2024); O'Regan et al. (2023); Tosi and Grundy (2021); Vlachantoni et al. (2014); Wilkinson and Adams (2023)

53 Cribb, O'Brien and Sturrock (2025b); Department for Work and Pensions (2024); Kühn, Li and Pantazis (2024); O'Regan et al. (2023)

54 Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); NOW: Pensions (2024); Wilkinson and Adams (2023)

55 Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kumari and Gavhale (2024); NOW: Pensions (2024); Wilkinson and Adams (2023)

56 B&CE (2019); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025a); TUC (2025); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

57 Bedük and Harkness (2024); Cribb, Karjalainen and O'Brien (2023); Department for Work and Pensions (2024); Department for Work and Pensions (2025d); Kirk-Wade et al. (2024); Kumari and Gavhale (2024); NOW: Pensions (2024); Tosi and Grundy (2021); Wilkinson and Adams (2023)

Bangladeshi Muslim woman, low income

- Gender: Female
- Age bracket: 40–44
- Working status: Part-time
- Housing: Social renter
- Benefits: No
- Disability: No
- Lone parent: No

Their situation

Nasrin was a bright child but was not encouraged to do well at school. Her parents placed more emphasis on learning the practical skills to be a good wife and mother.

“In my culture, I guess they do expect the boys to be like breadwinners and get very good income and really focus on education. Whereas the girls, they are expected to actually behave and do well in education, but it’s okay if you are not going to a career path. Because they would expect, you know those old traditions where you can just marry, settle down, you know, be a family woman looking after the kids, the household and your husband can be the breadwinner. So I was never pressurized by our parents, me and my sisters to you know, carve out a career I guess like, you know, to go onto further education and everything. My brother went to university and he did really well. So I think my parents pinned a lot of hope on him because he was like the boy of the family.”

“If they have a sibling who let’s say, might have a disability and after their parents are gone and their parents are no longer their care primary caregiver, it would be like the older brother who takes that sibling under their wings. So think that’s why they do have that element where the boys are pressured a bit more to make sure that they get a good job, do well in education, are financially stable so that they

not only provide for themselves and their family that they build, but they can also help and support other family members.”

She has taken on caring responsibilities for her husband’s grandmother, who has moved into their home. She has accepted this as it is part of their faith to take care of family.

“My husband, he’s the eldest sibling, so it kind of falls on him. And also he’s a man, so rather than the girls in his family, they say like, it’s better for him because he’s the man of the household. So it is more easy for his grandma to just come and integrate into his family. And he feels that it’s his responsibility and his family feel like the responsibility lies on his shoulder.”

“I think it is changing and I think less of the new generation are doing that, but there’s still a strong element of it because it is integrated in our faith that you look after your parents and you look after your family members.”

With her children now being a little older, she has been looking at re-entering the workforce, but this new responsibility has limited her job opportunities. She is working part-time as a teaching assistant to fit in around her children and her caring responsibilities.



Example 2: Low-opportunity area, low socio-economic background, man with ill health and informal care responsibilities

Low socio-economic background is associated with lower educational attainment, weaker early labour-market attachment, and higher exposure to routine and manual occupations. These early disadvantages shape entry into jobs with limited progression, lower pay, and higher physical demands. Low-opportunity regions are characterised by weaker labour demand, fewer employers, and reduced scope for occupational mobility, increasing the likelihood of remaining in low-paid or insecure roles across the working life.⁵⁸

Ill health further constrains labour-market participation by reducing capacity to sustain physically demanding work, increasing sickness absence, and raising the likelihood of labour-market exit. People with long-term or severe health conditions are markedly more likely to be economically inactive and to experience repeated spells out of work. Informal caring responsibilities

compound these pressures by restricting availability for full-time or stable employment and reducing flexibility to take on roles with fixed hours or longer commutes.⁵⁹

Stacking these characteristics increases the likelihood of repeated and reinforcing disruption. Health-related exits interact with limited local job options, increasing the risk of employment scarring. Caring responsibilities restrict routes back into work, often resulting in part-time, temporary, or insecure employment on re-entry. Earnings volatility weakens attachment to workplace pensions, increases periods of non-contribution, and limits the capacity to save. Over time, repeated interruptions reduce employability, narrow job options further, and make recovery progressively harder as health risks, caring demands, and weak local labour markets reinforce one another.⁶⁰

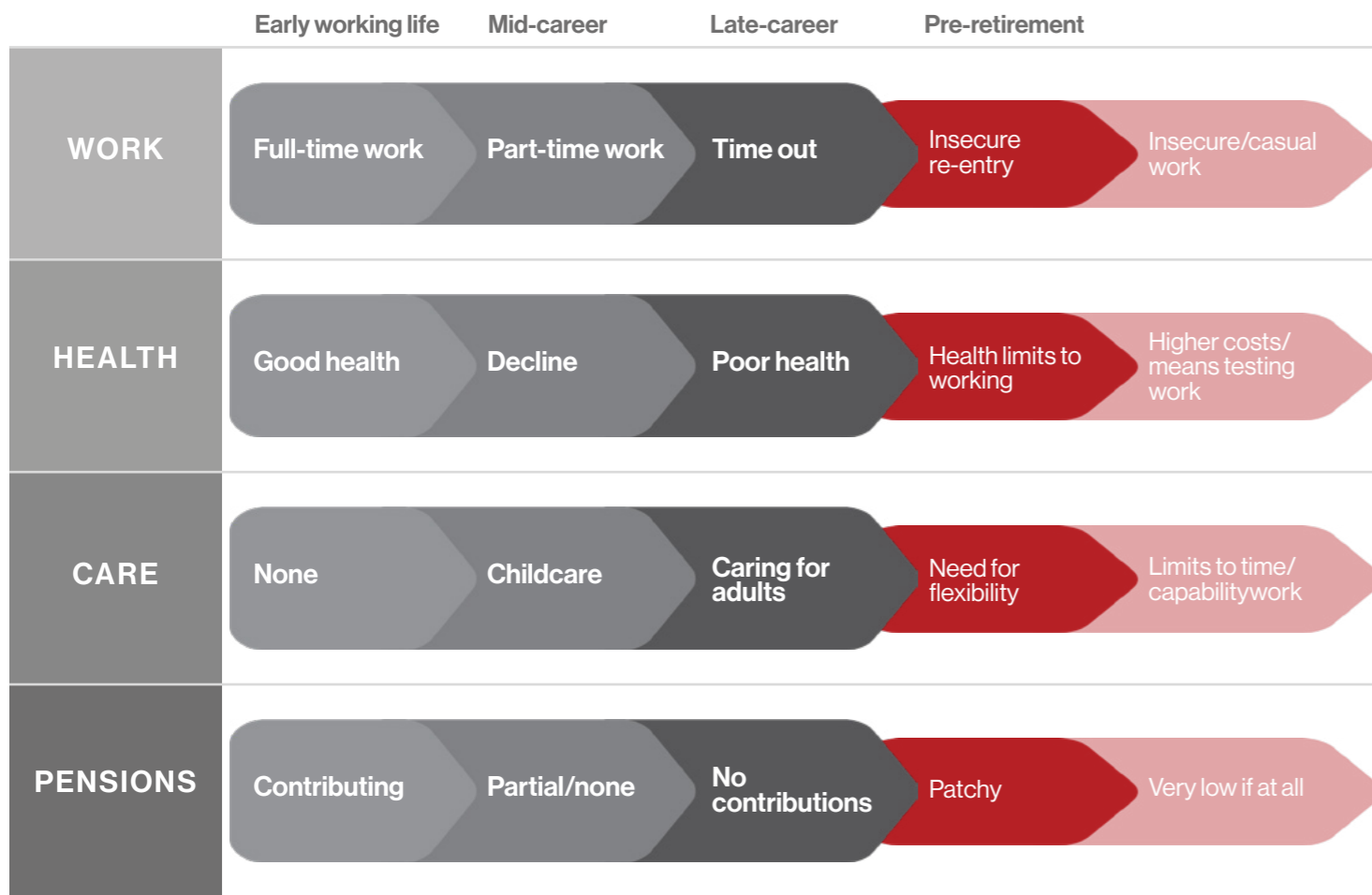
⁵⁸ Bedük and Harkness (2024); Bowen and González (2010); Kiernan et al. (2022); Kumari and Gavhale (2024); Tosi and Grundy (2021)

⁵⁹ Boileau and Cribb (2025); Carers UK (2025); Croft, Olsen and Blackmore (2025); Department for Work and Pensions (2025c); Kirk-Wade et al. (2024)

⁶⁰ Beck et al. (2019); Cribb, Karjalainen and O’Brien (2023); Department for Work and Pensions (2024); NOW: Pensions (2024); Resolution Foundation (2022); Tosi and Grundy (2021); Wilkinson and Adams (2023); Zaidi and Mirza-Davies (2024)

Figure 4.4

Illustrative life course timeline showing how health, care, work, and pension participation interact for a low SEC man in a low opportunity area with ill health and caring responsibilities



White British man, inactive.

- Gender: Male
- Age bracket: 40–44
- Working status: Not working
- Housing: Private renter
- Benefits: Universal Credit
- Disability: Yes
- Lone parent: Yes

Their situation

Tom had always wanted to join the Army to be a chef but failed the medical. Undeterred, he qualified as a chef at college and went on to work in a number of roles.

“When I was young, back then it was still like the old fashioned YTS sort of thing. I went to my careers office, said to them I want to be a chef. And they put me on this work placement where they’ll put me in a place where I can do my qualifications. So I worked three days a week. And two days a week I went to college. I’m a qualified chef. I had loads of agency jobs. None of those jobs had a pension.”

The unexpected death of his mother in his twenties came as a big shock and triggered his depression. During that time, he claimed JSA. He took five years to recover, and re-entered the workforce at much lower level.

“When I was 25 I got a call to say my mum was ill and I got on a train and that was on the Monday. And on the Wednesday my mum died. She had cancer and didn’t tell anyone. I didn’t work for 5 years.”

In his thirties, he split up with his partner and became effectively homeless. He decided to move

in to look after his father, who lived in an area of low opportunity. This further restricted his job opportunities, as he had to take low-level catering jobs that did not require a formal chef qualification.

“There were only a few places like pubs around and jobs are still very spare sparse there. Some of the pub shifts, it was only like 12 to 15 hours a week. So I didn’t really work much for I would say about a year. There were jobs, and this is going to sound snobbish. I’m a chef, but some of these places like the pubs and the restaurants, they don’t want chefs. They need cooks like you get in a café.”

Lockdown further dampened his career prospects, as local businesses closed and then struggled to recover.

“Where I live, the places are always shutting and closing down or re-branding.”

He was then hit with a life-changing illness which he is still struggling to recover from.

“I had seven operations. I had to have a lot of physio when I was in the hospital. Now I get bad anxiety and flashbacks. I haven’t been able to work again.”

Conclusion

Cumulative disadvantage emerges through repeated disruption and constrained recovery rather than single events. The two worked examples and the intersectional matrix show the same pattern: where low pay, insecure work, care responsibilities, poor health, limited local labour demand and gender and ethnicity related exposure to system barriers and challenges overlap, labour market participation becomes less stable and pension saving becomes irregular or absent. Informal support can mitigate some risks for some groups, but it does not replace individual pension entitlement, savings, or secure housing, and it can leave resilience sensitive to household change.



Appendix 1: Coding

The coding links primary characteristics to life course barriers and challenges and later life outcomes, so the evidence base can be traced and used to test policy assumptions against stacked disadvantage. The coding captures directional pathways and patterned mechanisms. It does not estimate effect sizes and it does not predict outcomes for individuals.

Evidence base

Evidence was drawn from a defined set of sources labelled SO01 to SO52. Each coded link is referenced to one or more SO sources.

Coding structure

The framework uses four code families.

1. Primary characteristics, P codes: demographic and structural characteristics, including ethnicity, religion, migration status, sex, disability, neurodiversity, socio-economic background, and low opportunity region.
2. Life course barriers and challenges, LL codes: barriers and challenges and mechanisms that shape work, caring, health, and system access, including low pay, insecure work, time out of work, caring, ill health, limited digital access, low trust, discrimination, and limited financial capability.
3. Observed outcomes, OO codes: later life outcomes including pension wealth, savings, financial resilience, housing tenure, and housing security.
4. Acute crisis risks, AC codes: high risk events and states including homelessness, domestic abuse, severe mental health crisis, and severe debt crisis.

Most links are coded through pathways rather than direct attribution, using three link types.

- P to LL, where a characteristic is linked to higher likelihood of a constraint.
- LL to OO, where a constraint is linked to an outcome.
- LL to AC, where a constraint is linked to an acute crisis risk.

Rules for coding a link

A link was coded where a source provided one of the following.

- Quantitative evidence of a higher rate, gap, or higher likelihood for a group or context.
- A clear qualitative finding that describes the constraint, outcome, or mechanism as present and patterned, supported by participant accounts or study conclusions.
- Where a relationship was plausible but not supported clearly in the available evidence, the link was not coded.

- A single source can support more than one coded link where it provides evidence on more than one mechanism. Links are treated as distinct where they relate to different mechanisms or outcomes. Sources are not treated as separate pathways unless they support different coded links.

Gypsy, Roma and Traveller groups were under represented in the coded evidence base, so the coding includes fewer direct links for these groups and findings should be treated as indicative only.

Managing mixed evidence

Evidence varies by subgroup, age, geography, and labour market context. Where evidence was mixed, limited, or conditional, this was handled in two ways.

- Links were coded at the mechanism level, for example low pay, insecure work, or admin friction, rather than assuming a direct outcome.
- The matrix ratings use mixed categories where outcomes depend on conditions such as earnings thresholds, employment status, access routes, family support, or housing tenure.

Quality controls

The following checks were applied.

- Each coded link includes at least one SO source reference.
- Sources were deduplicated in reporting, so appendix source lists do not repeat the same SO ID within the same section.

Appendix 2: Qualitative research methodology

Ignition House conducted the qualitative discussions between 24th November 2025 and 12th December 2025. All participants took part in a 90 minute online depth interview, covering family background and expectations, early years and education, work history, experiences of disability/ill-health, experiences of claiming benefits, retirement expectations, thoughts on pensions and any barriers to saving. Key areas were then explored in a two hour follow-up online focus group where our topics included: job opportunities and barriers to work, impact of caring responsibilities, understanding of State Pension and NI Credits, trust in and access to financial services, communication channels, and differences between their experiences and future generations. Janette Weir and Mair Macdonald analysed the qualitative data.

We would like to collectively thank the individuals who gave up their time to take part and our recruiting agency, Fieldmouse, for their efforts in finding participants to match a very specific set of characteristics.

Sample Characteristics

2nd generation Pakistani Muslim woman, low income	White British man, economically inactive
1st generation Pakistani woman, low income	Gypsy/Roma/Traveller, man in a low-opportunity region
2nd generation Pakistani Muslim woman, low income	White British lone mother
2nd generation Pakistani Muslim woman, low income	White Other (e.g. Eastern European) woman
2nd generation Bangladeshi Muslim woman, low income	White British woman with disability
2nd generation Bangladeshi Muslim woman, low income	Mixed-ethnicity Muslim woman
Bangladeshi Muslim woman, low income	Chinese woman, low income (Hong Kong)
Black Caribbean woman in low-opportunity region	Chinese man, low income (Hong Kong)
Black Caribbean woman with disability	Bangladeshi Muslim man, low income
Black African woman with disability	Indian Hindu man, low income

Appendix 3: Tables in the report

The intersectional matrices summarise the direction and strength of coded pathways from demographic groupings to outcome domains. They draw on coded links between characteristics and life course barriers and challenges, and between those barriers and challenges and later life outcomes. The matrices are illustrative and probabilistic. They do not estimate effect sizes and they do not predict outcomes for individuals.

Each cell reflects the balance of coded pathways that link the grouping to the outcome domain.

- Red indicates poorer outcomes are more likely because the grouping activates multiple life course barriers and challenges that weaken accumulation, continuity, or resilience, with limited mitigating pathways coded.
- Amber indicates mixed outcomes, fewer pathways, or a combination of risks and mitigating factors.
- Amber is also used where the coding supports the direction of travel but with weaker coverage or fewer direct links.
- Green indicates mitigating factors are directly coded that reduce the likelihood of poor outcomes in that domain, even where other domains remain weak.
- N/A indicates no direct link was coded between the grouping and that outcome domain. N/A does not mean the outcome cannot occur.

Figure 1.3

- Low SEC, long term condition or disability, low opportunity region: Compounding risk pathways link low pay and insecure work with disability related work disruption and place constraints, increasing the likelihood of lower pension wealth and lower other savings and wealth, weaker housing security, weaker financial resilience, and poorer health in later life. Informal care or support and non-pension buffers are less likely.
- Low SEC, woman, low opportunity region: Gendered care patterns and sector concentration combine with limited local progression routes, increasing the likelihood of lower pension wealth and lower other savings and wealth, weaker housing security, and weaker financial resilience. Health risk is moderate relative to stacks that include disability. Informal care or support and non-pension buffers are mixed.
- Low SEC, woman, long term condition or disability: Low pay pathways plus disability related work disruption and additional costs increase the

likelihood of lower pension wealth and lower other savings and wealth, weaker housing security, weaker financial resilience, and poorer health in later life. Informal care or support is mixed. Non-pension buffers are less likely.

- Low SEC, Pakistani or Bangladeshi, woman: Coding supports stronger risk to pension wealth, other savings and wealth, and financial resilience through lower participation and low pay. Housing security and health risk are mixed. Informal care or support and non-pension buffers are more likely, but non-pension buffers are often small.
- Low SEC, Black African, first generation migrant: The coding points to high exposure to low pay and insecure work, weaker housing security, and weaker financial resilience, alongside weaker trust and navigation in systems. Health risk and non-pension buffers are mixed. Informal care or support is not evidenced in the coded sources for this stack.
- Low SEC, Muslim, woman: Risk pathways include lower pension participation, lower other savings and wealth, weaker financial resilience, and lower product trust. Housing security and health risk are mixed. Informal care or support and non-pension buffers are more likely, but non-pension buffers are often small.
- Low SEC, woman, autism or ADHD: The coding links neurodivergence to barriers in workplace fit, progression, and system navigation, increasing the likelihood of lower pension wealth and lower other savings and wealth, weaker financial resilience, and poorer health in later life. Housing security is mixed. Informal care or support is mixed. Non-pension buffers are less likely.
- Low SEC, low opportunity region: Place constraints and low pay pathways reduce housing security and financial resilience and weaken pension wealth and other savings and wealth. Health risk, informal care or support, and non-pension buffers are mixed. Outcomes are less consistently poor than stacks that include disability or higher likelihood of work disruption.
- Long term condition or disability, woman: The coding links disability and health disruption to lower pension wealth and lower other savings and wealth, weaker financial resilience, and poorer health in later life. Housing security is mixed. Informal care or support and non-pension buffers are mixed, and buffers are often small.

Figure 1.4

Profile 1. Pakistani or Bangladeshi woman, second generation migrant, low opportunity area

Overall pattern: mainly amber across the education and early adulthood levers.

Rationale: the coding links low opportunity areas to weaker local provision, fewer progression routes, and higher travel and time costs to access education and training. The coding also links Pakistani ethnicity and second generation status to discrimination and restricted progression, which can reduce access to higher value routes even where participation is high. Second generation fluency is assumed, but household navigation and evidence burden can still be higher where some family members have limited confidence with online systems. Digital by default delivery increases risk where access to devices, stable internet, confidence, and time to manage accounts and uploads are uneven.

Main break points being tested: access to higher value routes, local availability and transport, and ability to complete online and evidence based processes on time.

Profile 2. Low opportunity area, low socio-economic background, man with ill health and caring responsibilities

Overall pattern: mostly red across the education and early adulthood levers.

Rationale: the coding links low socio-economic background to lower attainment and weaker early labour market attachment. Low opportunity areas add barriers and challenges through fewer local options and limited progression routes. Ill health and caring responsibilities increase the likelihood of disruption, including missed attendance, reduced capacity to sustain training, and limited flexibility for travel and appointments. Digital by default delivery and evidence requirements are higher risk because health disruption and caring demands reduce time and cognitive capacity to manage accounts, uploads, deadlines, and follow up.

Main break points being tested: sustained participation and continuity, travel and time flexibility, and ability to manage repeated administrative and digital tasks under disruption.

Profile 3. Low socio-economic background, woman in insecure low-paid work with caring responsibilities

Overall pattern: mostly red across the education and early adulthood levers.

Rationale: the coding links low socio-economic background and gendered labour market patterns to earlier entry to low-paid sectors, part-time work, and limited progression routes. Caring responsibilities reduce time and predictability and increase the likelihood of interruptions, making fixed timetable learning and training harder to sustain. Insecure work and low pay increase sensitivity to travel costs, unpaid time, and delays. Digital by default delivery increases the risk of missed support where processes require repeated online actions, evidence uploads, and fast deadlines, because time pressure is high and capacity to chase decisions is limited.

Main break points being tested: ability to sustain training alongside work and care, affordability of travel and unpaid time, and capacity to complete digital and evidence based processes reliably.

Figure 1.5

Profile 1. Pakistani or Bangladeshi woman, second-generation migrant, low-opportunity area

Overall pattern: red on auto-enrolment design and thresholds; amber on affordability and contributions; amber on employment rights; amber on guidance and communications.

Rationale: the coding links low-opportunity areas and gendered work patterns to higher likelihood of low pay, part-time work, and weaker progression. This increases the likelihood of earnings below the auto-enrolment trigger and of multiple part-time jobs that do not trigger enrolment. Pension entry and higher contribution rates depend on job quality and employer practice, so affordability and employer contributions are mixed rather than uniformly poor. Discrimination and trust barriers can reduce engagement with workplace saving even where access exists, but second-generation status is not treated as a direct language barrier.

Main break points being tested: crossing the earnings trigger in a single job; coverage for multiple jobs; usability of employer processes and communications where trust and confidence are uneven.

Profile 2. low-opportunity area, low socio-economic background, man with ill health and caring responsibilities

Overall pattern: mostly red, with some amber where

access depends on employer provision and individual capacity rather than eligibility alone.

Rationale: the coding links low socio-economic background and low-opportunity areas to lower pay, insecure work, and weaker progression. Ill health and caring increase the likelihood of disrupted employment, sickness absence, and repeated exits and re-entry. These barriers and challenges raise the risk of not meeting eligibility thresholds consistently, missing pension entry points, and building early contribution gaps. Affordability pressures are higher because income is more likely to be low or disrupted while costs are higher, increasing opt-out risk. Guidance can help, but the capacity to act on it is constrained when health and caring demands are active.

Main break points being tested: sustained eligibility and continuity; ability to remain enrolled and contribute during disruption; practical ability to manage repeated employment changes and related pension processes

Profile 3. low socio-economic background, woman in insecure low-paid work with caring responsibilities

Overall pattern: mostly red on entry and affordability levers, with amber on guidance where access exists but usability is limited by time pressure.

Rationale: the coding links low socio-economic background and gendered labour-market patterns to concentration in low-paid work, part-time hours, and weaker progression. Caring responsibilities increase the likelihood of reduced hours, interrupted employment, and repeated contribution gaps. These barriers and challenges make it more likely that earnings sit below the auto-enrolment trigger and that pension saving is interrupted even when entry happens. Low pay and caring-related costs raise opt-out risk and reduce the likelihood of increasing contributions. In insecure work, pension access and employer contributions depend more heavily on employment status and employer practice, increasing the likelihood of weak provision.

Main break points being tested: pension entry when hours and earnings fluctuate; staying enrolled when budgets are tight; maintaining contributions through employment changes driven by care.

Figure 1.6

Profile 1. Pakistani or Bangladeshi woman, second generation migrant, low opportunity area

Overall pattern: mixed on leave settings; red on

childcare; amber on flexible working; red on auto enrolment continuity during leave and reduced hours.

Rationale: the coding links gender and second generation migrant status to higher likelihood of part-time work, low pay, and caring led hours reduction. This makes statutory leave and childcare use more sensitive to affordability and job security than to formal eligibility alone. Low opportunity area is treated as a potential constraint on local childcare options and increases travel and time costs, which raises mismatch risk between childcare hours and working hours. Flexible working is a day one right to request, but outcomes depend on role design and employer response, which is weaker in shift based and low-paid roles. Pension saving continuity is consistently poor because leave, reduced hours, and job moves create contribution gaps even where State Pension credits protect State Pension records.

Main break points being tested: ability to afford leave; childcare availability and hours fit with working patterns; practical access to flexibility in jobs with fixed-shifts; contribution continuity when hours fall or work is paused.

Profile 2. low opportunity area, low socio-economic background, man with ill health and caring responsibilities

Overall pattern: mixed on leave settings; amber on childcare; amber on flexible working; red on auto enrolment continuity during leave and reduced hours.

Rationale: the coding links low socio-economic background and low opportunity area to lower pay and higher risk of insecure work, while ill health and caring increase the likelihood of disrupted employment and short notice changes. Leave is mixed because eligibility may exist but planned take up can be derailed by sickness, caring demands, and income pressure. Childcare is treated as mixed because childcare demand may be lower in some households, but affordability and household shocks still drive gaps where childcare is needed. Flexible working can support retention, but practical access depends on role design and employer capacity to adjust work, which is limited in many low-paid roles and when health and caring are active. Pension saving continuity is poor because disruption raises the risk of time out, reduced hours, and contribution pauses.

Main break points being tested: ability to use leave when health and caring needs are active; childcare affordability and reliability when schedules change; practical ability to secure adjustments and flexibility early; maintaining pension contributions through disrupted work patterns.

Profile 3. low socio-economic background, woman in insecure low-paid work with caring responsibilities

Overall pattern: poor on leave settings; poor on childcare; poor on flexible working in practice; poor on auto enrolment continuity during leave and reduced hours.

Rationale: the coding links gender and low socio-economic background to concentration in low-paid work, insecure work, and reduced hours linked to caring. Statutory leave can be hard to afford and harder to access in insecure work, increasing time out and early contribution gaps. Childcare gaps are more likely because cost, availability, and opening hours often do not match shift based work, which can lock people into reduced hours or exit from work. Flexible working is a right to request, but practical access is weaker in roles with fixed-shifts and limited staffing cover, and outcomes can involve loss of hours or pay. Pension saving continuity is poor because low pay, job moves, and caring led disruption increase contribution gaps and opt out risk.

Main break points being tested: affording leave and keeping job attachment during leave; securing childcare that fits shift work; getting workable flexibility without losing hours or pay; staying enrolled and contributing when budgets are tight and hours fluctuate.

Figure 1.7

Profile 1. Pakistani or Bangladeshi woman, second generation migrant, low opportunity area

Overall pattern: mixed on sick pay and income protection; mixed on workplace adjustments and retention; mixed on health and disability benefit access; mixed on carer support; mixed on State Pension credits.

Rationale: the coding links low opportunity area and low socio-economic background to higher likelihood of lower pay and less secure work, which makes sick pay coverage and income protection dependent on employee status and earnings thresholds rather than need. Household navigation and trust barriers increase friction when interacting with health and disability support, even where eligibility exists. Adult caring can arise through extended family need, but statutory carer leave is unpaid, which limits use for low and moderate earners. State Pension credits can protect State Pension records, but only where the right benefit route is used and claims are maintained, so protection is mixed rather than guaranteed.

Main break points being tested: meeting earnings and status conditions for sick pay; getting timely adjustments and flexibility before exit from work; managing repeated benefit steps and evidence requirements; ability to use unpaid leave without income crisis; take up of the correct credited benefit or credit route.

Profile 2. low opportunity area, low socio-economic background, man with ill health and caring responsibilities

Overall pattern: mostly red across sick pay, workplace retention, benefit access, and carer support; mixed on State Pension credits.

Rationale: the coding links ill health and caring to higher likelihood of disrupted work, recurring sickness absence, and repeated labour market exit and re-entry. In this context low Statutory Sick Pay and time limits become more damaging because sickness is not a single short episode. Low socio-economic background and low opportunity area are linked to lower pay and weaker job control, which reduces access to occupational sick pay, reduces scope for adjustments in practice, and increases the chance of early exit after health decline where flexibility is limited. Health shocks increase contact with multiple systems and repeated follow up, which raises missed steps and delays. Carer leave being unpaid is less usable when income is already low or unstable, so caring increases income loss and pension gaps. State Pension credits provide some protection for the State Pension record, but do not protect workplace pension saving during time out.

Main break points being tested: income protection during recurring sickness and repeated absences; retention routes when flexibility is low; ability to complete and sustain multiple benefit processes during health decline; affordability of caring related time out; protecting State Pension records while limiting private pension contribution gaps.

Profile 3. low socio-economic background, woman in insecure low-paid work with caring responsibilities

Overall pattern: red on sick pay and income protection; red on workplace adjustments and retention; red on health and disability benefit access; red on carer support; mixed on State Pension credits.

Rationale: the coding links low socio-economic background and gendered labour market patterns to concentration in low-paid work and insecure work, which increases the risk of low or no sick pay and raises the risk that sickness leads to income loss and job loss. Low control over hours and tasks makes adjustments and retention harder even where

rights exist, and flexibility is weaker in some low-paid sectors with fixed-shifts and limited cover. Time pressure and unstable work increase missed steps in health and disability benefit processes, delaying support. Caring alongside insecure work increases time conflicts and income loss, and unpaid carer leave is less usable when budgets are tight. State Pension credits can protect State Pension records where the credited route is accessed, but credits do not protect workplace pension saving during time out.

Main break points being tested: sick pay access when earnings and employment status are unstable; practical delivery of adjustments in low control roles; capacity to manage repeated evidence and follow up for benefits; affordability of time out for care; take up of credited routes and protection of the State Pension record alongside workplace pension gaps.

Figure 1.8

Profile 1. Pakistani or Bangladeshi woman, second generation migrant, low opportunity area

Overall pattern: mixed on guidance and decision support at the point of choice; mixed on State Pension record gaps; mixed on identifying and closing National Insurance gaps; mixed on Pension Credit take up; mixed on housing costs at the transition point.

Rationale: the coding links low opportunity area and low socio-economic background to higher likelihood of low pay and insecure work, which limits capacity to rebuild pension saving late in working life and increases reliance on decisions being made at the right time. Trust and navigation barriers increase friction when using guidance and when checking State Pension records, even where eligibility exists. National Insurance gap closure is mixed because action depends on awareness, spare income, and time limited top up rules. Pension Credit take up is mixed because claims can be missed due to low awareness, stigma, and application friction, and these barriers are more binding where households manage multiple systems. Housing risk is mixed because it depends on tenure and local housing options, but insecure renting and low savings increase exposure to rent rises and budget instability during the transition.

Main break points being tested: awareness and trust needed to use guidance and follow up; capacity to check State Pension records and identify missing years; ability to act within time limits for NI top ups and meet variable eligibility rules; Pension Credit awareness and completion of the application process; exposure to rent instability and interactions between housing costs, means testing, and drawdown choices.

Profile 2. low opportunity area, low socio-economic background, man with ill health and caring responsibilities

Overall pattern: mixed on guidance and decision support at the point of choice; mixed on State Pension record gaps; poor on identifying and closing National Insurance gaps; mixed on Pension Credit take up; mixed on housing costs at the transition point.

Rationale: the coding links ill health and caring to disrupted work and reduced capacity, which increases the risk of missed steps and delays in systems that require repeated administration and follow up. Guidance use is mixed because health barriers and challenges and time pressure reduce capacity to engage and digital reliance can block access without supported routes. State Pension record gaps are mixed because credits can protect records, but only where the correct benefit route is used and claims are maintained, and complex systems increase the risk of gaps not being identified. National Insurance gap closure is poor because time limited top ups require awareness, spare income, and admin capacity, and low income and reduced capacity make completion less likely. Pension Credit take up is mixed because eligibility can be missed due to low awareness, stigma, and application friction, with health and caring increasing drop off. Housing risk is mixed because it depends on tenure and stability, but budgets are more exposed where costs dominate and capacity to respond to changes is limited.

Main break points being tested: ability to use guidance when health and caring limit time and follow up; sustaining record checking and credit routes through periods of disruption; completing time limited NI top up steps when income and capacity are constrained; Pension Credit take up when stigma and admin load are high; managing housing cost shocks and the interaction between rent, means testing, and drawdown choices.

Profile 3. low socio-economic background, woman in insecure low-paid work with caring responsibilities

Overall pattern: mixed on guidance and decision support at the point of choice; mixed on State Pension record gaps; mixed on identifying and closing National Insurance gaps; mixed on Pension Credit take up; poor on housing costs at the transition point.

Rationale: the coding links low pay, insecure work, and caring to limited time and capacity, which increases reliance on systems being easy to use at the point of choice. Guidance use is mixed because caring demands and limited time reduce engagement, and admin burden increases drop off even where support exists. State Pension record gaps are mixed because low earnings and fragmented work increase gap risk,

and protection depends on knowing and acting in time through the correct credited route. National Insurance gap closure is mixed because action depends on awareness and spare income, and insecure work can make timing harder even where top up rules apply. Pension Credit take up is mixed because low income increases eligibility risk, but awareness, stigma, and application friction can still block claims. Housing risk is poor because private renting and insecure housing create sharper transition risks through rent rises, short tenancies, and weak budget stability, and these pressures interact with means testing and drawdown choices.

Main break points being tested: using guidance under time pressure and heavy admin load; checking State Pension records and closing gaps when work is fragmented; acting on NI top ups within time limits when income is low and unstable; Pension Credit take up when awareness and stigma are barriers; exposure to rent instability and the interaction between housing costs, means testing, and retirement income choices.

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