

# Acknowledgements

This research was funded by the Department for Work and Pensions. We are grateful to members of the Department and to Isobel Hines for her support and efficiency as project manager. Particular thanks are due to the members of the public who gave up their time to be interviewed or take part in group discussions.

# The Authors

**Helen Barnes** is a Senior Research Fellow at the Policy Studies Institute and has published widely on older workers, ethnic minority groups and young people.

**Jane Parry** is a Research Fellow at the Policy Studies Institute, whose research focuses on labour market disadvantage, particularly in terms of older people and ethnic minority groups.

**Rebecca Taylor** is a Research Fellow at the Policy Studies Institute who specialises in voluntary work and the labour market experience of socially excluded groups.

# Abbreviations and acronyms

AVC	Additional Voluntary Contribution
CAB	Citizens Advice Bureau
DWP	Department for Work and Pensions
EC	European Commission
HE	Higher Education
IR	Inland Revenue
ISA	Individual Savings Account
MIG	Minimum Income Guarantee
NI	National Insurance
PAYE	Pay As You Earn
PEP	Personal Equity Plan
S2P	State Second Pension
SERPS	State Earnings-Related Pension Scheme
SPA	State Pension Age

