

**PRESS RELEASE**  
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## **“A Citizen’s Pension deserves careful consideration” says Pensions Policy Institute**

The National Association of Pension Funds (NAPF) publishes today an interim report commissioned from the Pensions Policy Institute (PPI) on how to move *Towards a Citizen’s Pension*.

The study shows how the transition to a Citizen’s Pension from the current system can be managed in a practical and affordable way.

“Although the Citizen’s Pension is simple, the transition needs a lot of thought, because of the complexity in the current pension system”, said Alison O’Connell, Director of the PPI who led the institute’s work on the project.

“For this study, we were asked to go into more detail than any other analysis made of this reform option. The report shows that a Citizen’s Pension, while not without some concerns, would be possible and could also have real advantages for state, occupational and personal pensions.”

“We know from previous research that what people want above all else is a simple pension system, and a Citizen’s Pension would achieve that. We believe this detailed report will help the public debate on pension reform for our ‘living longer’ society and we hope it is considered carefully.”

The study published today is an interim report. A consultation period will be held to gather feedback and input for the next phase of work.

“It is easy to draw up a wish list of what a pension policy should include” said Tom Ross, past Chairman of the NAPF and Chairman of the PPI, who led the group of pension experts who steered the project. “It is harder to make the tough decisions necessary to move forward with a realistic and comprehensive reform package. It is to the credit of the NAPF that they are addressing the full set of issues and are now seeking views”.

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The interim report *Towards a Citizen's Pension* and a summary of conclusions are on: [www.napf.co.uk](http://www.napf.co.uk) and [www.pensionspolicyinstitute.org.uk](http://www.pensionspolicyinstitute.org.uk)

**Notes For Editors -**

The PPI is an independent research organisation, focused on pension provision. Its aim is to improve information and understanding about pensions (state and private) through research and analysis, discussion and publication. It does not lobby for any particular reform, but works to make the pension policy debate better informed.

The PPI has built up particular expertise in state pension reform over the last couple of years. For full details on this programme, follow the link from the PPI's home page at [www.pensionspolicyinstitute.org.uk](http://www.pensionspolicyinstitute.org.uk).