

## Researching Women & Pensions: empowerment & sharing 'expert' knowledge

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This is an accepted, postprint version of the published manuscript - Peggs, K (2000) Researching Women and Pensions: Empowerment and Sharing 'Expert' Knowledge *Research Policy and Planning* 18 (3): 3-12.

### Abstract

This paper examines an important methodological issue arising in my research on women and pensions. It discusses my experiences of being considered an expert in the field of pensions in interviews with 45 women who often sought advice on financial planning for retirement, whether pensions already chosen would provide the best financial rewards and, if not, the best pension option to take in the light of pension policy changes in the late 1980s. The paper does not present a stage-by-stage account of my study but is a reflexive account of the research process, focusing on issues concerning empowerment and information sharing. The discussion leads me to conclude that although the researcher is often in a position to provide essential information in areas of high complexity, ethical considerations about providing faulty information and the limits of the positive effects that information sharing might achieve must also be acknowledged.

Keywords: methodology, pensions, women

### Introduction

This paper is an analysis of an important methodological issue arising in my research on women and pensions; giving advice and information on pension options to interviewees during the research process. Influential work has been published by, for example, Ann Oakley (1981) on the issues surrounding the importance of sharing information with participants during the process of research. I want to take this further by discussing my experiences of being considered an 'expert' in the field of pensions, where advice was sought by interviewees on financial planning for retirement, whether pensions already chosen would provide the best financial rewards and, if not, the best pension option to take. A complex area indeed.

My study examines structural features influencing women's pension membership (in particular non-state pensions) in Britain using General Household Survey (1988-90) data, and investigates women's attitudes to pensions and financial resources in later life using qualitative interviews (Peggs, 1995). Here I concentrate on the qualitative part of the study since it was during the interviews that I found myself confronted with a range of complex issues and questions associated with financial planning and lack of information that I had not anticipated.

What follows is not a stage-by-stage account of my study. Rather, it is a reflexive account of the research process, focusing on issues around the empowerment of participants in research, which can be broadly defined as 'helping to give people knowledge, energy and authority in order that they might act' (Maynard and Purvis, 1994:17). The essence of my discussion is the issues arising from undertaking qualitative interviews on an area of

extreme complexity, retirement pensions, and being perceived as an expert in such situations. These interviews were carried out in a context of increasing media coverage of pensions, a general lack of knowledge about the pension system, and the intensification of individual concerns about pension provision.

The paper begins with a brief discussion about the potential transformative effects of research situations. This is followed by an outline of the theoretical and policy contexts of the issues, comprising a brief discussion of the role of experts in decision-making in late modernity with a focus on pension options resulting from policy changes in the 1980s. I then turn my attention to my study. After a brief outline of the data and methods used I discuss the methodological issues arising from the interviews using a combination of fieldwork diaries and interview data. The discussion leads me to conclude that, in complex areas such as pensions, the researcher is in a good position to provide information, but ethical problems involved in giving faulty information must be considered, and the limits of the positive effects of sharing information must be recognised.

### **The Transformative Potential of Exchanging Information in Research**

Although the most transformative potential of research is arguably achieved where research participants become the users of research findings (Truman, 2000), there are obvious transformative possibilities available during the research process. Ann Oakley (1981) has shown how answering questions posed by interviewees about her own experiences was essential in her research on motherhood. Indeed, she suggests that we should use the power we have as researchers in a positive way, by giving information and knowledge that may be useful to research participants. Thus the concern is the direct impact and meaning that participation in a research project can have on those being studied (Maynard and Purvis, 1994).

The impact that my research may have had on empowering the women interviewed, through raising their awareness of pension issues and providing information, was central to my research. The area of pensions, discussed below, is extremely complex. Changes to pension policy, the complexity and lack of clarity of pension information, coupled with the impracticability of obtaining advice from financial experts and, among some, the wish to avoid thinking about issues connected with ageing, synthesised to ensure that most of the women interviewed knew very little about pensions. Thus I hoped that my research would be useful to them as well as myself in providing necessary information. The theoretical, social and policy contexts in which the interviews took place are crucial for understanding the issues they raised. In the following two sections the theoretical and policy concerns in the field of pensions are discussed.

### **Theoretical Concerns: the role of experts in decision-making**

Chance and risk, it is argued, are central features of our daily lives in late modernity (Giddens, 1991; Beck, 1992). The negative aspects of living in such times are summed up by Ulrich Beck in his argument that increased risk awareness leads to 'anticipating the hostile substances in one's manner of living and eating' (1994:45). Arguably one of the more positive aspects of living in late modernity is the expansion of choice (Giddens, 1998). Although choice and decision-making are mediums of stratification (Giddens, 1994), since

choice is not equally distributed among all sections of the population, there are possibilities for empowerment for individuals during the decision-making process (Giddens, 1991).

The key to making decisions is 'reflexivity', which involves the continual weighing up of different positions in the light of new information (Giddens, 1991). Although there are problems with accepting a perspective that focuses on the calculative, rational behaviour of individuals (Peggs, 2000), the point I want to concentrate on here is that the 'reflexive monitoring of risk' (Giddens, 1991:119) entails increasing contact with expert systems. Here I am thinking about what Culpitt (1999:136) terms the first 'palimpsest of risk': the personal and private assessment of potential danger. Individuals frequently take expert advice to help them make such risk assessments. However, decisions rarely become certain as a result of such consultations, since experts tend to contradict each other and, in consequence, individuals must engage with increasingly complex, technical knowledge (Giddens, 1994) in order to make a decision. Thus, the disharmony among experts can lead to the potential empowerment of lay people since they often need to gain knowledge, or reskill, when trying to decide which option to take (Giddens, 1991). So for Giddens, under certain circumstances, experts in the field of, say, medicine may be considered to be no more knowledgeable than lay people (Prior et al, 2000:111).

Notions about the empowerment that individuals gain from 'reskilling' often overlook the different ways in which individuals deal with information (Peggs, 2000). Alan Aldridge (1998) explains that much of the population does not possess, in Bourdieu's (1984) terms, the 'cultural capital'(1) to understand the literature put before them. Thus in respect of personal finances, cultural capital enables people who are 'better informed' and 'better advised' to make beneficial choices (Aldridge, 1998:21). In addition, the retirement pensions market is predicated on consumers who are active and informed and who do not merely defer to experts (Aldridge, 1998). Thus individuals need to gain knowledge about pensions in order to make a decision. However, pensions and pension policy are notoriously complex.

### **Pension Policy since 1988**

Following the Social Security Act of 1986 (enacted 1988) the pension system in Britain has undergone considerable changes. One of the most important changes has been the marketisation of pensions with an emphasis on consumer choice and a focus on private pensions. As 'consumers' of pensions, it is argued, we need to be given more choice in our pension provision and thus 'the burden of the state' was removed in order to maximise consumer power (Gabriel and Lang, 1995). So individual responsibility for, among other things, pension welfare has become a prominent feature of social and political discourses. This 'rhetoric of responsibility' (Smart, 1999) emphasises the need to be self-sufficient and owe as little as possible to others (Leadbetter, 1989). In consequence, financial risks have been passed on to consumers (Aldridge, 1998). So making the right decision about pension options, in an increasingly complex pension system, is important for individual financial security.

Briefly, what are the pension options available? Although all employees paying National Insurance Contributions (NICS) have to pay into a pension, those with access to all second-tier pension options are able to choose between an occupational pension scheme, an Appropriate Personal Pension (APP) or to remain in the State Earnings Related Pension

Scheme (SERPS)(2). However, choosing between pension options is complicated and the information needed to calculate the best option is often extensive. For example, an individual weighing up pension options would need to know that there is no set relationship between earnings and pensions in APPs (Waine, 1995), thus making them often inferior to salary-related schemes such as SERPS and many occupational schemes that provide a guaranteed link between pensions and earnings. However, on the positive side, APPs are not tied to an employer so are more flexible than occupational schemes, a bonus for someone who may change jobs relatively frequently. SERPS is also more flexible than occupational schemes, however, the returns are often inferior to occupational schemes. The only way to make an informed choice is to seek out information on pensions from sources that can be trusted.

Research has shown that decision-making about retirement pensions is often based on misgivings about policy changes, limited information and lack of knowledge about pensions. People have switched from SERPS to non-state pensions due to fears about the future of state pensions (Vincent, 1995). The literature associated with non-state pensions does little to aid understanding. Occupational pensions are often taken up with very little thought, and scheme members have very little knowledge about them (Field and Farrant, 1993; Williams and Field, 1993). Only a minority of those contributing to APPs feel they have a very good understanding of them (Field and Farrant, 1993; Williams and Field, 1993). In addition, the advice that women receive takes little or no account of women's disrupted employment lives (Davies and Ward, 1992). So pension information does not necessarily lead to 'reskilled' decision-makers.

Thus the area of pensions is an ever-changing minefield of complex information. The major changes in 1988 to the pension system had been in force for four years when I started my qualitative fieldwork. My fieldwork focused on how women made a choice about which pension to take up (assuming they had a choice) in the context of an increased number of pension options. A summary-of the data and-methods used is outlined in the following section.

### **Summary of Data and Method**

For the qualitative part of the study I interviewed 45 employed women aged 40-59, since only employees can contribute to second-tier pensions. Thus women who were not in employment are omitted from the study. I chose the age range of 40-59 since it is more likely that women over 40 years of age, who are mothers, have children who have left the parental home and thus have a higher level of labour market participation (Arber and Gilbert, 1992). The sample (gathered using a snowball technique) is stratified around weekly employment hours since this impacts on women's non-state pension membership (eg Arber and Ginn, 1991; Peggs, 1995). Thirty full-timers (employed for 31 or more hours a week) were interviewed, all of whom had been offered an occupational pension (15 who had taken up the scheme and 15 who had not) and 15 part-timers (employed for up to 30 hours a week) who were not offered occupational scheme membership. Twenty-six of the interviewees were married. The majority (43) of the interviewees were white, one woman identified her ethnic origin as Asian and one as black. Consequently issues around ethnicity are not explored here. Although the sample is not intended to be representative, it provides valuable insights into the subjective understandings of a diverse range of interviewees.

The interviews were open-ended but focused since, unlike structured interview schedules or self-completion questionnaires, this allowed the women to expand more fully on their attitudes. With such an approach 'Research becomes a means of sharing information and, rather than being seen as a source of bias, the personal involvement of the interviewer is an important element in establishing trust and thus obtaining good quality information' (Maynard and Purvis, 1994:16). I identified general topic areas which enabled the interviewee's responses to determine topic order, the time spent on each topic and the introduction of additional information. When new themes emerged, they were followed up in subsequent interviews. The taped interviews (between 30 minutes and two hours in length) were conducted over a six month period from May to November 1992.

The interviews provided a wealth of information on women's perspectives on state and non-state pension membership, their knowledge about pensions and attitudes to future financial independence; in particular, future reliance on the state and economic dependence upon male partners.

### **Interview Preparation: gathering information**

I felt that I prepared myself well for the interviews. I set out to supply interviewees with general information about pensions. I hoped that the interviews would be a good way for the interviewees to gain pension information, since we would be discussing the need to think about financial security at all stages of the life course and the differences between pension options. In order to facilitate this I collected documents and information on pensions from employers and pension providers. I made sure that I knew about the particular pensions offered by the employers of the women I interviewed. Although I knew I could not provide information specific to their individual cases, I felt I could provide general information and useful contact addresses where information might be obtained. In my research diary, about half way through the fieldwork period, I wrote the following:

... many of the women have really pressed me for advice about what might be best for them. I have tried to get as much information as possible about the pensions offered in their jobs but this isn't really enough, but I also know that my unwillingness is about my lack of confidence in my own knowledge ... I feel that women's confidence in me as a researcher in the area of pensions at times diminishes when I explain that I can't give advice since I'm not an expert'. I know I'm not an expert but I know the findings from other research. (14 August 1992).

This extract highlights some of the issues discussed in-the rest of-this-paper. Although I explained that I could provide only general information, the rapport built up during the interviews meant that most felt comfortable about asking for more specific information. In addition, most of the women had not really spoken about pensions before, nor had they had someone to whom they could direct questions. In some ways I felt that my integrity as a researcher was compromised by my insistence that I was not an 'expert' and thus could not comment on their individual pension situations.

Though I wanted to share knowledge with the women, I also had a timescale in which to get the research completed. Access to the sample had been problematic since women often did not want to talk about pensions or ageing. Initially I intended to concentrate my research in

three companies. I had access to the full sample of 45 on these three sites but I soon had to change my approach. As word got around I found that some of the women prepared themselves for the interviews by cramming up on pensions the night before. Although this 'spoilt' the field for me, since it meant that I had to move on to other locations, their inquiries increased their knowledge about pensions, which was very positive. As one of the women I did not interview said, 'until last night I didn't even know what superannuation was'.

I told the women at the beginning of the interview that I saw the interview as an 'exchange' of information and encouraged them to ask questions at any stage. The women were in mid-life and thus at a critical stage, when making the right pension choice was absolutely crucial (though for some, unfortunately, it was too late). However, the following section shows that most made these decisions in the context of extremely limited information.

### **Pensions, Experts and Information**

Legislative requirements demand that non-state pension providers issue explanatory material for members and potential members. However, as the present Government notes, the information is often of poor quality and thus concludes that 'many people run the risk of making the wrong pension choices ...' (Secretary of State for Social Security, 1998:27, para 11).

The interviewees generally said they knew very little about pensions (Peggs, 2000). Indeed some displayed serious misunderstandings about pensions 'in particular about SERPS. Although it seemed clear from their situation that some were contributing to SERPS a few were not contributing to a second pension. For example:

"At the moment I'm not contributing to a pension scheme because of the money.."

(Marian, aged 40, full-time, offered occupational scheme, in SERPS)

In my field notes I considered this issue:

I found the interview today very worrying. It's obvious that some people really don't know very much about pensions at all. It's really difficult to know what to do when an interviewee thinks she knows the ins and outs of pensions but seems to really know very little. I hope I handled it sensitively. (17 July 1992)

In this situation I felt the need to ensure that the interviewee received the right information without making her feel foolish. On the couple of occasions where interviewees said they understood pensions, but where they actually seemed to have serious misunderstandings about the pension system, I found that providing, for example, a leaflet on pensions helped overcome misunderstandings without causing them to lose face. In addition, discussing misunderstood issues in a way that emphasised their complexity helped to create rapport through which misunderstandings could be cleared up

Although interviewees said they had received written official information on pensions, and had sought advice from a range of sources, most felt that the information they had received

was extremely difficult to understand. Few (only 10) felt that they had a satisfactory knowledge of pensions, which ranged from knowing how much they could expect in retirement to knowing the details of all the options. All felt frustrated about the shortcomings of the information. In respect of written information Myra's response is typical:

'I think you just got the forms telling you you were in a pension scheme in loads of jargon that you didn't understand, and you just knew that it was going to come out of your wage, so you just accepted that x amount of money was going to come out every month. I've got no idea how much I'll get.' [Myra, aged 40, full-time, occupational scheme member for 19 years]

During interview breaks, or at the end of interviews, a few of the interviewees asked if I could help them to calculate their potential pension benefits from different pension options. I could not do this since such calculations need to be undertaken by someone with actuarial expertise who has individual employment and related history at hand. In general this was accepted. Although I tried to give general calculations based on hypothetical people in 'similar' situations, I felt that an opportunity had been missed. The rapport built up during the interviews encouraged women to consider, in some detail, their pension situation, yet I had been unable to make the situation as advantageous to them as they would have liked. Some felt that they had no-one to approach for such advice and although I took along contact addresses for financial advice, I knew that many could not afford such an expensive service.

The absence of clear information had induced one interviewee to take the potentially retrograde step of transferring from an occupational pension to an APP, which is unlikely to be in her financial interests.

"I had the opportunity to join this [occupational] one here and everybody said how good it was, so after my six-month trial period I was allowed to join the scheme, which I did, and when I tried to find out what it would be worth when I retired, I was having trouble finding out details, and ... [I] put it into another scheme [an APP].." [Judy, aged 40, full-time, offered occupational scheme, transferred to APPI]

The information that I had read suggested that it was unlikely that an APP would provide as good a return as an occupational pension scheme. As I had obtained information about Judy's previous occupational scheme I knew that she could not transfer back into that scheme if she found out that the APP might be deficient. My dilemma was whether to mention to her the pitfalls that I felt accompanied her decision. Since Judy did not ask me for my views, I perhaps fudged the issue by leaving her with written pension information.

The problems associated with the women's lack of knowledge of pension options were exacerbated because they were in mid-life. The interview process served as a consciousness raising and information-giving exercise and thus older women who realised that they needed to make pension provision, or who felt that they had made the 'wrong' decision about pension options, often realised that it was now too late. In this respect Maynard and Purvis (1994) stress that, although participants in a research project may have their

consciousness raised, they may not have the necessary channels for action. In consequence, the researcher must be aware of possible negative outcomes. For example, the women interviewees who were paying reduced rate NICs and consequently not contributing to SERPS, and who had no other second pension, concluded that their independent finances would be seriously reduced in later life. Those who were older realised that they had no time to remedy their situation. For example:

“I haven’t really thought of a pension really. I only pay a little stamp because when we were changing to a full stamp I was only earning £8 a week, so I just kept to the married women’s stamp and when I did think about it it was too late to change ... can’t I do anything now? Do you know?”

[Gail, aged 48, full-time, offered occupational scheme, no second-tier pension]

My understanding of the situation was that a change to full NIC would not improve the future financial situation of women of this age. In my research diary I wrote:

I feel I’m raising awareness about pensions when for many it’s too late. I don’t really know how to share this with the women I’m interviewing. The information they’ve received is often useless. To be [interviewee] who has planned her life around this sort of information and to find this out when she’s around 50, by chance at an interview – the system has failed her ... is my research of benefit to her? [23 May 1992]

My answer to my own question is, in many ways, no. Although the vast majority of the women interviewed said that interview had been a positive and useful exercise, for those who had little access to positive outcomes in respect of their individual pension entitlement, the information I gave could not help them change their situation. On some occasions I was able to use my access to organisations to provide extra information for women experiencing problems with their pension position, as shown in Bev’s experience, outlined below.

In general, women have fewer pension options than men and have less access to more lucrative occupational pension schemes (Ginn and Arber, 1993). During one interview I found that this problem had been exacerbated by an ageist and sexist employer. Bev explained that she had not chosen to leave her occupational scheme but had been forced to leave by her employer. She said,

“He [employer] said, “You have no choice, it’s not what you want at all. ” He talked to me as if I was absolute dirt. He said the scheme pays out a pension at 60 but I said I’ve got a right to go on working. He said “It’s nothing to do with you, and you’re married aren’t you, and got a husband? Go and ask him.” Well I thought it was disgusting, and I’m 60 on Saturday and I don’t know what I’m doing. He [employer] gave me my pension thing, and they stopped my pension two months ago, before I’m even 60 ... You’re the expert, can you help me?” [Bev, aged 59, full-time, forced to leave occupational scheme]

The trade union had taken up the case. Since Bev was uncertain of her position she asked me to talk to her boss to try to sort it out. I felt I should not do this for the following reasons: I thought it would be ethically problematic for me in my position as a researcher; I



felt concerned that any intervention by me may compromise her case; and I was unsure of my knowledge of the legal intricacies concerning pension rights. Bev was very disappointed about this. However, I discussed the issues with her and contacted the Equal Opportunities Commission for information which I passed on to Bev who, in turn, passed it on to her shop steward.

The interview extracts and research diary entries presented above highlight a range of issues that arose in interviews where the rapport enabled interviewees to pursue important pension issues with a person they perceived to be an expert (myself), something that most had not been able to do previously.

### **Discussion and Conclusions**

The qualitative interviews were undertaken at a time when pensions were becoming a media issue. Changes to pension policy had increased the options available, however, scandals surrounding non-state pensions (ie the stealing of occupational pension assets by Robert Maxwell, and the APPs mis-selling scandal) had served to highlight the risks associated with pension choice. Pensions are complex and, for people who have complicated employment lives (for example women with interrupted careers) clear information and independent expert advice is necessary in order that individuals can make the best of what is available. In a situation of greater choice, coupled with increasing complexity, experts who can be trusted are of crucial importance. Most of the women interviewed did not have access to such information and advice, and some had few, if any, pension options.

Most of the women interviewed felt they knew little about pensions and some displayed serious misunderstandings about them. The interviews provided them with an arena in which such misunderstandings could be sorted out to some extent. For most, the interviews were the first time they had discussed, in any detail, issues concerning financial planning for later life. Since the interviewees saw me as an expert on pensions, many felt comfortable about expressing their fears and doubts, and turning to me for help and advice. Unfortunately, since I am not a financial adviser I had to decline requests relating to their individual entitlements. Although general pension calculations helped, I felt that a useful opportunity had been missed since I knew most would be financially unable to seek out expensive independent advice. I wish I had been able to be of more help, and still wonder whether I could have given information on a more individual basis whilst stressing that it would not be definitive in any way. However, the ethical issues raised in providing faulty information were at the forefront of my mind: I certainly did not want to make matters worse for the women I interviewed. As Scott Lash (2000) points out, difficult judgements often need to be made on the basis of complex, technical information, thus expert systems themselves are complex. I am a researcher and not a financial adviser and did not have the specialist information that individual pension decisions often require.

Glucksmann notes that 'part of the reflexivity of the feminist researcher must be to include an appreciation of the limits of what could possibly be achieved in the particular political context of the time' (1994:150). A proportion of the women were in their late 40s to 50s and, for most of these women, changes could not be made or would have few positive effects. Although I left each interviewee with information about pensions, at times I felt I

should have done much more. My frustration is with a pension system that holds individuals largely responsible for their decisions yet provides little clear information and advice about the options available.

On a more positive note, the reciprocal nature of the interviews meant that the interviews were mutually rewarding. The vast majority of the interviewees said that they had gleaned a good deal of general information from the interviews and from the written information I made available. In addition, some went on to seek out advice from other sources. On my part I gained insights into pension issues I had not thought about previously, a wealth of information about the understanding of pensions on the part of the women interviewed, and insights into their perspectives on financial planning and economic independence.

In important areas of life, such as future financial planning, where issues are complex, literature unclear and expert information often expensive, the role of the researcher is complicated. The researcher is in a position to provide essential, clear, general information (and perhaps individual information if this is possible) in a situation where rapport has been established. Nevertheless, ethical considerations about providing faulty information are of paramount importance. In addition, the limits of the positive effects that information-sharing may achieve must also be acknowledged.

## Notes

1 Alan Aldridge usefully quotes Lury's definition of cultural capital as 'the sedimented knowledge and competence required to make distinctions or value judgements' [Lury in Aldridge 1998:5-6].

2 Changes proposed by the present Labour Government would seem to extend these options to include the Second State Pension as a replacement for SERPS, stakeholder pensions, occupational pensions and APPS.

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