

## Jonathan Cribb

### Contact information

Institute for Fiscal Studies,  
7 Ridgmount St, London  
WC1E 7AE, United Kingdom

Email: [jonathan\\_c@ifs.org.uk](mailto:jonathan_c@ifs.org.uk)

Telephone: 020 7291 4800

Citizenship: British

Website: [www.ifs.org.uk/people/profile/531](http://www.ifs.org.uk/people/profile/531) and <https://sites.google.com/site/jonathancribbecon/>

### Employment: *Institute for Fiscal Studies, London*

2025– Deputy Director  
2022–2025 Associate Director  
2016–2021 Senior Research Economist  
2011–2015 Research Economist

### Education

2014–2020 Ph.D Economics, University College London  
*Essays in Public and Labour Economics (Supervisors: R. Blundell, E. French)*  
2012–2014 M.Res Economics (Distinction), University College London  
2010–2011 M.Phil Economics (Distinction), Queens' College, University of Cambridge  
2007–2010 BA Economics (1<sup>st</sup> Class) Queens' College, University of Cambridge

### Key Professional activities:

Co-Principal Investigator, English Longitudinal Study of Ageing, 2022–  
Co-Director, IFS Pensions Review, 2023–  
Lead, Country Studies: A parallel project to the IFS Deaton Review, 2021–  
Guest Editor, Special Issues on *Changing Inequalities in Europe and North America*, Fiscal Studies, June 2024 and September 2024  
Editor, IFS annual reports on Living Standards, Poverty, and Inequality, 2019–2022  
Over 2,500 citations of my work according to [Google Scholar](https://scholar.google.com/citations?user=jonathan_c); H-index of 25.

### Journal Articles

Banks, J., Cribb, J., Emmerson, C., Sturrock, D. (2025) "The impact of work on cognition and physical disability: evidence from English women" *Labour Economics*, vol 94.

Cribb, J., Emmerson, C. and Karjalainen, H. (2025). "The future of public pension provision in the UK: challenges and trade-offs" *Oxford Review of Economic Policy*, vol 41, Issue 1, pp. 153–166

Banks, J., Bozio, A., Blundell, R., Cribb, J., Green, D., Ziliak, J. (2024) "Changing labour market and income inequalities in Europe and North America: a parallel project to the IFS Deaton Review of Inequalities in the 21<sup>st</sup> century". *Fiscal Studies*, 2024, vol. 45, pp. 111–117.  
(introductory article, not peer reviewed)

Cribb, J. (2024) "Labour market and income inequalities in the United Kingdom, 1968–2021" *Fiscal Studies*, vol. 45, pp. 131–142.

Cribb, J. (2023) "Falling employment and worsening health in the UK: connected or distinct trends" *British Medical Journal*, 380; p647 (invited contribution, not peer reviewed)

Cribb, J. Joyce, R. and Wernham, T. (2023) Twenty-five years of income inequality in Britain: The Role of Wages, Household Earnings and Redistribution, *Fiscal Studies*.

Blundell, R., Costa-Dias, M., Cribb, J., Joyce, R. Waters, T., Wernham, T. and Xu, X. (2022) Inequality and the Covid crisis in the United Kingdom, *Annual Review of Economics*, 14, pp. 607-636

Cribb, J. and Emmerson, C. (2021). What can we learn about automatic enrollment into pensions from small employers?, *National Tax Journal*, 74(2).

Cribb, J. and Emmerson, C. (2020) What happens to workplace pension saving when employers are obliged to enrol employees automatically?, *International Tax and Public Finance*, 27, pp. 664-693.

Cribb, J. (2019). 'Intergenerational differences in income and wealth: evidence from Britain', *Fiscal Studies*. 40(3), pp. 275-299.

Cribb, J., and Emmerson, C., (2019) Can't wait to get my pension: the effect of raising the female early retirement age on income, poverty and deprivation, *Journal of Pension Economics and Finance*. 18(3), pp.450-472

Belfield, C., Blundell, R., Cribb, J., Hood, A., and Joyce, R., (2017) Two Decades of Income Inequality in Britain: The Role of Wages, Household Earnings and Redistribution, *Economica*, Vol. 84, No. 334, pp. 157-179

Cribb, J., Emmerson, C., and Tetlow, G. (2016) Signals matter? Large retirement responses to limited financial incentives, *Labour Economics*, Vol 42, pp. 203-212

Cribb, J., and Emmerson, C., (2016) Workplace pensions and remuneration in the public and private sectors in the UK, *National Institute Economic Review*, Vol 237, R30-R37

### **Work in progress/Working papers**

[Why does raising the early retirement age affect employment?](#) Evidence from the UK (with Courtney Coile, Carl Emmerson and Laurence O'Brien) (under review)

[Why has in-work poverty risen in Britain?](#) (with Tom Waters and Xiaowei Xu) (2nd round R&R at Oxford Bulletin of Economic and Statistics)

[Ethnic differences in retirement wealth accumulation](#) (with Laurence O'Brien and David Sturrock)

Accessing defined contribution pensions after the end of compulsory annuitisation (with Heidi Karjalainen)

Immigration and income inequality: evidence from 10 European and North American countries (with Egbert Jongen and Heike Vethaak)

Challenges and solutions for the UK pension system (with Carl Emmerson, Paul Johnson, Heidi Karjalainen and Laurence O'Brien)

### **Book chapters:**

["Pressures on public sector pay"](#) (with Magdalena Dominguez and Andrew McKendrick) in (eds) Emmerson, Johnson, and Ogden *The IFS Green Budget October 2024*. IFS: London

"Policies to Preserve Worker-Firm Links During the Pandemic: Lessons from the UK's Coronavirus Job Retention Scheme" (with Paul Johnson), in ["Preserving Employer-Employee Links in the COVID-19 Era"](#). American Enterprise Institute: Washington DC.

["Employment and the end of the furlough scheme"](#), (with Adam Salisbury). Chapter in (eds.) Emmerson, Johnson and Zaranko, The IFS Green Budget October 2021, IFS: London

["Barriers to homeownership for young adults"](#) (with Polly Simpson) Chapter in (eds.) Emmerson, C. Farquharson, C. and Johnson, P. The IFS Green Budget October 2018, IFS: London.

["Earnings since the recession"](#) (with Robert Joyce). Chapter in (eds.) Emmerson, Johnson and Joyce, The IFS Green Budget February 2015. IFS: London

["Public spending and pay"](#) (with Rowena Crawford and Luke Sibieta). Chapter in (eds.) Emmerson, Johnson and Miller, The IFS Green Budget February 2013. IFS: London.

### **Research grants:**

English Longitudinal Study of Ageing, 2024-2028, co-Principal Investigator, NIA and NIHR,

IFS Retirement Savings Consortium 2023-25, Consortium of private and public sector organisations, Co-Principal Investigator

Review of the Future of Financial Security in Retirement, co-Principal Investigator, abrdrn Financial Fairness Trust, co-PI, £719,845, January 2023 – June 2027.

Dynamics in private pension saving across the income distribution, Co-I, ADR-UK, £178,666

Cross Country Studies: a trans-Atlantic comparison of inequalities in incomes and outcomes over five decades, (Co-I), 4/1/2022-3/31/2024, ESRC, £177,060.00

Understanding the role of liquid wealth, family financial transfers, and pensions in household insurance, Co-investigator, Economic and Social Research Council, March 2022-February 2024, £212,772

Early retirement ages and employment before and during Covid-19, Co-Applicant, Summer 2021 – Summer 2022, Alfred P. Sloan Foundation, \$57,705

'Unequal ageing: life-expectancy, care needs and reforms to the welfare state responsibilities', Economic and Social Research Council, €380,000, Spring 2021-Spring 2024, Co-Investigator

Living standards, poverty and inequality (2021-2023), Joseph Rowntree Foundation, £235,000, 2021-2023, Principal Investigator.

Living standards, poverty and inequality (2018-2020), Joseph Rowntree Foundation, £215,977, 2018-2020, Principal Investigator

Quality Assurance of Households Below Average Income Statistics, 2018-2021, Department for Work and Pensions, £199,889, Principal Investigator

Assessing the effectiveness of automatic enrollment at boosting private pension saving, (with C.Emmerson), Laura and John Arnold Foundation, \$97,857, 2017-2018, Co-Investigator

Using Administrative Data to measure new forms of working (with H.Miller, T.Crossley and T.Pope), Office for National Statistics, £146,716, 2017-2018, Co-Investigator

### **Conference and workshop organisation**

2024: Measurement of poverty and inequality (at Institute for Fiscal Studies; with R. Blundell)

2023: Changing inequalities in Europe and North America (British Academy; with J. Ziliak)

2020: Career Progression and the Welfare State (British Academy; with R. Blundell)

## **Presentations**

**2025:** Netspar International Pension Workshop; IFS; Family Finance Survey User Conference (keynote); CEPR Research Policy Network; Irish Public Economics Workshop, Senior Salaries Review Body; Pensions and Lifetime Savings Association Investment Conference

**2024:** IFS (workshop); Paris School of Economics; Leiden University; Statistics Netherlands; Finnish Economic Association Helsinki; Nuffield Foundation; Marshall Society (Cambridge); IFS-Norwegian Fiscal Studies Workshop; OECD Crete Centre.

**2023:** Royal Society (ELSA conference); British Academy (IFS conference); Nuffield Foundation; HM Revenue and Customs; Stockholm University (workshop); IFS; Paris School of Economics (workshop)

**2022:** Royal Economic Society; Pensions Age Conference; IFS

**2021:** Netspar International Pension Workshop; IFS; Cabinet Office (UK); DWP

**2020:** Netspar International Pension Workshop; Office for Manpower Economics, Cabinet Office

**2019:** University of Reading; Low Pay Commission; Netspar International Pension Workshop; DWP; Association of Consulting Actuaries; HM Treasury.

**Prior to 2018:** DWP; American Economic Association; IFAU/IZA workshop; Royal Economic Society; HM Treasury; Low Pay Commission; National Institute of Economic and Social Research; DIW Berlin (workshop); Copenhagen (workshop).

## **Policy research reports, categorised by area:**

### ***IFS Pensions Review***

**Initial launch report in April 2023:** "[Challenges for the UK pensions system: the case for a pensions review](#)" (with Carl Emmerson, Paul Johnson, Heidi Karjalainen, and Laurence O'Brien) IFS Report 255

**Final recommendations launched July 2025:** "[The Pensions Review: Final recommendations](#)" (with Carl Emmerson, Paul Johnson, Heidi Karjalainen, and Laurence O'Brien)

### ***Individual Pensions Review reports***

"[Understanding retirement in the UK](#)", 2023, IFS Report 284

"[The future of the state pension](#)", 2023, (with Carl Emmerson, Paul Johnson, and Heidi Karjalainen) IFS Report 291

"[Pensions: Five key decisions for the next government](#)", 2024, (with Heidi Karjalainen and Laurence O'Brien) IFS Report 328

"[Private pensions for the self-employed: challenges and options for reform](#)", 2024, (with Carl Emmerson, Laurence O'Brien, and David Sturrock), IFS Report

"[Policies to improve employee's retirement resources](#)" 2024, (with Carl Emmerson, Paul Johnson, Laurence O'Brien, and David Sturrock), IFS Report

"[Adequacy of future retirement incomes: new evidence for private sector employees](#)", 2024, (with Laurence O'Brien and David Sturrock), IFS Report

"[Means-tested support for people approaching and beyond state pension age](#)", 2024, (with Bee Boileau and Carl Emmerson), IFS Report

"[Individuals' challenges managing pensions through retirement](#)", 2025, (with Bee Boileau and Carl Emmerson), IFS Report

[“Policies to help people manage defined contribution pension wealth through retirement”](#) , 2025, (with Bee Boileau and Carl Emmerson), IFS Report

### ***Pensions (general)***

[“Understanding pension saving among the self-employed”](#), 2023, (with Heidi Karjalainen) IFS Report 248

[“When and why do employees change their pension saving?”](#), 2023, (with Laurence O’Brien) IFS Report R246

[“The planned increase in the state pension age from 67 to 68”](#) IFS Comment 2023

[“The effect of increasing the state pension age from 65 to 66 on labour market activity”](#) (with Carl Emmerson and Laurence O’Brien) IFS Working Paper 2022/07

[“Who leaves their pension after being automatically enrolled?”](#) (with Pascale Bourquin and Carl Emmerson), 2020, IFS Briefing Note BN272.

[“The changing generosity of the UK state pension system to the self-employed”](#) (with Mihai Alexandru Codreanu, Rowena Crawford and Carl Emmerson). IFS Report R182

[“Requiring Auto-Enrollment: Lessons from UK Retirement Plans”](#), (with Carl Emmerson), Center for Retirement Research Issue Brief, March 2019, No. 19-6

### ***Public sector pay***

[“Scottish public sector employment and pay”](#), 2025, (with Magdalena Dominguez and Laurence O’Brien)

[“Recent trends in public sector pay”](#), 2024, (with Laurence O’Brien) IFS Report R305

[“Public sector pay and employment: where are we now?”](#), 2019, (with Alex Davenport and Ben Zaranko) IFS Briefing Note BN 263

[“Public sector pay in the next parliament”](#), 2017, IFS Briefing Note BN210

[“Public sector pay in the UK”](#) 2014 (with Carl Emmerson and Luke Sibieta) IFS Report R97

### ***Housing***

[“Homeownership for young adults has recovered to 2010 levels”](#) IFS Comment, 29th May 2024

[“Housing costs and income inequality”](#), 2023, (with Thomas Wernham and Xiaowei Xu) IFS Deaton Review country studies project

[“Who is most affected by rising mortgage interest rates”](#), (with David Sturrock), IFS Comment, 2nd September 2022

[“Our House”](#)- a five part BBC Radio 4 documentary series on housing in the UK, August 2019

[“How housing has divided the young”](#), Article for BBC news website (<https://www.bbc.co.uk/news>), 15th August 2018

[“The decline in homeownership among young adults”](#) (with Andrew Hood and Jack Hoyle), IFS Briefing Note BN 224

### ***Labour Markets, inequality and welfare***

["Inequality in the UK: 1968 to 2021"](#), 2023, (with Richard Blundell, Thomas Wernham and Xiaowei Xu) IFS Deaton Review Country Studies Project

["The policy menu for school lunches: options for options and trade-offs in expanding free school meals in England"](#), 2023, (with Christine Farquharson, Andrew McKendrick, and Tom Waters) IFS Report R253

["Living standards, poverty and inequality in the UK: 2024 \(and previous iterations in 2012-2021 & 2022\)"](#) Institute for Fiscal Studies Reports 194, 157 145, 129, 117, 107, 96, 81 & Commentary 124

["Who is excluded from the government's Self Employment Income Support Scheme and what could the government do about it?"](#) 2021 (with Paul Johnson and Isaac Delestre), IFS Briefing Note BN316

["Who are business owners and what are they doing?"](#), (with Helen Miller and Thomas Pope), 2019, IFS Report R158

["Recessions, income inequality and the role of the tax and benefit system"](#), (with Andrew Hood and Robert Joyce), 2016, IFS Report 137.

### **Retirement**

["Is worsening health leading to more older workers quitting work, driving up rates of economic inactivity"](#) (with Bee Boileau) IFS Comment

["The rise in economic inactivity among people in their 50s and 60s"](#) (with Bee Boileau) IFS Report 345

["Changing patterns of work at older ages"](#), 2021, (with Rowena Crawford, Heidi Karjalainen and Laurence O'Brien), IFS Report.

### **Education and health**

["Reforms to apprenticeship funding in England"](#) (with Neil Amin-Smith and Luke Sibieta)

["Teenage pregnancy in England"](#), 2013, (with Claire Crawford and Elaine Kelly)

["Reading and maths skills at age 10 and earnings in later life: a brief analysis using the British Cohort Study"](#), 2013, (with Claire Crawford) CAYT Report Number 3

["Gap year takers: uptake, trends and long term outcomes"](#), 2012, (with Claire Crawford)

### **Other professional activities:**

Opponent, PhD (Economics) Defense of Charlotte Lucke, Stockholm University, October 2024

Member, Scientific Advisory Network, Centre for Longitudinal Studies, 2023–

Member, Model Review Board, Pensions Policy Institute, 2023–

Member, NEST Insight Technical Advisory Group, 2025–

Programme committee, Royal Economic Society Conference, 2018 – 2020

Programme committee, Royal Economic Society Symposium of Junior Researchers, 2017

Course Co-ordinator, IFS Public Economics lectures, Universities of Oxford and Cambridge, 2017–2019

Member, Technical Advisory Board, Intergenerational Commission, Resolution Foundation, 2017–2018

Economics expert for the five-part BBC Radio Four Documentary series "Our House", broadcast 26th-30th August 2019

Media: Around 180 media interviews on my research including BBC, ITV, Channel 4, Sky News, Newsnight, BBC Radio 1,2,4,5, TalkRadio, LBC and BBC local radio.

### **Awards**

[Royal Statistical Society Statistic of the year 2019](#) for work on in-work poverty.

Exhibition (2008), Foundation Scholarship (2009); Bachelor Scholarship (2010) Queens' College, University of Cambridge

Venn Prize (2008) for outstanding performance in first year exams (in any subject), Queens' College, University of Cambridge

**Refereeing for:** Journal of the European Economic Association, Journal of Public Economics, Journal of Labor Economics, Labour Economics, International Tax and Public Finance, European Economic Review, Demography, Journal of Pension Economics and Finance, Economic Inquiry, Journal of Economics of Ageing, Economic and Social Review, Scottish Journal of Political Economy, Fiscal Studies, Oxford Economic Papers, Oxford Bulletin of Economics and Statistics, Journal of Policy Analysis and Management, Nuffield Foundation, Economic and Social Research Council