PENSIONS

Opportunities to:

Change the laws relating to pensions to distribute money more equally between the rich and the poor?

Design different forms of training and career development to support people working for longer than at present?

Design a co-operative pension scheme owned and managed by the contributors/pensioners rather than a private company

Provide pensions based on people's estimated proximity to death rather than their distance from birth?

Selected Concept: Robin Hood Pensions

Key Insights:
The government's recent reforms have attempted to address certain problems with the current pension system. These fall short in certain areas – making people aware of what pensions they will receive and making pensions more equitable across socio-economic groups.

What if question:
What if the Scottish Government set out to address socio-economic inequality in pensions and further promote savings through making people aware of their current pension provision?

Concept description:
A program of pension reform to be undertaken by the Scottish Pension Service, a new body formed post-independence to replace the pension service within the DWP.

1. Scotland becomes independent. It needs to form a Scottish Pension Service to replace the UK Pension Service. It sets out to address socio-economic justice, and under-saving through ignorance, in the current pension system.

2. To provide improved awareness of what pension a person can expect, all private pension providers are required to supply information to the Scottish Government. A website will collate all the public and private pension data and enable "what if" projections to be run.

3. Joe is 45. He has worked since he was 22 in a variety of different jobs. He has accumulated 23/25ths of the state pension plus further private pensions from four employers. He can see what effect contributing more to his private pension will have.

4. Phillip is a banker. He has lived in Morningside his whole life. He has good private pension provision and has a long life expectancy. Andy has worked in manual labour his whole life. He has a full National Insurance Contribution record but is unwell and is not expected to live until the normal retirement age.

5. Andy's doctor has discovered he is suffering from a terminal health condition. He is entitled to retire early and claim his pension before the normal retirement age. If he had a life expectancy of 70 he would be entitled to a higher level of pension as he would be claiming his pension for a shorter duration.

6. Andrew is 68. He wants to work beyond normal retirement age. Because he has already made over 35 years' worth of NICs he has the maximum state pension. A share of his NICs are added into his pay packet.

STATE PENSIONS
SCENARIO - **YES VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 7**

What if Scotland reforms its pension policy?

What if state pensions were tailored to individual circumstances?

What if we could track a person's wealth throughout their life?

What if people from poorer backgrounds, with lower life expectancy, got their pensions sooner?

What if private pensions are nationalised?

What if taking the profit out of private pension providers could provide a larger pension for everybody?

What if we made "Robin Hood" pensions?

AGE OF RETIREMENT
SCENARIO - **NO VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 6**

What if the retirement age is raised faster than life expectancy?

What if richer people benefit increasingly disproportionately from the raised pension age?

What if there is a further decline in saving for retirement?

What if you never retire?

What if retirement age is based on proximity to death?

What if people over the age of 60 are assessed every two years to determine when they get a state pension?

CONTINUE TO WORK PAST RETIREMENT AGE
SCENARIO - **YES VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 7**

What if the state pension is reduced?

What if the retirement age is raised to 75?

What if state pensions are abolished outright?

What if there are not enough relevant jobs for retired people?

What if later retirement means that there are insufficient jobs for younger people?

What if the lack of jobs for younger people results in higher levels of emigration?

What if Britain becomes a retired/aged island?

WORK

Opportunities to:

Design a new internship system which can be regulated?

Develop/reform services to suit a growing number of part time workers?

Form a system of phased retirement in conjunction with phased entry to the workplace?

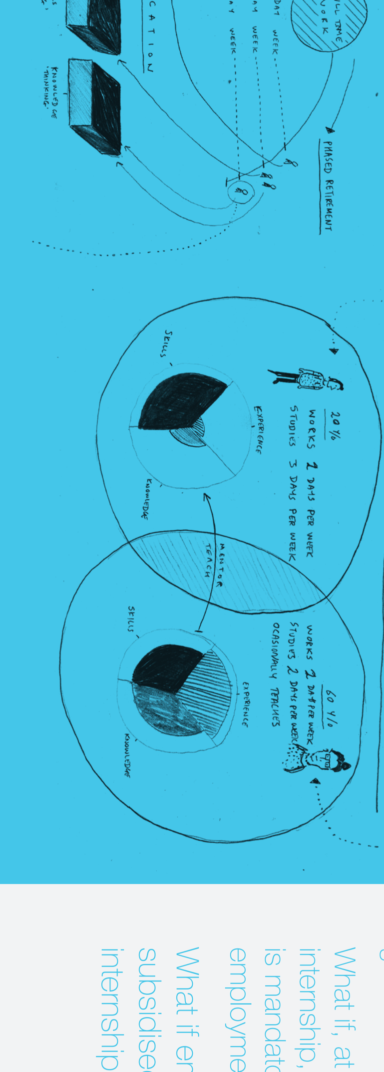
Selected Concept: Phased Retirement

What if question:
What if younger people could be phased into, and older people out of the workplace in a mentoring relationship.

Key Insights:
Older people may want to, or need to work beyond normal retirement age. Younger people are finding education increasingly unaffordable.

Concept Description:
Phased Retirement / Phased employment. As a person approaches retirement age s/he reduces the number of days worked and acts as a mentor for a new recruit. The new recruit will be part time in work, part time education.

Reason for the idea:
Maintains the employees sense of self-worth as they gradually retire. It will reduce the 'shock to the system' of no longer working. It will make education more affordable for younger people, so they in turn are not as in-debt by the time they reach retirement age.



SELF EMPLOYMENT
SCENARIO - **NO VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 7**

What if tighter controls on immigration resulted in a shortage of manual skilled labourers?

What if more people take up skilled trades as opposed to University study?

!!! This area was parked as irrelevant to the research insights gathered !!!

PART TIME WORK
SCENARIO - **NO VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 6**

What if entry into employment is phased in line with above?

What if retirement is phased (full-time, part-time, 2 days per week)?

What if more people end up in part-time work?

INTERNSHIPS
SCENARIO - **YES VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 6**

What if internships became regulated (in terms of pay and rights)?

What if internships are forced to pay the minimum wage?

What if employers had to provide some formal training to interns?

What if there is a bursary system in place to ensure fairness in who can gain access to internships?

What if, at the end of any tuition internship, a summary assessment is mandatory that leads to either employment or intern redundancy?

What if employers are subsidised to offer more tuition internships?

HOUSING

Opportunities to:

consider new financial models to complement home ownership?

design more flexible forms of housing - both in terms of walls/ partitioning, facilities and flexibility of ownership?

Could younger people be given free rent in return for caring for the elderly in their houses?

look at the problems that the "bedroom tax" was brought in to address but in a more caring context?

Could there be different forms of taxation related to housing (see Land Tax, Council Tax, Stamp Duty) that would lead to less inequality?

Could house sharing among the elderly (widowed, divorced, single) help boost housing stock and reduce care requirements?

Could there be a new form of mortgage/rent that would have less commitment than at present on the part of the renter/house owner? (Virtual Home Ownership)

push the housing market away from speculation and towards meeting human needs?

adopt the housing co-operative approach on a national scale?

Selected Concept: Scottish Housing Quango

What If Question:
What if an independent Scotland wanted to make housing more affordable both to rent and buy for its citizens?

Key Insights:
Housing costs have risen disproportionately due to a lack of supply of houses. More people live in single person households which also increases demand. The private rental market has taken house prices even higher, and has replaced a large proportion of social housing formerly provided by local councils.

Concept description:
Scotland decides to build more social housing in brown field sites. The housing will be owned and maintained by co-operatives locally (or by a "Scottish Housing" quango). The state instructs its nationalised banks to not lend for buy to let mortgages.

Reason for the idea:
Housing has become a form of investment almost more than a place to live. The current housing system is leading to greater inequality.

1 Scotland becomes independent. It decides to encourage more immigration. It also wants to address housing problems. New, smaller, affordable houses are built in the current major cities within brown field sites.

2 The houses are rented to their occupants and the entire housing stock is owned and managed by a new organisation "The Scottish Housing Collective" which is a quango comprising a mixture of employees and residents.

3 The current housing associations are merged into the new collective.

Meanwhile...

4 A part of the division of assets and liabilities with the rest of the UK, Scotland takes over 20% of RBS. This becomes a new state owned commercial bank.

5 As the state now owns the new Alba Bank it can dictate business policy. Buy to let mortgages are prohibited.

6 As the supply of affordable rental housing increases the demand for private rental starts to decrease.

HOUSING CO-OPERATIVES
SCENARIO - **YES VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 3**

What if housing associations became housing co-ops?

What if, by buying into a house via a co-op, you are not restricted to one place (nationally)?

What if buy-to-let was prohibited?

BUY TO LET / SHARED OWNERSHIP
SCENARIO - **YES VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 4**

What if Scotland wants to discourage Buy to Let Landlords?

What if younger generations need to retain the flexibility that renting offers?

What if the shared ownership model could be extended?

What if people could own a share of the housing market?

EMPTY ROOMS
SCENARIO - **NO VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 7**

"Empty Rooms" in an unsuccessful UK (amplify to 7) What if the housing shortage continues to grow?

What if people continue to rent for longer?

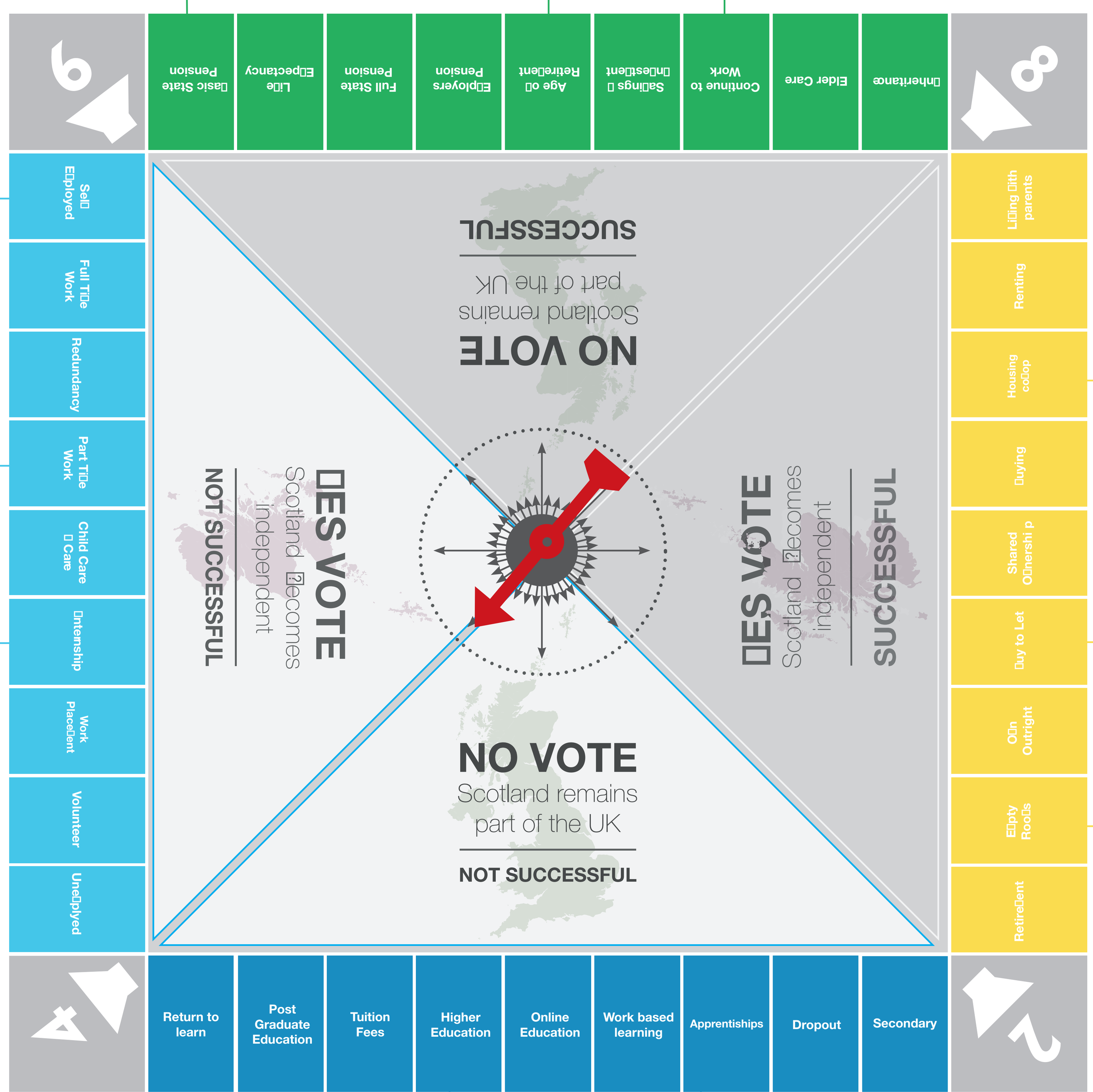
What if people start families in shared accommodation?

What if people no longer aspire to own their homes?

What if people who claim benefits lose the right to choose where they live (after a certain amount of time)?

What if the government introduces low cost, high density accommodation for poorer people/the unemployed?

What if unemployment benefit was abolished?



HIGHER EDUCATION
SCENARIO - **YES VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 3**

What if tuition fees are implemented and uncapped to match the rest of the UK?

What if the Scottish student loan system is expensive and unaffordable to most people?

What if Scotland introduces a two tier education system (paid and free online)?

HIGHER EDUCATION
SCENARIO - **YES VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 2**

What if an independent Scotland takes the opportunity to reform higher education?

What if institutions are divided into institutions of thinking and doing?

ONLINE EDUCATION
SCENARIO - **NO VOTE**
ECONOMY - **SUCCESSFUL**
AMPLIFY **X 5**

What if in a bid to attract more students from the rest of the UK Scotland introduces fast track two year degrees with online learning for one year to supplement the 3rd/4th year?

What if schools in Scotland offer online education in a "Khan Academy" approach?

What if the role of a teacher is reduced to a teaching assistant?

What if schools can generate money through sponsorship and advertising?

What if education is no longer funded by the state?

APPRENTICESHIPS
SCENARIO - **NO VOTE**
ECONOMY - **NOT SUCCESSFUL**
AMPLIFY **X 4**

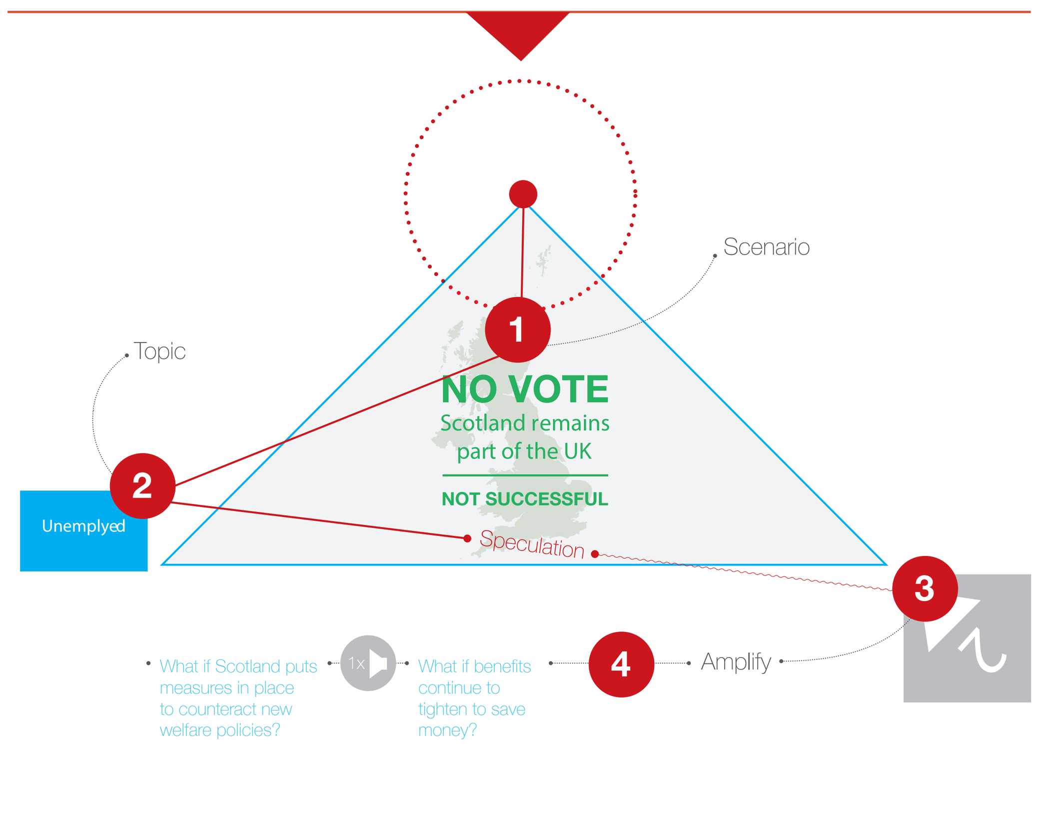
What if apprenticeships have a big increase in popularity?

What if apprenticeships take on a tuition fee model due to supply and demand?

What if international apprentices become more common?

What if employers and educational institutes collaborated to form a new type of education?

ANALYSIS SYSTEM



1 Spin the wheel and see which political scenario it lands in. This scenario will provide a context for the analysis of the particular thread of ideas and opportunities for the topic.

2 Spin the wheel and see which topic it points at. If it arrives at a topic that has been discussed before then re-spin the wheel, except where rule 2.1 applies.

2.1 If the political scenario feels sufficiently different then do not re-spin the wheel but re-consider this topic in the new political context.

3 Spin the wheel a third time. Each corner of the board indicates an "amplification factor". Choose the number that the arrow points closest to, or if it points midway between two numbers (say between 2 and 4) then choose the midpoint (3).

4 Ask the participants to generate "what if" style questions on this particular topic, in the context of this scenario. In the example shown, consider how an unsuccessful UK would treat the unemployed and come up with a first "what if" question. Then ask further "what if's" up to the amplification factor.

AGEING ECONOMICS

Why develop an analysis system?

We wanted to analyse all the topics we had identified and examine each of them in the context of the four different political scenarios. We also wanted to look at what the effect would be for people of different classes where the impact of any political change might be quite distinct. Finally we wanted to "push the boundaries" of each idea - to see how far it could go while still being realistic.

What became clear was that there was simply too much information to process in this way and we began to look for a new way to handle this. The game came back into play and we developed a new approach to selecting the material to deal with. Firstly we wrote out each of the topics under their key thematic area on one side of the board. We divided the board into four triangles, one per political scenario, and a circle representing social class. We then used the "spinner" idea from the earlier game development to select a scenario, a class, a topic and an "amplification factor" which was used to force us to stretch the idea multiple times. This diagram illustrates the questions and opportunities the method generated.

By choosing things at random certain patterns began to emerge. There were many places where we felt that social class did not have a major impact and ultimately we stopped using this as a factor to be selected at random. There was one topic that we analysed twice in the context of two different scenarios - we looked at Higher Education in the context of an Independent Successful Scotland and in an Independent Unsuccessful Scotland and came up with different design opportunities. There was only one topic where we simply gave up - there was not enough supporting evidence in our research to investigate this area to any great depth.

The opportunities felt more interesting in the scenarios of an independent, successful Scotland. This was perhaps because there would be more change under independence and more opportunity to finance the type of programmes that the Scottish people might want - supporting a more egalitarian society.

In essence the game has become a design outcome in its own right. It is a tool that can be used to spark thinking by making the design team look at variety of different things in a random way - inspiring ideas rather than ploughing through huge quantities of material in a systematic and perhaps more dry way.

EDUCATION

Opportunities to:

Make stronger connections between employers and educational institutes?

Re-brand apprenticeships? Apprenticeships will be offered in the same way as university degrees with prospectuses, campuses and accommodation.

Explore alternative funding methods for postgraduate study?

Selected Concept: Institutions of Thinking and Doing

Key Insights:
- Costs of education versus value/employability
- Many employers prefer to train people in-house
- Insufficient consideration given to whether a degree provides marketable skills/job prospects

Reason For the idea:
There is a tension between the cost of education and the employability that degrees provide. There is a constant rise in people going to university but evidence suggests that degrees are not enough to secure jobs, and graduates often take work that has no relevance to their degrees. This idea seeks to strengthen the connections between work and education.

Concept description:
In a future independent Scotland there is an opportunity to reform education and workplace training. Universities are separated into three types of institutions:

Thinking – Doing – Experience

Degrees can be tailored to the demands of the workplace – and students can see industry demands in real time – and tailor degrees to this.

What if question:
What if universities were divided into institutes of thinking and doing?

The New Institution

1 A boom in the Scottish technology sector has created opportunity for growth but there is a shortage of skills and innovation.

2 The education institution creates courses of study in collaboration with key players in the technology sector.

3 As the graduates start coming through, the target degrees change in line with industry requirements.

4 Where there are small skills shortages, mini courses of study can be introduced for the current workforce to top up skills.

The Students

1 Students applying university can tailor their degrees to areas of personal interest through to areas that industry requires skills in.

2 The students can create a target degree – or follow the industry recommendations.

3 If a graduate later finds out that their degree is not valuable they can top up with elective based learning.