

Dr Debbie Harrison

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Current research and consultancy roles

- Visiting Professor at the Pensions Institute at Cass Business School: author of pensions practitioner reports covering DB, DC, hybrids: private sector, public sector, state; UK and overseas pension systems. Focus includes investment, longevity, mortality, and morbidity risk, demography, law, regulation, policy, and behavioural economics (in relation to individuals and markets). For reports, see below and <http://www.pensions-institute.org/reports.html>
- Member of the Actuarial Stakeholder Group at the Financial Reporting Council (FRC), which supervises actuarial, accounting and auditing in the UK and is also responsible for corporate governance and reporting standards. The ASG advises the FRC on actuarial matters in relation to organisations that make use of actuarial services in the UK. See <https://www.frc.org.uk/About-the-FRC/FRC-structure/Actuarial-Council/Actuarial-User-Group.aspx>
- Trustee of the Financial Inclusion Centre, a research charity dedicated to policy change in financial services to deliver affordable products to lower-earners. See <http://inclusioncentre.co.uk/wordpress29/>
- Board member of the Investment & Pensions Europe (IPE) Pensions Scholarship Fund, a not-for-profit activity that aims to further pensions education and research across Europe, with a particular focus on higher education. See <http://www.ipe.com/also-from-ipe/ipe-pensions-scholarship-fund/>

Recent research and consultancy roles

- Adviser to the Department for Work and Pensions on auto-enrolment and to the OFT on competition in the DC workplace scheme market.
- Member of the Financial Services Consumer Panel, which advises the Financial Conduct Authority on regulation and policy.
- Author and consultant: Organisation for Economic Cooperation and Development¹
- Author and consultant: Pensions & Lifetime Investment Association (previously National Association of Pension Funds): author and consultant.
- Regular contributor to the Financial Times for 25 years, among a wide range of other national and international specialist publications.

¹ See, for example, http://www.oecd-ilibrary.org/finance-and-investment/oecd-working-papers-on-insurance-and-private-pensions_19936397;jsessionid=b2fiekhpcm2kl.x-oecd-live-02

Pensions Institute research

- The Independent Review of Retirement Income (IRRI): senior consultant, working with the IRRI Chair, David Blake. (The IRRI was established in May 2014 by the Official Opposition to review the pensions market in the UK.) Co-author of the call for evidence (November 2014) and main interviewer for the market analysis in the final report: We Need a National Narrative: Building a Consensus around Retirement Income, March 2016.
- The Greatest Good for the Greatest Number: An examination of early intervention strategies for trustees and sponsoring employers of stressed defined benefit schemes, December 2015.
- The Meaning of Life: An uncertain future for the traditional life company business model in the UK's private sector pensions market, November 2015.
- VfM: Assessing value for money in defined contribution default funds, January 2014
- Returning to the core: Rediscovering a role for real estate and DC pension professionals, October 2013
- A healthier way to de-risk: The introduction of medical underwriting to the defined benefit de-risking market', February 2013
- An Evaluation of Investment Governance in London Local Government Pension Schemes, November 2012
- Caveat Venditor: The brave new world of auto-enrolment should be governed by the principle of seller not buyer beware, October 2012.
- Treating DC scheme members fairly in retirement?', joint report with the National Association of Pension Funds, February 2012
- And death shall have no dominion: Life settlements and the ethics of profiting from mortality, July 2008
- Are customers in closed life funds being treated fairly? Raising the bar for advice, administration, communications, and governance, for the Financial Services Consumer Panel, September 2007
- Dealing with the reluctant pensions investor: Innovation and governance in DC investment, April 2007
- Accessible Annuities: How the industry can empower consumers to make rational choices, March 2006.
- Pyrrhic Victory? The unintended consequences of the Pensions Act 2004, October 2005
- DC Design and Delivery, October 2004

Education

- PhD, 2008, Birkbeck, University of London
- MA, 2003, Birkbeck
- BA, 1978, University of Nottingham