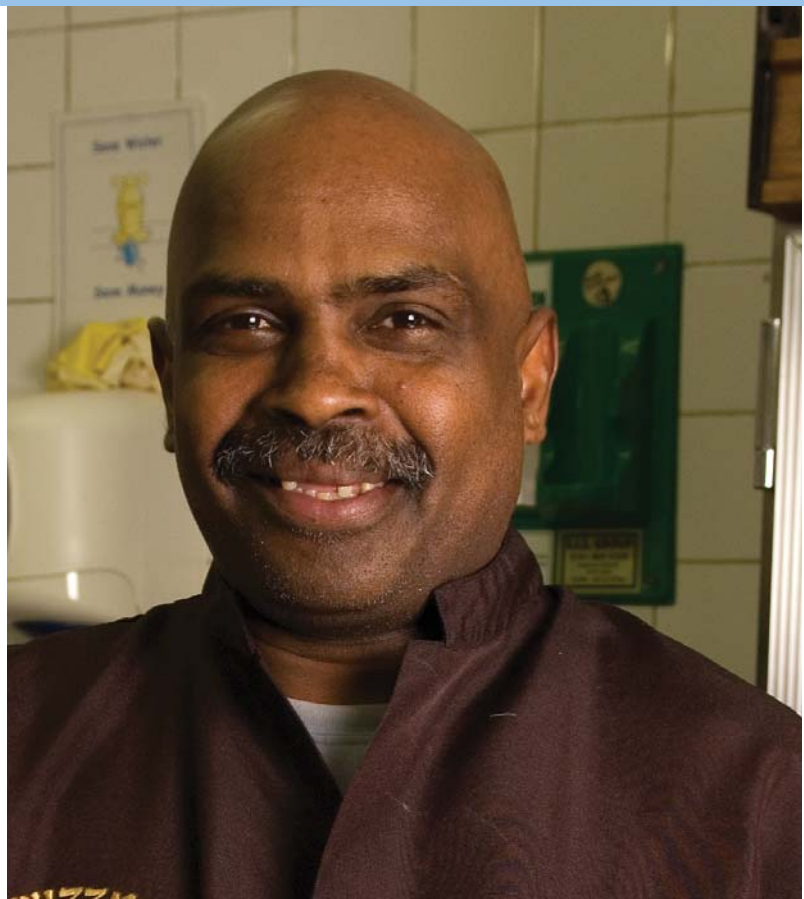




A New Vision for Older Workers: Retain, Retrain, Recruit

Report to Government by Dr Ros Altmann CBE
Business Champion for Older Workers



A New Vision for Older Workers: Retain, Retrain, Recruit

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Ministerial Foreword

The landscape of our workforce is changing as we are living longer. By 2022 the number of people in the workforce aged 50 to State Pension age will have risen to 13.8 million and the number aged 16-49 will have reduced by 700,000. Given these changes we are working with businesses to ensure everyone – Government, employers and individuals - can adapt accordingly to the changing face of the workforce.

An Age UK study showed that older workers are as productive and willing to work as flexibly as their younger counterparts and far from the scare stories that older workers crowd out younger workers, an IFS study found this was certainly not the case. As our workforce ages, taking better advantage of the skills and experience of our more senior workers will boost the economy. According to Saga, “many employers recognise the great work ethic, experience and life skills that older employees offer.”

Through our schemes we have helped thousands of older people find work, many of whom are utilising their years of experience to help their younger colleagues. We have also supported those who chose to set up their own business, giving them a chance to build the kind of retirement they envisage for themselves.

We asked Dr. Ros Altmann to take on the role of Business Champion for Older Workers to drive the culture change that needs to happen amongst employers and employees in respect of later life working. This Government has done much to champion and support the older worker, such as abolishing the default retirement age and extending the right to request flexible working, but legislation alone is not enough. Therefore we need to revolutionise the way we think about later life working and older workers, and there is no more powerful advocate on ageing issues than Dr. Altmann.

Dr. Altmann has dedicated 15 years to this subject which is why she has been chosen for this role. She has met a wide range of jobseekers, employees, employers, sector bodies and many more to hear first-hand about the current situation and explore a range of possibilities. Her report challenges us to think carefully about what more the Government can do to encourage fuller working lives and also what role employers, individuals and the media have to play.

We thank Dr. Ros Altmann for her work, her leadership and for this report which demonstrates how getting our approach to an ageing workforce right will benefit us all.



A handwritten signature in black ink that reads "Steve Webb".

**The Rt Hon Steve Webb MP
Minister for Pensions**



A handwritten signature in black ink that reads "Esther McVey".

**The Rt Hon Esther McVey MP
Minister for Employment**

Introduction by the Business Champion for Older Workers

A New Vision for Older Workers

I am grateful to Pensions Minister Steve Webb and Employment Minister Esther McVey for asking me to launch this review of later life working. My findings and recommendations have the power to improve the working lives and the lifetime incomes of Britain's over 50s. They could also transform the long term future of British business. My task is to speak without fear or favour to challenge outdated stereotypes of older workers, and to champion reforms with the potential to enhance millions of people's lives.

I am grateful too for the groundswell of support for reform across a growing number of industries – not least in the Business Taskforce I have set up to explore a wide range of initiatives. This expert Taskforce is made up of corporate leaders, HR professionals, recruiters, financial services companies, trade bodies, employer organisations including the Confederation of British Industry, Institute of Directors and Federation of Small Businesses, as well as older workers' representatives such as the Trades Union Congress, Jobcentre Plus and Age UK.

Encouraging and enabling those who want to work longer is an idea whose time has come. It has the power to increase our country's economic activity significantly in the coming years. That is why I hope this report marks the beginning of a great national debate. The over 50s are a major untapped resource – a hidden talent pool that can boost output, employment and living standards now and in the future.

By contrast, the 'nirvana' of early retirement makes little sense when life expectancy has increased and pensions can be problematical. It is also a recipe for economic decline. This is because by 2022, there will be 700,000 fewer people aged 16 to 49 in the UK - but 3.7 million more people aged between 50 and State Pension age. If the over 50s continue to leave the workforce in line with previous norms we would suffer serious labour and skills shortages, which simply could not be filled by immigration alone.

The obvious solution is to embrace later life working, helping to realise the potential of older workers who have so much experience and talent to offer. This is not about being forced to work on, but enabling and encouraging those who want a fuller working life. Older workers can play a vital role in future growth both for individual businesses and the wider economy overall.

We must make sure older people's skills do not go to waste. As we can look forward to living longer, we need to re-think what 'retirement' looks like, especially as the population dynamics change. There are many potential advantages for all of us, including a stronger economy, higher living standards, less pensioner poverty, reduced benefit spending, and improved national wellbeing and intergenerational cohesion.

But if we are to seize the moment, changes are urgently required to overcome the many barriers to later life working which I have identified. Our concept of retirement must move with the times as people's lives and the population demographics change.



M.L. (aged 65)



I think society in general thinks retirement is age rather than attitude related. I've lost count of the number of people who have suggested that I should be retired because I'm now 65 years old. They just don't seem to understand that I enjoy what I do, I still feel I can make a contribution and that you can't buy experience.

An increasing number of employers, individuals and organisations understand both the challenges of an ageing population and the benefits of employing older workers. But they are still a minority. Age discrimination and unconscious bias remain widespread problems in the UK labour market and more action is needed to overcome this. We need every business to wake up and recognise the value of older workers. There is so much potential – let's realise it!

As a society, in recent decades, we have made great strides for working mothers in the workplace. The work environment for women after childbirth is vastly different nowadays compared to forty years ago. I believe we will see a similar radical change in opportunities for older workers too in the coming years.

The Government has made a good start by abolishing the default retirement age - so you are no longer forced to stop work at 65 - and extending the right to request flexible working.

But more, much more, is needed. This is an issue of such national importance that I believe the Government should consider creating a permanent official role, across all Departments, overseeing policies to overcome the current barriers and encourage fuller working lives.

On a practical level, I recommend introducing funding for **mature apprenticeships**, particularly for those wanting to return to work after caring, or needing to change career. The cost of apprenticeships for younger people is already generously subsidised and this system is delivering good results. The same kind of extra funding support could work wonders for the employment prospects of many over 50s.

Employers need to adopt **age friendly policies** such as flexible working, phased retirement, family care leave and even gap breaks. This can facilitate a new type of retirement, where people cut down rather than suddenly stop working, where health and wellbeing policies take account of older workers' needs (including support for women through the menopause) and where employers enable staff to combine work with caring responsibilities. Line managers with the right skills are crucial to successfully supporting older workers.

To achieve these aims, employers will need to focus on the 3 'R's:

- **Retain** – keeping older workers and their skills in the workplace through, for example, flexible working;
- **Retrain** – ongoing workplace training irrespective of age, and opportunities for Mid-life Career Reviews; and
- **Recruit** – stamp out age discrimination from the recruitment process.

Of course older workers themselves need to embrace the opportunities too. Just as we need employers to offer training, we need employees to take up the training and consider changing careers if necessary, rather than just retiring.

Other recommendations contained in this report are based upon discussions within my Business Taskforce, my findings from conversations with employers, employees, and jobseekers, numerous information gathering meetings plus available research.

Ros Altmann

**Dr Ros Altmann CBE,
Business Champion for Older Workers**



Executive Summary

Encouraging and enabling those who want to work longer has the power to increase our country's economic activity significantly in the future. As people are living longer, we need to re-think what 'retirement' looks like. This is not about forcing people to work on, but supporting those who want to maintain a fuller working life. If we are to seize the moment, changes are urgently required to overcome the barriers to later life working. Our concept of retirement and ageing in the workforce must move with the times as people's lives and the population demographics change.

Section 1: The Benefits of Fuller Working Lives

There is an **economic case** for fuller working lives. Research by the National Institute of Economic and Social Research (NIESR) suggests that if people worked an extra 3 years this would add up to 3.25% in real Gross Domestic Product (GDP) per year by 2033. In today's terms, adding 3.25% to 2014 GDP would be equivalent to an extra £55bn. Contrary to popular myth, the evidence shows that keeping more older people in work actually improves employment prospects for younger generations, and has in some cases even increased their wages" There is also a clear **business case** as the ageing workforce is already starting to cause skill shortages in certain sectors which will only worsen in future years if the most experienced workers retire as before. A fuller working life can also give individuals the chance to have the retirement they choose as well as the other social and psychological benefits that working provides. So encouraging later life working is good for the economy and good for individuals – and it is also good for business.

Section 2: Findings and Observations – The Barriers to Later Life Working

Outdated stereotypes, unconscious bias and age discrimination all contribute to preventing older people from staying in or returning to work. And all these mean that age is one of the major hurdles that hinders successful job search. Other hurdles include low skills, lack of confidence, inadequate up to date qualifications, long-term health conditions, disabilities and the difficulty of combining work with caring. Many over 50s are affected by some or all of these factors, with older women facing particular barriers. Social norms that dictate the 'expected' age of retirement can be slow to change, but there is evidence that this is already underway. There are numerous solutions to overcome the barriers to fuller working lives. These can be split conceptually into the three 'R's: Retain, Retrain and Recruit older workers.

RETAIN: As the demographic pressures mount, failing to hold onto skilled older employees is likely to damage business performance as firms lose valuable skills. Retaining this talent may mean allowing people to work flexibly to

accommodate caring responsibilities or health considerations, or changing the nature of a role to lessen its physical demands.

RETRAIN: One solution to helping older workers remain in work is to ensure their skills are kept up to date. As the modern workplace is constantly changing, those who are not trained in the latest practices will not be properly equipped for job success. Too often, training stops at age 50 or so. In addition, even if there are some jobs which people cannot continue to perform for health reasons, that does not mean they must leave work altogether. Improving skills can offer a new lease of working life, including as a self-employed person.

RECRUIT: There is evidence of age discrimination in the recruitment process and the recruitment industry needs to raise its standards to ensure compliance with the law. It is also vital that older people themselves are equipped for modern job search. Much recruitment now takes place online or through social media, and those over 50s who lack strong IT skills are at a clear disadvantage.

SELF-EMPLOYMENT: Whilst self-employment is not for everyone, it can provide the flexibility that many older workers want or need. It offers another avenue to utilise the skills they have acquired over a lifetime of employment, gives them financial independence, flexibility in working hours and the opportunity to rise to a new professional challenge. Encouragingly, older entrepreneurs are more likely to succeed and there has been a 140% increase in over-65s running their own business since 2000.

Section 3: Older Women and the Labour Market

The cohort of women who are now reaching their 50s and 60s has been especially disadvantaged in terms of lifetime income and pensions, and faces particular workplace barriers. They are more likely than their male colleagues to be carers which can have an impact on how they manage work, and although both men and women can face various health challenges as they get older, women have a particular health issue which is largely ignored in workplace thinking - the menopause. The potential impact of this important life event should be taken more seriously, talking about it more openly in the workplace and introducing support for those affected.

Section 4: My Recommendations

An increasing number of employers, individuals and organisations understand both the challenges of an ageing population and the benefits of employing older workers. But they are still a minority. My recommendations are aimed at ensuring everyone wakes up and recognises the value of older workers. We must realise this potential.

KEY RECOMMENDATIONS TO GOVERNMENT:

1. **RETAIN** - Explain the case for longer working lives to employers and the public: Government should fund a major research project and

communications campaign, targeting both employers and individuals, to communicate a fully researched economic and business case for ensuring more older workers in the labour force. It must look to break down the barriers, offer solutions and support for all employers, employees, self-employed or out-of-work. This will include considering the appointment of a permanent cross-Government role to champion the needs and benefits of older workers. Consideration should also be given to working with business to deliver a national 'Age Confident' campaign, modelled on the success of 'Disability Confident'.

2. **RETRAIN** - Government needs to develop a cross-Government national strategy to address adult skills gaps and ongoing retraining requirements, jointly owned by the Department for Work and Pensions (DWP) and the Department for Business, Innovation and Skills (BIS). This would include subsidising apprenticeships for older workers in the same way as for younger workers, wider availability of IT skills training, adult learning loans and Mid-life Career Reviews.
3. **RECRUIT** - Government must tackle age discrimination, imposing penalties for breaking the law, and it could consider encouraging whistle-blowing against ageism in the workplace. The recruitment industry, in which I have found extensive anecdotal evidence of discrimination against older applicants, needs to look at ways to drive better adherence to voluntary codes of practice. If this voluntary, industry-led approach does not work it may be that an EHRC investigation of the recruitment industry is ultimately required.
4. **RECRUIT** - Government must improve the service of Jobcentres to ensure better outcomes for older jobseekers and returning carers. This requires collecting and publishing data on the effectiveness of existing policies, more early intervention, increasing emphasis on one-to-one support and training for older jobseekers, particular help with IT, CVs and social media.
5. **RECRUIT** - Social Impact Bonds - I recommend that the Government considers the best way to harness the power of social investment to promote the recruitment of more older workers – particularly the most vulnerable or hardest to place - and facilitate more flexible or part-time work as an alternative to retirement. The savings to health services, benefit spending and the boost to tax revenues and growth should offer attractive potential returns to investors.
6. **RECRUIT AND RETAIN** - Government should consider introducing temporary National Insurance relief for employers who keep on or recruit older workers.

KEY RECOMMENDATIONS TO BUSINESSES/EMPLOYERS

7. **RETAIN** - Plan effectively for an ageing workforce – consider an age and skills audit of your business, to ensure you are making the most of the knowledge and skills of your older workers and planning for the longer term; make sure all line managers are trained in managing older workers and

age-diverse teams and are promoting healthy ageing, as well as flexible working. Considering offering family crisis leave, gap breaks and alumni programmes are other ways of retaining the skills of older staff rather than losing them.

8. **RETRAIN** - Age should not be a barrier to training opportunities. Ensure your workplace offers adequate training opportunities for all staff, regardless of age and, if possible, facilitate training for new roles for those in physically demanding jobs.
9. **RECRUIT** - Monitor age as a diversity characteristic, particularly in the recruitment process. Consider using a strapline in job adverts to welcome all-age applicants and ensuring your organisation overcomes any unconscious bias or discrimination by tracking age profiles of successful candidates and potentially offering apprenticeships for older workers as well as the young.

RECOMMENDATIONS FOR OLDER WORKERS AND MEDIA

10. **DON'T WRITE YOURSELF OFF** - Rethink your retirement and later life working plans, as retirement can be a process, rather than a one-off event. This means breaking away from the social norms you have grown up with which dictate that people should expect to stop work by their mid-60s. Instead, you can consider staying on, perhaps with more flexible working, or downshifting to a less stressful role, rather than stopping work altogether. This can improve your financial, physical and mental wellbeing.
11. **NEW IMAGES FOR OLD PEOPLE** - old age needs a media rebrand. The images used to accompany stories of older people are outdated and contribute to the negative connotations of age. Wizen hands and walking sticks perpetuate unhelpful stereotypes. I would urge the visual media to use more older presenters, especially females, and to consider removing images of road warning signs showing stooped-over people as a hazard to road-users.
12. **MENOPAUSE SUPPORT AND AWARENESS** - All employers should consider making provision and ensuring support for older women who are going through the menopause. Currently there is no training for line managers to deal with this issue, which will affect around half the UK workforce at some point in their later lives. This will include performance reviews taking account of women's health issues relating to menopause, employers taking the problems experienced by some women more seriously, and considering workplace adjustments to take account of such issues. I also recommend the Government consider funding for research into menopause symptom alleviation and management, as too many older women are left to cope on their own, without support or understanding from colleagues and managers. This should not be a 'taboo' issue any longer, it is a health issue like any other, but it only affects women.

Conclusion

I hope that my initial findings and recommendations will form the basis of much further work on the role of later life working in boosting Britain's businesses and economy. My vision is for a future where every older person who wants to work, can work, where flexible working and phased retirement are the accepted, and indeed expected, norm. In this future we will have an economy that is stronger than ever, enhanced by the valuable contribution older workers can make as part of a multi-generational workforce.

Section 1

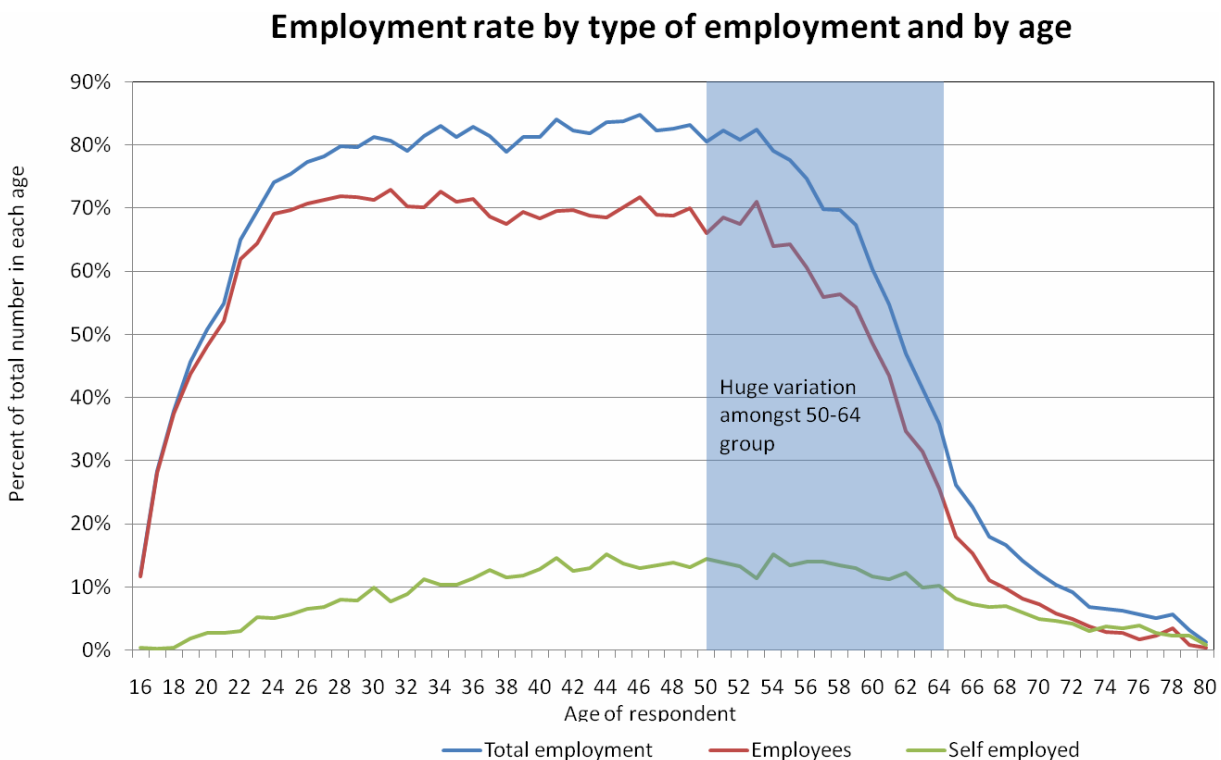
The Benefits of Fuller Working Lives

The Economic Case

With an ageing population, encouraging and enabling more people to work for longer will boost economic growth, both short-term and longer-term. Demographic changes, coupled with rising longevity and improved health, present major opportunities for employers to harness the benefits of taking on older staff. Indeed, businesses which continue to believe they can rely solely on a young workforce face serious long-term threats.

If employment rates for older workers do not change, the number of people aged 50 to State Pension age who are not working could increase from 2.9 million to over 5.4 million by 2033. That means an additional 2.5 million people would be economically inactive, many of whom will have relatively low incomes and inadequate pensions, and therefore might want or need to keep working. As life expectancy rises, continued retirement at previous ages, or even earlier retirement, will place a rising burden on younger generations. Immigration alone cannot fill the gap.

The chart below shows the dramatic drop in labour force participation that occurs after age 50. Employment rates decline sharply from over 80% of 50 year olds being in work, to around 60% of 60 year-olds and just 30% of 65 year-olds.



Source: ONS Labour Force Survey (Q1 2014) with thanks to Business in the Community/ILC-UK

Indeed, historically, the trends have been stark. In the 1950s, over 90% of men aged 60 to 64 were working, while it is now around 50%. The policy challenge is to try to ensure more of the over 50s stay in work, rather than retiring earlier than they ideally wish to.

Early retirement might be sustainable if younger generations had the capacity to fund ever-rising numbers of economically inactive members of society, or if the older generations had prepared for a far longer retirement. However, neither of these factors can be relied upon.

The younger generations are far less numerous than the baby boomers who are now reaching their late 50s and 60s, and there has been insufficient financial preparation for much longer periods of retirement. With defined benefit pension schemes, the burden of support falls on employers rather than individuals, but most schemes in the private sector are now closed. As pension provision moves to less generous defined contribution pensions, millions of older people will not be able to rely on a decent level of later life income, especially as annuity rates have fallen and investment returns have not met expected forecasts. The value of working longer to boost later life income is clear. Fortunately, this also coincides with changing attitudes that are far more welcoming of later retirement.

Research by the NIESR¹ shows that older workers represent a hidden boost for the economy - if all over 50s worked just one year longer, this would increase GDP by 1% per year. DWP analysis suggests that if half of the 1.2 million older workers who are currently unemployed or inactive and would like to work were to move into employment this could add up to £25bn a year to GDP if they worked full-time and up to £9bn if they worked part-time.

The same NIESR publication suggests that if people worked an extra 3 years this would add up to 3.25% to real GDP per year by 2033. In today's terms, adding 3.25% to 2014 GDP would be equivalent to an extra £55bn.

Enabling those who want to keep working in later life to do so, can mean higher lifetime income for millions of people, more output in the economy and higher spending power in the longer term, which will mean higher economic growth and better living standards for all of us.

Older people's attitudes are changing – they want to work longer: To support my role as Business Champion for Older Workers, the DWP commissioned some research to explore people's attitudes to retirement, to working longer and their experiences in the labour market². The results showed that nearly half of respondents still want to be working between the ages of 65-70 and 39% do not want to retire in the conventional manner but prefer to have a period of part time work before fully retiring.

¹ "The macroeconomic impact from extending working lives " by Ray Barrell, Simon Kirby and Ali Orazgani.

² DWP (2015). Attitudes of the over 50s to Fuller Working Lives

The independent YouGov survey of over 2,000 retired and non-retired over 50s reveals that traditional views of retirement are changing.

Majority want to work longer: When asked what their ideal working pattern would be between ages 60 and 65, only 15% of non-retired over 50s said they would want to stop working altogether. When asked their ideal working pattern from ages 65 to 70, around half would like to still be working, although preferably on a part-time, rather than full-time, basis. If the results are applied to the whole UK population, this suggests 4.8 million people want to keep working and not be retired between ages 65 and 70³. Currently, there are around 1.2 million over 65s still in work. Therefore, there is potential for a significant rise in later life work.

People planning to retire later: Around half (49%) of the non-retired over 50s said they have increased their expected retirement age in recent years.

Traditional retirement outdated: Traditional ideas of a fixed, one-off, retirement date no longer seem to apply. The survey shows that nearly two-thirds of over 50s do not believe that working full-time and then stopping altogether is the best way to retire. More than a third (36%) of those already retired say their advice to others would be to 'consider switching to flexible or part-time work for a period first' before stopping work altogether.

Later life training and flexible work: It is encouraging that almost half (47%) of all over 50s not currently retired would be interested in taking a training course to improve their skills. If employers can help people combine training for new roles, or improving their skills, with flexible working as they get older, the survey suggests there could be a major increase in wellbeing for our ageing population, as well as better economic growth.

Over half of over-50s unaware that they won't pay NI contributions if working past State Pension age: One fascinating finding is that over half of over 50s were unaware that they can work beyond State Pension age without having to pay National Insurance. This suggests scope for further education and information to help people understand the significant potential benefits of working longer if they wish to.

Support for idea of 'gap-breaks': Over one in four over 50s said they would be interested in taking a few months off and then returning to work, as an alternative to retirement. Many people could benefit from a break, after years of full-time work, but after that break want to return to work refreshed.

2.3 million retirees miss work⁴: More than one in five retirees say they wish they had worked longer (equivalent to 2.3 million people nationwide). 38% say they miss the social interaction of work, indeed far more than the 27% who say they miss the income. Around one in five (18%) say they miss the feeling they are doing something useful. 33% of those working aged over 70 said they did so because they enjoyed it.

³This assumes that the views in the poll are representative of the national population.

⁴ This assumes that the views in the poll are representative of the national population.

One in ten felt they had to retire but didn't want to: Importantly, 11% of retirees say they did not really want to retire but felt they had to, or were expected to. This is a waste of resources for the economy as a whole and individuals affected will be poorer than they need to be for the rest of their life.

The results are echoed in research among other European countries too: Fascinating research from the EU Eurofund research in 2014⁵ reveals that across the continent, older people who have already retired would prefer to be working. Surveys among EU nations show that more than half (53%) of all retirees would like to work - and the proportion is even higher for those who are younger, healthier and better educated.

56% of people aged 60-69 who are already retired would still like to be working, while an astonishing 44% of retirees in their 70s also say they would like to work.

Of those who are already retired, 49% of women and 33% of men say they would prefer to work part-time. Many people who retired would have preferred some time off and then to return to work part-time, perhaps in mentoring roles, or to learn new skills. Currently, the idea of retirement is usually a one-off decision, whereas the surveys suggest most people would prefer to be able to retire more gradually.

And this is not just because of the money, 50% say they would want to work even if they weren't struggling to make ends meet. Older people say they are happy to volunteer but would like paid work too: 56% of people aged over 50 who are volunteering are happy to be doing that but would like to spend more time in paid work as well.

From a business perspective, it is also interesting that job satisfaction for older people seems higher than for younger staff. Of those people aged over 65 who are still working, 70% say they would enjoy working even if they didn't need the money - this compares with 52% for those aged 50-64, and 49% for 15-49 year olds.

Retirement should be a process not an event – a journey not a destination. These surveys are an indication that there is a historic opportunity to reinvent retirement. Many of those who have retired may just have needed a break from work, or would have liked to continue at a less intense level, rather than stopping altogether.

As people are living longer healthier lives we must look for opportunities to extend working life and boost business and the economy, as well as reducing the burdens of an ageing population on future generations.

⁵ The research paper is: Eurofound (2014), Work preferences after 50, Publications Office of the European Union, Luxembourg
http://eurofound.europa.eu/sites/default/files/ef_files/pubdocs/2014/03/en/1/EF1403EN.pdf

Later life working brings many benefits to society and the economy:

Extending working lives in an ageing population has the power to benefit society, the economy and individuals themselves. If people keep retiring in the traditional way, a significant potential opportunity for better later life will be wasted.

Prolonging average working life can mean:

- Higher national income, production and growth
- Lower unemployment and higher wages for younger generations
- Improved intergenerational cohesion
- Lower benefit spend and pensioner poverty
- Improved health and wellbeing and reduced health spending

The Business Case

It is not only the wider economy that will benefit. Employing older workers can bring many recognised benefits to business too. Research suggests the majority of older workers are just as productive as younger staff (at least up to age 70)⁶. I have been told that retaining older staff can offer many advantages to employers. These include:

- retention of experience and firm-specific knowledge
- reduced skill shortage
- lower staff turnover as older workers are less likely to leave
- lower costs of recruitment and training - it is estimated that the average cost of recruiting and training new staff can be £6000. If more older workers are retained or move to a new type of work with their current employer, there would be significant savings in recruitment and training costs
- meeting customer desires for an age-diverse workforce as the customer base ages
- higher customer satisfaction levels which drive higher profits
- improved staff morale

Businesses may be reluctant to recruit or retain older workers because they believe they will soon retire and therefore cannot make a long-term commitment to the business. But employers have suggested to me that older workers often stay with them longer than younger staff looking to climb the career ladder. The reality is that workers of all ages leave companies all the time. Therefore, businesses can benefit from ensuring they train older as well as younger people.

⁶ *An update of the literature on age and employment*, Health & Safety Laboratory, 2010 Any loss of speed is offset by better judgment based on many years of experience

Particular characteristics of older workers which businesses tell me they value highly include:

- experience of work and life experience
- loyalty, reliability and good time management skills, patience and calmness under pressure
- ability to engage well with other people and strong customer service empathy
- ability to mentor younger staff

In a recent CIPD survey⁷, workers were asked to identify the benefits of working within an age-diverse team. They cited having different perspectives, knowledge sharing, new ideas and improved problem solving as major advantages.

If older workers can bring so many positive attributes to employers, it is surprising that business leaders and managers need persuading. It seems many firms have failed to overcome traditional stereotypes and, either consciously or unconsciously, are biased against older workers.

Failure to encourage longer working lives will place larger tax burdens on younger generations.

The demographic statistics are startling. Over the next few years, there will be 3.7 million more people aged between 50 and State Pension age, but 0.7 million fewer people aged 16 to 49. This net shortfall of workers cannot be filled by immigration of 200,000 a year. With our ageing population, businesses urgently need to recognise the demographic inevitability – either more over-50s will work longer, or we face declining economic growth.

⁷ From CIPD managing an age diverse workforce:
https://www.cipd.co.uk/binaries/managing-an-age-diverse-workforce_2014.PDF

Of course, the best people to make the business case for employing older workers are businesses themselves. So I asked some members of my Business Taskforce for their thoughts:



Steelite International - Louise Griffin, HR Manager, says:



As a successful British manufacturing business which exports to over 140 countries across the globe, we owe our success to the quality of our workforce, a key element of which is the diversity of age and experience we have within the business. Over decades, we have found that working hard to recruit and retain the right older workers, as well as investing in apprenticeships and developing school leavers and graduates, gives our workforce the correct balance and subsequently enables us to reach the levels of success that we have.



National Express – Jenifer Richmond, HR Director, says:



For us taking on and retaining older workers isn't about compromising or bowing to political correctness – it makes sound business sense. We really value being able to have a good mix of older and younger employees as these often make up our best performing teams. Mixing with and learning from older staff is often the best way in which our younger employees and apprentices can learn, as well as being a great example of being reliable and having a positive work ethic. It is also the case that our customer base is diverse in age, and it is important that we have a workforce that reflects that. As National Express continues to grow and expand as a company, the contribution made by our older workers very much forms part of the plan.



McDonald's - Lisa Jones, HR Director McDonald's UK, says:



One of McDonald's greatest strengths is its diversity in the workplace. Our workforce reflects the communities in which we operate and we are a proud employer of over 100,000 people in the UK, from the age of 16, through to workers in their 80s. The benefits of having 'later life' employees working alongside younger people, are numerous.

Previous research has shown our older employees provide some of the best customer service and often play a supportive role to the younger generation of employees. They also tend to empathise and connect well with our customers and they have the ability and desire to go the extra mile. Our flexible contracts make McDonald's an attractive employer for those in later life, as they choose hours to suit their needs, which can fit around the care of family members such as grandchildren and spouses.

Keeping more over 50s in employment does not mean fewer jobs for the young: One of the most persistent myths I have encountered is that encouraging more older workers in the labour force will take jobs away from the young. This so called ‘lump of labour fallacy’ has been roundly discredited by academic studies but still colours people’s views.

Research shows that having more over 50s in work, is actually associated with both lower unemployment and higher wages for the young. A paper by Rene Boheim⁸ looks at numerous previous studies and concludes that increasing the retirement age leads to an increase in wages and employment of younger workers. So it is in the interests of all of us to enable more older people to stay in work. Older and younger workers are not readily substituted for each other. The skills of older people such as life and job-specific experience, are generally different from those of younger people who have not yet experienced a long working life.

There is not a fixed number of jobs in the economy: Although superficially counter-intuitive, it is not true that each older worker in a job denies employment to a younger person. This is not how economies work. There is not a fixed number of jobs. The more spending power in the economy, the more jobs can be created. If companies and individuals earn more, economic activity and employment increase. In an individual company there may be a fixed number of positions, but only over the short-term. If business is good, the company can create more jobs – but if demand for the company’s goods or services declines, it will reduce the number of jobs. This also applies to the economy as a whole. So keeping more older people in work means increasing their lifetime incomes and they have more money to spend. Conversely, if more older people stop work, they will have lower spending power and ultimately there will be fewer jobs for younger people.

Younger people’s employment prospects rise as employment rates of older people increase: As the number of workers aged 55 and over increases, overall employment rises and unemployment falls⁹, and there is even some evidence that younger people’s wages may also increase¹⁰.

Historical evidence supports this conclusion: For example, after World War Two, the dramatic increase in women’s labour force participation did not mean fewer jobs for men. Instead, it boosted economic growth, and more two-earner families with higher disposable income created new jobs as spending power in the economy increased.

⁸ [\[http://wol.iza.org/articles/effect-of-early-retirement-schemes-on-youth-employment.pdf\]](http://wol.iza.org/articles/effect-of-early-retirement-schemes-on-youth-employment.pdf)
‘The effect of early retirement schemes on youth employment’

⁹ see Kalwij, Kepteyn and deVos, ‘Retirement of Older workers and employment of the young’

¹⁰ see Munnell and Wu ‘Will delayed retirement by baby boomers lead to higher unemployment among younger workers’

UK 1970s Job Release Scheme failed: In the 1970s, the UK Government tried to use 'early retirement' as a means of addressing youth employment. Its 'Job Release Scheme' aimed to encourage older people to leave work and 'release' jobs for the young, but the policy failed. Rising early retirement was accompanied by higher unemployment for younger people. Economists subsequently concluded that encouraging more older people to retire does not increase employment prospects for young people over time. It can actually have the opposite effect.

France has historically tried reducing retirement age as a policy tool to reduce youth unemployment: From 1971 to 1993 the Government encouraged early retirement, but this led to a fall in employment of both older and younger workers. In contrast, from 1993 to 2005 more older people stayed in work and youth employment rates increased.

There are other examples too: In Germany in the early 1970s, employment of older workers fell by 7 percentage points, but employment for younger workers decreased by 2 percentage points. However, in 1992 the German Government introduced new incentives for older workers to stay in work, leading to a fall in youth unemployment.

So encouraging later life working is good for the economy and good for individuals – and it is also good for business.

Section 2

Findings and Observations - The Barriers to Later Life Working

Overview

In this section of the report I explore some of the barriers to fuller working lives that I have found and possible solutions.

Having understood the benefits of encouraging fuller working lives, it is important to recognise that it still is not easy for everyone to stay in the workplace, even if they want to. There is no doubt that older people face more of a penalty in searching for jobs and there are significant age barriers to labour market re-entry in later life. In addition, many struggle to achieve the work-life balance they need. Why is this?

Outdated stereotypes, unconscious bias and age discrimination, all contribute to preventing older people from staying in or returning to work. For too long social norms have dictated that once you reach a certain age, you should expect to suddenly stop working. This must change.

In the past, policymakers may have been frightened to promote fuller working lives, fearful of being accused of forcing people to work on until they dropped. But times have changed. Older workers want to work in later life nowadays. Being in work can benefit health and wellbeing, as well as being an important source of income and social opportunities. However, poor working conditions contribute to early retirement. Older people working in manual jobs often struggle to stay in work due to health issues.

Age is one of the major hurdles that hinder successful searching for jobs. Others include low skills, or qualifications, long-term health conditions, disabilities and combining work with caring. Many over 50s are affected by some or all of these factors, with older women particularly at risk. There are many other barriers to later life working that I have identified.

Age Discrimination: Despite the equality laws we have in place, numerous people have written to me with examples of age discrimination in the recruitment process. Among employers and recruitment agencies it seems all too common. Circumvention or outright contravention of the law seems commonplace. For example, job advertisements using language which is clearly aimed at young people using words such as 'energetic' or 'recent graduate'. Some of these practices even appear on the Government's own website – Universal Jobmatch – including an advert for 'young' applicants. There is clearly a case for better monitoring of vacancies placed on the site and action against employers who flout the law.

Unconscious bias: Old-fashioned stereotypes and the associated prejudices are ingrained in society and are carried through into the workplace. Rather than judging each individual on their own merits, many employers automatically make a stereotyped judgment based on age which results in older workers being cast aside. Ultimately, this is a waste of skills and talent. It can mean individuals leave the labour force too soon or fail to find work and become discouraged or depressed

Recruitment bias: There is widespread evidence of bias in the recruitment process. Recruitment agencies report that employers often specify that they only want to see young applicants for interview and this results in older applicants being automatically excluded from selection. I have heard from people who have adjusted their CVs to remove the dates from their early career or who have relabelled O-Levels as GCSEs or GCEs suddenly been called for interviews when they had faced constant rejection in the past. Stating that they have O-Levels rather than GCSEs clearly identifies candidates as mid-40s or beyond and can result in an automatic job rejection.

Other stories of age discrimination by employers or recruitment agencies recount sophisticated attempts to reject older people before interview as the employer simply does not want to even consider older applicants. For example, I have been told of employers asking candidates to send a copy of their passport or driving licence before an interview which confirms their age even if it is omitted from the CV or application form, to help 'weed out' older jobseekers.

All employers and recruiters are supposed to comply with the Equality Act 2010 which bans age discrimination. If discrimination is suspected it can be referred to the Equality & Human Rights Commission, but the compliance process seems under-resourced, so there are few realistic penalties imposed. I am pleased to learn that members of the Recruitment & Employment Confederation also sign up to a Code of Professional Practice which requires "respect for diversity" and explicitly states: "*Members should not act on an instruction from a client that is discriminatory and should, wherever possible, provide guidance to clients in respect of good diversity practice.*" It seems to me that too many recruiters fail to adhere to these practices and improved standards are required across the industry.

Evidence supports existence of bias against over 50s: Our YouGov survey shows that 53% over 50s who had been unemployed at some point since age 50 but are now employed, and 57% of those currently unemployed felt employers were not interested in hiring them because of their age. These results are supported by evidence of higher long-term unemployment among the over 50s. 47% of unemployed people aged 50-64 had been out of work for a year or more compared to 40 per cent of 25-49 year-olds and only 33 per cent of unemployed 18-24 year olds. They are also more likely to become economically inactive - 27 per cent of unemployed people aged 50 to State Pension age were economically inactive a year after losing their job compared to only 19 per cent of people aged 25-49.

Flexible working not always possible: Many older people either want or need to work flexibly. Unfortunately, too few have the opportunity to do this in their present employment. Changes in a person's circumstances such as health or caring responsibilities can mean that full-time work or conventional 9 -5 hours are no longer suitable. Equally some people prefer a better work-life balance as they get older. This can mean that whilst an individual still wants to work, if their current or potential employer cannot accommodate this, they may fall out of the labour market before they need to.

Line managers not trained to manage age diversity and an ageing workforce: I have been informed by a range of different people or groups that line managers are a key part of the barriers to later life employment. The CIPD says around half of line managers in all firms are not trained in managing age diverse teams and are therefore not equipped to deal with some of the challenges that will inevitably arise in some cases.

Older workers overlooked for training opportunities: Traditional stereotypes assume older people are not worth training because they will soon leave the labour force. Such attitudes damage prospects for later life employment. Technological change means some jobs become obsolete and new occupations start, so everyone needs to be able to learn new skills. Rising retirement ages should increase the incentives for employers to train and invest in new skills for the over 50s, enabling them to work longer if they want to – nearly half of respondents were interested in attending a training course to learn new skills or update existing skills¹¹ but employers do not always facilitate this.



Anonymous (aged 54)



I am a qualified accountant, with over 18 years of experience in accounting. I have found it very hard to secure a permanent role after 2009, when I was made redundant by a big international charity. Some recruitment agencies are happy to run temporary roles past me, but are reluctant to put me forward for permanent roles.

Lack of age audit information: The overwhelming majority of businesses do not actually measure the age diversity of their workforce. There are no real targets for most companies when it comes to age. Age is very much the poor relation of the diversity agenda. Gender, race or sexual orientation are often targeted and monitored but, when it comes to age, older workers are not a group that is focussed on. Any attention paid to age is focussed on younger employees, particularly since there have been Government incentives to train and recruit the under 25s.

Lack of cohesion across Government Departments: The issue of later life working touches on policy questions that fall within the remit of many different Government Departments. For example, the Department for Business, Innovation and Skills leads on adult skills and training, the Department for Work and Pensions leads on back to work support for the unemployed, the Department of

¹¹ DWP (2015). Attitudes of the over 50s to Fuller Working Lives

Health look after carers and social care and the Government Equalities Office leads on age discrimination. There needs to be more cohesion across the different parts of Government with a stake in this agenda, so everyone is pushing in the same direction and putting in place policies that promote fuller working lives.

I have listed many of the different Government initiatives related to employment of older workers to highlight that there is a great deal being done, but it seems uncoordinated. Unfortunately, I have seen little evidence that these initiatives are being pulled together, so much of the good work may be having little lasting impact.

Jobcentre Plus too often failing to provide appropriate help and support for over-50s: I have spent time meeting Jobcentre Plus claimants and staff and have been fortunate enough to witness first-hand the sterling work which takes place in many Jobcentres to help older people on benefits get back to work. However I feel that these efforts are sometimes hindered by an incentives structure that does not adequately monitor or reward good work with older claimants. Management information does not seem to adequately track the employment outcomes of older workers. Many claimants have explained to me the inadequacies and ineffectiveness of Jobcentre Plus to address older workers' needs.

Lack of Government incentives for over 50s/ over-emphasis on the young: Having had great success in reducing youth unemployment, which is commendable, it is time for Government to look at helping older jobseekers too. The policy emphasis and targets for younger workers and incentives for recruiting the under 25s through schemes such as Work Experience, sector-based work academies and wage subsidies schemes can disadvantage older workers. Subsidised training, work placements or apprenticeships would undoubtedly help reduce long-term unemployment and increase older workers' skills.

Older workers can lack confidence: Sometimes, due to lack of confidence, individuals fail to give themselves enough credit in terms of what they have to offer an employer. Lack of confidence can be compounded by issues such as periods out of the labour market due to caring responsibilities and having left school with few or no qualifications at age 15. This can hold people back from even applying for different jobs.

Feeling it is 'wrong' to work longer – due to social norms: Some people feel they need to leave work to 'make way' for younger people or because society 'expects' them to do so.

The barriers to fuller working lives are more extensive than I had anticipated. My extensive list of recommendations demonstrates just how much more reform is required to ensure the workplace accommodates and welcomes older workers.

New thinking for older workers can help overcome these barriers - the 3 'R's

I am convinced that part of the solution to overcoming the barriers to fuller working lives can be encapsulated by the concept of the 3'R's – measures to Retain, Retrain and Recruit older workers. There is also an important role for self-employment.

RETAIN

As the demographic pressures mount, failing to hold onto skilled older employees is likely to damage business performance as firms lose valuable skills. Retaining this talent may mean allowing people to work flexibly to accommodate caring responsibilities or health considerations, or changing the nature of a role to lessen its physical demands.

Flexible working: Flexible working can provide many different options both to employer and employee. It can allow a business to employ an older worker on a part-time basis who they otherwise might not be able to afford full-time. It can in some circumstances allow for job sharing on an informal or formal basis. Or even adapt shift patterns to meet the needs of the individuals.

Sector-based toolkits to offer good practice guidance: Whilst there is good practice in some workplaces already, it is not widespread, nor consistent across the country. There are particular problems of skill shortages in sectors such as construction and engineering which employers are struggling to overcome. Some manufacturing companies have already started programmes to bring back former skilled workers who have retired. The forthcoming DWP sector-based toolkits aim to offer guidance targeted to specific types of industries to help prevent their older workers from leaving the workplace early and share good practice.

Training for line managers to manage an ageing workforce: Training line managers to understand the needs of older workers, eradicate unconscious bias, have regular conversations about possible career changes, work-life balance and updating skills should be part of normal HR practice. This will enable easier conversations in later life so that staff can be retained rather than retired.

Mid-life Career Reviews: Mid-life Career Reviews can prove a powerful tool to help extend and improve working life. Making such career reviews available gives people the chance to think about changing roles, rather than feeling they must retire.

Role change including mentoring: Both employees and employers will have to recognise that job roles may need to change over time due to disability, health conditions or caring responsibilities. In this case employees and employers need to respond flexibly – offering the scope to be able to retrain older workers or perhaps putting their industry or firm-specific knowledge and expertise to good use through schemes such as mentoring younger colleagues.

RETRAIN

Ensuring that older workers' skills are kept up to date is vital to helping them remain in work. As the modern workplace is changing all the time, those who are not trained in the latest practices can find their knowledge inadequate for job success. Too often, training stops at age 50 or so. In addition, there are some jobs which people cannot continue to perform for physical reasons, but that does not mean that they have to leave work altogether. Improving skills can offer a new lease of working life.

RECRUIT

Eradicating age discrimination from the recruitment process is important. The recruitment industry needs to raise its standards and ensure compliance with the law. It is also vital that older people themselves are equipped for modern methods of searching for jobs. Much recruitment now takes place on line, or through social media and those over 50s who lack strong IT skills are at a clear disadvantage. It is also true, though, that many jobs are not advertised at all, so using contacts and networks is another method of finding work.

My tips to help older people find work

- Make sure you have a very good LinkedIn profile
- Do not put your date of birth or dates of jobs on an application form
- Learn new skills – ensure your skills are up to date
- Become proficient in social media
- Make sure your IT skills are as up to date as possible
- Consider using video in your CV
- Try volunteering – this is an excellent way to keep you working, gives you a means of obtaining recent work experience and a good reference for employers – and many people who volunteer end up doing paid work for the organisation they are volunteering with.

COMBINING WORK AND CARING

With increasing numbers of people needing care in coming years, workers will have to be able to accommodate caring and new incentives would ensure more people realise the need to prepare and employers facilitate combining work with caring.

Several large employers are concerned that they have lost older staff, particularly women, who have had to leave to take care of relatives. They could not afford to pay for care, but would have preferred to stay in work if they had been able to. The businesses made clear to me that they realise accommodating caring responsibilities of an ageing workforce will become increasingly important.

Social Care Funding Incentives: Businesses tell me they would welcome an increased focus on making financial provision to fund social care. This could include introducing specific incentives to help people save for social care needs. If older workers have funds available to help with care costs, they will be less stressed and more likely to continue working. Currently, there are no national incentives for social care savings. Introducing a special type of ISA for care saving, perhaps free of inheritance tax, or allowing pension funds to be withdrawn tax free if used for care, would help signal that people need to think about saving for care. Employers say they would be happy to include care savings plans in their workplace benefits packages, if incentives were available.

Older staff who would otherwise have to leave to care for loved ones could benefit from having a savings plan to help fund carers, or even help fund early interventions that could prevent more serious care needs later on. In a similar way to childcare vouchers, a system of family care vouchers could be considered. Currently, 1.5m people are relying on family and friends for care, and forecasts suggest demand for old age related council services could rise by 70% in the next 15 years.

I am also told that the Government should look closely at the extent to which the earnings limit in Carer's Allowance prevents people from combining work and caring, and should look with an open mind as to whether a reform of the benefit is needed.

SELF-EMPLOYMENT

Whilst self-employment is not for everyone, it can provide the flexibility that many older workers want or need. It offers another avenue to utilise the skills they have acquired over a lifetime of employment, gives them financial independence, flexibility in working hours and the opportunity to rise to a new professional challenge.

Indeed, older workers are more likely to be in self-employment than other age groups. Older entrepreneurs are more likely to succeed¹², with over 70% of businesses lasting more than 5 years, compared with 28% of those set up by younger entrepreneurs. Incredibly, there has been a 140% increase in over-65s running their own business since 2000.

New Enterprise Allowance: Self-employment can suit older people well, allowing them to combine caring with working from home or providing flexible hours perhaps. The Government's New Enterprise Allowance scheme provides business mentoring and financial support to unemployed people who want to move into self-employment. This has the potential to help many over-50s find their own niche. 14,140 older claimants started a new business with the help of the NEA between April 2011 and Sept 2014.

¹² "The rise of the olderpreneur", published by Age UK

Kafayat was 54, and a carer for her 17 year old daughter, when she made a claim for Jobseekers Allowance. She unfortunately became ill soon after, leading to changes in the benefit she received.

Following this her engagement with Jobcentre Plus was voluntary and it was after a recommendation from a friend that she sought advice about self-employment. Her work coach, Liz, encouraged her in this pursuit and helped take Kafayat through the three stages of self-employment for careers in Hair and Beauty. Following this, Kafayat was able to access continued support in her new role.

According to Kafayat, 'Liz contacted me regularly to check my progress and to encourage me. I was so pleased when I found out that I could start trading. Although my medical certificate does not end until 2015, I know my interaction with Liz has increased my confidence and now I am mentally fit to manage my own business as well as my health condition'.

Section 3

Older Women and the Labour Market

My appointment as Business Champion for Older Workers followed a recommendation from the Women's Business Council in June 2013. I have had the pleasure of meeting members of the Women's Business Council on a number of occasions, and it is encouraging to hear about so much of the good work that is taking place to improve the environment and opportunities for women in the workplace. Indeed, the TUC has released an excellent report about older women in the workplace as part of its Age Immaterial campaign¹³.

I have long been concerned that older women face particular challenges and difficulties in terms of later life income. Therefore, I am dedicating a section of my report and recommendations specifically to observations on older women workers.

Women in their 50s and 60s have been disadvantaged in state and private pensions: The cohort of women who are now reaching traditional pension age has been particularly disadvantaged in terms of lifetime income and pensions. When they were younger, many will have taken time out to look after children, will have worked for much lower wages than men of the same age and therefore had far less opportunity to build up either state or private pensions. Younger women have benefited from a reduction of the gender pay gap and better female pension provision, but the current cohort of women in their 50s and 60s have faced steep rises in their State Pension age, as well as lower pensions than their male counterparts.

Many need to combine work and caring: Many of these women tend to be 'sandwich carers' providing care for ageing parents as well as younger generations. The peak age for caring duties is 50 to 64, and this affects around one quarter of older women, with daughters far more likely to be caring for family members than sons.

Promotion prospects for older women are limited - talent progression for stop around age 45: However, older women face particular barriers in the workplace. For example, I have been told that talent progression for women stops around age 45. After that, the attitudes in the workplace usually change (for men it is said to be around age 55). This is also evident in the media, where older women are far less likely to be retained as main newsreaders or presenters for example.

¹³ [www.tuc.org.uk/sites/default/files/Age Immaterial Women Over 50 Report 2014 LR.pdf](http://www.tuc.org.uk/sites/default/files/Age%20Immaterial%20Women%20Over%2050%20Report%202014%20LR.pdf)



J.B. aged 53



When applying for a job, invariably online, one of the first questions is 'do you have a degree?', to which I have to say 'no'. When I was at school, back in the day, it was extremely hard to get into University and, not a natural academic, I managed to get some O levels, GCSE's and all the music qualifications you could muster.

It seems to me that these days, as soon as anyone says they haven't got a degree, because they made the decision to go straight into the workplace from school, they are automatically thrown onto the scrap heap. Why do those younger than us over 50s deem it 'a bad thing' if you haven't got a degree? It seems 30 years of work experience means nothing. Why do no recruiters want to actually see, face to face the person on their books anymore?? Nobody seems to want to actually know 'the person'.

Few opportunities to return to work after caring: Older women usually welcome the opportunity to work on a part-time basis to be able to combine employment with caring responsibilities for a parent, partner, child or grandchild, but this is not always possible. Especially for those who are forced to leave the labour market to care for loved ones, there are too few opportunities to return. Most employers will not look at applicants who have been out of work for a length of time and make no allowances for the skills that are acquired as a result of caring.

Older women have valuable attributes: In fact, older women tend to have particular skills that can be highly prized in the workplace. They have well-honed coping strategies and are often a valuable part of a mixed-age team. Some younger female (and male) workers have told me how much they appreciate the empathy and wisdom they receive from older women team members, for example helping or advising them when they are getting married or having children.

Keeping calm: Indeed the virtue of female characteristics is evidenced by the use of female guards in high security male prisons. Apparently, this can help keep the atmosphere calm!

Women working past pension age on low pay: Despite all the hurdles women face in the workplace, it is clear that many do manage to keep working in later life. They are most commonly employed part-time and often on low pay, but as their State Pension age is increasing, women's participation in the labour market has increased. Average female retirement age is above their State Pension age (it was 63.2 years in 2013). Men's average retirement age was 64.8 years - still below their State Pension age. Many report that they work because they need extra money – especially as increasing numbers of older women are now single and have no partner's pension to rely on. However, older women do also report that they value the social aspects of work, as well as the money.

Older women can make a major contribution to the economy: In fact, DWP analysis shows that older women contribute a huge amount to the economy. Women working beyond State Pension age are estimated to have contributed £13bn to the UK economy in 2013. This is up from £10 billion in 2003. The potential economic gain from having more older women in the workplace is significant:

- If 0.6m more older women worked full-time that could add up to £20bn to GDP
- If 0.6m more older women worked part-time that could add up to £9bn to GDP

Menopause – the last taboo: Both men and women can face various health challenges as they get older. However, women have a particular health issue which is largely ignored in workplace thinking - the menopause. Most people are afraid to address this issue and it is certainly not openly discussed in the workplace. Over the past few decades, the issue of pregnancy is now a feature of HR thinking, with support networks, advice and understanding commonplace. However, there is little support for women going through the menopause. Obviously, the menopause affects each women's physical and emotional health differently, but consideration is not really given to this universal phase of a woman's life when managing older female staff. Most line managers, particularly those who are male, would have little idea how to handle such conversations and women probably feel uncomfortable talking about it in the first place. Line managers have no training in dealing with such issues. If performance were affected by symptoms that could be attributed to a different medical condition, there would be far more acceptance and allowances made. The potential impact of this important life event should be taken more seriously and talked about more openly in the workplace.

The TUC has some useful information on its UnionLearn pages to help union representatives support women who are going through the menopause¹⁴. More such help needs to be spread throughout businesses, in order to reach the millions of women affected.

I hope that employers will begin to take the issue of managing older women's health issues more seriously. There are interventions and support strategies that can help with managing the symptoms and some workplace adjustments could be made if the problems are taken seriously. For example, lighter workplace clothing in layers that can be removed, fans on desks or sitting near open windows, practical advice sessions and improved understanding from line managers could all help women to manage their menopause symptoms and improve the quality and performance of their work.

¹⁴ <https://www.unionlearn.org.uk/publications/supporting-working-women-through-menopause-guidance-union-representatives>

Section 4

My Recommendations

During the last century, average life expectancy in the UK increased by 30 years – and longevity is still rising. It is estimated that one in three people born now will live to 100, which is a cause for celebration. However these significant social changes have implications for working life which need to be addressed.

Government undoubtedly needs to do far more to extol the power of generational diversity and the benefits this can bring to business, as well as to society.

As I have highlighted earlier in my report, a social revolution seems to be starting, with older people themselves embracing more later life working and trying to redefine retirement. Policymakers and employers need to respond to this change by ensuring opportunities for later life working are available to all. Currently, the more highly qualified can most easily extend their working life, whereas everyone should be able to participate. This means age-friendly workplace policies, age neutral recruitment policies and a cultural shift in working life attitudes that encompasses the rise in longevity and improvements in health and working conditions.

Promote the 3 'R's: Government should do more to incentivise employers to 'retain, retrain and recruit' older workers. Policy makers should lead the debate and raise awareness of opportunities and benefits of older workers, making the case to employers and the nation. Work on fuller working lives needs to be more closely tied to businesses, Jobcentre Plus, the voluntary sector and trade unions.

DETAILED RECOMMENDATIONS TO GOVERNMENT:

- 1. RETAIN - Explain the case for longer working lives to employers and the public:** Government should fund a major research project and communications campaign, targeting both employers and individuals, to communicate a fully researched economic and business case for ensuring more older workers in the labour force. It must look to break down the barriers, offer solutions and support for all employers, employees, self-employed or out-of-work. This will include considering the appointment of a permanent cross-Government role to champion the needs and benefits of older workers. Consideration should also be given to working with business to deliver a national 'Age Confident' campaign, modelled on the success of 'Disability Confident'.

Joined-up Government – permanent Older Workers Champion: Government departments need to join up to examine and promote the benefits of fuller working lives, make a concerted effort to overcome the barriers and work together with the Devolved Administrations too. The public needs to understand how working longer can benefit themselves, the economy and younger generations. This is an issue of such national importance that it merits the creation of a permanent position to promote the agenda of extending working life. Social norms take time to change, but the future success of our economy can be materially enhanced by recognising and promoting the opportunities of the ageing population.

Fund a major national research programme to understand the benefits of later life working: Government should fund a major research project to analyse the potential threat of demographics to business performance, tax revenues, benefit spending, health, individual household incomes and pensions, as well as modelling and quantifying the potential fiscal, social and economic gains from extending working lives. This should include understanding the impact of older workers on business - for example, the Government should encourage and fund similar research performed by the Lancaster Business School which generated insight about the impact of age on productivity of the McDonald's workforce.

National Campaigns to promote the benefits of later life working – website, Advice Line, awards and recognition: Government needs to find effective strategies to convey the value of later life working to individuals and of employing older workers to businesses, perhaps developing a national information campaign, including a website and also a National Advice Line, to help older workers and employers deal with the challenges of extending working life. This would include tackling age discrimination, help with retirement issues, carer issues, health and disability concerns. We cannot rely entirely on the web. Scotland has an advice line for disability related issues and many people need to discuss problems rather than just read about them. There is also a role for a national awards and recognition programme for age-friendly approaches. An awareness campaign could also include publicising existing incentives better and also considering new incentives to encourage employers to employ older workers.

Pension Wise should include working longer and State Pension deferral in its financial planning guidance: The Government needs to ensure that financial planning – and specifically the opportunity to include earnings as well as pensions in later life planning – should be promoted nationwide. The new Pension Wise guidance service, available to pension savers who are considering taking money out of their pensions, should include information and education on planning to work longer, as part of people's pension and retirement income plans. The benefits of deferring State Pensions should also be built into financial planning literature (such as pension providers' information, the Pension Wise Guidance Guarantee and auto-enrolment).

Government to promote flexible working: Whilst it is for employers to adopt age and family friendly policies including flexible working, job sharing, family leave and phased retirement, I would like to see Government do more to promote these policies positively, both to employers by way of good practice and to employees so they are aware of options open to them. Flexible working and its

benefits for young families are well known, but I feel there is more we can do to promote its utility for people in the later stages of their careers.

Develop good practice guides: Government should consider developing good practice guides for flexible working, to help smaller employers know how to have acceptable conversations with their staff who may be considering retirement, but prefer to work part-time rather than stopping altogether.

Help to manage ill-health or disabilities: Government should promote its 'Fit for Work' and 'Access to Work' services more, to increase awareness of the help available to ensure those with health issues can return to the workplace or to fund disability adjustments at work. This can help employers retain older staff whose health is failing but are not ready to stop work. See <http://fitforwork.org/> and <https://www.gov.uk/access-to-work/overview>

Consider an 'Age Confident' campaign to follow success of 'Disability Confident' programme: Disability Confident is a campaign to help employers discover for themselves the talents and value that disabled people bring to businesses. Feedback from employers I have spoken to has been extremely positive about the campaign – with the term itself becoming industry shorthand for good practice in employment. I wonder therefore, whether the learning from Disability Confident can be adapted to start an 'Age Confident' initiative building on the employers good practice guides being developed by my Business Taskforce. As with Disability Confident, employer partners will be needed to help the campaign but I am confident that some of the firms that I have engaged with would be willing to fund this.

Older Workers website: I have introduced a page for older workers on the gov.uk website www.gov.uk/government/publications/help-and-support-for-older-workers and a Business Champion for Older Workers blog. I would like to see more resource devoted to this page to help older workers find relevant information and contacts in one place.

2. RETRAIN - Government needs to develop a cross-Government national strategy to address adult skills gaps and ongoing retraining requirements, jointly owned by the Department for Work and Pensions and the Department for Business Innovation and Skills. This would include subsidising apprenticeships for older workers, wider availability of IT skills training, adult learning loans and Mid-life Career Reviews.

National Strategy for Skills and Adult Learning jointly owned by DWP and BIS: A National Strategy for Adult Skills is required, to include lifelong learning opportunities, with financial support for part-time study at any age. The current offer focuses on younger people and those already out of work, but needs to be open to those still in employment too. Many older people who left school with few qualifications have acquired a lifetime of skills which could be transferred into different roles with the appropriate training and learning. Some will be in jobs which are too physically demanding, but could move to different types of employment after retraining to extend their working lives.

Mid-life Career Reviews: A programme of Mid-life Career Reviews could be rolled out nationally following the successful pilot in 2013, in which NIACE tested career reviews for workers around age 50. There are plans to extend the career reviews to unemployed older people but that is not enough. The positive initial findings show that Mid-life Career Reviews can prove a powerful tool to help lengthen and improve working life. Extending Mid-life Career Reviews will give people the chance to think about their futures and start planning early for any change of role that might be needed in later life.

Funding for mature apprentices: Government has generous subsidies to fund some of the cost of apprenticeships for younger people. When I attempted to encourage employers to consider an apprenticeship scheme for both older and younger workers together, they replied ‘the Government pays me more to train youngsters, so why should I take on older people that will cost me so much more’. The emphasis on reducing youth unemployment is welcome but is having a deleterious impact on prospects for older people. Coming out of the recession the long-term unemployment rate for over 50s has fallen much more slowly than for the young. Government therefore needs to consider whether the 50+ group should receive the same kind of extra funding support as the 16 – 24 group does.

Tax breaks for employer funded training: The Government needs to support and encourage those forward thinking businesses willing to invest in the reskilling or upskilling of older workers. I would like to see tax breaks for companies who provide training for older workers in order to prolong their time in the labour market. Tax breaks could also cover money spent on helping women returners or for employing people on flexible retirement.

Learning for all ages: I would like to see ‘student loans’ available to people of all ages who are furthering their education, whether at university level or for professional and vocational qualifications, so that everyone has the opportunity to continue to learn and upskill. Learning should not be the preserve of the young alone. FutureLearn is part of the Open University and offers free courses that can help with career advancement or jobsearch, as well as workforce management <https://www.futurelearn.com/about>.

IT skills courses must be more accessible – including at evenings and weekends: IT skills are increasingly vital in the labour market and recruitment process. Any Government funded classes that are run (for example in Jobcentres) need to be offered in the evening or weekends too, so that people already in employment can attend.

Social media skills courses: There should also be a focus on teaching older people on how to use social media to look for work. Many connections can be made via Facebook, Twitter or LinkedIn and people need to be equipped with the knowledge and skills in how these avenues can be used to search and apply for jobs.

3. RECRUIT–Government must tackle age discrimination, imposing penalties for breaking the law, and it could consider encouraging whistle-blowing against ageism in the workplace. The recruitment industry, in which I have found extensive anecdotal evidence of discrimination against older applicants, needs to look at ways to drive better adherence to voluntary codes of practice. If this voluntary, industry-led approach does not work it may be that an EHRC investigation of the recruitment industry is ultimately required.

Government must tackle age discrimination, imposing penalties and introducing whistleblowing: Having found significant evidence of age discrimination in the recruitment process, it has struck me that there are no real penalties for breaking the law. Currently, those who flout the age discrimination legislation seem to go unpunished. Government must be more vigorous in tackling age discrimination, whether in the workplace or in the recruitment process. Even on the DWP's own 'Universal Jobmatch' website, I have seen examples of adverts that want 'young' applicants or 'recent graduates'. Universal Jobmatch should impose sanctions against employers who flout the law. If there were financial penalties for breaking the age discrimination rules, employers will be less likely to do so. Consideration should be given to setting up a whistleblowing process for those who do face age discrimination to report it safely. In addition, trade bodies and industry groups should be asked to police their members better.

Better adherence to voluntary codes of practice within the recruitment industry and penalties for breaking age discrimination legislation: Employers seem to feel able to specify to recruiters 'off the record' what age groups they will and will not consider and there are no penalties for doing so. The industry needs to tackle this urgently. However, if an industry-led approach does not work then the Government should consider the case for an Equality and Human Rights Commission investigation into the recruitment industry, similar to the one which is already under way into the recruitment and appointment practices on company boards.

National Careers Service – reintroduce later life strand: Until 2010, the National Careers Service treated over 50s as one of their priority groups, with an associated Key Performance Indicator. This was subsequently dropped on the assumption that the unemployed, low-skilled or disabled over 50s would be included in other priority groups. However, this may not be happening, and I recommend the priority status of over 50s is revived, to recognise that older age can often be a barrier to employment in and of itself.

4. RECRUIT- Government must improve the service of Jobcentres to ensure better outcomes for older jobseekers. This requires collecting and publishing data on the effectiveness of existing policies, more early intervention, increasing emphasis on one-to-one support and training for older jobseekers, particular help with IT, CVs and social media

Collect and publish data on the effectiveness of Jobcentre Plus in helping older jobseekers: An evaluation of Jobcentre Plus¹⁵ concluded that claimants over 50 felt there was a lack of relevant support for them as the advisers felt employers would not be interested in hiring older people. Government should require all Jobcentres to monitor their over 50s claimants, in age bands of at most 5 years, to track how many find work and how soon after signing on, what kind of work they move into and what happens to them next. Having the data can help identify better methods for supporting older jobseekers.

Publish results of specific interventions for older jobseekers: It is important to understand what interventions work best. The learning from the Mid-life Career Reviews, the National Careers Service and the Flexible Support Fund should be publicised. I look to Government to learn from these and roll them out, backed by the necessary amounts of funding. The cost of such schemes should be more than recouped from higher employment levels.

Publish results of latest Jobcentre Plus initiatives: There have been a number of recent announcements regarding the Jobcentre Plus offer for older workers. The Autumn Statement 2014 announced funding to pilot career change work experience and training opportunities for older claimants. In December 2014 an announcement was made that a number of Jobcentres around the country would introduce regional Jobcentre champions for older workers and two proof of concept trials. I welcome these announcements but the results must be published.

Fund trialling of interventions designed to recruit older workers: Although a few trials have been announced to test what helps older benefit claimants return to work, we need much more systematic trialling of interventions designed to understand what is most effective in helping people back to work - this needs co-operation across Government departments, Local Enterprise Partnerships and employers.

Reform Work Programme and analyse barriers for older workers: I would like to see a detailed analysis of the barriers that older workers are facing within the Work Programme and why it isn't always working for them, before the contracts for 2017 onwards are fixed. As Age UK and the CESI have already called for¹⁶, I too believe support providers should receive extra payments for placing over 50s in sustainable employment. Claimants should be referred after six months, rather than one year.

Train Jobcentre advisers specifically to recognise older jobseeker issues: Specific training courses should be rolled out nationwide to Jobcentre advisers to recognise the particular help needed for older jobseekers. Focussing on confidence building, recognising age discrimination and selling their transferable skills to an employer are all challenging and require strategies to reassure younger interviewers who may consider them 'over-qualified' and overcome ageism before they become disillusioned, disheartened or depressed. Of course, tackling such age discrimination itself is vital as well.

¹⁵ Jobcentre Plus: The Final evaluation report (DWP report no. 852). Bloch, A and Coleman, N. (2013)

¹⁶ http://www.cesi.org.uk/sites/default/files/publications/Age%20UK%20Report%20FINAL_0.pdf

Early intervention at Jobcentre Plus to discourage retirement: Early intervention for benefit claimants is particularly important for over 50s, especially those who have been made redundant. Many experience rejection, become discouraged and lose confidence, then drop out of the labour force altogether even though they would not ideally wish to. Advisers should be trained to address the barriers faced by older jobseekers, especially help with overcoming age discrimination or unconscious bias.

One-to-one Jobcentre support, with continuity of adviser: Some Jobcentres have recognised that the over 50s benefit significantly from one-to-one personalised, tailored individual help. Having the same adviser each time, building up a rapport and having training targeted to their specific skill gaps can improve success in re-employment. This approach should be extended across the country.

IT, CV skills and social media training specifically aimed at those over 50: Older people often lack technology skills – in particular, lack of familiarity with social media. Younger Jobcentre staff, who have been brought up with IT, do not realise how to help those for whom such media are not the norm. Nowadays, recruitment is often on-line, via Facebook and LinkedIn for example. Specific programmes are needed to equip older people to use social media in their job search, starting at a far more basic level than most younger people would require. Help to ensure they have a good LinkedIn profile and can find and apply for jobs on line is essential. Further funding for training over-50s with online application skills, social media, electronic CVs and even video CVs would be helpful.

Longer opening hours for Jobcentres to allow people to practice in the evenings or weekends: Opening hours need to be longer for all Jobcentres for facilities to be able to be used outside the hours of 9 to 5. I recognise that the service is mainly for those who are out of work, however jobseekers who do not have access to internet or computers at home have explained to me that they would welcome the chance to practice their skills, or search for jobs on-line in the evenings or weekends. This may be due to caring responsibilities, or could even refer to those in work who are considering changing careers and would find a public resource helpful.

Encourage volunteering: Volunteering opportunities should be encouraged. Time and again, I have heard how volunteers often go on to find employment. Volunteers are effectively benefitting from work experience which can also ensure they have an up to date reference to show employers, or can lead to paid work within the voluntary organisation itself.

Special focus on long-term unemployed: I want to see a focus on the long-term unemployed over 50 and those older people who have had time out of the workplace due to illness or caring responsibilities.

Central record of job references: During my visit to Streatham Jobcentre Plus, I heard from people who had found difficulties in securing employment after a long-term spell out of work, because the prospective employer needed references, but these were not readily available. I therefore recommend that consideration be given to collecting any references that might be available for all those who sign on, as soon as possible and keeping them in a central record with the jobseekers' other details. The references would then be readily available if required by a prospective employer rather than waiting until they are needed perhaps at short notice.

5. RECRUIT- Social Impact Bonds. I recommend that the Government considers the best way to harness the power of social investment to promote the recruitment of more older workers – particularly the most vulnerable or hardest to place - and facilitate more flexible or part-time work as an alternative to retirement. The savings to health services, benefit spending and the boost to tax revenues and growth should offer attractive potential returns to investors.

Social Impact Bonds: The Government has a clear vision for growing the social investment market as a way of encouraging innovative approaches to some of the challenges UK society is currently facing. One social investment mechanism is a Social Impact Bond in which investors pay for a set of interventions to improve a social outcome, and if the social outcome improves the Government repays the investors for their initial investment plus a return for the financial risks. In the case of increased employment for the over-50s, there is a demonstrable social and economic benefit, for which social impact investors could be rewarded. Therefore, I believe the Government should consider introducing Social Impact Bonds that can help with retraining and recruitment of over 50s. Perhaps this work should focus first on the long-term older unemployed and carers (especially women), who want or need to return to work. Other issues affecting older workers such as retraining those employed in sectors where moving to less physical work within the same company is difficult could also be tackled in this way. One of the first steps would be designing a performance management regime with sufficient rigour to establish outcomes. This will be an important first step towards attracting investors. The savings to Government would include lower benefit and health spending as a result of increased employment as well as higher tax revenue and economic growth.

6. Government should consider offering temporary National Insurance relief for employers who keep on or recruit older workers. It is also important to publicise the existing relief for employees.

Two year National Insurance exemption for employers: Although workers are exempt from National Insurance (NI) after State Pension age, employers continue to pay. A two-year temporary NI exemption for employers would incentivise the hiring of older workers. Once employers recognise the value that older employees can bring it is likely that they will choose to retain them even after the NI relief is removed. Government recently introduced exemptions for

younger staff which has given a significant boost to youth employment levels, so a temporary tax break of this nature could provide a similar boost to later life working too.

Publicise the current National Insurance exemption for workers after State Pension age: Workers over State Pension age do not pay National Insurance on their earnings, saving them over 11% of their salary but it seems this relief is not well-known. In our YouGov Survey, 68% of those in their 50s and 34% of those in their 60s did not know about it. Clearly, Government needs to promote and publicise the NI relief for workers as it should be a major factor to incentivise fuller working lives. However, I believe the Government could go further.

DETAILED RECOMMENDATIONS TO BUSINESSES AND EMPLOYERS:

The ageing population represents both a challenge and an opportunity for business. Given the demographic trends, it is inevitable that there will be skill shortages in the coming years. Individual HR departments may not have looked further out than the next few months, but the ageing of the workforce is not going away, and companies that fail to plan for this will fail to keep the skills they might find in such short supply in coming years. Many of the measures that could help retain older employees are actually likely to benefit all age groups. Increasing numbers of workers are struggling to combine work and care, but any emphasis on work-life balance tends to focus on helping those with young children, rather than those who may have older parents or partners to care for. The workplace needs to recognise the importance of staff retention.

7. **RETAIN** - Plan effectively for an ageing workforce – consider an age and skills audit of your business, to ensure you are making the most of the knowledge and skills of your older workers and planning for the longer term; make sure all line managers are trained in managing older workers and age-diverse teams and are promoting healthy ageing, as well as flexible working. Considering offering family crisis leave, gap breaks and alumni programmes are other ways of retaining the skills of older staff rather than losing them.

Age and skills audits to monitor age diversity and potential skill shortages:

I urge firms to carry out an age and skills audit to see how many older people they employ in no broader than 5 year age bands, measuring staff retention rates by age and assessing the readiness of their firm for the ageing population. Most employers have no diversity objective or monitoring in place for age and no firm-wide policy on promoting and encouraging fuller working lives. Currently, age measurement is in very broad bands, such as over 25, or 25-49 and 50+. A more detailed age analysis would identify whether employers are at risk of suddenly losing a percentage of older people and their corporate knowledge, contacts and skills.

With the ageing population, managing the age profile of staff will be increasingly important in many industries. Without the necessary information, firms cannot prepare properly – as ever in business ‘what gets measured gets managed’.

Industries such as engineering or construction are already experiencing the impacts of age skill deficits, with others likely to follow in future years.

Diversity Dashboard: Employers could develop their own 'Diversity Dashboards' to help them monitor all aspects of diversity among their staff, including age.

Promote healthy ageing: Employers should provide healthy workplaces and promote healthy ageing, with occupational health and wellbeing programmes, flexible work policies, and internal schemes that ensure ongoing career evaluation and potential redeployment opportunities are on offer.

Line manager training: Line managers are key and they need to be equipped with the necessary skills and training. Currently HR executives are not promoting age diversity, are not promoting fuller working lives and are not promoting multi-age teams working together. Line managers need to understand the importance of retaining older workers' skills and managing fairly rather than discriminating – whether the bias is conscious or unconscious. Age discrimination should be as unacceptable as discrimination on the grounds of gender or race. Conversations about future plans should be embedded in performance appraisals and reviews for all ages. Regularly asking all employees a question such as 'what would you like to be doing work-wise in the next 2–5 years' can help overcome the concerns about singling out certain age groups for what might be considered to be 'pre-retirement' conversations, or might be taken as suggesting the employee is considered as likely to retire. Promotion and ongoing training opportunities should not be limited by age.

Flexible working: With the 'right to request' flexible working extended to all workers, organisations could use this as a way of being able to retain the valuable resource of an older worker. Rather than someone retiring on a given day, individuals can phase their retirement, going from full-time to part-time over a period of time. This would allow individuals to slow down if required but also be able to accommodate changes in their circumstances, including caring for adult relatives or grandchildren.

Consider family leave/life events leave: Many individuals and organisations have impressed on me the value of employers offering family leave/crisis leave. This would be a period of unpaid leave giving an older worker a period of time off to adapt to life events such as suddenly dealing with family illness or disability – but with the security of knowing there will be a job to go back to after you put caring arrangements in place. We have advanced support systems for child-caring needs, but family life increasingly extends beyond that.

Gap breaks for older staff: Our survey results showed that many of those who have already retired would prefer to be working. This suggests some may have stopped work before they were ideally ready to. Employers could consider introducing 'gap breaks' for older workers, especially those who have worked for an employer for many years. These employees may want or need an extended period of time off just to 'recharge their batteries', but would like to return to work afterwards. Such schemes could help retain the skills and experience of older employees'. Indeed, Australian firms offer 'long-service leave', where employees

who have worked for a company for over ten years are entitled to three months holiday, and some UK companies such as John Lewis have similar schemes too.

Develop and adopt industry good practice standards: Naturally, larger businesses with HR Departments can more easily help older employees remain within the workplace – but all businesses could have the conversations to allow employees to feel comfortable expressing their needs. We know there is no one-size-fits-all approach, and I would encourage businesses to look at what their trade and sector bodies are doing by way of good practice. Some simple adjustments to someone’s working pattern for instance can have a positive impact on their working life.

Alumni Programmes: Large employers are beginning to recognise the value of keeping in touch with former staff who have retired and some have already established ‘alumni’ networks. They keep in touch with previous staff and use them as mentors, or to train specific groups of workers or sometimes to fill in for absent staff at short notice. As an example, P&G, Glaxo and Bosch have established such schemes.

Recruit internally to retain existing staff: Employers often fail to consider retaining their existing older staff for new roles rather than recruiting externally. If workers leave without even being considered for a different role, the firm incurs extra costs, whereas transferring current workers to new roles can retain firm-specific skills and staff loyalty.

8. **RETRAIN – Age should not be a barrier to training opportunities.**
Ensure your workplace offers adequate training opportunities for all staff, regardless of age and, if possible, facilitate training for new roles for those in physically demanding jobs

Age should not be a barrier to training opportunities: Just because someone is in their late 50s does not automatically mean a lower return on the training investment than that of a young person who might change their job after a year or two. Employers should take skills development for older workers seriously.

Facilitate career change with training for those in physically demanding roles: Large employers should consider automatically offering everyone a career review if they are performing heavy manual or physical tasks that may not be suitable for later life. This can help assess training needs for a new role.

Work with unions to develop training policies: I would like to see employers working closely with unions to develop policies that encourage and support the re-training of older workers. This is particularly important for those who have encountered a change in their health circumstances or who have worked in manual jobs and need to change roles.

Inter-generational mentoring: I would like to see more inter-generational mentoring within businesses. Mentoring can be a mutual exchange between old and young. Not to be too stereotypical, but many people have told me how older workers can teach younger workers the ‘tricks of the trade’ or ‘customer service’

and younger workers bring older colleagues up to speed on digital/technological skills or assist with more of the manual/heavy lifting tasks. Many older people would welcome the chance to mentor younger staff. Whether this becomes a new career, or just as part of the existing work role, utilising the skills and knowledge of older workers can bring value to both the business and the workforce.

9. **RECRUIT** – Monitor age as a diversity characteristic, particularly in the recruitment process. Consider using a strapline in job adverts to welcome all-age applicants and ensuring your organisation overcomes any unconscious bias or discrimination by tracking age profiles of successful candidates and potentially offering apprenticeships for older workers as well as the young.

Age monitoring of recruitment: It is important to be aware of any bias – conscious or unconscious - that may exist in your business' recruitment process. This could be achieved by monitoring the ages of short-listed or interviewed candidates as well as successful recruits. Age should be a measured diversity target in recruitment. Good practice consists of monitoring the age of candidates, making offers across the age and diversity spectrum and ensuring equality and diversity training.

Straplines for job advertisements: Firms should consider using a standard 'strapline' in their job advertisements that make clear applicants of any age can apply. The advertisements could include, for example, the words 'all ages welcome' or 'all ages and backgrounds welcome to apply'. This would make it clear that age will not be a barrier to success.

Consider experience not just qualifications when recruiting: It would be helpful if recruitment processes could take account of experience as well as education, so that qualifications-based barriers which are not strictly necessary can be removed.

Apprenticeships for older people: Businesses can benefit from training older people as well as the young. Age-diverse teams can harness the life and work experiences of older workers and businesses have told me that training older people may also result in a less transient workforce as they tend to stay longer afterwards. In fact, two members of my Business Taskforce – Barclays and National Express – have committed to rolling out an apprenticeship scheme for mature workers in the next few months, with one other following thereafter.

Finding a suitable name for mature apprenticeship schemes: My Business Taskforce was asked to consider a new name for training or apprenticeship schemes specifically aimed at older workers. These could aim to provide a route for older people who have left the labour market for whatever reason, be it caring responsibilities, illness or redundancy, to return to work. The top two suggestions so far are 'Empowering Experience' and 'Restartships'.

Targets for age diversity in recruitment: Age is very much the poor relation of the diversity agenda. Many employers have targets for recruitment and employment based on gender, race or sexual orientation but when it comes to age, if there is any focus, it is only on the young.

Voluntary code for recruiters: As an alternative to imposing fines or penalties, the Recruitment & Employment Confederation has suggested developing a voluntary code of best practice to be followed by Recruiters. This would include commitments to fairness, age neutrality and unbiased selection procedures. It could be that age discrimination remains so persistent that tougher action would be needed. Recruitment firms need to challenge ageism in client briefs.

RECOMMENDATIONS FOR OLDER WORKERS

The reforms I am proposing for Government and businesses will undoubtedly accelerate the reality of fuller working lives for millions of people. However, this also relies on attitudinal change by individuals themselves to embrace the possibilities of later life working. If pension provision alone will not give you the lifestyle you want in later life, continuing to work for a few more years can increase your income short term and longer term.

10. **DON'T WRITE YOURSELF OFF-** Rethink your retirement and later life working plans, so that retirement can be a process, rather than a one-off event. This means breaking away from the social norms you have grown up with which dictate that people should expect to stop work by their mid-60s. Instead, you can consider staying on, perhaps with more flexible working, or downshifting to a less stressful role, rather than stopping work altogether. This can improve your financial, physical and mental wellbeing if you want to.

Break away from social norms: The conditioned reaction to reaching particular ages need no longer apply, but it is only natural that people internalise the social norms. Certainly many people who reach age 50 or 60 seem to feel that they 'should be' old in some conventional sense, whereas in fact those age milestones no longer signify anything particular about our physical and mental abilities. Reaching age 50 too often has negative connotations. Some individuals have said to me 'I turned 50 and I disappeared', as if they felt that things had changed just because of their birthday. Much of this perception could be subliminal as a result of internalised stereotypes.

Don't aspire to retire too early: Previously for some, 'early retirement' has been seen as a positive goal - that no longer having to go to work is a better lifestyle. This often turns out to be a mirage. Whilst full-time working may not suit everyone as they get older, work brings many benefits; the social contact, the sense of worth as well as the money you earn now and for your pension.

Don't 'write yourself off': Individuals need to understand their own value. Everyone has different skills and life experiences which can benefit the businesses they work for now or in the future. Do not under-estimate your abilities. Focus on the things you can do, rather than what you cannot do.

Learning need not stop just because you reach a certain age: Just because you have no 'current' qualifications or don't quite 'get' how the internet and on-line job applications work, this does not stop you learning new skills. I would encourage everyone to take up the opportunities that your employers, your local Jobcentre Plus office and even adult education classes are offering.

Consider career change: Accept the possibility of career change, rather than assuming if you cannot perform your previous role then you must stop working altogether. Many people can enjoy a whole new lease of life after changing careers in their 50s or beyond.

Consider downshifting: Rather than aspiring to finish work at the most senior level, there can be merits in a less demanding role which still utilises lifelong skills and experience, while also permitting a better work-life balance. Moving down can be liberating for many people.

Welcome flexible working: Flexible working can offer a better work-life balance. Rather than consider this to be somehow demeaning, many people could enjoy working less stressfully into their 70s in a knowledge economy that does not require physical exertion.

RECOMMENDATIONS FOR WIDER SOCIETY AND THE MEDIA

11. **NEW IMAGES FOR OLD PEOPLE – old age needs a media rebrand.** The images used to accompany stories of older people are outdated and contribute to the negative connotations of over 50s. Wizen hands and walking sticks perpetuate unhelpful stereotypes. I would urge the visual media to use more older presenters, especially females and to consider removing images of road warning signs showing people bent over walking sticks as a hazard to road-users.

Unconscious negative bias against older age remains prevalent in society and the media.

Media images of older people totally out of date: Media stories about older people use clips or stock images representing much more elderly and frail people. There is about 20 years difference between the picture and the story. Wizen hands and walking sticks are not appropriate depictions of older people and merely reinforce negative discriminatory stereotypes.

Too few older media presenters and journalists: I would like to see the visual media make greater use of older presenters. Older journalists with lifelong experiences and skills could retrain for modern media if given the chance but are too often just offered redundancy.

Avoid inadvertent ageism in media stories: More generally within the media, much is often made of achievement with a reference to age. It's not uncommon to hear that 'despite' someone being a certain age they have achieved a commendable thing. Why 'despite'? Why is age always a barrier, or even relevant to the story at hand? The recent example of ageist comments after Madonna fell off the stage at her concert encapsulates ageist thinking that is inappropriate. Falling was nothing to do with her age and could have happened to any performer of any age.

Road signs: I have long considered the road traffic warning signs depicting 'elderly' people stooped over with walking sticks to be discriminatory. Such images feed into the national psyche and contribute to the negative connotations of older age. yet this is a standard image used in many stories about the over 50s. Unconsciously, hearing about someone being over 50 or over 60 may conjure up the memory of the people on that road sign, contributing to fears that someone of that age will soon be physically infirm. Government should consider abandoning these road signs which do not apply to most older people nowadays. In any case, warning of people walking slowly seems rather superfluous and could be far better achieved by a general warning sign to watch out for people at the side of the road. Younger people or animals are far more likely to pose a danger to drivers by darting out into the road, than a slow older person.

12. **MENOPAUSE SUPPORT AND AWARENESS** I recommend that all employers consider making provision and ensuring support for older women who are going through the menopause. Currently, there is no training for line managers to deal with this issue which will affect around half the UK workforce at some point in their later lives. This will include performance reviews taking account of women's health issues relating to menopause, employers taking the problems experienced by some women more seriously and considering workplace adjustments to take account of such issues. I also recommend the Government consider funding for research into menopause symptom alleviation and management, as too many older women are left to cope on their own, without support or understanding from colleagues and managers. This should not be a 'taboo' issue any longer, it is a health issue like any other, but it only affects women.

Section 5

Business Champion for Older Workers' Business Taskforce

In November 2014 I set up a Business Taskforce to bring together different sectors across the business community who had expressed an interest in encouraging or enabling fuller working lives. I am most grateful to all those who gave their valuable time to our meetings and to engaging with each other to drive actions forward. My initial objectives were to:

- discuss and agree practical actions to identify and overcome barriers to later life working;
- explore the benefits of age diversity in the workplace, including possible research or pilot studies in the workplace;
- recommend initiatives that encourage and enable longer working lives for those who wish to keep working, whatever their personal circumstances;
- encourage employers to adopt age friendly policies which may include ongoing retraining, flexible working, accommodating the needs of carers or other disadvantaged groups such as older women and long-term unemployed;
- help promote the value of older workers to other businesses; and
- consider practical steps to facilitate later life employment or self-employment.

As a result of our meetings, several initiatives are already underway. Some members are drawing together a blueprint of age-friendly employer practices for firms to adopt. This will be published in the coming weeks

Members have offered to compile a list of the Top 50 age-friendly employers, to be published nationally and provide examples for other firms to follow. The list would aim to spur other companies to be recognised as age friendly too.

Two group members, Barclays and National Express, also announced new apprenticeship schemes for mature recruits, building on their successful schemes for younger people. I was delighted to see this important innovation and hope that other employers will follow their lead. A third member is looking to launch a similar scheme later in the year.

Other members are working internally within their organisations to assess and monitor age diversity and some are considering research projects to gather additional evidence for policymaking.

Testimonials from Business Taskforce members

Barclays said:

“Being part of the Business Champion Working Group on Fuller Working Lives has enabled Barclays to engage with like-minded employers; trade bodies; employee representatives and government to share and develop thinking on how we can support this important initiative. It has crystallised our thinking on the next step for our Apprenticeship programme, which has supported two thousand 16 - 24 year olds into employment to the long term unemployed in other age groups; how we adapt our AFTER (Armed Forces Transition Employment and Resettlement) programme to a broader audience and how we support other organisations who have a focus on this area.”

Lloyds Banking Group said:

“Meeting with the Business Champion for Older Workers for the first time immediately impressed upon me the authentic passion which she exhibited for this campaign, the fervour to see major UK companies embrace this truly “Big Idea” and the clear and undeniable benefit, nay necessity, for the UK economy of the future.”

Mercer said:

“This forum has raised the profile of the need for employing more older workers to new heights. The difference in attitudes and momentum since the first meeting is remarkable – there are real actions and concrete steps being taken now, and quickly. Bringing together like minded employers and other organisations that are capable of making change has made a significant difference to awareness and support. I firmly believe these connections will continue well into 2015 and beyond to raise the bar on what it means to be an ‘age friendly’ employer.”

National Express said:

“I've really enjoyed being part of the group and representing National Express in this area. The Business Champion has certainly helped to raise the profile and awareness of older workers' issues within National Express and build on the good work that we have already done in this area.”

Legal and General said:

“With retirement being ‘old hat’, we all need to think much wider about our future, understand all the options available and then make our plans. Employers need to be ready to support this reality, by retaining, retraining and recruiting older workers.

This is where I believe that the work that the Business Champion for Older Workers, Dr Ros Altmann and the DWP team are doing is so valuable. Raising awareness and educating people and businesses of the potential for older workers, to continue to contribute and ‘add value’ in the workplace, the local community and the wider economy is so important now. As an older worker, it is exciting, to be involved at the forefront of this change and to help improve the work journeys and outcomes for the growing number of experienced older workers in the future.”

Section 6

Conclusion

Older workers represent a major untapped source of growth, a hidden talent pool that is available but so far under-used.

I hope that my initial findings and recommendations will form the basis of much further work on the role of later life working in boosting Britain's businesses and economy. My vision is for a future where every older person who wants to work, can work, where flexible working and phased retirement are the accepted and indeed expected norm. In this future we will have an economy that is stronger than ever, enhanced by the valuable contribution older workers can make as part of a multi-generational workforce. Specifically, I hope we can move to a society where:

- Retirement becomes a process – and no longer a cliff-edge event. Rather than work full-time one day and then just stop the next, people will cut down more gradually.
- Age discrimination is as unacceptable as discrimination on grounds of race, gender or any other characteristic and all potential employees irrespective of age are treated as individuals and judged on their own merit and skills.
- People retire when they feel ready not because they reach an arbitrary age.
- Long-term unemployment and inactivity for the over 50s falls sharply
- Employers focus on the 3 'R's – Retain, Retrain, Recruit the over 50s, just as with younger workers too.

I believe this issue needs to be firmly on the national economic agenda and I urge Government, employers and individuals to carefully consider my report. There is much more to do, this is only the beginning, but together we can make this happen and improve all our futures.

My Thanks

I would like to thank Ministers for appointing me to this role, it has been an honour to meet so many fascinating people and organisations during the course of my work, and I hope my report makes a valuable contribution to future policy-making. I also wish to acknowledge the role of the Women's Business Council in calling for the appointment of a champion in the first place.

I wish to thank all the members of my Business Taskforce who brought so many ideas and so much enthusiasm to the meetings, and everyone I met at the many events I attended and visits I undertook, as well as those who travelled to meet me.

I would particularly like to thank all the members of the DWP Fuller Working Lives team who have so devotedly and ably assisted me throughout my time as Business Champion, often working well outside normal hours, never complaining and always cheerfully co-operative.

Finally, and most importantly, I want to thank all those older workers who took the time to speak to me or to write in to me. Your experiences were profoundly moving and your insights were so valuable in shaping my thinking. I hope that I have managed to convey the importance of this issue for so many older people in our society.

Useful Links

DWP Fuller Working Lives Team contact

fuller.workinglives@dwp.gsi.gov.uk

Fuller Working Lives - A Framework for Action

www.gov.uk/government/publications/fuller-working-lives-a-framework-for-action

Fuller Working Lives - Background Evidence

www.gov.uk/government/statistics/fuller-working-lives-background-evidence

Help and support for older workers

www.gov.uk/government/publications/help-and-support-for-older-workers

Good practice and guidance on managing older workers

www.gov.uk/government/collections/age-positive

Attitudes of the over 50s to fuller working lives research report

www.gov.uk/government/publications/attitudes-of-the-over-50s-to-fuller-working-lives

Age Action Alliance

ageactionalliance.org/

Annex A

Organisations the Business Champion for Older Workers has engaged with and events attended

Age UK
Age Inclusive Ltd
Alliance Boots
AMV BBDO
Anchor
Association of Convenience Stores
AXA-PPP Healthcare
Barclays Bank PLC
British Beer & Pub Association
British Council of Shopping Centres
BFI
British Institute of Facilities Management
British Institute of Innkeepers
British Insurance Brokers Association
British Hospitality Association
British Retail Consortium
BT Global Services, UK
Business in the Community
B&Q
Calouste Gulbenkian Foundation
Carole Spiers Group
Centre for Ageing Better
Centrica PLC
CBI
CiPD
Construction Industry Training Board
Co-op UK
Deloitte LLP
Department for Work and Pensions (including Jobcentre Plus)
de Poels
DWF
Employers for Carers/Carers UK
Employers Network for Equality and Inclusion
Engineering Employers Federation
Engineering Industries Association
Equal Approach

Federation of Master Builders
Federation of Small Businesses
Flexiworkforce
Food & Drink Federation

Freight Transport Association
Glass & Glazing Federation
Goldman Sachs
Government Equalities Office
Grandparents Plus
GSK (GlaxoSmithKline)
Hallett Retail Services Ltd
Hire Association Europe
Home Builders Federation
John Lewis PLC
International Longevity Centre
Institute of the Motor Industry

Legal & General Group PLC
Life Academy
Lloyds Banking Group
Marks and Spencer PLC
Mars Chocolate UK
McDonalds UK
Mercer
MiTIE Group PLC
Minister for Pensions
Minister for Employment
Minister for Women and Equalities
National Care Association
National Express Ltd
National Council of Women
National Youth Agency
Nationwide Building Society
NESTA

Norman Broadbent PLC
PWC
PRIME
Recruiter Magazine

Recruitment & Employment Confederation
Road Haulage Association
Room for Work
EY
Scottish Government
Secretary of State for DWP
Silversurfers.com
Social Finance
Steelite International PLC

TAEN (The Age and Employment Network)

Talent Retention Solutions
Talent Smoothie
Tesco PLC
The Positive Ageing Co
The Sports Group
Transport for London
TUC (Trades Union Congress)
UK Home Care Association
UK Trade & Investment
Unison
Visa Europe Ltd
Vodafone Ltd
Welsh Government
Women Returners Ltd
Working Families

Events Attended as Business Champion for Older Workers

- Age of No Retirement event
- Age UK event
- Bright Blue event (partners: Grandparents Plus, Family Childcare Trust and Working Families)
- Business Champion launch event (with ILC & Legal and General)
- Business Champion for Older Workers Taskforce meetings
- Centrica Older Female Workers Summit
- CBI lunch
- EY Forum
- ENEI Parliamentary reception
- Jobcentre Plus, Streatham
- Sir Robert Butler Memorial Lecture
- LEP Conference, Stoke on Trent
- Mercer dinner
- McDonalds restaurant visit
- National Express
- Second sight conference
- SEEFA & South East Age UK symposium
- TAEN event
- Trade Associations/DWP roundtable
- Women's Business Council board meeting

Annex B

Business Taskforce Members

Age UK
Alliance Boots
Anchor
AXA-PPP Healthcare
Barclays Bank PLC
Business in the Community
Carole Spiers Group
Centrica PLC
CiPD
CBI
De Poels
DWF
DWP (including representatives from Jobcentre Plus)
Employers Network for Equality and Inclusion (ENEI)
EY
Federation of Small Businesses
Institute of Directors
International Longevity Centre
John Lewis PLC
Legal and General Group PLC
Lloyds Banking Group
Marks and Spencer PLC
McDonalds UK
Mercer
National Express Ltd
PWC
Recruiter Magazine
Recruitment & Employment Confederation
Steelite International Ltd
Talent Smoothie
Tesco PLC
TUC
Visa Europe Ltd

Annex C

Existing Initiatives to Support Older Workers

Government / Public Sector initiatives

I have seen very little evidence of a coherent unified program to help over 50s employment across Government departments. There are many initiatives underway, but they seem more like a disconnected series of individual measures.

The Government has also already undertaken a number of inquiries related to this one, for example, Dame Carol Black's work regarding sickness absence and John Timpson's role as the Women's Business Council Flexible Working Champion. Unfortunately, there does not seem to be much effort to pull all the different pieces of work together.

Co-ordination within Government is often sadly lacking. Policies that address the issue of the ageing population, retirement and on-going working life fall under the auspices of a number of different Government departments – the Department for Work and Pensions, the Department for Business, Innovation and Skills, the Department for Education, the Department of Health, the Department for Communities and Local Government and Local Authorities in terms of social care. There is also much good work in the Devolved Administrations and Local Enterprise Partnerships.

Here are some examples of the initiatives I have found

The Work Programme: personalised support for claimants who need more help looking for and staying in work

<https://www.gov.uk/government/policies/helping-people-to-find-and-stay-in-work/supporting-pages/managing-the-work-programme>

National Careers Service: provides careers advice and information

<https://nationalcareersservice.direct.gov.uk/Pages/Home.aspx>

Help to work scheme: designed to tackle long term unemployment

<https://www.gov.uk/government/news/help-to-work-nationwide-drive-to-help-the-long-term-unemployed-into-work>

Sector-based work academies: designed to help meet employers' immediate and future recruitment needs

<https://www.gov.uk/government/publications/sector-based-work-academies-employer-guide>

Autumn Statement 2014 announcement

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/382328/44695_Autumn_Statement_Print_ready_.pdf

New Enterprise Allowance: helping unemployed people start their own business

<https://www.gov.uk/new-enterprise-allowance>

UKCES: a publicly funded, industry-led organisation that offers guidance on skills and employment issues in the UK

<https://www.gov.uk/government/organisations/uk-commission-for-employment-and-skills>

Jobcentre Plus Pilots, Flexible Support Fund, programs and initiatives, extension of statutory right to request flexible working

<https://www.gov.uk/government/publications/fuller-working-lives-a-framework-for-action>

Jobcentre Plus Older Worker regional champions and trials

<https://www.gov.uk/government/news/fundamental-reform-to-fight-ageism-in-the-workplace-older-workers-scheme-to-tackle-age-discrimination>

Fit for Work: helps employees stay in or return to work

<http://fitforwork.org/>

Psychological wellbeing and Work Project: exploring how to improve employment and health outcomes for people with common mental health conditions

<https://www.gov.uk/government/publications/psychological-wellbeing-and-work-improving-service-provision-and-outcomes>

Carers in Employment Project: exploring ways to help carers balance work with their caring responsibilities

<https://www.gov.uk/government/news/supporting-carers-to-stay-in-paid-employment>

NIACE Mid-life Career Review: to develop and test different models of Mid-life Career Review.

<http://www.niace.org.uk/current-work/mid-life-career-review>

Disability Confident: working with employers to remove barriers and increase understanding to ensure disabled people have the opportunities to fulfill their potential

<https://www.gov.uk/government/collections/disability-confident-campaign>

Disability and Health Employment strategy: improving employment support for disabled people and those with health conditions

<https://www.gov.uk/government/publications/the-disability-and-health-employment-strategy-1-year-on>

Public Health England and Greater Manchester Public Health Network: national strategy for wellbeing in the workplace

<https://www.gov.uk/government/publications/fuller-working-lives-a-framework-for-action>

Age Action Alliance: a partnership of organisations and individuals who have committed to working together to improve older people's lives

<http://ageactionalliance.org/>

ACAS: provides free and impartial information and advice to employers and employees on all aspects of workplace relations and employment law.

<http://www.acas.org.uk/>

Access to Work: grant to pay for practical support if you have a disability or health condition to help you start or stay in work or become self employed

<https://www.gov.uk/access-to-work/overview>

Non-Government Initiatives

As well as those organisations listed in Annex A, I have also been made aware of a range of activity and initiatives pioneered by other groups and non-governmental bodies.

The following represent some examples of the organisations involved in action to support older people in work.

Advance 360: training firm specialising in employment for the over 50s. I saw their good work on a visit to Streatham Jobcentre Plus.

<http://www.advance360.co.uk/>

Age Inclusive: organisation who have created, and are now piloting, the UK's first accredited qualification in Age Diversity and Inclusion

<http://www.ageinclusive.com/>

Age of No Retirement: aiming to create a society where all have the skills, support and opportunity necessary to live a full and productive life.

<http://www.ageofnoretirement.org/>

CBI (Confederation for British Industry): a voice for business people and their businesses who have taken an active stance in relation to our changing demographics, including the creation of guides for managing older workers

<http://news.cbi.org.uk/>

Centre for Policy on Ageing

<http://www.cpa.org.uk/>

Employers' Network for Equality and Inclusion (ENEI): network whose aim is to address those with protected characteristics in their workplace

<http://www.enei.org.uk/>

Employers for Carers: forum established by Carers UK to encourage businesses to better support carers in their workplaces

<http://www.employersforcarers.org/>

European Age Management and AARP: the international arm of the American Association of Retired Professionals

<http://www.aarpinternational.org/>

Executive Alumni: recruitment organisation promoting flexible working opportunities for older executives
<http://executivealumni.com/>

Grandparents Plus: a campaigning and advice organisation promoting the role of grandparents in society.
<http://www.grandparentsplus.org.uk/>

Gulbenkian Foundation: commission and promote research with regards to 'Transitions in Later Life'
<http://www.gulbenkian.org.uk/>

Independent Age: charity promoting the role of older people in society and their continued involvement in public life
<http://www.independentage.org/>

National Council of Women: bring together women of all ages to learn more about local, national and international affairs.

NESTA: organisation aiming to support innovations that enable significant numbers of older people to have a purpose (and) sense of well-being.
<http://www.nesta.org.uk/project/ageing-and-innovation>

Opportunity 50+: offer training and mentoring to older people who are looking to develop new skills or build upon those they already have.
<http://opportunity50plus.com/>

PRIME – Prince's Initiative for Mature Enterprise: encourage entrepreneurship and self-employment for older people. It is now a part of Business in the Community.
<http://www.prime.org.uk/>

Reach: have a range of initiatives including digi-buddies, which provides the opportunity for older people to expand their digital knowledge.
<http://www.thamesreach.org.uk/what-we-do/employment-and-resettlement/digi-buddies/>

Retirement Reinvented: promotes active retirements, highlighting ways in which older people can volunteer, work and engage with their communities.
<http://www.retirementreinvented.com/>

Room for Work: charity offering a free 12 week programme for older jobseekers, aiming to provide intensive help to develop and acquire skills.
<http://roomforwork.jimdo.com/>

Silver Surfers: features, offers, news & social forums for the over 50s
<http://www.silversurfers.com/>

Skilled People: help employers achieve diversity by showcasing the talents of jobseekers aged over 50.
<http://www.skilledpeople.com/>

Social Finance: an organisation that partners with government, social sector and the financial community to find better solutions to society's most difficult problems
<http://www.socialfinance.org.uk/>

TAEN – The Age and Employment Network
<http://www.taen.org.uk/>

The Shaftesbury Partnership: a social business whose mission is to empower communities by tackling disadvantage and generating opportunity
<http://www.shaftesburypartnership.org/>

TUC: a report on the issues facing women over the age of 50 in the labour market
<http://ageimmaterial.org/>

Trading Times: connects local employers with experienced and skilled local over 50s and family carers
<https://www.tradingtimes.org.uk/>

Women Returners: a coaching, consulting and network organisation which specialises in supporting the return-to-work of professional women after an extended career break
<http://womenreturners.com/>

Women's Business Council: maximising women's contribution to future economic growth
<http://womensbusinesscouncil.dcms.gov.uk/>

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